



Living @ Brown: Financial Considerations

1 BUYING BOOKS & SUPPLIES FOR CLASSES

Students may use their Brown ID to charge purchases at the Brown Bookstore directly to their University account. Bookstore charges are added to the monthly electronic billing statement sent by the Bursar's Office. For details, visit brown.edu/bursar. Textbook and supply costs for courses can vary. Textbooks can be rented or purchased, and some classes use online textbook and homework systems; compare prices at brown.verbacompare.com. Loan options may also be available to assist in covering the cost of books and supplies; contact Financial_Aid@brown.edu to explore loan options.

2 PURCHASING A COMPUTER

Brown encourages students to consider bringing a laptop to campus. Visit Brown's Technology Center, located in the Brown Bookstore and at bookstore.brown.edu, to explore options. For a loan to help finance the purchase, contact the Office of Financial Aid for information. Students may use computing clusters and print stations in the libraries and the CIT building; students receive an initial \$30 in PAWPrints printing funds in their Bear Bucks account and can add more as needed. For information about cluster locations and printing, as well as about a range of software available at no cost to Brown students, refer to the [New Student FAQ](#) on it.brown.edu.

3 TRAVEL

How often will you come home during the academic year? "Things to Consider before Coming to Brown" (brown.edu/financialaid) suggests options for funding travel expenses. While it is often less expensive to purchase plane or other tickets months ahead of time, be sure to consult exam information for all courses in self-service Banner before buying tickets, since Final Exam schedules are set before the academic year begins, and will not be changed to accommodate personal travel plans.

On campus, students use their Brown ID to ride University daytime and evening shuttles as well as any Rhode Island Public Transportation Authority (RIPTA) bus or trolley anywhere in Rhode Island at no charge. Students are encouraged to consider different ground transportation options; brown.edu/transportation can help with this.

4 LIVING EXPENSES

Every residence hall has laundry machines in the building. The washers and dryers use only Bear Bucks, no cash, so students swipe their Brown ID to do laundry (one wash + one dry = \$3). For information on how to add funds to your Bear Bucks Account, see brown.edu/go/bearbucks.

Students from warmer environments should also consider purchasing a warm coat, winter boots to walk securely in snow and slush, a hat, gloves, and other gear suitable to the wet, cold Rhode Island winter. Our average temperatures for November through March range from 20 to 40 degrees F (-7 to 10 degrees C); monthly snowfall averages seven to ten inches. New winter items may cost several hundred dollars if purchased in season.

5 MEAL PLAN

Because meals in the dining halls are a lively part of students' social environment and community connection, first-year students are required to participate in a meal plan. While we encourage the 20-meals/week plan, you may choose one of nine plans to best fit your needs.

If you choose to "drop down" to a lower cost meal plan, you need to consider carefully ahead of time: will you cook for yourself every day, how much does food cost in the Providence area, how will you get to the grocery store and back (RIPTA?)? If you change to a lower cost meal plan than the one initially purchased, you *may or may not* receive money back; reimbursement of the cost savings is posted to your student University Account and, if there is a balance due, *will first reduce the amount owed on the bill*. Meal Plan service is available during Thanksgiving Break. Additional information about Meal Plans is available at brown.edu/food

6 HEALTH EXPENSES

Visits to Brown Health Services and Counseling and Psychological Services (CAPS) are paid for under the Health Services Fee, so students are strongly encouraged to use these services for their basic health care, counseling, and mental wellness needs. Charges for lab tests, x-rays, prescriptions, and care by community providers or hospitals may be covered by Brown's student health insurance plan (SHIP) or your own plan, if you waived the Brown plan.

That said, it is not uncommon for students to incur some additional costs during their time at Brown — unexpected costs such as dental surgery, physical therapy, mental health services, as well as copays for medical tests and services. Students can consult with their Brown health care providers about managing these costs; hospitals and community providers may work with students to develop payment plans. However, we encourage you to discuss as a family how you will address added expenses. For more information about our services, go to brown.edu/health and brown.edu/caps.

7 STUDENT EMPLOYMENT

Employment opportunities are open to all enrolled students. Students considering working on campus should visit brown.edu/studentemployment to search and apply for jobs, sign up for JobMail, review the student and employer handbooks, and download forms such as timesheets, direct deposit request, and Federal I-9 and W-4. Campus employment provides students the opportunity to earn money to go towards their miscellaneous and non-billed expenses.

8 LOANS

Many students find that they need to borrow money to cover educational costs. Students are encouraged to discuss financing options with university experts in the Office of Financial Aid or the Loan Office at any time during the year. These resources are available to all students, whether or not they are receiving University aid; a small loan with a competitive interest rate can truly benefit a student challenged with meeting immediate expenses without creating unreasonable debt. For more information, go to brown.edu/about/administration/loans/.

9 BILLING

Electronic billing (E-Bill) is Brown University's official method of billing; no paper statements are produced. Students are strongly encouraged to give "Authorized User" access to their student account and billing records to individuals who are providing financial support. Details on billing and tuition and fees can be found on the Bursar Office website at brown.edu/bursar.

10 UNANTICIPATED EXPENSES

Students and families periodically face unexpected expenses. If your family experiences a loss or change of job, reduction in income, unusually high medical or dental expenses, or other unanticipated circumstances that affect you financially, you may contact the Office of Financial Aid at Financial_Aid@brown.edu — *whether or not you are already receiving aid* — to discuss options for assistance.

