



NORTHWESTERN
UNIVERSITY

LIVING OFF CAMPUS

Students who choose to live off campus in an apartment often have questions about how the change will effect 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, \$11,703 for 2009-2010, we use the weighted average of a double-occupancy room and a 19-meal 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 (\$38,088 + \$373 for 2009-2010).

What if my aid and/or loans cover more than my tuition and fees?

You will be eligible for a refund of your financial aid and/or loan funds if the total aid paid to your account for a quarter exceeds your term charges.

Can my parents continue to pay my bill through 9PAY?

Yes, but the amount of the contract should not exceed the total of tuition and fees plus the health plan, if applicable, minus financial aid anticipated credits. To determine whether 9PAY would be advantageous for parents of students living off campus, use the calculator on the Student Financial Services website and enter zero for the room and board charges.

http://www.northwestern.edu/sfs/payments/9PAY/ug_division.html

My aid and loans cover more than my tuition and charges, so I'm going to be receiving a credit back. When and how do I get my money?

It is important to complete your financial aid application by the deadline if you are depending on those funds to cover off-campus living expenses. Before any money is released, a student must have all loan and application paperwork turned in to the Office of Undergraduate Financial Aid.

Starting on the first day of classes for the quarter, students (or parents) may begin to access their credit. Students can check either their invoices or their CAESAR billing accounts to see if all aid funds have been paid to the University. If all aid proceeds have been paid to the University, you can request a refund via CAESAR or go directly to Student Accounts for a refund. To request a refund via CAESAR, go to [CAESAR](#) > For Students > Financial Services > Request a Refund.

Direct deposit helps to get money to students faster. (Note to work-study students: Direct Deposit through Payroll for your work study job is not the same as Direct Deposit through CAESAR.) Set up Direct Deposit through your CAESAR account by the following path: [CAESAR](#) > For Students > Financial Services > Setup Direct Deposit.

What if my some of my aid is listed as “anticipated”?

Again, credits are not available until the first day of classes of each quarter, so students should come to campus prepared for initial expenses. If all of your paperwork is filed but some of your aid is listed as “anticipated” (meaning Northwestern is waiting for the funds), you may come to the Financial Aid Office and ask for a cash advance. Cash advances are most common during fall quarter when much of your aid is still being processed.

For aid that is still anticipated, same-day cash advances are limited to \$500. A student may receive only \$1000 in cash advances per month, and often the student must wait one business day before the check is available. Students should plan on bringing some money to campus in the fall to get them started, as cash advances and refunds are not available until classes start at the end of September.

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