



NORTHWESTERN
UNIVERSITY

LIVING OFF CAMPUS

Students who choose to live off campus in an apartment often have questions about how the change will affect their financial aid and University invoices. Living off campus will not change a student's eligibility for financial aid.

When developing aid packages, the Office of Undergraduate Financial Aid does not distinguish between a student living in an off-campus apartment and a student living in a residence hall. We use the same budget for all students--with the exception of commuter students who are living at home with a family member.

Every student's financial aid is determined using the same room and board expense; the financial aid package, therefore, is not determined differently for students who live off campus. A student's financial aid package will consist of grants, loans, and/or work study similar to previous years' packages. Students who have had only loans or whose parents have had parent loans will be able to get the same kind of loans.

The difference in living off campus is evident only on the invoices, where a room and board charge is not reflected for students who do not sign a housing contract nor have any kind of food plan. Because no room and board charges appear, the amount billed is less than if the student lived on campus.

Why does the Office of Undergraduate Financial Aid include room and board costs on my award announcement when I'm living off-campus?

Financial aid is based on a comprehensive budget of the costs you incur as a student at Northwestern. Obviously, a student needs room and board whether he or she is living in an apartment or in the residence halls. To determine our standard figure, we use the weighted average of a double-occupancy room and the Premium Board plan.

Is it cheaper to live on campus or off campus?

It depends on the student. The Financial Aid Office uses a standard room and board amount for all students. Some students choose off-campus arrangements that are more expensive and some choose less expensive options. Students have more flexibility in how much they spend because they determine how much will be spent on things like rent and groceries. You should also keep in mind additional expenses, such as security deposits and utility, cable television, and internet bills, which you may incur when living off campus. Also, your financial aid is based on a nine-month schedule while many leases are twelve-month commitments.

How does billing work with living off campus?

Northwestern bills you only for tuition and fees.

