

## Financial Aid FAQ

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

In most cases, you are eligible to receive your financial aid to cover the costs of your study abroad program. There may be additional requirements you will need to complete based on the type of aid you have and the study abroad program. If you have a room & board scholarship or a book award, these will not be available to use while studying abroad.

You will NOT be able to receive any financial aid if you are participating in a study abroad program where you will be directly admitted to the foreign institution or your tuition & fees are paid directly to the foreign institution (rather than paid to Kent State, another college/university or third party provider).

### **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. Click on this link [www.fafsa.ed.gov](http://www.fafsa.ed.gov) to begin the process. The FAFSA needs to be completed every year, and should be received in the Student Financial Aid Office by the priority processing deadline date of March 1st. Once the Student Financial Aid Office receives your FAFSA results, we will determine your eligibility for federal, state and institutional aid. We will send an email to your Kent email address and you can view your awards on Flashline, <https://login.kent.edu>.

### **I am going to study abroad in the summer, what do I need to do?**

If your study abroad program will take place in the summer semester, you will need to complete the FAFSA ([www.fafsa.ed.gov](http://www.fafsa.ed.gov)) and the Summer Aid request form located on Student Financial Aid website. The application and deadline dates about summer aid will be posted each year on the Student Financial Aid web site ([www.kent.edu/financialaid/summer](http://www.kent.edu/financialaid/summer)).

### **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 the FAFSA results and the cost of the study abroad program. In most cases you, will be able to use all your financial aid.

If you would need additional funds for your program, you should consider either a Parent PLUS loan or an alternative loan. Click here for <http://www2.kent.edu/financialaid/types/loans.cfm> more information about the two loan programs.

### **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 Laura Gaugler, the Study Abroad Counselor. E-mail her, [lgaugle1@kent.edu](mailto:lgaugle1@kent.edu) to set up an appointment. You will want to include your student ID and the program name, institutional name, and the term(s) you will study abroad. It is never too early to start planning and saving for your study abroad program.

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

No. All of your financial aid processing must be completed by your home school (the school who will grant your degree). You will want to contact the Student Financial Aid Office at your home school, as soon as possible, to determine what steps you will need to take to receive financial aid as a transient

student to Kent State. The Student Financial Aid Office at Kent State will complete your home school's Ad Hoc Consortium Agreement.

**I am going to Florence as a part of my architecture program. What do I need to do?**

If you are participating in the Florence Study Abroad program through the College of Architecture and Environmental Design or the Florence Study Abroad program through the Fashion School, you will be receiving information regarding the process, through general meetings scheduled by the program coordinators.

**In almost all of the information, it says 'in most cases, financial aid will be available', what does that mean?**

'In most cases, financial aid will be available', means that there may be other regulations that must be met for you to receive certain types of financial aid. Such as, you must be making progress towards your degree. This is known as Standards of Academic Progress (link to <http://www2.kent.edu/financialaid/applying/academicprogress.cfm>). You may be required to be enrolled in a specific number of hours to receive a certain type of aid. You may need to submit documentation for verification or check with your scholarship provider to determine if you would be able to receive your scholarship while studying abroad.

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

For 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 ISEP (International Exchange Student Programs). You will NOT be able to use any room & board scholarships or book awards, while studying abroad. 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 their scholarships for studying abroad?**

There may be scholarships available depending on the program. You will want to start a scholarship search by visiting Kent State's scholarship page, (click here <http://www2.kent.edu/financialaid/scholarships/index.cfm> ). You will also want to register with several of the external search engines (click here <http://www2.kent.edu/financialaid/scholarships/externalsites.cfm> ).

You may also want to conduct your own search for 'financial aid for study abroad'. Inform your family and friends that you are in college and studying abroad. They may know of other scholarship opportunities that are not be on search engines.

**I want to participate in a study abroad program at another institution, can I receive my financial aid to help pay for the program?**

If you are participating through the Ohio International Consortium Program, a third party provider or another domestic university, in most cases, you will be able to receive your financial aid. You will be required to complete the Study Abroad Transient packet. The packet is available through the Office of Global Education (OGE) and allows OGE, your academic advisor, and the financial aid office to work together to allow you to receive your financial aid.

**What is the Study Abroad Pre-Approval Form (SAPAF)?**

The SAPAF is part of the study abroad application done through the Office of Global Education. It includes the listing of courses you would like to take and permission for those courses to be applied to

your Kent State transcript. This information is used by the Student Financial Aid Office to determine what type of financial aid you will be eligible for and how much you would be able to receive.

**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. In the above example, aid will be processed for the Spring term. Another example is if your program is for the Summer term you would receive your financial aid on the same disbursement schedule used to disburse Kent State summer students. Your grades will also be applied to your Kent State transcript, for the Summer semester.

**What if I want to do a study abroad program that is not a full semester?**

If you are participating in a Kent State study abroad short term program, you will need to complete the Study Away Cost of Attendance Increase form (click here <http://www2.kent.edu/financialaid/forms/index.cfm>). This form notifies the Student Financial Aid Office that you are participating in a study abroad program. The form allows them to take into account any additional costs that may be incurred as a result of your study abroad program. In most cases, it would allow you additional Parent PLUS loan funds or alternative loan funds. If you are participating in a program through a third party program, or another domestic university/college, you will need to complete an application with the Office of Global Education and fill out a Study Abroad Pre-Approval Form (SAPAF).

**I need to depart before the semester begins, would I be able to obtain my refund early?**

No. Your financial aid will be applied to your Bursar account, at the earliest, 10 days prior to the beginning of the semester at Kent State. It may take several days, after the funds transfer, for you to receive any excess funds (refund). To expedite the process, you will want to set up automatic deposit through the Bursar's Office, so your refund can be sent directly to your Higher One card savings or checking account that you provide to them. It is highly suggested that you have 2 – 3 weeks of funds when you begin your study abroad so that you are able to cover the first few weeks of living expenses before you receive your refund.

**Who do I talk to about the courses I will take, during my study abroad program?**

You will want to work closely with your academic advising unit. You will want to make sure the classes you will be taking will be applicable to your program requirements.

**There is so much information about studying abroad, who can help me understand the process?**

Laura Gaugler is the Study Abroad Counselor, in the Student Financial Aid Office. She works closely with the academic units and the Office of Global Education, to ensure that you have a successful study abroad experience. The sooner you contact her, the more information you will have available to you to determine your financial aid options. Email her at [lgaugle1@kent.edu](mailto:lgaugle1@kent.edu) to set up an appointment.