



Office of Student Financial Aid

Mailing Address:

Office of Student Financial Aid
University of Maryland
0102 Lee Building
College Park, MD 20742

Service:

Student Financial Services Center
1135 Lee Building
Monday - Friday
8:30 a.m. - 4:30 p.m.

Phone: 301-314-9000 & 888-313-2404

TTY: 301-314-7017

FAX: 301-314-9587

E-mail: umfinaid@osfa.umd.eduURL: www.umd.edu/fin

Study Abroad Financial Aid Worksheet

What types of aid can I use for Study Abroad?

Most types of Federal and Institutional Aid can be used for study abroad: Stafford, Perkins, Alternative and Plus Loans, UM Scholarships, Pell Grants, President's and Dean's Scholarships can all be used for study abroad.

How do I request authorization to receive my awards during my study abroad program?

For departmental or private scholarships, please contact your scholarship provider or department directly to request approval. For Federal Aid, complete the process below to receive those funds. To receive state aid (Ed Assist, Delegate's, MD Hope, Senatorial, etc.) you must be charged for your study abroad program through a college or university in the state of Maryland - NO EXCEPTIONS!

1. If you have not done so, complete the standard application or renewal process for the aid in which you are interested. For student loans and need-based grants, submit a **Free Application for Federal Student Aid (FAFSA)**. To be considered for federal, state, and university aid, the federal processor must receive your FAFSA before February 15 of the previous year.
2. Meet with an advisor from the Study Abroad Office. If you will be attending a non-UM-sponsored program you must bring the advisor information on the costs of the program you have selected. Ask the advisor to complete the Study Abroad Office section of the attached **Study Abroad Financial Aid Authorization** form.
3. Submit a completed **Study Abroad Financial Aid Worksheet** form to the OSFA.
4. If the Study Abroad Office requires you to complete a **Permission to Study Abroad** form, you must submit a copy of this form to the Office of Student Financial Aid. Graduate students must submit a **Provisional Approval to Take Graduate Courses at non-US Institutions** form and a **Request for Transfer or Inclusion of Credit** form, which can be obtained from the graduate school.
5. Submit a direct deposit authorization form available from the Bursar in 1135 Lee Building and/or prepare a Power of Attorney Agreement. The power of attorney agreement allows a 3rd party (such as your mom or dad) the legal ability to handle your affairs while you're abroad. You must do one of these options or you will not receive your financial aid money. Please call (301) 314-7756 or visit the Student Legal Services in the Stamp Student Union, Suite 1219 for more information.
6. For non-UM based programs, you must provide accurate contact information for yourself and the program you plan to attend. E-mail addresses, fax numbers, and phone numbers (with appropriate area codes), mailing addresses, and your signature must be provided and correct. The Study Abroad Coordinator will need to contact the program you are attending to confirm your enrollment. If these forms are not filled out completely, they will not be processed.

7. It is highly advisable that you set up an e-mail account that you can access wherever you plan to attend. That way, you can reach the Financial Aid Office at any time by e-mail: umfinaid@osfa.umd.edu.
8. For students not attending through a University based exchange program: Please contact your Stafford loan lender regarding deferral of your student loan payments while abroad. The list and contact information for the lenders is on the financial aid web site. Remember: Even though Maryland has approved you for study abroad, you are technically not enrolled at Maryland for the term you are studying abroad. Therefore, Maryland cannot confirm your enrollment if you are attending another school's study abroad program and your lender might start sending you repayment requests for your federal loan.

Can I receive more loan money the semester I study abroad?

Federal regulations require that loans for the whole academic year be disbursed in equal amounts for the fall and spring semesters. If you are studying abroad for only one semester, and want to receive additional amounts of PLUS or Alternative loan for that semester only, there are two different options:

1. You may choose to take out one fall-spring loan of equal amounts, and then an additional fall-only or spring-only loan for your semester abroad (as your eligibility allows). For a fall-only loan, it is **extremely important that you make a note on your financial aid award letter that you want the full loan amount for fall and \$0 for spring**. If you do not do this, the lender will process the loan as a fall-spring loan and will disburse half of the money in the fall and the other half in the spring.
2. You may also opt to take out a PLUS or Alternative loan for the study abroad semester only (Please note that you are not required to take one for the other semester if you do not need it to cover the cost of education). Students studying abroad for both semesters should simply take out a PLUS or Alternative loan designated for the standard fall-spring loan period, which provides for equal disbursements. Contact a financial aid counselor for more information about these options and to determine your loan eligibility for each semester.

When/How will I receive my financial aid?

Your financial aid will credit to your student account no earlier than 10 days than the start of your class work in your program. For example, if your program starts March 21st, then your aid will credit to your student account no earlier than March 11th. After all UM charges are paid, any excess aid will be refunded to you by mail or direct deposit. If you are attending a non-UM-sponsored program, you will be responsible for using your refund to pay the charges at the other institution. **Please note: If there are any fees or deposits due in advance of our disbursement dates, you will have to pay these fees from your own funds!**

What deadlines must I meet?

