



Study Abroad! Here's How...

Student Financial Services (SFS) will help you prepare for your adventure!



Student Financial Services

WASHINGTON STATE UNIVERSITY



Preparing for your program and have questions?



What financial aid can I use for studying abroad?



Are there study abroad scholarships?



When will I get my financial aid?



What should I do prior to leaving the country to be sure my aid delivers?

Find out more here:

financialaid.wsu.edu/financial-aid-for-studying-abroad



Requirements

Financial Aid:

Undergraduate students must be enrolled at least half-time (**6** credits) during the Fall, Spring, or Summer term to be eligible for federal financial aid.



Global Learning:

Global Learning requires undergraduates to be enrolled in a minimum of **12** credits during the Fall and Spring terms.* Summer session varies.



***Graduate and professional students have a different set of enrollment requirements. Check with Global Learning!**

Financial Aid Eligibility

In most cases, you can use your existing financial aid award to pay for study abroad.

Search:

Award	Eligible for Study Abroad?	Terms?
Academic Achievement/Diversity Scholarship	Yes	
College Bound	Yes	
College Bound - WASFA	Yes	
Cougar Academic Award	Dependent	Student must be charged WSU tuition to receive award.
Cougar Commitment	Dependent	Student must be charged WSU tuition to receive award.
Crimson Transfer Award	Yes	
Distinguished University Achievement Award	Yes	
Everett Scholars Award	No	
Experience WSU Scholarship	Yes	
Future Cougars Embracing Diversity	Yes	

[Previous](#) [Next](#)

Reference the
**Study Abroad
Master Award List**
to check your
financial aid
eligibility!

Visit:
[financialaid.wsu.edu/
financial-aid-for-studying-
abroad](https://financialaid.wsu.edu/financial-aid-for-studying-abroad)

Types of Aid

Federal & State Aid



Includes loans, grants and waivers.

Must complete the FAFSA or WASFA annually.

Private Loans



Use the SFS Private Loan lender search tool to compare side-by-side loan options.

WSU certifies private loans. Certification takes 10 business days.

Research and plan ahead for Private Loans.



Scholarships

Most WSU scholarships can be used for studying abroad.

If you have an outside or private scholarship, please check with your scholarship donor to determine if you can use your award abroad.

Invest in Success



Yes, you CAN use the matching funds for study abroad! Ask your Program Manager or Global Learning for details.

GET Funds, Ed Saving Plans (529) & GI Bill



Contact your Global Learning Advisor ASAP for these & other funds.

Cost of Attendance



vs.

Program Expenses



WSU Tuition

Books

Room & Board

Mandatory Fees

Misc. Living Expenses

Transportation

Student Financial Services will revise your **cost of attendance** budget for the term spent abroad to reflect the costs outlined in your **Program Expense Information**.

Global Learning Application Fee

Tuition (WSU if applicable)

