



## Education Abroad & Student Financial Aid



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## A Note from the Student Financial Aid Office...

Studying abroad provides you with unique learning opportunities that will intellectually and culturally enhance your student experience. While there is a lot to consider while preparing for your time abroad, we realize that finances can play a big role in the planning process. The Student Financial Aid Office encourages you to review our resources, both online and in-person, to help you reach your educational goals.

Every financial situation is different, so we encourage you to reach out to our office to help make education abroad a reality while at Kent State. We work closely with the Office of Global Education and encourage you to seek assistance from their advisors to find the best program for you. When you have decided which program(s) you are interested in and what semester(s) you plan on attending, we are here to help. Planning ahead is very important and we suggest that you have your finances in order the semester before you plan on traveling.

Saving and fundraising can provide significant financial contributions towards your time studying abroad. There are hundreds of scholarships specific to study abroad that, with effort, can be found to help you finance your educational experience. We encourage you to check with your College/Department, the Office of Global Education, and utilize the Financial Aid Scholarship resource webpage (<https://www.kent.edu/financialaid/education-abroad-scholarships>).

Whether you are just starting to consider a semester abroad or have already applied, we are available to help. We hope that you take the time to review the financial aid information for studying abroad or studying away domestically that we have attached.

### Education Abroad Financial Aid Counselor

<a href="mailto:finaideducationabroad@kent.edu">finaideducationabroad@kent.edu</a>
Kent State Florence
Kent State Exchanges
Geneva-Webster University
ISEP Exchanges/ISEP Direct
New York City Studio
Faculty-Led/Short-Term

## Steps to Receiving Financial Aid

Note: Some colleges offer seminars and informational sessions throughout the year that may benefit you in understanding the study abroad process.

- Begin researching your options for study abroad programs up to one year in advance. The Office of Global Education (OGE) has the most current listings of study abroad programs offered by Kent State, as well as programs sponsored by other universities and third-party providers. For a detailed list visit [educationabroad.kent.edu](http://educationabroad.kent.edu)
- Obtain information regarding the billable and non-billable cost for each program you are considering. This can be found at OGE or through their [website](#) when searching for a program.
- Complete the Free Application for Federal Student Aid (FAFSA) for the academic year in which you will be abroad. The FAFSA Form is filed electronically at [www.studentaid.gov](http://www.studentaid.gov).
- If you have a scholarship awarded to you by an academic department (i.e., Art Scholarship, Accounting Scholarship, Honors College), contact the appropriate department to find out if you can use this scholarship while studying abroad. In most cases, you may use your scholarships as long as you are participating in a Kent State program or sanctioned exchange. Please note that if you are attending a short-term or summer program, there is a 12-credit minimum (full-time enrollment) to use your Kent State renewable scholarships.
- If you decide to participate in a program that requires you to enroll directly in their courses or through a third-party provider (such as Semester at Sea), you must visit the Office of Global Education to obtain the Transfer Course Planning Form (TCP). Their office is in 106 Van Campen Hall. The TCP allows OGE, your academic advisors, and the Student Financial Aid Office to work together to ensure a successful study abroad experience for you by ensuring your courses will transfer back to Kent State once completed. The Student Financial Aid Office requires a signed copy of your TCP to ensure the proper disbursement of your financial aid.
- If you are planning on using your financial aid to help pay for your program, contact Stephanie Vollmer (Education Abroad Financial Aid Counselor) to discuss your options at [finaideducationabroad@kent.edu](mailto:finaideducationabroad@kent.edu).

# Types of Aid for Studying Abroad

**\*Your first step is to complete the FAFSA online to be eligible for federal and state financial aid. Determine how you are going to pay for billable and non-billable costs.**

## Scholarships

To apply for scholarships to study away, you can begin searching up to one year in advance.

### *Kent State University Scholarships:*

Students may be able to use Kent State University scholarships that are awarded by the Student Financial Aid Office or the Admissions Office. Scholarships can be used depending on what study abroad program you have selected. The same renewal and eligibility requirements apply while abroad (such as requiring full-time enrollment for certain scholarships).

### *External Scholarships:*

Visit [www.kent.edu/financialaid/scholarships](http://www.kent.edu/financialaid/scholarships) for information on how to search for scholarships. It is suggested that you register with at least one external scholarship site, such as [Fastweb.com](http://Fastweb.com) or [CollegeBoard.org](http://CollegeBoard.org). Contact your college and department or your academic advisor to see what they offer to students studying abroad.

## Grants

These amounts are determined by the FAFSA results. If you are a Pennsylvania resident, you may apply online for the Pennsylvania State Grant Program (PHEAA).

