

2020-2021 Financial Support for Undergraduates

Standard Cost of Attendance by Living Situation

Most students' eligibility for aid for the academic year will be based on a combination of quarters from the three quarterly budgets listed below. The Financial Aid Office will look at your response to the Axess Check-In process each quarter to see if your status has changed. If your plans are not clear, we will assume that you are living with family or friends rent-free.

Living with Family or Friends Rent-Free

	Per Quarter
Tuition	18,491
Student Fees	250
Subtotal direct/billed expenses	18,741
Food Allowance	2,000
Technology Allowance	400
Personal Expenses	735
Books and Supplies	430
Subtotal indirect expenses	3,565
Total	\$22,306

On Campus

	Per Quarter
Tuition	18,491
Room and Board	5,550
Student Fees	665
Subtotal direct/billed expenses	24,706
Personal Expenses	735
Books and Supplies	430
Subtotal indirect expenses*	1,165
Total	\$25,871

*plus the estimated cost of one round trip from/to home.

Off Campus – Paying Rent

	Per Quarter
Tuition	18,491
Student Fees	250
Subtotal direct/billed expenses	18,741
Rent & Food Allowance**	5,550
Technology Allowance	400
Personal Expenses	735
Books and Supplies	430
Subtotal indirect expenses	7,115
Total	\$25,856

**If paying rent off campus you are required to document your expenses using the [Housing Expenses](#) form. If your actual expenses are lower than the standard allowance, your cost of attendance may be lower. No travel expenses will be considered for either of the off-campus budgets.

Flex Term Considerations

The Registrar has published information defining [Flex Term](#). On the [Re-Approaching Stanford](#) site you can find a helpful grid that shows programs and services available by student status. **Stanford's financial aid program is not available to provide support for your living expenses during your Flex Term.** The financial aid program typically provides support for 3 enrolled quarters each year, and can only provide scholarship support for 4 enrolled quarters in exceptional circumstances for those who need the units to graduate. [Federal Work Study](#) (FWS) and [Community Service Work Study](#) (CSWS - through Haas) may be available during your flex term if you intend to enroll in the following quarter. Note that enrollment in up to 5 tuition-free units is possible during your flex term, but will limit your eligibility for FWS or CSWS based on your living situation.

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If you receive a Health Insurance scholarship during your enrolled quarters we will continue to cover that cost during your winter or spring quarter flex term (and/or during a Leave of Absence). Any other costs will be your responsibility.

Your flex term will **not** be included in your 12 quarters of financial aid eligibility, even if you enroll in 5 tuition-free units.

Student Responsibility

As was announced in August, all standard expectation for contribution from work has been waived for the 2020-2021 academic year and is being replaced with scholarship. We will also waive the student contribution from summer earnings expectation for 2021-2022. You may still be responsible for some of your expenses based on your individual situation and especially if you reported significant assets in your own name through the application process.

Parent Contribution

Parent Contributions have been established based on information provided in the financial aid application process and can be found on your award letter. **The expected parent contribution does not change based on your living situation.** If your family is experiencing financial hardship due to COVID-19 (or any other situation for that matter) your parent(s) is(are) welcome to submit additional information for consideration via the [Request for Revision](#).

Internet Access and other Technology Expenses

[The Hub](#) is available to help you with tech support and with home internet access. All standard budgets when you are not on campus include a \$400 per quarter allowance for internet access and related expenses (there is no need for you to provide documentation). The Technology Fee for on-campus students is included in the Student Fees allowance for on-campus students.

Academic Related Expenses

All students receiving aid will still have the standard allowances for books & supplies as well as course fees. If you find your computer equipment is not up to the task, the [Computer Expense Form](#) is available to let us know about new expenses.

Other Expenses

Our mission is to ensure that you're able to be a successful student. For students from low income backgrounds, you may submit documentation of medical and dental expenses that you incur during periods of enrollment using the [Medical/Dental Expense](#) form for consideration. For students with Cardinal Care, [Vaden Health Center](#) has provided information about how to use Cardinal Care when out of the area. If you decide to enroll in Cardinal Care, be sure to let us know (by emailing financialaid@stanford.edu) so we can consider that expense in your cost of attendance.

FAQs

When should I expect to receive funds if I will be getting scholarship funds to help with my living expenses off campus?

You should not plan on receiving funds any earlier than the first day of classes each quarter. We will begin disbursing funds approximately 10 days before the first day of classes. You must be enrolled in at least 12 units for most funds to disburse. For fastest delivery of funds, sign up for [direct deposit](#). Contact the [Student Services Center](#) if you have questions about direct deposit. If you need funds earlier, email financialaid@stanford.edu and ask about the possibility of a “cash advance” to be repaid when funds are disbursed. Keep in mind that any refund of scholarship aid that you receive at the start of the quarter is meant to support you for the full quarter. Budget wisely!

What if I change my mind about my plans?

Housing will be providing FAO with lists of students on campus so that we can adjust your aid appropriately. We anticipate making changes for winter term during the first two weeks of January. You will receive notification of a revised award letter when changes are made. You may also email financialaid@stanford.edu with updated plans if you will be at home or renting. Remember that if you would like us to consider your off-campus rental expenses you are required to document your expenses using the [Housing Expenses](#) form. Until we have a plan for you that documents otherwise, we will assume you are living with family or friends rent free.

I would like to enroll in all 4 quarters next year. Can I get aid for 4 quarters?

