



## STUDY ABROAD FINANCIAL AID RESOURCES

### Student Financial Services - Applying for Financial Aid -----

#### DEADLINE FOR NEW FINANCIAL AID APPLICATIONS:

- FALL semester: August 15
- SPRING semester: December 15

Steps on How to Apply for Financial Aid: <http://www.tcnj.edu/~sfs/aid/apply.html>

### Center for Global Engagement - Financial Aid & Scholarships -----

<http://www.tcnj.edu/~goglobal/undergraduate/aid.html>

<http://www.tcnj.edu/~goglobal/undergraduate/StudyAbroadScholarships.htm>

### HOW A STUDY ABROAD STUDENT RECEIVES FINANCIAL AID -----

Financial aid is generally applied to your student account at the beginning of the semester. For students on all programs (EXCEPT for EXCHANGE PROGRAMS), you will have NO CHARGES on your student account for the semester you are abroad. Because of this, any financial aid you receive will be issued to you through a refund check. Students on EXCHANGE PROGRAMS will be charged TCNJ tuition and fees, and any financial aid will be automatically applied to these charges.

Refund checks are available **approximately 14 days after** the disbursement of your financial aid. Students must monitor their student account via PAWS for the disbursement date of the refund check.

When the refund check is posted to your student account, if you are still in the United States, you may pick it up at the **Office of Budget and Finance in the Administrative Services Building on Wednesdays from 10:00 a.m. - 1:00 p.m.** with your TCNJ student ID. After 1:00 p.m., the refund checks are mailed to the permanent home address. If you have already departed for your study abroad program and are no longer in the United States, the refund check will be mailed to your permanent home address.

Some types of financial aid (i.e. private loans) require that you sign a paper check before funds are applied to your account. Once the checks are received, the Office of Student Accounts will contact you to endorse the funds. If the check requires a borrower's signature (i.e., a parent), the borrower must sign the check before it is applied to the student's account.

***It is the student's responsibility to use their financial aid refund to pay their study abroad costs by the deadline dates set by their program provider/university. Students should arrange with a family member or close friend about what to do with the refund check once it is received and where to send the refund check.***



## ISA - Financial Aid Payment Options & Scholarships -----

### REQUIREMENTS:

- Must be a “full-time” student
- Must have been accepted by TCNJ to study abroad

### CHECKLIST:

- ✓ Inform TCNJ about your interest in using your Financial Aid to pay for an ISA program
- ✓ Sign the Verification of Award Form (VOA), which accompanies the ISA Acceptance Packet & is available on your ISA Student Portal (if you checked the “Financial Aid” box on your ISA Application):
  - *\*if you did not receive your VOA in your acceptance packet, contact ISA to request one*
- ✓ Ask the TCNJ Financial Aid office to complete the VOA and return it to ISA
- ✓ Turn in all necessary payments and your “Hold for Financial Aid” check to ISA by the program due dates

### OPTIONS:

- **Full Payment to ISA** – make the full payment for the program and use your financial aid award as a reimbursement
- **Guarantee of Full Payment / Good Faith Payment** – completed VOA will state the amount you are receiving in Financial Aid, which will cover your ISA balance and guarantee that the financial aid payment will be sent to you.
  - You are responsible for sending ISA a “Good Faith Payment” and a check in the amount of your financial aid award (minus the Good Faith Payment) postdated for 1 week after your Financial Aid funds are to be released
  - The “Good Faith payment” will be deposited upon receipt
  - You must contact ISA as soon as your Financial Aid Funds have been disbursed so they may deposit your postdated check
- **Guarantee of Partial Payment / Additional Payment** – completed VOA will state the amount you are receiving in Financial Aid, which will cover your ISA balance and guarantee that the financial aid payment will be sent to you.
  - You are responsible for sending ISA a check in the amount of your financial aid award, postdated for 1 week after your Financial Aid funds are to be released, and a check for the remainder of your balance to be deposited immediately

- The check for the remainder of your balance will be deposited upon receipt
- You must contact ISA as soon as your Financial Aid Funds have been disbursed so they may deposit your postdated check

