



Study Abroad & Financial Aid

STUDY ABROAD STORIES

Applying for Financial Aid to Study Abroad

Study Abroad offers a world of possibilities! Chances are if you're already using Federal Financial Aid, those same funds can be put towards your time abroad. This includes Pell Grants, SEOG Grants, Direct Loans, PLUS Loans and private funding.

How does it work?

You can use your financial aid to participate in Oregon approved education Abroad programs. Your cost of attendance, in combination with your Federal Financial Aid eligibility from your Free Application for Federal Student Aid (FAFSA) will be used to determine your aid eligibility for the time you plan to be abroad.

The International Student Services Office can help provide information detailing the cost for your educational abroad program. All you need to do is bring the cost information to the financial aid office. Please note that Financial Aid is not able to provide information on your financial aid eligibility until we have received your program cost from the International Student Services Office.

What types of aid can I use for Study Abroad?

Federal Aid, state aid, and loans can be used for study abroad. Loans include Federal Direct (Subsidized and Unsubsidized), Alternative and Parent PLUS Loans.

How and when will I receive my Financial Aid?

Your Financial Aid will be disbursed to your student account based on the date published in the EOU academic calendar, assuming all Financial Aid documents have been completed and approved. After all EOU charges are paid, any excess aid will be refunded as directed by you. You may reimburse yourself if you have paid your study abroad institution in advance or you may request that the funds be sent to your host institution as payment for the program, by completing the required paperwork prior to your departure.



"As a student-athlete it was important to me to study abroad because I felt the need to experience another culture outside of my home college. Studying abroad and seeing how people live in a third world country has helped me grow so much as a person and has opened my eyes to so many things the world has to offer. In a soccer-dominant country we were able to find our sport (volleyball) and train with the Costa Rican Women's National team, an opportunity I am so grateful for."

-Kassy Tuma



"I chose to take a business class with a portion of our studies in Costa Rica not once, but twice. The opportunity to see a country that is a former banana republic growing and thriving first-hand was truly an irreplaceable and singular experience not available in a USA classroom. A valuable lesson best learned through studying abroad is how to interact and enjoy our time studying and exploring with people from different backgrounds and world views. I have spent so much time touring the country and there is still so many new and exciting places to go and food to try!"

-Aj Fangman

Yearly Student Loan Limits

Yearly Limit	Dependent	Independent
Freshman	\$5,500	\$9,500
Sophomore	\$6,500	\$10,500
Junior/Senior	\$7,500	\$12,500
Graduate		\$20,500

CHECKLIST

- Certification from the International Student Services Office
- Name of the company that is handling your program
- Dates of the program
- Cost of the program
- Cost of transportation
- Contact information, in case we need more information



Laura Dauz, ISA in Spain

If you have any questions or do not understand how the process works, please ASK!

Eastern Oregon University
 Financial Aid Office
 Inlow Hall, Room 104
 541-962-3550
 fao@eou.edu

Student Billing Account

Financial aid has the same requirements regardless of where you are attending your coursework, and will be disbursed the same as it is when you are attending EOU. Be sure to check with your International Student Services coordinator to make sure you understand exactly what you will owe to whom, and when it is due. Most program providers offer a billing plan that takes into account your financial aid award and the date that aid will be released. Please note that you **MUST** finalize your Financial Aid before requesting that your aid is certified. Financial Aid will certify your **CURRENT** award package and the study abroad provider will request that you pay the difference, so be sure that you have accepted all your financial aid prior to submitting any certification forms.

Program fees and potentially some tuition can be billed to your student account, if you are participating in an EOU administered study abroad program.

Program fees are paid directly to the provider*: if you are in an API, AIFS, ISA, KEI, and GEO.

*Students participating in study abroad programs will be charged a \$350 per term Study Abroad Administrative Fee that will be assessed to your EOU student account each term you are abroad.

Reallocating Financial Aid

The only funds we are able to “move” to help cover your study abroad costs are loan funds. We cannot award more than your cost of attendance for the term you are away, which could reduce the funds you receive for future terms as well. Students are automatically awarded for Fall/Winter/Spring terms. If you attend Summer term, your cost of attendance will be revised to include Summer and loans are split into four terms rather than three. Your financial aid award on your Webster account will provide you with the term amounts for your financial aid package. As an example, below is a sample on-campus student’s financial aid package:

Current Financial Aid	Fall	Winter	Spring	Total
Grants	\$1,973	\$1,973	\$1,974	\$5,920
Scholarships	\$1,000	\$1,000	\$1,000	\$3,000
Subsidized Loan	\$1,834	\$1,833	\$1,833	\$5,500
Unsubsidized Loan	\$667	\$667	\$666	\$2,000
Parent PLUS Loan	\$2,177	\$2,178	\$2,178	\$6,533
Total	\$7,651	\$7,651	\$7,651	\$22,953
<i>EOU Cost of Attendance</i>	<i>\$7,651</i>	<i>\$7,651</i>	<i>\$7,651</i>	<i>\$22,953</i>