For most students the answer is no. Only students who can demonstrate that they need an additional quarter to graduate will be awarded scholarship funds. All others will be offered student loans to cover the expenses for a 4th quarter (plus federal Pell eligibility in limited circumstances), which may not be enough to completely cover the cost of a 4th quarter. Exceptions can be made for independent students for whom Stanford is their only home. You are encouraged to discuss your situation with a financial aid officer.

I've decided to take a Leave of Absence. What will happen to my aid?

You must take the official steps for a leave of absence as soon as you've make your decision ([Registrar's Office Leave of Absence information](#)). You are not eligible for assistance from the financial aid program in any quarter in which you are not enrolled (with the exception of support for Cardinal Care if you are enrolled and already receiving support for that expense). All international students considering a leave of absence should discuss their situation with Bechtel International Center advisors. Be sure to submit appropriate application materials for financial aid at least 2 months before your planned return. Taking a Leave of Absence has implications for your repayment status if you have outstanding student loans. You are encouraged to discuss your status with a financial aid officer if you are in that situation.

Since my work expectations have been replaced with scholarship, what's going to happen to my outside award?

In a “normal” year, when you earn scholarships from outside agencies and are also receiving need-based scholarship from Stanford, your outside award would replace your student responsibility and only affect your scholarship from Stanford if the total amount of outside scholarship is greater than your student responsibility amount. Since standard work expectations are being replaced with scholarship for 2020-2021, that means that for most students any outside awards received this year will only reduce scholarship from Stanford.

Can I use my outside award to replace my expected parent contribution?

No. Our financial aid program is need-based and if you have other resources that can meet your need we must reduce the scholarship that Stanford has offered.

Can I use my outside award for my expenses when I'm not enrolled (either Leave of Absence or Flex Term)?

Most outside scholarship providers require full-time enrollment (their intent is to help with tuition and related expenses). If you wish to use your outside award for a period when you are not enrolled, or only enrolled in 5 units or less during your Flex Term, you must contact your scholarship provider and ask them to let the Financial Aid Office know, in writing at financialaid@stanford.edu, that they are willing to make an exception and allow their funds to be used for that purpose.

Can I use my outside award to pay for a new computer?

Please use the [Computer Expense Form](#) to document your technology expenses. If your outside awards have reduced the amount of scholarship Stanford is providing you may use those funds to cover documented expenses.

Can I use my outside scholarship next year instead of this year?

Some students with non-renewable awards may wish to use those funds in another year when Stanford may not be providing scholarship to cover work expectations. We cannot “hold over” funds that arrive this year for a future year, but if you would like us to return those funds to your agency, or if you wish to contact your agency and ask them to hold your funds for a future year, we can do so. Be sure to communicate with your scholarship agency to make sure you would still be eligible in a future year.

Still Have Questions?

Contact the Financial Aid Office at financialaid@stanford.edu. We are also available for phone/zoom conversations [by appointment](#).

Putting it All Together

So what does all of this mean? Award letters will be confusing in this situation because they show autumn, winter and spring rolled up into one award and summer in a separate letter. You can find more information [here](#) about how to view your quarterly details via [Axess](#).

In the quarter(s) that you will not be on campus, you will not be billed for housing, dining or any related fees. If your aid during any quarter is greater than the charges on your student account, you will be refunded the difference at the start of the term (once you are enrolled at the appropriate level). It will be up to you to budget those funds appropriately to last for the duration of the quarter. We strongly recommend that all students sign up for [direct deposit](#) for fastest delivery of funds to your personal bank account.

You can estimate what you might expect to receive each quarter using this formula:		
A. Cost of Attendance for the quarter (from page 1 of this document)		\$ _____
B. 1/3 of your expected parent contribution (from your award letter)		\$ _____
C. 1/3 of your student responsibility (from your award letter)		\$ _____
D. Calculate total scholarship/grant eligibility (subtract lines B and C from A)		\$ _____
E. Direct/billed expenses estimate (from page 1 of this document, subtotal in blue highlight)		\$ _____
F. The estimated amount you should expect to receive as a refund or pay toward your bill Subtract line D from Line E. If E is less than D, the difference is an estimate of the amount that will be refunded to you. If E is greater than D, the difference is an estimate of what you will owe.		\$ _____

Example estimate for a student living on campus or at home rent free with an expected parent contribution of \$15,000:

On Campus

A. Cost of Attendance	\$26,000	<i>\$25,871 plus \$129 for travel</i>
B. Minus 1/3 expected parent contribution	-\$5,000	<i>1/3 of \$15,000</i>
C. Minus 1/3 student responsibility	-\$0	<i>No work expectation</i>
D. Equals total scholarship/grant	\$21,000	
E. Direct/billed expenses estimate	\$24,706	<i>On-campus estimated charges from page 1</i>
F. Estimated amount due toward bill	\$3,706	<i>Difference between scholarship and expenses</i>

At Home Rent Free

A. Cost of Attendance	\$22,306	<i>Standard amount</i>
B. Minus 1/3 expected parent contribution	-\$5,000	<i>1/3 of \$15,000</i>
C. Minus 1/3 student responsibility	-\$0	<i>No work expectation</i>
D. Equals total scholarship/grant	\$17,306	
E. Direct/billed expenses estimate	\$18,741	<i>Off-campus estimated charges from page 1</i>
F. Estimated amount due toward bill	\$1,435	<i>Difference between scholarship and expenses</i>