## Loans

### *Federal Student Direct Loans: (Dependency status based on FAFSA results)*

#### **Dependent Student:**

Sophomore	\$6500/academic yr.	Upperclassman	\$7500/academic yr.
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#### **Independent Student:**

Sophomore	\$10,500/academic yr.	Upperclassman	\$12,500/academic yr.
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### *Federal PLUS Loan:*

PLUS loans are unsubsidized loans for the parents of a dependent student or for graduate/professional students. PLUS loans help pay for education expenses up to the Cost of Attendance (or budget) minus all other financial assistance. Interest accrues during all periods.

For a dependent undergraduate student, the parent is the borrower, and the loan will enter repayment while the student is in school. Parents can choose to defer repayment on the principal of the loan until after graduation. Parents of dependent students can apply for the Parent PLUS loan at [www.studentloans.gov](http://www.studentloans.gov).

Graduate students can log in to [studentloans.gov](http://studentloans.gov) and complete the application for the Graduate PLUS loan. Visit [www.kent.edu/financialaid/loans](http://www.kent.edu/financialaid/loans) for additional information

### ***Alternative Loans:***

Students can apply to borrow a private loan for education expenses up to the cost of attendance minus all other financial assistance. Typically, an alternative loan application requires a credit-worthy co-signer. These loans are **not** federally regulated, and each lender will offer different terms and conditions. You can compare and contrast different alternative loans through [FASTChoice](#).

## **Frequently Asked Questions**

### **Can I receive financial aid to study abroad?**

In most cases you are eligible to receive financial aid to assist with the costs of your study abroad program. There may be additional requirements based on the type of aid you have and the program you choose. Oftentimes, you will need to complete a **Transfer Course Planning Form (TCP)**. The Office of Global Education will notify you when you apply to the program of your choice if you will need to complete that form. If you do need the TCP, the Financial Aid Office requires a signed copy. You will NOT be able to receive any financial aid if you are participating in a study abroad program where your tuition and fees are paid directly to the foreign institution (rather than paid to Kent State, another college/university, or a third-party provider).

### **What is the TCP?**

The Transfer Course Planning Form has information that is required by OGE, such as your name, Kent State email address, and study abroad program location/semester. It also includes the listing of courses you would like to take, and permission for those courses to be applied to your Kent State transcript once completed and passed. This information is used by the Student Financial Aid Office to determine what type of financial aid you will be eligible for abroad and the amount. You can obtain the TCP from your academic advisor, from OGE, or here: <https://www.kent.edu/financialaid/forms/>.

### **I have not applied for financial aid. What do I need to do?**

The study abroad program type determines what steps you will need to take to receive financial aid. The first step would be to complete the FAFSA (Free Application for Federal Student Aid) as soon as possible at [www.studentaid.gov](http://www.studentaid.gov) to begin the process. The FAFSA needs to be completed every year and can be completed as early as October 1<sup>st</sup> the year before. Once the Student Financial Aid Office receives your FAFSA results, we will determine your eligibility for federal, state, and institutional aid. You will receive a financial aid email and may view your awards on your FlashLine account.

### **I am going to study abroad in the summer. What do I need to do?**

If attending in the summer semester, complete the Financial Aid Enrollment Plan Questions on your FlashLine account. If you would like to use federal loans, you will need to indicate that you are

attending in the summer and that you would like your loans offered in the summer as well. If you have any questions or need to update your Enrollment Plans, please refer to the Financial Aid Summer Information Page at <http://www.kent.edu/financialaid/summer>. Please note, students attending an Intersession program will not have their summer financial until a week prior to the Summer I Session start date.

### **How much financial aid will I be able to receive for my study abroad program?**

The amount of financial aid and the type of financial aid will be based on your FAFSA results and the cost of the study abroad program. In most cases you, will be able to use all your financial aid available to you during that term. If you need additional funds for your program, you can consider either a Federal Direct Parent PLUS loan, a Graduate PLUS Loan if you are a graduate student, or a private loan. More information may be found at <https://www.kent.edu/financialaid/loans>. You can contact the One Stop with any questions about your financial aid at <https://www.kent.edu/onestop/contact-one-stop>.

### **How soon should I contact the Student Financial Aid Office to discuss paying for my study abroad program?**

The sooner the better! It is recommended that you make contact at least one full semester prior to your study abroad program start date. You will be working directly with Stephanie Vollmer, the Education Abroad Financial Aid Counselor. Please email [finaideducationabroad@kent.edu](mailto:finaideducationabroad@kent.edu) with any questions, or you can set up a one-on-one advising appointment in KSU Advising. Stephanie's availability can be found under the group Education Abroad – Office of Global Education → Financial Aid. It is never too early to start planning and saving for your study abroad program.

### **What are the different types of study abroad programs?**

There are Kent State programs, Kent State Exchange programs, Kent State ISEP (International Student Exchange Program) or ISEP Direct Enrollment programs, faculty-led and short-term programs, and third-party programs not affiliated with Kent State. You can stop by the Office of Global Education to talk to an advisor about what program is right for you.

