

# The Young and the Subsidized

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## Outside Scholarships

[James B. Morris Scholarship Fund](#)  
March 1

[Scholarships from the Hispanic College Fund](#)  
March 1

[Hawkinson Foundation for Peace & Justice Scholarship](#)  
March 15

[NASA College Scholarship Fund](#)  
March 31

Visit our [website](#) for more information and other scholarships.

## Moving Off-Campus This Fall?

It seems like we just got back on campus and yet already some of us are considering where to live next year. The off-campus non-college owned (OCNCO) housing [request form](#) is currently available, and the final deadline is March 9. Offers will be emailed to students by March 11. Remember: **you must receive permission from the Residence Life and Orientation Office before making arrangements to live off-campus.**

who live off-campus and who are receiving financial aid from the college still have the same allowances for room and board as do students living on-campus. For the 2010-2011 school year, this amounted to \$4,198 and \$4,682 for room and board respectively.

Once students have received approval, in writing, that they may live off-campus, then they may begin the next step, which is actually making arrangements. Some may wish to stay ahead of the curve by beginning their research ahead of time, but remember, students should not sign a lease, which is a legally binding agreement for housing, before they have approval. Otherwise, in the event that a student does not receive approval to live off-campus, a student would be stuck in a very uncomfortable situation which he/she may find difficult to resolve.

Also, consider the full meaning of what it is to live off-campus. You'll be taking another exciting step toward "becoming an adult," getting experience entering into contracts and paying bills. You'll also have to contend with living farther away from friends and campus resources, so you'll have to be even more active in organizing your social life. For some this is no problem, but for others this may prove a bigger hardship than they had anticipated. Make sure this is truly what you want before making the commitment. We have the rest of our lives to grow up, but only a few years to thoroughly enjoy this Grinnell bubble.

(For more tips, check out page two.)

## Needed! '11-'12 Aid Documents

To view the status of your financial aid documents, log in to [PWeb](#), click on the *Services* tab, and follow the *My Financial Aid Documents* link. Necessary forms are also located at [Financial Aid Forms](#). Due to IRS delays with filing 2010 tax returns, Grinnell returning students will not be penalized for submitting these forms, the FAFSA, and the IVF after the March 1 postmark deadline. Please submit them by **March 11 (postmark)**. For an extension beyond March 11, you should contact the Financial Aid Office so you will not be considered late.

The off-campus housing saga doesn't end with getting approval from the college, though. Some students also have questions about how living off-campus affects their Financial Aid package from the school. Students

## Senior Loan Forgiveness

In the spring, Grinnell College has a program whereby a portion of student debt may be forgiven according to the level of need-based debt accrued to the student at the time. This program can legally only reduce the amount of student debt for the current year (2010-2011),

meaning that any loans from prior years cannot be altered. **Not all students** may receive loan forgiveness. Rather, the program seeks to ameliorate the heaviest debt burdens of graduating students. Students eligible for loan forgiveness will receive notice in April.

## Help! I'm Moving Off-Campus!

Although each person's situation is different, here are some tips to help the process go better for everyone.

- **Best friends don't always make the best roommates.** Living together brings a whole new set of challenges as two or more people learn to share the same space. So while you two may have the best conversations about examples of Nietzsche's philosophy found in *Jersey Shore*, that's not going to help much when you realize that he's left the dishes out for nine days straight or that she always takes naps on the couch, especially when you want to use that space to relax in front of the T.V.
- **Understand the lease *thoroughly*** before signing. If you feel any pressure to sign immediately, you can always review the lease outside of the landlord's presence. It's as simple as asking for a few minutes to a day alone with the lease to make your considerations.
- **Study up on important legal terms.** For example, the phrase "jointly and severally" means that all tenants are liable for paying rent and adhering to the terms of the agreement. In concrete terms, this means that if one tenant can't pay his or her share of the rent in a particular month, or even moves out, the other tenant(s) are still responsible for the full rent.
- **Take pictures** of the apartment before moving in, so you'll have photographic evidence to avoid unwarranted charges at the end of your lease for damages to the apartment. Some renters find it useful to take video footage as well, say of a door or window which does not open or close properly. If at all possible, make two copies of the photos or video, one for yourself and one for your landlord.
- Have **everyone sign the lease at the same time** — the landlord plus all tenants — and tenants need to get a copy of the signed lease immediately. This way everyone is certain of the terms of the lease.
- **Don't be afraid to negotiate.** If there's something else you'd like covered in the lease, it can always be written on the back and it's still legally binding. Although the landlord may not be amenable to negotiating the price of rent, he or she may consider changing certain policies to accommodate you, such as how much prior notice to give before entering your apartment (say, to make repairs) or to alter the day rent is due to line up more easily with your financial situation, such as when your paycheck arrives.
- **Investigate the likely costs of utilities** (such as water, heating, and electricity). A place that may seem like a dream come true due to the cost of rent can turn into a nightmare for your wallet once you factor in those extra costs. You can do this by either speaking with the most recent tenant directly, or by calling up the local utility company to ask for average prices for that address.
- **Shop around for renter's insurance.** Add up the value of your computer, iPod, cookware, clothes, furniture and other items and it amounts to a hefty sum. The landlord is not liable for your possessions, and your family's home insurance may not cover your newly leased apartment. Renter's insurance often costs \$15 or \$20 a month, which is a nominal fee for knowing that your things are protected financially.

Other things to consider are [roommate agreements](#), [checklist for moving off-campus](#), [damage checklist](#), [important questions to ask](#), [tenants' rights](#), [renters insurance](#), and these other [helpful resources](#). Also check out Grinnell College's [OCNCO guidelines](#) or email Laura Gogg [goggglau1].

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