



# Am I Eligible for Financial Aid to Study Abroad?

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BEST PRACTICES FOR FINANCIAL AID OFFICES TO HELP STUDENTS  
FUND THEIR STUDY ABROAD EXPERIENCE

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# Agenda

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- 1** *Study Abroad Program Guidelines*
- 2** *Slippery Rock University Background*
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# Types of Study Abroad Programs

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Study abroad programs can be:

1. Home school sends students to a study abroad program at an eligible or ineligible foreign host school. The home school must have a contractual agreement with the foreign school.
2. A home school has, instead of a separate agreement with each foreign school, a written arrangement with a study abroad organization that represents one or more foreign schools.
3. A variant of study-abroad program occurs when a home school sends faculty and students to a foreign site. This is NOT a consortium or contractual program; rather, the foreign site is considered an additional location.

<https://ifap.ed.gov/fsahandbook/attachments/1718FSAHbkVol2Ch2.pdf>

# Study Abroad Programs

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Does not have to be required part of home school program provided:

- Student is a regular student enrolled in an eligible program at the home school
- Home school accepts study abroad courses for credit



# Home vs. Host Institution



## HOME INSTITUTION

School granting student's degree, certificate, or other recognized credential

## HOST INSTITUTION

School where student takes part of the academic program requirements while "visiting" under consortium or contractual agreement

# Consortium Agreement

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- Can apply to all FSA Programs
- Agreement between two or more **eligible** institutions
- Can be a blanket agreement between two eligible schools or written for an individual student
- Home school is usually responsible for disbursing funds
- School that disburses funds is responsible for student eligibility checks, awarding and disbursement calculations

# Contractual Agreement

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A Contractual Agreement is a written agreement between an **eligible** institution and an **ineligible** institution, allowing a *regular student* to be considered “enrolled” at the eligible home institution while completing part of his or her academic program at the other ineligible (or host) institution in the U.S. or abroad.

# Contractual Agreement

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Home School may contract with:

- Single School
- Group of schools
- Organization other than traditional classroom provider (ex. hospital)
- Organization representing one or more foreign institutions to provide study abroad program and/or portion of student's program of study



# Written Agreement Requirements



- ✓ Must be in writing and signed by each school
- ✓ Effective with payment periods in which agreement is signed; may be retroactive to previous payment period in same award year
- ✓ Duration indefinite unless student-specific agreement or terms of agreement change



# Required Elements of Written Agreements

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- Identify Home school (school granting the degree or certificate)
- Identify Host school (school student is visiting)
- Student's cost of attendance at host school (tuition, fees, room, board, misc. expenses)
- Student's enrollment status at host school

# Required Elements of Written Agreements

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Procedures for:

- Calculation Title IV awards
- Disbursing Title IV funds
- Monitoring student eligibility, satisfactory academic progress
- Keeping records
- Returning Title IV funds should the student withdraw

# Best Practice

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Designate an employee to coordinate activities with all institutional offices with which students and their parents may interact, such as registrar, financial aid, bursar, etc.



# Coursework

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- Courses taken at host school must count towards student's program at home school
- Home school must award academic credit for host school courses on same basis as it would award credit for its own courses
- Written agreement should include home school's policy for accepting coursework, including official(s) responsible for approving courses and grades

# Defining Enrollment Period/Status

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Agreement should define:

- Period of enrollment (beginning and ending dates)
- Enrollment status for Title IV purposes (full-time, half-time, less-than-half time) for each category of student

**Term Dates**



# Awarding Title IV Aid

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- Enrollment period should reflect student's program at home school
- If contractual agreement, only home school may award Title IV aid
- If consortium agreement, each school may award Title IV aid. Schools must coordinate to ensure no overawards or duplication of COA

# Awarding Title IV Aid

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- Schools cannot:
  - Reduce or deny Title IV funds to any student or category of student solely because studying under an agreement
  
- School can:
  - Limit its own institutional funds to students studying at the school



# Disbursing Aid

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School that disburses Title IV aid adhere to regulations and must maintain all records pertaining to:

- Student eligibility
- Award calculation
- Disbursement of funds
- Return of Title IV, refunds and overpayments
- Cash management
- Other program specific requirements



# Enrollment Status

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For students studying abroad under an agreement, home school must have a method to document enrollment

Changes in enrollment status should be reported to home school in a timely manner so Title IV requirements can be met for:

- Recalculation of Federal Pell and TEACH Grants
- Cash management regulations for disbursing aid
- R2T4 regulations if student withdraws
- Enrollment reporting to NSLDS

# Student Enrollment & Grades



Agreements should specify procedures for monitoring and communicating enrollment changes and grades such as:

- Failure to begin attendance in all courses
- Withdrawal from courses or complete withdrawal
- Substitutions of other courses for approved courses
- Receiving grades in a timely manner



