

# Declining Balance Meal Plans

The Sage declining balance meal plans are designed to meet the dining needs of students living off campus. Established as a way to provide tax-free purchases on meals, the meal plans provide a 5% discount on all purchases and, depending on the plan chosen, may include bonus money.

Declining balance meal plans can be used to make purchases at any Sage dining operation on the Troy or Albany campus. Declining balance meal plans are maintained on a student's Sage ID Card and work similar to a debit card. Only the person pictured on the ID card can use the funds on that card. If an ID card is reported lost, funds on the card can be transferred to a replacement ID card. With a commuter meal plan, students only pay for the meals they purchase, and balances can be used to purchase meals for guests.

Meal plans cannot be changed after the first week of classes, at which time all contracts become final and are non-refundable. Additions of \$25 or more can be added at Dining Services throughout the semester and can be paid for by cash, check, Visa, or MasterCard. Any additional deposits to a commuter meal plan are also eligible for the 5% discount and tax free status.

Students enrolled in a commuter meal plan for the fall semester will automatically be enrolled and billed for the same plan for the spring semester. If a student chooses not to participate in the spring or would like to change the amount of their meal plan for the spring semester, written notification to the Office of Residence Life must be received prior to the start of spring classes.

Balances remaining at the end of the fall semester will be added to the spring semester starting balance. Balances remaining at the end of the spring semester may not be used to make bulk purchases. These balances are non-refundable in accordance with NYS tax regulations, and they do not carry over to any future semester.

Declining balance meal plans may be purchased by contacting the Office of Residence Life at 518-244-2009. For more information about boarding and declining balance meal plans, please refer to Russell Sage College Dining Services web page.