

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.



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.

SCENARIOS TO CONSIDER:

- What will happen if a roommate leaves school? Who will pay for their share of rent and utilities?
- Will you sublease in the summer if you have a twelve-month contract? What will happen if a sublease falls through?
- Will you need transportation to and from campus?



Reduced Meal Plans

HOW FINANCIAL AID WORKS:

- The standard financial aid budget assumes that each student is on the full nineteen-meal plan.
- If you change your meal plan to anything other than the nineteen-meal plan (including no plan at all), your financial aid budget will be adjusted to reflect the cost of the fourteen-meal plan.
- The change in financial aid budget results in a reduction of Bowdoin Grant to reflect the cost of the fourteen-meal plan.
- 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 the fourteen-meal plan generally do so because they do not eat nineteen meals per week (i.e., they only eat two meals per day).
- Students who choose the ten-meal plan pay the same amount as the fourteen-meal plan but receive additional Polar Points to use at Smith Union dining operations. This allows for greater flexibility that some students desire in a meal plan.
- Students who live in College apartments or off campus have the option of choosing a meal plan that costs less than the fourteen-meal plan or no meal plan. If a student chooses one of these options, we still include the price of the fourteen-meal plan in the cost of attendance. The value of the fourteen-meal plan provides sufficient resources to maintain a balanced diet for those students choosing to prepare their own meals.

Questions? Call us at (207) 725-3144, email us at sao@bowdoin.edu, or stop by Ashby House at 254 Maine Street.