### **I attend another school and will be coming to Kent State to participate in one of the study abroad programs. Can I receive financial aid from Kent State?**

No. Your financial aid processing must be completed by your home school (the school that will grant your degree). You will need to contact the financial aid office at your home school as soon as possible to determine the steps you must take to receive financial aid as a transient student to Kent State. Typically, this will require an Ad Hoc Consortium Agreement that must be filled out by both schools. You can find this DocuSign here: <https://www.kent.edu/financialaid/forms>.

### **I am a Kent State student and want to participate in a study abroad program at another institution. Can I receive financial aid to help pay for that program?**

It depends on the program you are participating in. A Kent State partnership, ISEP Exchange or ISEP Direct, other domestic university, or a third-party provider in most cases will require the TCP. Check with an advisor in OGE and work with that them and your academic advisor to complete the necessary



documents before turning them into the Student Financial Aid Office. Typically, the completed TCP form is required for you to receive any financial aid.

### **I am going to Florence (or other location) as a part of my major. What do I need to do?**

Most colleges offer informational meetings where a representative from the Student Financial Aid Office will do a presentation. OGE provides financial aid with a roster of attendees. If you would like to increase your Cost of Attendance to possibly increase the room in your budget (in order to apply for an additional loan), you can find this form and the information it requires here under the tab “Cost of Attendance” :

<https://www.kent.edu/financialaid/forms>. The supplemental information you provide is used to calculate a new Cost of Attendance based on the higher costs of studying abroad. Once processed, your account may be updated to show your eligibility to cover additional expenses while abroad. You will not automatically qualify for additional aid, but you can search for scholarships or apply for additional loans. Monitor your Active Messages from the Student Financial Aid Office by logging into Flashline:

- Click on the **Student** tab at the left side
- Under **Financial Aid** click on **Financial Aid Status**
- Select current **award year** from the drop-down box
- Click on **messages** in “You have active **messages**”

### **In nearly all of the information provided, it says “in most cases, financial aid will be available.” What does that mean?**

This means that there may be other regulations required for certain types of financial aid, such as following the [Standards of Academic Progress](#), submitting documentation for FAFSA verification, or checking with your scholarship provider to determine if you will be able to receive your scholarship while studying abroad. The best thing to do is to review your account for Active Messages or contact the One Stop if you are unsure about your eligibility for aid at <https://www.kent.edu/onestop/contact-one-stop>.

### **Can I use my scholarships to study abroad?**

To be able to use your Kent State scholarships, you will need to participate in a Kent State study abroad program, a Kent State Exchange program, or one of the study abroad programs available through the ISEP International Exchange program. If you have external scholarships (not awarded by the university) you will want to contact the scholarship provider to determine your eligibility for their scholarship while studying abroad.

### **Are there scholarships for studying abroad?**

Yes, and they can be very competitive. Begin a study abroad scholarship search by visiting [Kent State’s scholarship page](#) and utilize our online portal Scholarship Universe to see what scholarship opportunities are available to you. You can also find study abroad-specific scholarships, both internal and external, here: <https://www.kent.edu/financialaid/education-abroad-scholarships>. It is important to check with your college or department to see what they have available to students going abroad and remember to ask your academic advisor when you are discussing education abroad. Other resources include registering with several of the external search engines that are listed on the financial aid webpage and checking with



local companies and organizations. Inform your family and friends that you are in college and studying abroad, as they may know of other resources or scholarship opportunities that are not found online.

### **My study abroad program will start in March and continue through August. When will my financial aid be processed?**

Your financial aid will be applied to the semester in which the program starts. For this example, your spring financial aid will be applied to the cost of the program. Review the Kent State Bursar's website for bill due dates and financial aid disbursement dates here: <https://www.kent.edu/bursar>. It is federal regulation that federal financial aid is not disbursed early than 10 days before your program starts – so if your program starts later than Kent State's semester starts, your financial aid will disburse later as well. Because of this regulation, there are instances where you will be abroad before your financial aid has disbursed to your account. In that case, it might be best to take additional aid the semester before you go or save and budget to ensure 2-3 weeks of expenses while abroad.

### **What if I want to participate in a short-term study abroad program?**

If you are participating in a Kent State faculty-led short-term program you can check with the faculty member regarding the costs and deadlines of the class. These programs change every semester and costs are always being updated as well – sometimes, costs such as group flights change depending on how many students are attending the program that particular semester. Since there are so many short-term programs it is typical for the Student Financial Aid Office to not receive any cost information about the class abroad and it must be obtained from the faculty member leading the trip. In order for us to update your student account to show that you have additional costs that you may incur as a result of studying abroad, you can complete a **Cost of Attendance Increase Form** which can be found on <https://www.kent.edu/financialaid/forms>. In most cases, once processed, this will allow for additional Parent PLUS loan funds or an alternative loan.

