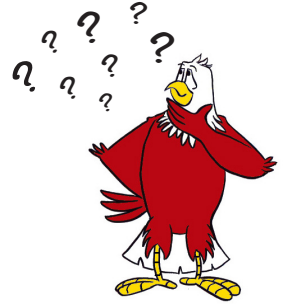


# Ask Baldwin

Presented by Boston College Office of Student Services  
Find the answers to more Frequently Asked Questions at [www.bc.edu/finaidfaq](http://www.bc.edu/finaidfaq)



## What is my Expected Student Contribution?

*It is the expectation that each student will work during the summer to invest in his or her own education. Standard expected amounts are \$2,400 for incoming students and \$2,500 for returning students. The Expected Student Contribution can be replaced with additional sources of financial aid, generally loans, if necessary.*

## What is included in my Cost of Attendance?

*The cost of attendance is an average cost based on whether you will be living on campus, off-campus or commuting. The cost of attendance includes costs that will appear directly on your bill, such as tuition, fees, room and board. It also includes indirect expenses that will not appear on your Boston College bill, such as books, personal and travel expenses. Your cost of attendance will not match your bill because it includes these indirect costs that are not billed directly by Boston College.*

## When will my conditional Financial Aid Award become verified?

*Upon review of the Incoming Student Federal Verification Form, you will be notified that your financial aid award has been verified. Once your financial aid award is verified, institutional grant funds can be disbursed to the student account. Federal and state grant funding may take longer to be disbursed. Federal and state loans require Entrance Counseling to be completed and a Master Promissory Note to be signed before funds can be disbursed.*

## How do I pay for my books?

*Your scholarship, grants and/or loans will pay your bill or direct expenses first. If your financial aid covers more than the charges on your bill, a refund can be requested and funds may be used to pay for your indirect expenses such as books, personal and travel expenses. If your total scholarships, grants and/or loans are less than the total charges on your bill, your expected family contribution is used to cover the remaining balance and all of the indirect expenses.*

## When are refunds available?

*Students need to set up direct deposit through the Agora Portal. Refunds are also requested through the portal and are not issued until the first day of classes each semester. Students should plan ahead and be prepared to pay for books and/or off-campus living expenses until the funds have been disbursed.*

## Will work-study appear on my bill?

*Work-study is not deducted from the bill, it is money that you earn as you work throughout the semester. These earnings are paid directly to the student. Find more information at [www.bc.edu/studentemployment](http://www.bc.edu/studentemployment).*

## Do I have to apply for financial aid each year?

*Yes, you must apply for financial aid each year. Financial aid application materials are available at [www.bc.edu/finaidforms](http://www.bc.edu/finaidforms). The returning undergraduate financial aid application priority filing date is February 1. You can track the status of your financial aid application materials at [www.bc.edu/finaidapp](http://www.bc.edu/finaidapp).*

## How can I learn more about financial literacy?

*Boston College offers two financial literacy programs, Successful Start and SALT. These are free debt management and financial education programs that will help you to become more financially savvy.*