

Guide to Using Financial Aid and Scholarships for Study Abroad

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1. Can I use my financial aid (loans, grants and scholarships) for study abroad?

Generally speaking, students who participate in Ohio University study abroad or exchange programs during the academic year can apply that quarter's aid (Federal Financial Aid and Ohio University grants and scholarships) towards the cost of their program. Applicants to OIC or affiliate programs which occur during the academic year can apply Federal Financial aid and Ohio University grants and scholarships to the cost of their program. Ohio state-based aid cannot be applied to the cost of OIC or affiliate programs. Students participating on non-affiliated third-party provider programs may only apply their federal aid towards program costs.

Note: Ohio University grants and scholarships are not available during summer quarter.

Below are some guidelines for using your financial aid on various types of education abroad programs. Remember, if you questions about using financial aid for study abroad, regardless of your program type, you can contact the Office of Student Financial Aid for assistance.

Ohio University offers several types of study abroad programs:

- A. Ohio University-sponsored Study Abroad and Exchange programs
- B. Ohio International Consortium (OIC) and Affiliate programs.
- C. Third Party Provider programs

OHIO-Sponsored Study Abroad Programs: All financial aid is applicable to OHIO study abroad programs. You do not need to meet with Financial Aid advisor unless you wish to apply for additional funding such as a Parent Plus loan or Private Alternative Loan. **Note:** For winter intersession programs, both study abroad costs and winter quarter costs will be reflected on your winter quarter bill. Winter quarter financial aid will automatically be applied towards the combined total of these costs.

OHIO-Sponsored Exchange Programs: All financial aid is applicable to Exchange Programs. You must complete **Foreign Study Checklist** (See question 2.A. for details) and obtain a signature from your Financial Aid advisor.

Ohio International Consortium Programs (OIC) and Affiliate programs: All financial aid and OHIO scholarships, with the exception of Ohio state-based aid, should apply to OIC and affiliate study abroad programs. You must complete a **Foreign Study Checklist** (See question 2.A. for details) and meet with a

Financial Aid advisor to confirm this.

Third Party Provider Programs: Any federal financial aid can be applied to your programs as long as you are enrolled at an accredited institution. OHIO-sponsored scholarships and Ohio state based aid **cannot** be applied to non-affiliate Third Party Provider programs. You must complete a **Foreign Study Checklist** (See question 2.A. for details) and meet with your Financial Aid advisor to confirm this.

2. What requirements do I need to fulfill when applying to a study abroad program offered through a Third Party Provider.

- A. You must fill out a **Foreign Study Checklist (FSC)**. The FSC is available from the Office of Education Abroad, Lindley Hall 185. You use the FSC to obtain written confirmation from Admissions, Academic Advisors, and College of Enrollment that the courses taken while on the non-OHIO program will transfer back to OHIO and apply toward your OHIO degree. **The Foreign Study Checklist is due during week seven of the quarter prior to your departure.**
- B. If you are receiving any financial aid you must meet with your Financial Aid advisor to review how much of it will apply to your chosen study abroad program. Please complete sections two and three of the Foreign Study Checklist prior to your appointment. You will also need to provide the Office of Financial Aid with an expense estimate of the third party provider program. This can be obtained from the program provider.
- C. Your Financial Aid advisor will work with the third-party program provider to determine who will take responsibility for awarding financial aid. Usually OHIO University will process your aid. Your Financial Aid advisor will complete this paperwork.
- D. Once abroad, you must submit a signed Verification of Overseas Enrollment (VOE) to the Office of Education Abroad. This confirms that you are attending classes on your study abroad program. Please submit this form each quarter you are abroad. Your financial aid will not be released until the OEA receives this form. You can download this form from our website: <http://www.ohio.edu/educationabroad/Pdf/VOEWEB.pdf>

3. My study abroad program costs more than attending OHIO University. Will I be able to get additional financial aid?

It depends. First of all, the Office of Financial Aid needs documentation indicating the cost of the following items: tuition, housing, food, books and supplies, transportation, air fare, passport fees, program fees, and any other miscellaneous expenses. The program coordinator or faculty director at OHIO or the non-OHIO program provider can provide this information.