### **I need to depart before the semester begins. Would I be able to obtain my refund early?**

No. Your financial aid cannot be applied to your Kent State Bursar account earlier than 10 days prior to the first day of classes at Kent State, even if your program begins before Kent State's semester does. It may take several days after the funds transfer for you to receive any excess funds in the form of a refund. It is highly recommended that you select a refund preference before leaving the country. It is also suggested that you have 2-3 weeks of funds available so that you can cover the first few weeks of living expenses before you receive a refund. For further questions regarding refunds and BankMobile please contact the One Stop at <https://www.kent.edu/onestop/contact-one-stop>.

### **I don't depart until six weeks after Kent's semester begins. Does this affect my financial aid?**

Yes, regulations require that your financial aid does not disburse until 10 days prior to your first day of class at the visiting institution. Since your study abroad program starts six weeks after Kent State's semester, your aid will not disburse until the fifth week of Kent State's semester. Note that the Bursar's Office is aware of the regulation and will be notified of the program's start date so that no late fees occur. Each program is different, and the One Stop is aware of these late disbursement dates. If you need to discuss your situation in a program with a later start date, please contact the One Stop at <https://www.kent.edu/onestop/contact-one-stop>.

## What are the next steps?

The Student Financial Aid Office learns that you are going abroad when you turn in your TCP form or when the Office of Global Education sends us a roster ahead of the semester. Once we receive confirmation that you are going abroad and your TCP is completed (if necessary for your program), we will prepare your financial aid so that the process will continue as normal for you during your semester abroad. If you need to submit a request to increase your Cost of Attendance to reflect your additional expenses such as airfare, program fees, and field trip fees, please submit the **Cost of Attendance Increase Form** found here: <https://www.kent.edu/financialaid/forms>. The supplemental information you provide is used to calculate a new Cost of Attendance based on the higher costs of studying abroad. Once processed, your account may be updated to show your eligibility to cover additional expenses while abroad. You will not automatically qualify for additional aid, but you can search for scholarships or apply for additional loans. We will notify you through Flashline where you will receive an Active Message stating your remaining eligibility to take out additional loans to help cover the expenses that come with studying abroad. If you have questions about your Cost of Attendance or your increase request, please contact the One Stop at <https://www.kent.edu/onestop/contact-one-stop>.

## Are there any forms I need to complete while I am away or when I get back to Kent State?

If you are on an exchange, ISEP, direct enrollment, or third-party program, then the Student Financial Aid Office will need the Start of Semester Learning Agreement and End of Semester Learning Agreement from the semester(s) abroad. Within the first 30 days of your semester abroad the Financial Aid Office requires that the Start of Semester Learning Agreement to be completed with the courses and credit hours you are enrolled in and signed by the Host Coordinator. In the last 30 days of your semester abroad, you are required to complete the End of Semester Learning Agreement. This document lets the Financial Aid Office know which courses were completed and credit hours earned. It needs to be signed by the professors of the listed courses and by the Host Coordinator. We will require confirmation of the completed courses in order for your financial aid to disburse in the future. If you do not complete the End of Semester Learning Agreement, a transcript can be submitted in its place.

## Understanding a Cost Sheet

### Sample Semester Abroad Budget Cost Sheet

Budget Item	Resident	Non-Resident
Tuition	\$5,006	\$9,188
Program Fee	\$2,600	\$2,600
International Health Insurance	\$210	\$210
Field Trip Fees	\$1,500	\$1,500
Housing	\$3,120	\$3,120
<b>*BILLABLE SUBTOTAL</b>	<b>\$12,436</b>	<b>\$16,618</b>
Application Fee	\$60	\$60
Meals	\$1,200	\$1,200
Passport & Visa	\$215	\$215
Living & Personal Expenses	\$1,500	\$1,500
Airfare	\$1,500	\$1,500
<b>**NON-BILLABLE SUBTOTAL</b>	<b>\$4,475</b>	<b>\$4,475</b>
<b>TOTAL ESTIMATED COST OF PROGRAM</b>	<b>\$16,911</b>	<b>\$21,093</b>

*The costs listed above are estimates and are not the final costs that will be billed to students. Costs will be finalized the semester before students go abroad. For the purposes of this and all other budget sheets, costs tend to be overestimated.*

#### Notes:

\*The Billable items listed in the top half of the budget sheet are items that will be billed to a student's Kent State Bursar's Account.

\*\*The non-billable items are estimated costs that students will pay out of pocket to entities other than Kent State University. These costs can vary depending on factors such as spending habits, personal expenses, and housing options.

The most up-to-date cost sheets searchable by program can be found at  
[educationabroad.kent.edu](http://educationabroad.kent.edu).