

Study Abroad Programs Financial Aid Information

Financial Aid Services, in conjunction with International Programs Office (IPO), has compiled the following information to assist you in utilizing financial aid for your study abroad program.

In order to receive financial aid for your study abroad program you must complete the following steps:

1. Fill out a current year Free Application for Federal Student Aid (FAFSA).
2. Fill out and complete all paperwork with International Programs Office (IPO).
3. Submit all the required documentation (listed below) to Financial Aid Services by the time you leave for your program.
 - A completed Study Abroad Budget Worksheet form;
 - An official copy of your program costs which breaks down tuition, fees, room & board, and incidentals;
 - A printed statement or receipt with the cost of airfare, from a travel agency or internet reservation;
 - A copy of your acceptance letter into the program (please translate to English);
 - A Study Abroad Financially Responsible Person form signed by you and your financially responsible person. Signatures on this form will indicate your joint understanding of this information.
 - If you are going on a non-UMass program, a mandatory Study Abroad Consortium Agreement.

Based on the Study Abroad Program information you provide, the original financial aid award is adjusted by Financial Aid Services as follows:

Budget (Cost of Education):	Financial Aid:
<ul style="list-style-type: none"> • Adjusted based on individual program expenses and includes: <ul style="list-style-type: none"> • Tuition and Fees • Room and Board • Books and Incidentals • Airfare • Miscellaneous 	<ul style="list-style-type: none"> • BHE- Need-Based Tuition Waiver is changed to a UMass Amherst Campus Grant • Federal Work Study is changed to a Perkins Loan if funds are available.
	<ul style="list-style-type: none"> • Direct Loan eligibility is maximized according to your grade level, cost of education and other aid
	<ul style="list-style-type: none"> • No additional grant aid is awarded

Before you leave for your study abroad program, you must specify your financially responsible person to Financial Aid Services and IPO. Please complete the FERPA waiver for your designated person(s). To do this use your SPIRE account and complete the FERPA Privacy waiver online. This waiver will allow communication with your financially responsible person(s) when you are abroad.

Prior to departure, you and your financially responsible person need to consider:

- Opening a joint checking account with your financially responsible person or
- Sign up for Excess Express through your SPIRE account (funds will be deposited into your own checking account much sooner than your check will be mailed).

Notes:

- The Bursar's Office releases financial aid funds to IPO who then mails the money to your financially responsible person.
- The financially responsible person can then deposit the check into your checking account.
- Money will NOT be mailed directly to you or the study abroad program you are attending.
- Funds become available during the first two weeks of the semester.

Reminders:

- File the 2009-2010 FAFSA or Renewal FAFSA Application by March 1, 2009.
- If you are receiving a Tuition Waiver or other private funding, it is your responsibility to contact the agency to determine your eligibility while on exchange or for when you return.
- Please notify Financial Aid Services if you are receiving any type of scholarship or aid from another institution.

To download and print Study Abroad Financial Aid Forms go to: <http://www.umass.edu/umfa/forms/0910forms/>