STUDY ABROAD AY2016-2017
MONEY MATTERS

STUDY ABROAD COSTS & FEES

When you study abroad, **you will pay your program’s costs**, not Northwestern tuition, for the quarter(s) you are abroad. Program costs vary widely, and may be more or less expensive than the cost of studying at Northwestern. You can find estimated costs on each program page of the Study Abroad Office (SAO) website.

Study abroad students must also pay the NU Study Abroad Administrative Fee (SAAF). This fee is in addition to program tuition and other charges, and covers all services related to the administration of study abroad at NU, including program development, advising, enrollment, and credit transfer. You can find more information, including fee amounts and exceptions, on the SAO website.

FINANCIAL AID

Your **financial aid** and loans can be applied to Northwestern-sponsored and affiliated study abroad program costs – that is, **you can take your financial aid abroad with you** on approved programs during the academic year. Students who attend unaffiliated study abroad programs are not eligible for any form of financial assistance through Northwestern.

The financial aid application is the same for study abroad as it is for regular on-campus study. Students attending fall or full-year study abroad programs should **apply for financial aid by April 1** in order to receive their aid awards by early June. Students studying abroad during winter and/or spring quarters may apply by the regular May 1 deadline, and will initially be awarded aid for a full year on campus; awards will be adjusted later in the year for winter/spring study abroad.

**Study abroad does not change your expected family contribution (EFC);** your EFC (out-of-pocket costs) will be the same when you study abroad as if you studied on campus. The financial aid office will adjust your aid for the quarter(s) you study abroad based on your program’s costs, including tuition, room and board, transportation (round-trip airfare and local transit abroad), personal expenses, books, international health insurance, student visa, and the SAAF.

**For programs that cost more** than Northwestern, your aid will be increased to cover the higher cost: half of the additional cost will be awarded as NU scholarship assistance, and half will be offered as need-based student loans. Because students cannot participate in Federal Work-Study while abroad, your work-study allotment (if any) will also be offered as a need-based loan for your quarter(s) abroad – you won’t “lose” your work-study, but you may choose to borrow these funds as a loan while abroad, rather than earning them as a paycheck as you would on campus. Additional loans offered for study abroad are not eligible for Northwestern’s **Debt Cap**.

**For programs that cost less** than Northwestern, self-help aid (work-study and need-based loans) will be reduced first. Northwestern Scholarship may be reduced if necessary.

CONTACT:
Krista Buda Bethel
Assistant Director, Study Abroad Financial Services
krista@northwestern.edu

Office of Undergraduate Financial Aid
1801 Hinman Ave, 2nd floor
(847) 491-7400
PRE-DEPARTURE EXPENSES

Some up-front costs related to study abroad occur long before your program actually starts, so be sure to budget for these expenses. While many of these costs are included in your financial aid for study abroad, **your aid will not be available until the term you study abroad.** This means that you may need to pay out-of-pocket for some expenses and be “reimbursed” by your financial aid when it becomes available; aid cannot be awarded early to pay for pre-departure expenses.

- **Program deposit:** If your program requires a confirmation deposit, it is your responsibility to pay it directly to the program (not to Northwestern) by their deadline. Northwestern cannot pay or waive study abroad deposits, which are generally non-refundable if you withdraw from the program after confirming.  
  **Note:** Northwestern students attending **NU-sponsored programs** are not required to pay a deposit, but will be charged a cancellation fee for withdrawing from a program after confirming participation.
- **Student visa:** If required, most students must apply directly for a student visa, either by mail or in-person at a consulate, and pay directly at that time. You may also need to give up your passport to obtain your visa, so planning international travel during the months before your departure is not recommended.
- **Health insurance:** If your program does not provide **HTH Worldwide** international health insurance, you must purchase your own policy directly prior to the start of your program.
- **Airfare:** Although some programs organize a group flight for participants, students are usually responsible for arranging their own flights to and from their programs. This is typically the biggest expense that occurs before financial aid becomes available. Some students with high financial need may qualify for the **Northwestern Bridge Builder Program**, or you may find the **STA Travel Airfare Deposit Program** to be a helpful resource. These programs help defray the up-front cost of booking airfare and allow you to pay off your flight at a later date, often after financial aid is available.

OUTSIDE SCHOLARSHIPS & FUNDING

The financial aid office does not award any merit-based scholarships or other awards specific to study abroad, but **students are encouraged to apply for outside funding.** Many scholarships have very early **deadlines**, so it is a good idea to start looking as early as possible in your study abroad application process!

- **Fund for Education Abroad** for academically rigorous, credit-bearing programs – **January 18th**
- **David L. Boren Undergraduate Scholarship** for study in fields relevant to national security – **February 9th**
- **Benjamin A. Gilman International Scholarship** for Pell Grant-eligible undergraduates – **March 1st**
- **IPD Study Abroad Scholarships** for students attending Northwestern-IPD programs
- **Diversity Abroad** scholarships for low-income, first-generation, and underrepresented students
- **Global Studies Foundation Grant** for language training, particularly in strategically important countries
- **Your program sponsor, host institution, or NU school/department** may offer merit- or need-based scholarships. Talk to your study abroad adviser to learn more!
- **Visit the SAO website** for more information and other opportunities:  
  [http://www.northwestern.edu/studyabroad/guide/money-matters/outside-scholarships-funding.html](http://www.northwestern.edu/studyabroad/guide/money-matters/outside-scholarships-funding.html)

Students who receive Northwestern financial aid are welcome to pursue outside scholarships for study abroad. Generally, these scholarships will reduce the need-based loans in your study abroad aid package, which could mean that you may not need to borrow as much (or at all!) when you study abroad. Be sure to consult with Krista Bethel to discuss how an outside scholarship may affect your aid. You can find more information in the online Study Abroad Guide:  
[http://www.northwestern.edu/studyabroad/guide/money-matters](http://www.northwestern.edu/studyabroad/guide/money-matters)

CONTACT:  
Krista Buda Bethel  
Assistant Director, Study Abroad Financial Services  
krista@northwestern.edu

Office of Undergraduate Financial Aid  
1801 Hinman Ave, 2nd floor  
(847) 491-7400