### Overview:

- **Northwestern Summer programs:** Students currently receiving need-based aid from Northwestern who are attending Northwestern-sponsored summer programs are eligible to apply for assistance from the Office of Undergraduate Financial Aid.

- **Unaffiliated Summer programs:** Students attending Unaffiliated Summer programs are not eligible for any form of aid through Northwestern, including student loans, but are encouraged to seek outside funding: [http://www.northwestern.edu/studyabroad/guide/money-matters/outside-scholarships-funding.html](http://www.northwestern.edu/studyabroad/guide/money-matters/outside-scholarships-funding.html)

- **Expected Family Contribution (EFC):**
  - When applying for summer aid, your summer EFC (out-of-pocket costs) will be the same as it is for any other quarter on campus during the year.
  - In most cases, this is about one-third of the EFC on your financial aid award letter, which you can find in CAESAR > Student Financial Services > View Financial Aid > [Year] > Print Award Letter.

- **Northwestern Scholarship** is renewable for up to 12 quarters of enrollment:
  - If you receive summer scholarship assistance from the financial aid office, it will count as one of your 12 quarters of your financial aid eligibility.
  - This may mean that you have to plan to graduate early or to take a future quarter off.
  - Rising juniors and seniors may petition to use a “future quarter” of financial aid for a summer study abroad program, as long as you can demonstrate that you will still be able to graduate within 12 quarters. This may require a letter of support from your academic adviser.

- **Loans:**
  - Students who do not wish (or are not eligible) to use a quarter of aid may still be eligible to borrow loans to help with summer study abroad costs.
  - If you only borrow loans, summer would not count as a quarter of your aid eligibility.
  - Summer loans are not eligible for the Northwestern debt cap.

- **Program costs and financial aid:**
  - Summer study abroad is much less expensive than a regular quarter at Northwestern.
  - As a result, the total amount of aid for which you qualify is also lower in the summer.
  - Some students who receive need-based aid during the year may not qualify in the summer.
  - Using a quarter of your aid does not mean transferring the same dollar amount of your regular Northwestern scholarship to the summer term.

- The **summer aid application** is available on the financial aid office website in spring quarter.
  - Decisions are made on a rolling basis.
  - You will be notified of your eligibility within 7-10 days of submitting the application.

- **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.

- **Bridge Builder: Pre-departure support to book your study abroad flight**
  - 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, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-builder.html (Apply by May 1)

GESI, IPD, the Buffet Institute, and the Study Abroad Office offer other fellowship and scholarship opportunities for their summer study abroad programs: http://www.northwestern.edu/studyabroad/guide/money-matters/scholarships-funding/index.html#northwestern

Apply for outside scholarships: http://www.northwestern.edu/studyabroad/guide/money-matters/scholarships-funding/index.html#funding

**Next Steps:**

- Research and apply for outside scholarships for summer study abroad:
  - Check with your study abroad program or NU program office for opportunities.
  - Review the scholarship list on the study abroad website.
  - Many scholarships have very early application deadlines!

- Bridge Builder: Pre-departure support to book your study abroad flight
  - To determine if you’re eligible, visit: http://www.northwestern.edu/studyabroad/guide/money-matters/pre-departure/bridge-builder.html (Apply by May 1)

- Contact Krista Bethel in the Office of Undergraduate Financial Aid to determine if you might qualify for need-based summer aid from Northwestern.

- Complete the summer aid application no later than May 1st to have your application reviewed in time for the summer invoice on May 10th.

- Accept all loans on CAESAR and complete all loan requirements before departure.

- Request your financial aid refund, if eligible:
  - You may request your refund through CAESAR when the regular summer term begins in Evanston.
  - If your study abroad program begins earlier than the Northwestern Summer term, you may complete the Study Abroad Release of Funds form to request your funds slightly earlier. Return this form directly to the financial aid office as soon as possible.

**Resources:**


- Undergraduate Office of Financial Aid Office – Study Abroad: http://undergradaid.northwestern.edu/apply-for-aid/current-students/summer-session.html

- Study Abroad Release of Funds form: http://www.northwestern.edu/studyabroad/documents/StudyAbroadReleaseOfFunds.pdf

**Contact:**