STUDY ABROAD AY2015-2016
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.

Students who study abroad 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 no different for study abroad than 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, you will be offered additional assistance to cover the higher cost: half of the additional cost will be awarded as Northwestern scholarship assistance, and half will be offered as need-based loan funds. Because you cannot participate in Federal Work-Study while abroad, your work-study allotment (if any) for your quarter(s) abroad will also be offered as a need-based loan. 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:
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Assistant Director, Study Abroad Financial Services
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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 these costs may be included in your financial aid award for study abroad, your financial 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:** 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 international travel during the months before your departure is not recommended.

- **Health insurance:** Most students are required to obtain their own HTH Worldwide international health insurance policy, which must be purchased prior to the start of your study abroad program.

- **Airfare:** This is usually the biggest expense that must be purchased before financial aid is available. Financial aid recipients may find the STA Travel Airfare Deposit Program to be a helpful resource – this program allows you to book a flight with a $300 deposit, lock in a fare, and pay off the remaining cost prior to your departure date, usually after financial aid becomes available. Contact STA Travel directly at 1-800-781-4040 with questions or to sign up.

**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, including but not limited to:

- **Fund for Education Abroad** scholarships for academically rigorous, credit-bearing programs
- **Benjamin A. Gilman International Scholarship** for Pell Grant-eligible undergraduates
- **Diversity Abroad** scholarships for low-income, first-generation, and underrepresented students
- **David L. Boren Undergraduate Scholarship** for study in fields relevant to national security
- **Global Studies Foundation** grant for language training in strategically important countries
- **Deutsche Akademischer Austauchdienst (DAAD)** for study and research in Germany

Your program sponsor, host institution, or Northwestern 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 Buda Bethel, Assistant Director of Study Abroad Financial Services, to discuss how an outside scholarship may affect your financial aid.

You can find more information about money matters in the Study Abroad Guide: [http://www.northwestern.edu/studyabroad/guide/money-matters](http://www.northwestern.edu/studyabroad/guide/money-matters)

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