

Meal plan savings prove questionable

Miami's assessment fee exceeds most meal spending

By Torey Sweeney

Photo by Scott Kissell

After applying to Miami University and finally receiving a letter of acceptance, many students may think the hard part is over. Unfortunately, enrollment only brings a new laundry list of questions regarding living conditions and spending accounts. Without proper research, parents and students are equally confused about where their funds are going and why exactly they are dishing out this amount of money.

Room and board is the largest payment due after tuition, and picking the proper meal plan is hardly a clear choice. Miami offers multiple price tags when it comes to dining; food, however, is not the only cost on the room and board bill.

All first- and second-year students living in Miami's residence halls are required to use the Diplomat meal plan. Whether a student plans to eat on campus every meal or only occasionally, the plan is mandatory.

"Our Diplomat meal plan is specifically designed to offer convenience to those students who will be dining with us regularly," says Miami's website.

Convenience is crucial, but what is the price you pay for that convenience? The lowest Diplomat option begins at \$700 a semester and the highest option reaches \$1,800. As a selling point, the Diplomat meal plan offers a 60 percent discount at all buffet locations and a 30 percent discount off the sticker price at à la carte locations.

But whether students pick a \$700 or \$1800 plan, that is not all they pay to eat in dining halls. Many are surprised to learn that along with their Diplomat spending money,



Students enjoy free samples at Pulley Diner's grand opening early this year.

there is an additional assessment fee. For the 2014–15 school year, the fee is \$1,725, which is added on to the amount a student wishes to spend on food.

For example, school records show that in the 2013–14 school year, the most common meal plan was the \$1,000 option. Considering the assessment fee, this means the majority of students paid a total of \$2,725 strictly for dining privileges.

"This fee supports the school's large number of dining locations, our 24-hour service, our specific menu options, as well as utilities, labor, maintenance and dietary concerns," said Nancy Heidtman, senior director of dining and culinary support.

Many students are confused by this large assessment fee.

"I knew there was a pretty big additional fee on top of our spending money, but I figured it was balanced out by the discounts we

get,” said Greg Heinrich, a sophomore at Miami currently using the Diplomat meal plan.

This is the common assumption among students, but many do not take the time to calculate actual numbers.

Consider the average student who pays \$2,725 in total meal plan expenses. The typical buffet location costs \$15 before discounts, and \$6 for those with the Diplomat discount. Hypothetically, this means a student would need to visit a buffet-dining hall nearly 454 times in order to take full advantage of the cost of meal plan. Unfortunately, their spending money would run out before this was possible. Considering these are all-you-can-eat locations, this student may also want to frequent Miami’s Recreation Center after meals.

If this same student decided to only chose Miami’s à la carte locations, he would ultimately save \$300 after using the entire \$1000 in spending money. This would leave him or her with no money for food and \$1,425 in unspent assessment fees.

Although this is the only choice for first- and second-year students, some students have other options.

The first choice of many students after leaving their on-campus residence is the Miami Express meal plan. This option is designed to give off-campus residents the flexibility of cooking at home or dining at one of many locations. The primary appeal to this package is that it works just like Diplomat without the assessment fee. This means all the money put on the account will be spent just like a declining-balance debit card and money can be added at any time. There are also no extra fees and all left over funds are transferred to the student’s MUIaa account at the end of the year.

“I truly think everyone should have the option for the express meal plan,” said Susan Pankowski, mother of Miami senior, Luke Pankowski, “I never understood why the first two years were so expensive, but it’s been much easier putting money on Luke’s card when he needs it, and no more than what’s necessary.”

The amount of money saved not paying an assessment fee would ideally be used to buy groceries for at-home cooking.

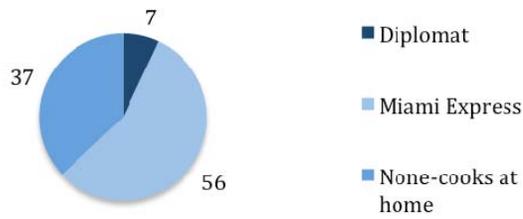
The average purchase made at an à la carte location includes a pre-made sandwich or salad, another packaged snack and at least one drink. This purchase would cost about \$9.50 for a student with Miami Express meal plan, or \$6.65 for a student using the Diplomat plan.

This student could make a trip to Kroger and spend \$2 on a case of water, \$5 on half a pound of deli meat, \$4 for a loaf of bread, \$2 for a large bag of chips and about \$5 for additional vegetables and condiments. This comes to a total of \$18, which is more than the student spent at one of Miami’s on-campus markets, but he or she could now make about nine full meals from that one Kroger run.

These nine meals would cost nearly \$60 for a student to purchase using the Diplomat meal plan. This means the student would see a \$42 savings in this situation.

“This is my first year using the Express meal plan, and I’m not sure of the exact numbers, but I definitely notice I have more spending money. Also, cooking at home is a nice change. After two years of eating prepared food I started to actually hate it,” said Rob Foley, a junior at Miami.

Percent of meal plans used by off-campus students



Preparing food at home has proven to be the most preferred option and most financially efficient. Students can buy groceries in bulk and use them in any way they please. It lets them be creative, decrease waste and host the always-welcomed dinner parties. Although they may not be as good as mom's cooking, it is nearly impossible to turn down a home-cooked meal.

Source: Meal plan choices of 35 Miami students