**Financial Aid Overview:**

- Students attending **Northwestern-sponsored or affiliated programs** can use their Northwestern financial aid for study abroad.

- Students attending **unaffiliated programs** are **not** eligible for any assistance through Northwestern, including loans: [http://www.northwestern.edu/studyabroad/guide/money-matters/by-program/unaffiliated-programs.html](http://www.northwestern.edu/studyabroad/guide/money-matters/by-program/unaffiliated-programs.html)

- Study abroad will **not** impact your **Expected Family Contribution (EFC)**. Your total out-of-pocket costs will be the same as any other quarter.

- The financial aid office will adjust your aid for your quarter(s) abroad based on your program’s costs, including: tuition, room/board, airfare, books, personal expenses, required international health insurance, student visa, and Northwestern Study Abroad Administrative Fee (SAAF).

- **If your program costs more** than living and studying at Northwestern, your EFC will remain the same, and your aid will be **increased**:
  - Half Northwestern scholarship
  - Half need-based loans
  - Additional loans are not eligible for Northwestern’s debt cap.

- **What happens to work-study?**
  - Since you cannot participate in work-study while abroad, your Federal Work-Study allotment (if any) will 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** that amount as a loan while abroad, rather than **earning** those funds as a paycheck as you would on campus.

- **If your program costs less** than Northwestern, your EFC will remain the same, and your aid will be **decreased**:
  - Work-study and need-based loans will be reduced first.
  - Northwestern scholarship may be reduced, if necessary

- **Evanston Housing**: Your financial aid and loans cannot cover the cost of your housing in Evanston while you’re abroad. Make sure to cancel your on-campus housing contract or sublet your off-campus housing for the quarter(s) you will be abroad.

- **For Winter and/or Spring Quarter study abroad**: Your initial financial aid package will reflect a normal year of on-campus study and will be adjusted later.

- **Financial Aid Refund**: If your financial aid is greater than the amount billed to you by Northwestern, you may be eligible for a financial aid refund, which can be used toward your other study abroad costs.

- **Outside Scholarships**:
  - You are encouraged to apply for outside scholarships for study abroad.
  - If you receive study abroad scholarships, your need-based loans will be reduced first.
Pre-departure Financial Support for up-front costs

- Bridge Builder will allow you to book your study abroad flight through the Study Abroad Office, rather than paying out of pocket. The SAO will cover the up-front cost of your airfare until your study abroad term, when your program charges and flight cost will be billed to your Northwestern student account, and your financial aid may be available to help cover your expenses. To determine if you’re eligible and to apply, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-builder.html

- Bridge Scholarship helps cover other common pre-departure costs, such as program deposits, student visas, and international health insurance. Eligible students can apply to receive an “advance” from their study abroad financial aid to help cover some up-front expenses, rather than paying out of pocket. To determine if you’re eligible and to apply, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-scholarship.html

Next Steps:

- Apply for financial aid on time:
  - Fall/Full Year study abroad: Complete the regular financial aid application by the priority deadline of April 1st in order to receive your aid award in early June.
  - Winter and/or Spring study abroad: Complete the regular financial aid application by the normal May 1st deadline. Aid will be adjusted for study abroad later in the year.

- Accept your financial aid package on CAESAR and complete all financial aid and loan requirements in your CAESAR “To-Do List.”

- Resolve any registration holds on CAESAR.

- If eligible, request your financial aid refund:
  - You may request your refund through CAESAR on the first day of the Northwestern quarter.
  - To receive your funds sooner, complete the Study Abroad Release of Funds form, and submit it to Krista Bethel in the financial aid office.
  - Contact Krista Bethel if you are not sure if you should receive a financial aid refund.

- Cancel your on-campus housing contract or sublet your off-campus apartment for the quarter(s) you will be abroad.

- Apply for Pre-departure Financial Support for up-front costs!
  - Bridge Builder Flight-Booking program: To determine if you’re eligible and to apply, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-builder.html
  - Bridge Scholarship to help cover common pre-departure costs: To determine if you’re eligible and to apply, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-scholarship.html

- Apply for outside scholarships! If awarded, outside scholarships will always reduce need-based loans first: http://www.northwestern.edu/studyabroad/guide/money-matters/scholarships-funding/index.html

Resources:
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<td><a href="http://undergradaid.northwestern.edu/apply-for-aid/current-students/study-abroad.html">http://undergradaid.northwestern.edu/apply-for-aid/current-students/study-abroad.html</a></td>
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**Contact:**

- **Krista Bethel**, Assistant Director of Study Abroad Financial Services  
  1801 Hinman Ave, 2nd Floor | [krista@northwestern.edu](mailto:krista@northwestern.edu) | 847-491-7400

Questions? Contact [studyabroad@northwestern.edu](mailto:studyabroad@northwestern.edu) | [www.northwestern.edu/studyabroad](http://www.northwestern.edu/studyabroad) | 847-467-6400