# Financial Aid and Living Off Campus/ Reduced Meal Plans

Are you considering living off campus and/or reducing your meal plan, but are concerned about how these changes may impact your financial aid? The Student Aid Office (SAO) is here to help you make those decisions.



# **Reduced Meal Plans**

## HOW FINANCIAL AID WORKS:

- The standard financial aid budget assumes that each student is on the full twenty-one-meal plan.
- If you change your meal plan to anything other than the twenty-one-meal plan (including no plan at all), your financial aid budget will be adjusted to reflect the cost of the new meal plan.
- The change in financial aid budget may result in a reduction of Bowdoin Scholarship to reflect the cost of the meal plan you have chosen.
- Exceptions may be made for students who are from the Brunswick area and live at home.

You should choose the dining plan that works best for you. The bottom line is that we want you to be healthy and choose the right plan that helps you achieve that goal. As students at a residential college, life extends beyond the classroom, and on-campus dining provides an opportunity for students, faculty, and staff to engage in conversations that broaden the student's Bowdoin experience.

#### WHY STUDENTS MAY CHOOSE TO REDUCE THEIR MEAL PLAN:

- Students who choose a meal plan other than the twenty-one-meal plan generally do so because they do not eat twenty-one meals per week (i.e., they only eat two meals per day).
- Students may choose a plan with fewer meals and more Polar Points to use in Smith Union. This allows the student more flexibility.
- Students who live in <u>College apartments</u> or off campus may choose a plan with fewer meals if they intend to prepare their own meals.



# Living Off Campus

## HOW FINANCIAL AID WORKS:

- The cost of housing in your financial aid budget is set at the on-campus rate regardless of whether you live on or off campus. In other words, financial aid does not change based on where you live. Exceptions may be made if you are a commuter student living at home.
- If you live on campus, the cost of housing appears on your bill from the College. If you live off campus, the cost of housing does not appear on your bill, and you will pay a property owner instead.
- The College first applies your financial aid toward any billed charges from the College. If your aid for the semester is less than the amount charged by the College, you and your family are responsible for paying the balance due and all education-related expenses not billed by the College.
- In cases where your aid for the semester exceeds your billed charges from the College, you may request a refund from the Bursar's Office to help pay for your off-campus housing and other education-related expenses not billed by the College.

### THINGS TO CONSIDER:

- Will your off-campus housing cost more or less than living on campus? If it costs more, your family will be responsible for paying the increased cost.
- Is your lease nine or twelve months? Be sure you know the full extent of your financial responsibility and build a plan.
- Will you have additional costs such as heating, electricity, WiFi, or cable? Include all of these costs in your plan.



If you still have questions or would like to discuss your specific circumstances, contact the Student Aid Office at <u>sao@bowdoin.edu</u>, (207) 725-3144, or drop by Ashby House at 254 Maine Street.

Bowdoin College • Office of Student Aid Brunswick, Maine • <u>bowdoin.edu/**student-aid**</u>