# Additional Considerations

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- ✓ Ensuring students receive required Consumer Information
- ✓ Satisfactory Academic Progress

# Slippery Rock University Background

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SRU is a 4-year, public institution; Fall 2018 enrollment; 7568 undergraduates, 1286 graduates

- **Office of Global Engagement** - Nine staff members work international students, study abroad, and faculty-led programs
- **Academic Records** - Responsible for review of transient clearance forms, enrollment reporting
- **Financial Aid Office** - Responsible for counseling students on options for study abroad, obtaining consortium/contractual agreements, monitoring enrollment for financial aid, awarding and disbursing aid, requesting R2T4 for withdrawals, satisfactory academic progress review.
- **Student Accounts** - Responsible for billing based on program type, refunds, R2T4 calculations

# Slippery Rock University Study Abroad

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Typical year:

60 students study abroad for a full semester in either:

- SRU Exchange program (21 SRU international exchange partners; blanket agreement; billed SRU tuition and fees)
- Direct Enrollment Program (9 SRU partners; blanket agreement, but NOT exchange)
- Third-party affiliates (Study Abroad Agencies such as CEA, CIS; requires contractual agreement)
- Non-SRU program (If approved for coursework, specialized contractual agreement required)

# SRU Faculty-led Programs

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Typical year 21 programs available:

300+ students participate in faculty-led winter and spring break trips

- Course related trip costs are included in COA – financial aid can be used to offset costs
- Non-course related trips are not included in COA
- Aid period budgeting can differentiate between the two types of programs for financial aid and billing purposes

# Summer Programs

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Currently 8 programs are available during the summer:

- Students earn 3 – 6 credits
- Must meet enrollment requirements and have remaining aid eligibility for summer programs; SRU is summer as a trailer for financial aid
- Generally, students use private loans to cover costs





# Messiah College Background

4-year, private non-profit; 2018-19 enrollment; 2695 undergraduates, 845 graduates

- **Off Campus Programs Office** - Six staff members work with off-campus programs and international programs
- **Registrars' Office** – Approves transferability of credits
  - We have a significant list of ‘approved off-campus programs’ to which students can take one semester of their institutional aid
- **Financial Aid Office** - Responsible for counseling students on options for study abroad, obtaining consortium/contractual agreements, monitoring enrollment for financial aid, awarding and disbursing aid, requesting R2T4 for withdrawals, satisfactory academic progress review.
- **Student Financial Services (Accounts-different than FA)** – Works with Off Campus Programs to set program fees, and does billing.

# Messiah College Study Abroad

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- Students can study abroad for a full semester in either:
  - Over 30 semester-long off-campus programs in over 20 countries.
  - Study abroad short-term - Choose from a variety of three-week, three-credit, faculty-led cross-cultural courses during J-Term or May-Term
- Semester long programs are capped at 100 students per year, and all are through third party providers: ISA/Veritas, BestSemester, CIEE, JUC, Temple U., Arcadia, etc.

# Summer Programs

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- Our only summer off-campus program is the International Business Institute.
- IBI is required for International Business majors, and is an option for other majors.
- 20 to 30 students per year.
- It is an approved program to which students can take one semester of their institutional aid.





## Common Excuses



According to NASFA there are common excuses that schools use for not allowing aid to be used for study abroad. Here are some that they cite:

- Federal and state regulations allow aid to be used only on this campus
- Our campus is tuition-driven so aid must be used to support this university
- We don't have enough aid for students who are on campus, let alone for those who study abroad
- It is too hard to track students who leave campus. Giving them aid would cause problems during an audit
- It takes too much extra work to handle study abroad students

<https://www.nasfa.org/professional-resources/publications/web-extra-common-policies-used-excuses-not-allowing-aid-be-used-abroad>

# Resources

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Study abroad references:

Arrangements with a study-abroad organization [34 CFR 668.5](#)

Student eligibility in study-abroad programs [34 CFR 668.39](#)

FSEOG Maximum Awards [34 CFR 676.20](#) The maximum FSEOG for a full academic year is usually \$4,000. However, a school may award as much as \$4,400 to a student participating in a study-abroad program that is approved for credit by the home school.

2013-14 Consortium/Contractual Agreements NASFAA/EASFAA

<https://www.easfaa.org/docs/conference/2014/presentations/ConsortiumContractualAgreements.pdf>

[DCL GEN-11-18](#) for more information about Title IV eligibility of programs offered through written arrangements between U.S. and foreign schools

NASFAA Consortium Agreement Samples – Login and search for Consortium Agreements

<https://www.nafsa.org/professional-resources/publications/web-extra-common-policies-used-excuses-not-allowing-aid-be-used-abroad>

**Questions**

**Preguntas**



**Fragen**

**Domande**