

## 2025/26 Off Campus Living & Financial Aid

When students move off campus, both charges and financial aid eligibility will be impacted. The information that follows pertains to the 2025/26 academic year and can be used as a general guideline only. Specific questions should be directed to the student's assigned financial aid counselor.

### How Aid Levels Are Calculated

At Union, financial aid eligibility is calculated by subtracting the family contribution, as determined by aid application materials, from Union's total cost of attendance. The remaining amount is what we award in a financial aid package comprised of scholarship/grant, student loans and work study.

### Impact on Financial Aid Eligibility

The 2025/26 on campus cost of attendance is \$91,500. This is comprised of the billable charges of \$89,316 (the comprehensive fee) and non-billable expenses totaling \$2,184. The non-billable expenses include estimates of \$2,112 for books/personal expenses, and, for federal Direct Loan borrowers, \$72 for fees associated with those loans.

The 2025/26 off campus cost of attendance is \$90,000. This includes the billable charges of \$74,646 (comprehensive fee with housing and meal plan credits deducted) and non-billable expenses totaling \$15,354. The non-billable expenses for off campus students include the \$2,184 expenses listed previously, as well as a living allowance in the amount of \$13,170. Because the cost of attendance decreases for students living off campus by \$1,500, the total aid/scholarship eligibility decreases by the same amount. **Exception:** Students receiving only a Presidential Scholarship, the Making U Possible Grant, or a Yellow Ribbon Scholarship will receive their entire award.

### Impact on Charges

Students living off campus are charged the regular comprehensive fee; however, their student account will then be credited with a housing rebate and a board (meal plan) rebate. The housing rebate for 2025/26 is \$8,685 and the board rebate is \$5,985. Both rebates reduce the total comprehensive fee from \$86,316 to \$74,646.

The difference in billable charges (comprehensive fee only) between students living off campus and students living on campus is \$11,670. Taking into account that living off campus will reduce grant eligibility by \$1,500, the net difference is \$10,170. This means, generally speaking, unless a student living off campus can do so for less than approximately \$850 per month ( $\$10,170 \div 12 \text{ months}$ ), it is not financially advantageous to move off campus.

**[Note:** Though most off campus students rely upon their \$200/term Declining Balance when food planning, students can opt-in to one of the [on campus dining plans](#). However, in such cases, billable charges will increase to \$80,631 as their student account will not be credited with the board rebate.]

### **When considering a move off campus, keep in mind the following:**

- Though financial aid eligibility is impacted by living off campus, what really drives student aid eligibility is the family contribution as discussed above under the heading "How Aid is Awarded". This means that if income/asset levels will increase when you are planning to live off campus, or if your sibling will no longer be enrolled as an undergraduate, then you will see a decrease in eligibility regardless of where you live. In such cases, it is best to meet with your assigned financial aid counselor.
- Landlords will generally require you to pay rent for 12-months even though you may not be living in the apartment year-round.
- Unless all utilities are included, you need to investigate the additional cost of those expenses (heat, hot water, electricity, cable, wi-fi, etc.). Also, though off campus residents will have \$200 in Declining Balance per term, you will want to consider food expenses when budgeting.
- If you will be participating in a term abroad while living off campus, you will be charged the full on-campus charges for the term away.

**Financial aid may be used to assist with off campus living expenses** only when the awarded aid exceeds charges. In such circumstances, keep in mind the following:

- Students should make sure that they are starting the upcoming academic year with a zero balance. Any balance carried forward from a prior year will affect a potential refund.
- Any other miscellaneous charges to your tuition account (bookstore purchases, meal plan additions, health service fees, etc.) will impact any potential refund.
- Financial aid disburses to all student accounts at the start of each term provided all financial aid components are finalized. For Parent PLUS Loans, Private Alternative Loans and Union Loans, all paperwork must be completed electronically over the summer. For federal Direct Loans, students need to "accept" loans on Self-Service and first-time borrowers need to make sure the Master Promissory Note and Entrance Counseling are completed prior to the start of term.
- If there is a credit balance on a student's account, they will be contacted by the Bursar's Office regarding the refund.
- If the student's parent has taken a Parent PLUS loan that generates the credit balance, the parent will be notified of the credit balance by the Bursar's Office.
- Refund checks can take several weeks to process, so students need to budget accordingly.