The Office of Financial Aid can only increase your federal financial aid if you are not already receiving the maximum in William D. Ford Federal Direct Student Loans (Federal Stafford Student Loan). Parents can have a Federal PLUS Loan amount increased or you can explore private or alternative loans. You can find additional information about loans at: http://www.ohio.edu/financialaid/loans/loans_about.cfm

Unfortunately, the Office of Financial Aid does not have any special funds available for students studying abroad. What we can do is ensure that you receive the maximum amount of aid available to you. To learn more about study abroad scholarships, visit: <http://www.ohio.edu/educationabroad/Students/scholarship.html>

4. What about my current scholarships and grants?

Please see the response to question one for information about using federal financial aid and OHIO grants or scholarships on study abroad and exchange programs.

If you receive a scholarship to attend OHIO from an outside agency or organization, it will be up to that agency to determine whether or not you can use the scholarship for study abroad.

You may want to consult the “Smart Student Guide to Financial Aid” found at <http://www.finaid.org/>.

5. Are there special scholarships and grants for study abroad?

There are a number of OHIO and national scholarships available for study abroad. Information about these can be found on the OEA website: <http://www.ohio.edu/educationabroad/students/Scholarship.cfm>

6. I've never applied for financial aid before. How do I go about applying?

Complete a Free Application for Federal Student Aid (FAFSA) for the appropriate year. At OHIO, the financial aid year starts in the summer and goes through the end of spring quarter. We recommend that you fill out the FAFSA in January or February to receive aid for the next academic year, although you can also fill out the FAFSA anytime during the year.

Allow four weeks for the Office of Financial Aid to receive the results of your FAFSA electronically. If your FAFSA is selected for verification, you will have to comply with all requests for information.

If you will be studying abroad during winter quarter, arrange to fill out your FAFSA for the next academic year prior to your departure. You can also complete a scholarship application before you leave. Make arrangements to complete the Renewal FAFSA, FAFSA, or FAFSA on the web at <http://www.fafsa.ed.gov>.

Some study abroad scholarship and grant applications require that you complete a FAFSA to be considered for an award. If you complete a FAFSA but do not wish to receive financial aid, you can decline the aid when you receive your award letter and aid information. The Office of Education Abroad's Summer Travel Grant requires that you complete a FAFSA to apply for the Grant.

7. If I'm not here, how will I receive my financial aid?

Your financial aid will be disbursed to you after your departure. Therefore, it is critical that all requirements are met before you leave. Those requirements include completing all of your promissory notes before you leave, confirming loans on the web, etc.

If you owe any charges to OHIO University, your aid will be applied to your Student Account first. If your aid exceeds your charges, your refund check will be issued to your DIRECT DEPOSIT account. You can sign-up for Direct Deposit on the Office of the Bursar's website: <http://www.ohio.edu/finance/bursar/directdeposit.cfm>

8. What are some other things I should know about?

If you will be receiving your first Federal Direct Student Loan, you must go through Entrance Counseling (EC) before you can receive any loan money. You can do EC through the Office of Student Financial Aid and Scholarship web page --<http://www.ohio.edu/financialaid/> --and selecting "Entrance Counseling" from the Important Links.

Most students who study abroad register as full-time students. We will assume you plan to attend full-time

unless you tell us otherwise.

9. What aid is available if I enroll directly in a foreign institution?

In general, if the foreign institution is an institution accredited by the US, your student loans can be used. If you qualify for a federal need-based Pell Grant, it can be used as well. You should obtain the Foreign Study Checklist from the OEA.

10. What if I have other questions?

You can schedule an appointment with your financial aid counselor to discuss your plans. Call the Office of Financial Aid at (740) 593-4141 to set up an appointment.



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Center for International Studies

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