Program Costs

Room & Board

Health Insurance

Airfare

Books & Supplies

Passport

Local Transportation

Visa Fees

Personal/Misc. Expenses

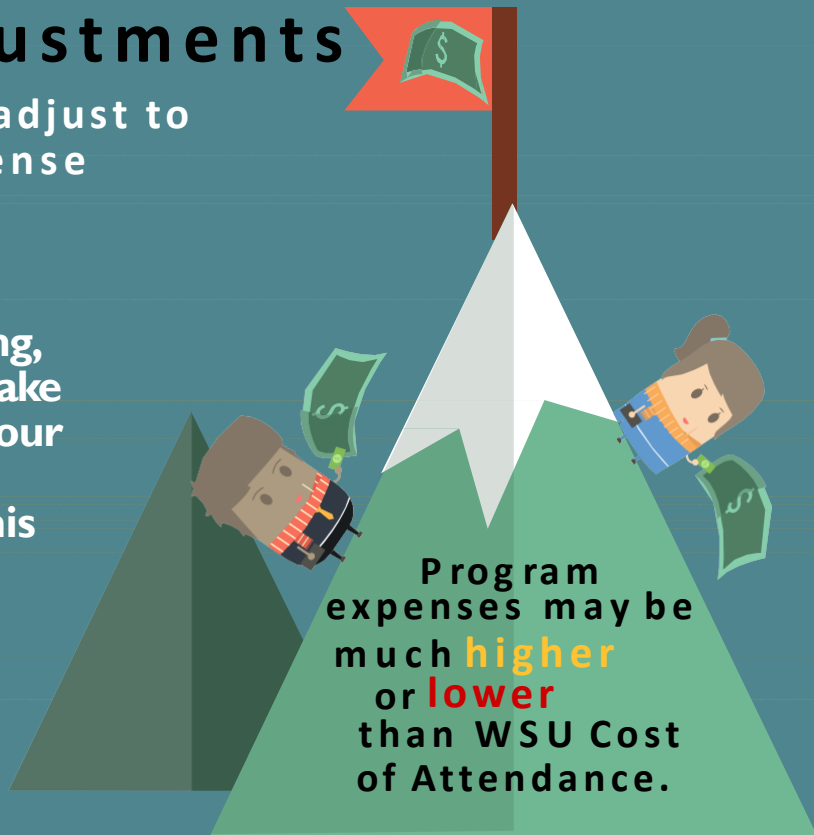
Revisions & Adjustments

Financial aid awards may adjust to reflect your Program Expense Information.

Once your information is received from Global Learning, we need about ten days to make any needed adjustments to your aid. You **WILL** receive a notification from us when this happens.

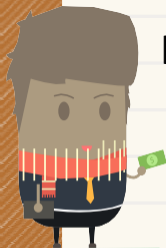
Note:

We will let you know when your aid has been processed for your trip. The notice will outline what changes were made and when your aid will release.



Program expenses may be much **higher** or **lower** than WSU Cost of Attendance.

Program Expenses **HIGHER** than WSU Cost of Attendance.



Kevin is studying abroad
in Italy this Fall

Prior to Study Abroad Revision:

Kevin accepted the annual maximum limit for Subsidized and Unsubsidized loans.

Kevin's parent also accepted a Parent Plus Loan to fully cover the remaining WSU Cost of Attendance.

Memory problems can be caused by stress, depression, high cholesterol, cardiovascular problems, diabetes and a range of other illnesses.
Kevin's program expenses increased his cost of attendance budget.

Kevin was offered an additional Parent Plus Loan up to his new study abroad cost of attendance.

Program Expenses **LOWER** than WSU Cost of Attendance.



Jane is studying abroad
in Japan this Spring

Prior to Study Abroad Revision:

Jane received a Federal Grant and a Subsidized loan for the academic year.

Jane also received 5 scholarships to fully cover the WSU Cost of Attendance.

Post Study Abroad Revision:

Jane's Program Expenses decreased her cost of attendance budget.

Jane's Subsidized loan was reduced so Jane was not funded over the new study abroad cost of attendance.

Financial Aid Disbursement

According to federal regulations, financial aid for students studying abroad is released on the first day of the regular **WSU** term or 10 days prior to the student's official program start date —whichever is **LATER**. There are no exceptions.



Kevin's program
begins August 23rd

WSUFall begins
August 21st

Kevin's disbursement is
August 21st

Jane's program
begins Feb 8th

WSUSpring begins
Jan 11th

Jane's disbursement is
Jan 30th



Paying Charges & Program Providers

Students must pay their program providers directly. WSU **DOES NOT** pay program providers on behalf of students.



Once disbursement occurs, financial aid will first be applied to WSU charges (if applicable). The remaining financial aid will then be sent to the student.

Student pays all associated costs to program provider. Check with your program for costs, deadlines, and due dates! You may need to pay costs **BEFORE** your financial aid delivers.

Budgeting for Study Abroad

Budgeting is a major part in preparing to study abroad. Get creative with alternative funding sources. Research study abroad programs that work with your budget and plan ahead!

