



## STUDY ABROAD (FAQ) FREQUENTLY ASKED QUESTIONS

### 1. CAN I USE MY FINANCIAL AID TO PAY FOR STUDY ABROAD FOR THE SUMMER?

Yes. If you are eligible to receive the PELL grant, you can use it for the summer. You may also use your student loans as long as you are enrolled for 6 credits or more for the summer. If you choose to use your student loans for the summer, it will impact your loan amounts for the Fall and Spring semesters. There are yearly maximums on the Subsidized and Unsubsidized loans based on a student's grade level. You cannot be awarded more than the maximum based on the fact that you are studying abroad. When you take classes for the summer, instead of your loans being divided into two semesters, it is divided into three semesters. Because of this, you would get a smaller portion of your loan for the Fall and Spring semesters.

### 2. How does the billing process work for summer Study Abroad programs?

The billing process is the same for Summer Study Abroad programs as it is in the Fall & Spring semesters. Please note, however, that certain financial aid funds cannot be used during the summer. See "How does financial aid work for studying abroad?" and "Can I use my financial aid to pay for study abroad for the summer?"

### 3. How does financial aid work for studying abroad?

Financial aid for Study Abroad programs works the same as when students are studying at locally, with a few nuances.

**Students attending New Paltz Study Abroad Program:** All your charges will be assessed through New Paltz. When your financial aid is received, any excess amounts will be refunded to you via check or [direct deposit](#). If you owe a balance to the college after all your financial aid has been applied, you will need to make payment arrangements with the [Office of Student Accounts](#).

**Students attending Study Abroad Program through Another 4 year SUNY:** You will be charged tuition and fees at New Paltz, which is your "HOME" institution. Your program fee, plus any other required fees will be charged by the other SUNY, your "HOST" institution. You will have two invoices. When your financial aid awards are disbursed to New Paltz, your tuition and fees will be deducted first. Any excess amount will be refunded to you via check or [direct deposit](#). Students have the option to request that all or a portion of their refund be sent to the HOST institution. However, ultimately, it is the student's responsibility to make sure that their balance with the HOST institution is paid.

### 4. CAN I USE MY FINANCIAL AID TO STUDY ABROAD AT A COLLEGE THAT IS NOT PART OF THE SUNY SYSTEM?

Yes. In order to use your financial aid to pay for a Study Abroad Program at a 2 year SUNY institution or an institution not part of the SUNY system, you would need to complete a [Visiting Student Consortium Agreement](#).

## 5. CAN I GET MORE FINANCIAL AID IF I STUDY ABROAD?

While students can use their financial aid to help pay for their studies abroad, the fact that a student is studying abroad **DOES NOT** entitle him/her to any additional financial aid awards. Students are encouraged to apply for scholarships.

## 6. CAN I GET MORE LOANS?

If a student did not utilize their yearly maximum loan amounts, or if a parent would like to borrow (or increase) a parent loan to help pay for these expenses, they can do so. However, loans cannot be increased to an amount that exceeds the budget for the academic period in which the student is studying abroad. If the cost of the program is greater than what it would cost the student to study locally, students can request a [Budget Revision](#).

## 7. CAN I USE MY FINANCIAL AID TO BUY MY AIRLINE TICKET, PAY FOR MY PASSPORT, ETC..?

Based on the anticipated disbursement dates\* of the financial award funds from the governing agencies, students would not be able to use their financial aid to pay for airline tickets, passports, and most non-billable expenses. For most Study Abroad programs, by the time that the college receives disbursements & issue a refund, students have already traveled and started the program at the host country. Students are encouraged to set up [direct deposit](#) in order to have access to their refund while abroad, when it becomes available.

\*Anticipated Disbursement: PELL: 3<sup>rd</sup> Wk of Semester; NYS TAP: Midpoint of Semester; SUB & UNSUB Loans: 2<sup>nd</sup> Wk of Semester

## 8. HOW MUCH DOES IT COST TO STUDY ABROAD?

The cost to study abroad varies greatly based on many factors, including but not limited to: destination, program of study, accommodation, length of program, semester abroad, etc. Before committing to a program, students should print out the cost sheet associated with the program and review it carefully. Any questions or information that is not clear should be addressed with the [Study Abroad Office](#).