**OTHER FINANCIAL AID OPPORTUNITIES THROUGH ISA:**

- ISA Scholarships – ISA awards \$60,000 in scholarships each year to students participating in ISA programs to assist with the costs of studying abroad
- ISA Grants – ISA offers grants to those students who have previously studied in an ISA program for any length of time (not including the Intensive Month programs)
- More information can be found on the ISA website

<http://www.studiesabroad.com/admissions/document/usingFinancialAid?>



**CIEE - Financial Aid Payment Options & Scholarships -----**

**REQUIREMENTS:**

- Must be a “full-time” student
- Must have been accepted by TCNJ to study abroad
- Must be studying abroad for the FA, SP, YR, SUM (for Financial Aid Deferral) or FA, SP, YR (for Standard Payment Plan)

**CHECKLIST:**

- ✓ Inform TCNJ about your interest in using your Financial Aid to pay for a CIEE program
- ✓ Complete the Financial Aid Deferral Form or the Standard Payment Plan Form
- ✓ Ask the TCNJ Financial Aid office to complete the Form and return it to CIEE

**OPTIONS:**

- **Financial Aid Deferral Form - If a portion of the student’s program fee will be paid by Financial Aid**
  - Payment of the program cost is deferred to allow TCNJ to post the student’s Financial Aid award
  - There is NO FEE associated with this option

**SPRING ABROAD PAYMENT – deferred to MARCH 15**

**FALL ABROAD PAYMENT – deferred to OCTOBER 15**

**SUMMER ABROAD PAYMENT – deferred to JULY 1**

- The student is responsible to make arrangements for their Financial Aid to be sent to CIEE by the dates listed above
- Students on more than 1 Semester will need to submit this form for each semester
- **Standard Payment Plan Form- for non-financial aid deferred payment dates**
  - Form must be submitted by the due date on the billing statement
  - \$100 Processing Fee (due with the initial installment payment)

**BILLING STATEMENT DUE DATE – 50% of Total Balance (+ \$100 Processing Fee) due**

**March 15 (Spring) / Nov 1 (Fall)– 75% of Total Balance due**

**May 1(Spring) / Dec 1(Fall)– 100% of Total Balance due**

- Students on more than 1 Semester will need to submit this form for each semester
- This form may be requested with a “Financial Aid Deferral Form”

**OTHER FINANCIAL AID OPPORTUNITIES THROUGH CIEE:**

- CIEE Scholarships
- CIEE Financial Aid FAQs
- More information can be found on the CIEE’s website

**Terms & Conditions:** <http://www.ciee.org/study/apply/terms.aspx>

**Financial Aid Deferral Form:**

<http://www.ciee.org/study/apply/documents/FinancialAidDeferralForm.pdf>

**Standard Payment Plan Form:**

<http://www.ciee.org/study/apply/documents/StandardPaymentPlanForm.pdf>

**CIEE Scholarships:** <http://www.ciee.org/study/scholarships/>

**CIEE Financial Aid FAQs:** <http://www.ciee.org/study/apply/faq.aspx>



## GlobalLinks - Financial Aid Payment Options & Scholarships -----

### REQUIREMENTS:

- Must be a “full-time” student
- Must have been accepted by TCNJ to study abroad

### CHECKLIST:

- ✓ Inform TCNJ about your interest in using your Financial Aid to pay for your program
- ✓ Complete the **Financial Aid Disbursement Form** (appropriate to your program)
- ✓ Ask the TCNJ Financial Aid office to complete the Form and return it to your specific program

### OPTIONS:

- **Financial Aid Disbursement Form**- If a portion of the student’s program fee will be paid by Financial Aid
  - Form will indicate the amount of Financial Aid and date of aid disbursement
  - Form will reduce the 1<sup>st</sup> payment to \$1200 (instead of the standard \$3500), which must be made by the 2<sup>nd</sup> Payment Deadline
  - Students are responsible for all payments to the program, regardless of the Financial Aid guarantee
  - All paperwork must be completed before the student departs for the program

### OTHER FINANCIAL AID OPPORTUNITIES THROUGH GLOBALLINKS:

- GlobalLinks Scholarships
- More information can be found on the program’s website

