



College Preparation Toolkit

College Meal Plans

Do your homework on the college meal plans at the schools you have under consideration. Meal plans are expensive!

- **See what the schools offer.**
- **Think about your eating habits.**
- **Look for the healthy options.**
- **Know what the dining options are on campus.**
- **Look into restrictions the meal plans may have.**
- **Know what your options are in case you need to make any changes once you start school.**

College meal plans usually take one of several forms. You may get a certain number of “meals” per semester, meaning you can enter the dining hall a pre-set number of times and eat to your heart’s content. You may have something similar to a debit account, where you are charged based on what you purchase. Each time you eat, your account is debited until your balance reaches zero. Your school may also offer a combination plan (some debit, some meal credits). Be honest with yourself and your parents when it comes to your eating habits. If you are always up late, don’t approach your meal plan thinking that you are suddenly going to wake up early every day and eat a healthy breakfast. Also realize that things are going to change when you are at school. You might be up late with friends and when you want a PIZZA at 3:00 a.m. you may have an 8:00 a.m. lab class making breakfast nearly impossible. By knowing your eating habits, you can best make a decision on how to approach your meal plan decision making.

Be sure you know the start and ending dates of you meal plan if you should decide to purchase one. Some schools have semesters that are 12 weeks long, others are 16 weeks. This will make a difference on how you budget! Know what your dining options are as well. Some schools

offer one main dining hall with no outside vendors. Some schools offer only outside vendors. Some schools, especially the larger ones, have an arrangement with nearby restaurants where you can use your dining plan off campus (for that 3:00 a.m. PIZZA for example).

Meal plans at college can be convenient. A student's food costs are wrapped into each semester's tuition bill, allowing them to focus on academics and college activities rather than finding money for each meal. Many college students however don't always eat their daily meals, thus are wasting money! If someone else is paying the tuition bill each semester, or if student loans are covering the cost, the "act of paying" for daily expenses is several steps removed from the act of incurring the expenses. This disconnection between "eating" and "paying" reduces the awareness of how much things really cost. Students should keep track of how often they use their meal plan and evaluate as to what decision should be made for the coming semesters.

The prices for meal plans vary from school to school. Meal plans are generally expensive and most students don't take full advantage of them. The two most popular meal options offered by colleges are the two-per-day and the three-per-day meal plans. Colleges know that students will probably not eat every meal provided on your plan. If the college you choose offers points on your plan, be sure to know if there is an expiration policy that would mean you would lose your points if they are not used in a timely manner. To take full advantage of your meal plan, students must eat every meal and use every point on your meal card, and that expectation is unrealistic.

College students who care about their financial future must be aware of what they are spending and find ways to reduce costs, a particular difficult task when there is no immediate feedback or consequences to the choices. Dining plans at colleges and universities can be costly if they are not used to ones advantage. Students should increase their awareness of dining on campus, dining off campus and cooking!