All forms should be submitted **one to two months** before you are scheduled to leave.

Who should I contact with financial aid questions?

If you have any questions about the study abroad financial aid process, please call 301-314-9000 to schedule an appointment with the Study Abroad Counselor in the OSFA.



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Study Abroad Student Checklist

(Please initial after reading each statement and complete the bottom section.)

- 1) I have read and understood all of the information in the Study Abroad Financial Aid Worksheet. _____
- 2) I understand that my aid can only credit to my student account 10 (ten) days before the start of the program. _____
- 3) For programs not directly through the University of Maryland, I must have approval from the Study Abroad Office for my study abroad program. _____
- 4) To receive aid from the State of Maryland such as Educational Assistance Grants, Delegate's, Maryland Hope, and Senatorial scholarships, I must be charged by a study abroad program within the State of Maryland. _____
- 5) If my program requires payments that are due before my financial aid can be released, I am responsible for paying the program or school by their due dates. _____
- 6) I have provided ALL of the correct contact information for my program or school and signed the form and signed my form. Failure to do means that my forms will not get processed. _____
- 7) I understand that my financial aid can only be disbursed once the Study Abroad program or school I am attending completes a Consortium Agreement that will be sent to them via fax or mail and returns it to the Study Abroad Financial Aid Coordinator. _____
- 8) Maryland cannot increase my financial aid to cover costs of studying abroad, but, they can increase my budget to allow for additional private or parent plus loans to be used. _____
- 9) I have understood that I must complete either a direct deposit authorization form or a power of attorney agreement to allow a third party access to my student financial aid refund. Failure to do so will not allow me to receive my financial aid refund. _____
- 10) Failure to either complete the necessary coursework, number of credit hours, or to leave your program on an unsatisfactory basis can result in charge back of financial aid received. _____
- 11) The student will receive all financial aid funds and is responsible for payment to the host program or institution. Maryland will not send any refunds to anyone other than the student. _____
- 12) If I am not enrolled for credits through the University of Maryland while I am abroad, I am responsible for contacting, providing deferment forms and enrollment confirmation to my lender to avoid repayment notices. _____

Please complete, sign, and turn this in with your Permission to Study Abroad form and the Study Abroad Aid Authorization Forms. Your aid will not be processed unless all of these forms are completed and have the appropriate signatures.

Signature _____ S.I.D # _____ Date _____



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Study Abroad Financial Aid Authorization Form

Semester/Year of Study Abroad: Fall ____ (year) Spring ____ (year) Summer ____ (year)

Name (Last, First): _____ SSN: _____

E-mail: _____ Phone #: _____

Name of Program/Country & Sponsoring School: _____

If the program is not sponsored by UM, please provide the following information about the sponsoring school:

Phone: _____ Name & Address: _____

Fax: _____

E-Mail: _____

REQUIRED FORMS:	UM Credit Programs	UM Transfer Credit Programs	Non-UM Programs
1. Study Abroad Office Section (See reverse).	__Required	__Required	__Required
2. Permission to Study Abroad Form	N/A	__Required	__Required
3. Power of Attorney Agreement	__Recommended	__Recommended	__Recommended
4. Direct Deposit Authorization Card	__Recommended	__Recommended	__Recommended
5. Proof of Enrollment Form	N/A	__Recommended	__Recommended
6. Students in non-UM-sponsored programs must also certify the following paragraph:			

I agree to promptly notify the University of Maryland (UM) if I withdraw from the program before its conclusion. I also agree to ask the Host school to send an academic transcript to UM at the conclusion of the program. I understand that my financial aid will be disbursed to my student account at UM. After all UM charges are paid, any excess funds will be issued to me as a financial aid refund. I understand that I am responsible for paying the other school's charges by **their** due date.

Student Signature: _____ **Date:** _____

FOR FINANCIAL AID USE ONLY				
	<u>Date</u>	<u>Initials</u>	<u>MO</u>	
Forms:	_____	_____	_____	Received Permission to Study Abroad form
	_____	_____	_____	Received Study Abroad Budget
Assistant:	_____	_____	_____	Sent () or Faxed () S. A. Cons. Agreement. N/A__
	_____	_____	_____	Received completed Consortium Agreement. N/A__
Counselor:	_____	_____	_____	Updated budget/adjusted aid
	_____	_____	_____	Checked aid codes __ LN __ FI __ ST __ OT
	_____	_____	_____	Checked for bpu approval/completed back of form
	_____	_____	_____	EFT lender __ Yes __ No (Need P.O.A?) Early/Late Disbursement Date? No Yes (_____)
Assistant:	_____	_____	_____	Added to Study Abroad Roster
	_____	_____	_____	Sent letter to student
Counselor:	_____	_____	_____	Confirmed overrides
	_____	_____	_____	Confirmed all authorized aid disbursed/paid