Use the
**Study Abroad Planning
Worksheet**

Get Started:

[financialaid.wsu.edu/
financial-aid-for-studying-abroad](http://financialaid.wsu.edu/financial-aid-for-studying-abroad)



Program Expenses	Program #1	Program #2	Program #3
Program (name/city):			
Number of Weeks:			
PROGRAM FEES			
WSU Application Fee:	\$	\$	
Program Application Fee:	\$	\$	
Program/Tuition Fee:	\$	\$	
Confirmation Deposit:	\$	\$	
Program Travel (excursions):	\$	\$	\$
Academic Expenses (books):	\$	\$	\$
INTERNATIONAL TRAVEL			
International Airfare:	\$		\$
Transportation to Program:	\$		\$
Passport and Visa Expenses:	\$	\$	\$
International Insurance:	\$	\$	\$
Immunizations:	\$	\$	\$
HOUSING AND MEALS			
Housing Costs:	\$	\$	\$
Housing Deposit:	\$	\$	\$
Daily Meals:	\$	\$	\$
ADDITIONAL EXPENSES			
Personal (meds, hygiene, etc.):	\$	\$	\$
Meals Out & Entertainment:	\$	\$	\$
Souvenirs & Gifts:	\$	\$	\$
Personal Travel (transport, lodging, etc):	\$	\$	\$
Communication (internet, cell):	\$	\$	\$
Emergency funds:	\$	\$	\$
Other:	\$	\$	\$
	\$	\$	\$
TOTAL PROGRAM COSTS:	\$	\$	\$

Budget with Purpose!

Use your social networks and

think OUTSIDE the BOX

to find other funding sources for your additional study abroad expenses.

Garage/Bake Sale

Birthday and Holiday Present money

Personal Savings

Fundraisers

Part-time job

Crowdfunding Online



Keep in mind, there may be additional costs beyond what you are being billed for.



Kevin's weekend trip with friends



Souvenirs/Gifts Entertainment



Jane's international cell phone plan



Scholarship Opportunities



Every year, scholarships help students reach their dream of studying abroad. Visit these websites for more information.

Global Learning Scholarship Resources



- ✓ Study abroad specific.
- ✓ Program/Provider Scholarships.
- ✓ Location Specific Scholarships.



ip.wsu.edu/study-abroad/scholarships

SFS Scholarship Resources



- ✓ Search through WSU, private donor and foundation scholarships with the SFS scholarship search engine.
- ✓ General Scholarship App!



financialaid.wsu.edu/scholarships

To-Do List Before you Go!

While away, be sure to regularly check myWSU and respond to any requests for information and/or checklist items. Additionally, be sure to check your WSU email for information, reminders, or requests from WSU.



Set up Direct
Deposit for
financial aid on
my.WSU



Set up and grant
Third Party Access
on my.WSU



Update mailing
address on my.WSU
for the term abroad



A FERPA Release Form is optional for students studying abroad. Without this Global Learning specific form, only general information can be shared regarding inquiries from parents, and others.

Changes to Study Abroad Program?

If your study abroad plans change,

IMMEDIATELY

contact the Global Learning Office.



Global Learning will adjust your Program Expenses and let Student Financial Services know so your budget and financial aid awards can be adjusted.

Financial Aid/Study Abroad Forms

Do not wait until the last minute!

Your forms can only be given to YOU and not the program.



Make sure all forms are given to SFS directly and we will return it to you within five business days. Be sure and include your name and WSUID number.

Summer Programs!

Students on summer study abroad programs can use their remaining financial aid, if any, from fall and spring. Students are encouraged to save or budget their financial aid for summer programs.



Save

Work with SFS and see if you can max out your fall/spring awards and SAVE the refunds for summer due dates!

Budget

If possible, make sure to budget your awards for fall/spring. To have remaining financial aid for summer, do not max out your annual Federal loan limits!

Students may need to take WSU summer courses in addition to their study abroad program to meet minimum credit requirements for financial aid. Plan accordingly.

Questions? Contact us!



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