

Off-Campus Study and the Office of Student Aid

Thinking about studying away? You can take your financial aid with you! Your family contribution* stays the same when you study away for a semester or for the year.

*Student Contribution + Parent Contribution = FAMILY CONTRIBUTION

51 percent of Bowdoin juniors study away.

How will your Bowdoin Grant change?

Your family's contribution will remain the same as if you were at Bowdoin. However, you may see a decrease in your Bowdoin Grant should the off-campus study (OCS) program cost less than Bowdoin.

BUDGET ITEM VARIABILITY



TUITION/FEES



TRAVEL¹



ROOM/BOARD

CONSISTENT BUDGET ITEMS



PERSONAL EXPENSES²



BOOKS



BOWDOIN OCS FEE

¹One round-trip between home and OCS location (domestic students only).

²Personal expenses include costs not captured by other budget items. Everyone has the same allowance built into their financial aid budget, regardless of study on or off campus. Personal expense examples: clothing, laundry, hygiene, recreation. Additional study away expenses might include visas, passport, immunizations, local transportation, and expenses related to breaks in enrollment. Spending beyond your budgeted amount increases your share of expenses.

How is OCS financial aid determined?

Tuition/Fees + Room/Board + Travel + Books + Personal Expenses + Bowdoin OCS Fee = COST OF ATTENDANCE³

Cost of Attendance - Family Contribution (same as if you were at Bowdoin) = BOWDOIN GRANT⁴

³Fees include mandatory fees only. The Office of Student Aid (SAO) will factor the cost of the basic room/board options into your budget. In most circumstances, the budget allowance for books and personal expenses remains the same as if you were on campus. In cases when it is not the same, the budget allowance for books and personal expenses will not exceed the allowance we consider when you study in Brunswick. Optional fees, or more expensive living arrangements, will not be covered by Bowdoin Grant.

⁴If your program is more expensive than a semester at Bowdoin, your Bowdoin Grant will be capped at what it would be if you were studying at Bowdoin for the semester.

Concerned about how to pay for your program's deposit and/or flight prior to when aid is disbursed?

We may be able to help! Some students may request a Davenport Loan, which is an "advance" on part of your Bowdoin Grant. There is no interest associated with the Davenport Loan; the money you request prior to your financial aid's disbursement to pay for upfront costs, such as a program deposit or flight, will simply be deducted from the amount of Bowdoin Grant that is disbursed.

EXAMPLE:

Student A does not borrow a Davenport

COST OF ATTENDANCE	\$25,000
- FAMILY CONTRIBUTION	\$5,000
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BOWDOIN GRANT	\$20,000
- BOWDOIN OCS FEE	\$1,500
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AMOUNT DISBURSED	\$18,500

Student B borrows a \$1,000 Davenport

COST OF ATTENDANCE	\$25,000
- FAMILY CONTRIBUTION	\$5,000
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BOWDOIN GRANT	\$20,000
- BOWDOIN OCS FEE	\$1,500
- DAVENPORT LOAN	\$1,000
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AMOUNT DISBURSED	\$17,500

PLEASE NOTE:

- You may owe slightly more to your OCS program directly since less Bowdoin Grant is available to send to your program when you request a Davenport Loan.
- Not all students are eligible for a Davenport Loan. Email sao@bowdoin.edu and make an appointment to learn more about how this process works.
- If for any reason you are unable to depart/attend your OCS program and you received a Davenport Loan for associated fees, the loan is still required to be repaid using your semester's financial aid disbursement.

Contact us at sao@bowdoin.edu and make an appointment to learn more about how this process works.

FAQ

What happens with my on-campus work expectation when I study away?

Additional Bowdoin grant replaces your on-campus work expectation during the semester(s) you decide to study away. The only exception is if replacing your work expectation with grant would exceed the grant amount you receive when you're on campus.

How are scholarships from my program or other sources factored into my financial aid?

We consider scholarships from your program or other sources in the same way as other outside scholarships. You must notify the SAO of any scholarships you receive for your study away program, and we will incorporate your scholarship(s) into your financial aid at the time of notification. We recommend that you review our [outside scholarship tip sheet](#), or contact the SAO if you have questions about your particular situation.

What if the bill for my off-campus study program is due before my aid is disbursed?

Please see the calendar to the right for approximate aid disbursement dates. Check in with your program to find out how you should let them know about your financial aid. Most programs have an aid deferral form that you and/or the SAO completes to notify the program of your forthcoming financial aid. This allows you to subtract your aid from the amount due and pay the remaining balance to your program by their published deadline. Your aid first covers Bowdoin's \$1,500 off-campus study fee and any Davenport Loan or other unpaid charges on your Bowdoin bill, so be sure to subtract those from your aid to determine the amount that will be available for your program.

Please note: Bowdoin's Tuition Management Systems (TMS) installment plan cannot be used for study away. Some programs may offer their own monthly installment option. Contact your program for more information.

How is financial aid transferred to a study away program?



The Bursar's Office handles this part of the process. The dates below are approximations.

FALL STUDY AWAY	July	SAO notification of your financial aid and Bursar's Office emails a link to complete the "Off-Campus Study Disbursement Survey"
	September 1	Your deadline to complete the survey
	September 15	Your aid is disbursed to the entity that you indicated on the survey
SPRING STUDY AWAY	December	SAO notification of your financial aid and Bursar's Office emails a link to complete the "Off-Campus Study Disbursement Survey"
	February 1	Your deadline to complete the survey
	February 15	Your aid is disbursed to the entity that you indicated on the survey

Organization and Planning Checklist

- View and understand your financial aid for your time away
- Apply for outside scholarships through your program or other entities
- Complete "Off-Campus Study Disbursement Survey"
- Waive Bowdoin's health plan or apply for the aid credit
- Complete loan request process, if applicable
- Send SAO your program's financial aid deferral form
- Request Davenport Loan, if applicable
- Determine how your family plans to pay their share
- Meet with your aid counselor before finalizing your plans



Enjoy your study away experience!

Questions?

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