### EUROLEARN:

[http://www.eurolearn.org/programs/semester\\_and\\_year\\_abroad/fees\\_and\\_finances/financial\\_aid/](http://www.eurolearn.org/programs/semester_and_year_abroad/fees_and_finances/financial_aid/)

[http://www.eurolearn.org/programs/semester\\_and\\_year\\_abroad/fees\\_and\\_finances/scholarships/](http://www.eurolearn.org/programs/semester_and_year_abroad/fees_and_finances/scholarships/)

[http://www.globalinksabroad.org/for\\_advisors/study\\_abroad\\_advisors/dates,\\_fees,\\_and\\_billing/billing\\_process\\_and\\_billing\\_programs/](http://www.globalinksabroad.org/for_advisors/study_abroad_advisors/dates,_fees,_and_billing/billing_process_and_billing_programs/)

**AUSTRALEARN:**

[http://www.australearn.org/programs/semester\\_and\\_year\\_abroad/fees\\_and\\_finances/financial\\_aid/](http://www.australearn.org/programs/semester_and_year_abroad/fees_and_finances/financial_aid/)

[http://www.australearn.org/programs/semester\\_and\\_year\\_abroad/fees\\_and\\_finances/scholarships/](http://www.australearn.org/programs/semester_and_year_abroad/fees_and_finances/scholarships/)

[http://www.globalinksabroad.org/for\\_advisors/study\\_abroad\\_advisors/dates,\\_fees,\\_and\\_billing/billing\\_process\\_and\\_billing\\_programs/](http://www.globalinksabroad.org/for_advisors/study_abroad_advisors/dates,_fees,_and_billing/billing_process_and_billing_programs/)

**Financial Aid Disbursement Form (for all programs):**

<http://www.eurolearn.org/upload/File/FinancialAidDisbursementForm.pdf>



**FIE - Financial Aid Payment Options -----**

**REQUIREMENTS:**

- Must be a “full-time” student
- Must have been accepted by TCNJ to study abroad

**Your FIE Program:**

- Once the student is accepted into the program, the student should contact FIE to indicate that they will be receiving Financial Aid
- FIE will send the student the appropriate Financial Aid Forms to be completed
- Student should have these forms completed by the TCNJ Financial Aid office and send them back to FIE



## **TWC - Financial Aid Payment Options & Scholarships -----**

- Cost of the program can only be determined once a student accepts an internship offer
- Financial assistance is usually accepted by The Washington Center and must be indicated on the TWC application

### **OTHER OPTIONS:**

#### **Financial Assistance through TWC**

1. Must be accepted and confirmed in a TWC internship program
2. Must be receiving at least 1 hour of academic credit
3. (in most cases) Must be living in TWC-provided housing
4. Must have successfully completed the TWC program (with all work receiving a grade of "C" or higher)

*Any student who DOES NOT meet these requirements must return all Financial Assistance monies to TWC and will be invoiced accordingly*

#### **Housing Fee Assistance**

- Some assistance (including TWC matching of state scholarships) MUST be applied towards housing fees
- Placement Provided Housing – used to cover any housing assistance provided by TWC, and then the balance remaining on the student's bill
  - If this Financial Aid covers all expenses for the student, the student will NOT be eligible for additional TWC scholarships or state scholarships

**Cost & Financial Assistance:** <http://www.twc.edu/internships/learn-more/funding>

**Scholarship opportunities through TWC:** <http://www.twc.edu/node/8142>



## **SFS - Financial Aid Payment Options -----**

- Once the student is accepted into the program, the student should contact SFS to indicate that they will be receiving Financial Aid
- SFS will send the student the appropriate Financial Aid Forms to be completed
- Student should have these forms completed by the TCNJ Financial Aid office and send them back to SFS

### **OTHER OPTIONS:**

#### **Financial Assistance through SFS**

- Many applicants already receive Financial Aid through their home school, but students may qualify even if they are not receiving financial aid currently
1. Must meet with the TCNJ Financial Aid office in advance of being accepted into the SFS program
  2. Must complete the Semester Program Financial Aid Application or Summer Program Financial Aid Application
  3. Must complete the Home Institutional Financial Aid Administration Form (which must be submitted with the SFS Financial Aid Application)
  4. Submit forms to SFS within *10 business days* of acceptance to an SFS program (to qualify for refund status on registration fee and deposit)

**Financial Aid Information:** [http://www.fieldstudies.org/pages/225\\_financial\\_aid.cfm](http://www.fieldstudies.org/pages/225_financial_aid.cfm)



## AUC - Financial Aid Payment Options -----

- For student receiving Financial Aid and loans, refund checks are not issued until after the add/drop period for the semester or 5 working days after you sign your loan check
- Students are encouraged to budget adequately for this program if they are expecting to use Financial Aid for living expenses

At this time, students are advised to bring \$1500 - \$2000 with them at the beginning of the semester in order to cover settling-in costs

**Prospective students:** <http://www.aucegypt.edu/prospective/Pages/default.aspx>

**Financial Matters:** <http://www.aucegypt.edu/students/ISA/info/Pages/FinancialMatters.aspx>



## IFSA-Butler (Ireland) - Financial Aid Payment Options & Scholarships -----

### REQUIREMENTS:

- Must be a "full-time" student
- Must have been accepted by TCNJ to study abroad

### CHECKLIST:

- ✓ Inform TCNJ about your interest in using your Financial Aid to pay for an IFSA program
- ✓ Complete the **requirements as outlined in your *Money Matters* booklet** (which you will receive in your acceptance packet)
- ✓ Ask the TCNJ Financial Aid office to complete an Award Letter and return it to your specific program

### OPTIONS:

- **IFSA-Butler General Scholarships**
  - Any student who applies for an IFSA-Butler program may apply for a scholarship. General scholarship awards are \$500 for summer programs, \$1,500 for semester programs and \$2,500 for full year programs.

- Country-specific scholarships (IRELAND): Colleen Dodd Memorial Scholarship: \$3,500 for semester or full year students

- **Applying for a Scholarship**

- This is separate from the general IFSA-Butler program application.
- Any student who applies for but is not awarded a program-specific scholarship or a country-specific scholarship will automatically be considered for a general IFSA-Butler scholarship. Completing a separate application is not necessary.
- **Deadlines for Scholarship Application (for IRELAND):**

**SPRING ABROAD – OCTOBER 1**

**FALL/YEAR ABROAD – APRIL 1**

**SUMMER ABROAD – APRIL 1**

- IFSA-Butler will notify recipients approximately one month after the application deadline

**Student Guide to Financial Aid:** <http://www.ifsabutler.org/apply/financing-study-abroad.html#5>

**Scholarship Application Directions:** <http://www.ifsabutler.org/services/scholarships.html#5>

**General IFSA-Butler Scholarship Application:**

<http://www.ifsabutler.org/images/stories/pdf/scholarship.pdf>

## For DIRECT PROGRAMS and ALL OTHER STUDY ABROAD PROGRAMS -----

- 1.) **Talk with the TCNJ Financial Aid office** to determine if you're your Financial Aid can be applied and how much
- 2.) **Determine your additional expenses** based on your Program Cost Sheet
  - If you are financially dependent (receiving money from your parents, guardians. etc) don't forget to include them in the conversation!
- 3.) **Contact your Program Provider/University** to determine their policies on Financial Aid
  - You may be expected to make a small deposit for some programs, while others may simply need to keep a record of your financial aid information
  - *It is important that you keep in touch with your program provider/university in regards to your financial aid*
- 4.) **Research other Financial Aid resources** if what you have determined is not enough to cover you
  - There are scholarships and other sources of support available to you!
- 5.) **Budget Ahead!** Your Financial Aid may not be disbursed in time or be enough to cover you for "settling-in" costs, such as blankets, pillows, meals and other living necessities upon your arrival
  - In most cases, you will be refunded these costs at a later time once your Financial Aid is disbursed.

**If you are expecting to use Financial Aid to cover the cost of your program, do not forget to let your Study Abroad Program/University know!** Each University and Program has their own specific policies on how they handle Student Financial Aid.

