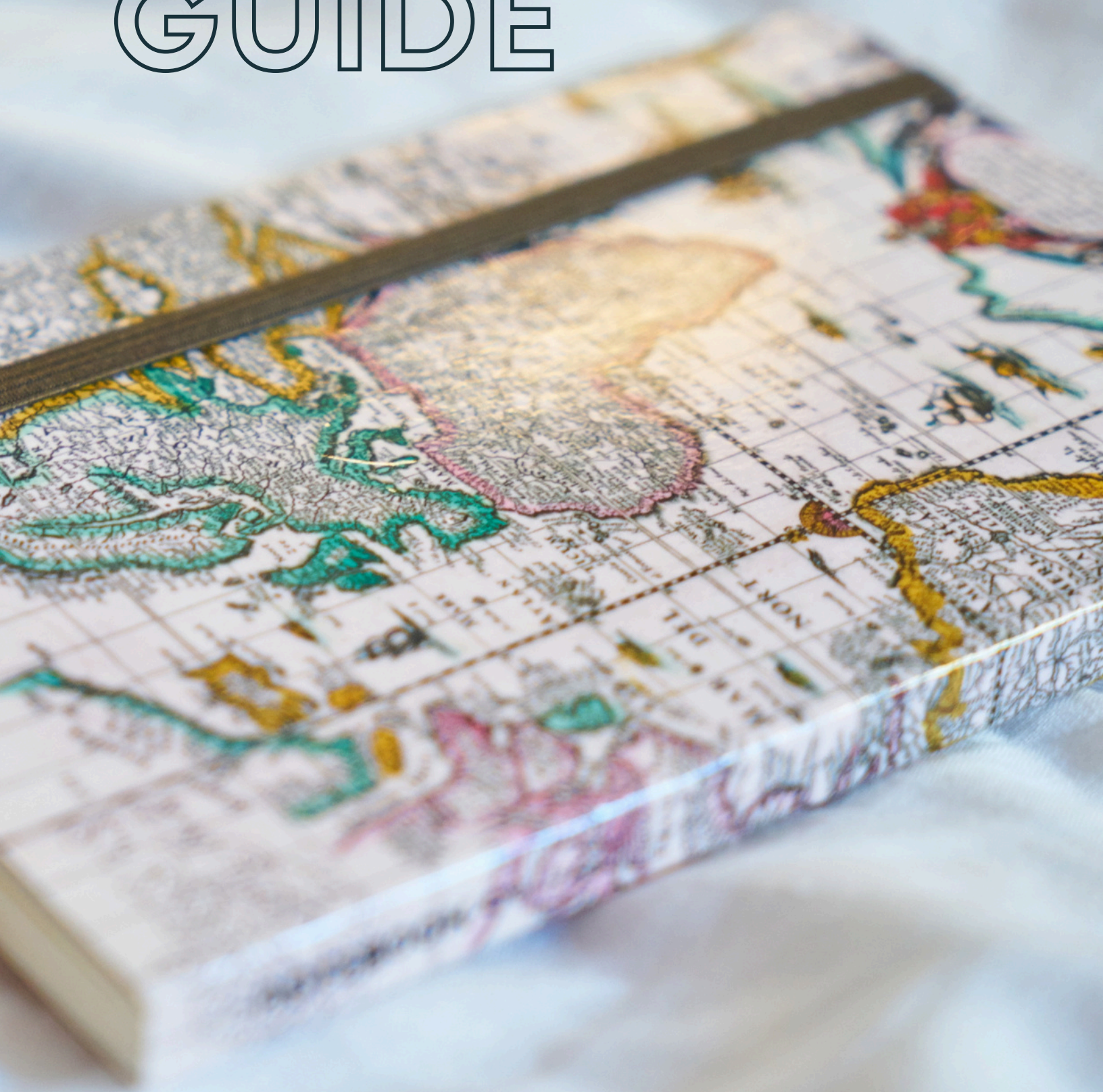


STUDY ABROAD:

# ADVISING GUIDE



# STUDY ABROAD OVERVIEW:

Study abroad advising is an opportunity for students to research important information such as **costs, courses & academic credit, financial aid, scholarships, safety**, and more.

All students are required to complete study abroad advising. Depending on the program type, students complete either the full Advising Checklist or only meet with a Program Leader.

## STARTING YOUR EXPERIENCE

On the **MyGLOBAL KU** portal, click "Advising" to access advising resources.

**Step 1: Review the Study Abroad Advising Guide**

**Step 2: Begin a Study Abroad Advising Checklist**

Completing a **Study Abroad Advising Checklist** is required for most program types, *except* KU-Led Programs - since students on those programs will meet directly with their Program Leader for advising. For other programs, it is recommended to start advising about a year in advance, because you will apply about a semester before you travel.

## STUDY ABROAD PROGRAM TYPES

### GUIDED EXPERIENCES

**KU-LED PROGRAMS:** These faculty/staff-led trips can be credit or non-credit trips. Students travel with their KU Program Leader(s) as a cohort for the duration of the trip, typically between 1-6 weeks. Programs can cover one or more of the following types:

- **Discipline-Focused:** A program embedded with a course and focused on subject-specific learning.
- **Skill Development:** Hands-on experience focused on training/building essential skills.
- **Cultural Immersion:** Emphasize cultural exploration or language acquisition.
- **Service Learning:** Community-driven service projects with hands-on exposure to local cultures.
- **Organization Trips:** Trips for student groups like athletic teams and clubs/organizations.

### INDEPENDENT EXPERIENCES

**TRADITIONAL STUDY ABROAD:** Credit-bearing programs where students study at an international university or learning center. (Ex. exchange programs, direct apply, and third-party study abroad partner organizations)

**PROFESSIONAL PROGRAMS:** Gain "hands-on" experience for credit and/or certification in another culture, while boosting your resume. (Ex. Internships, student teaching, research programs).

**TRAVEL REGISTRATION:** Independent non-credit international experiences (Ex. conferences, workshops, masterclasses, and performances, training programs).

**BUILD-YOUR-OWN:** Create/find other programs that work for you, outside of what KU has to offer!



# STUDY ABROAD FINANCIAL OVERVIEW:

Every Kutztown University partner program and KU-Led programs will provide detailed cost breakdowns on their program brochure on the MyGLOBAL KU portal. After meeting with a Study Abroad Advisor or Program Leader, students are encouraged to download the program cost sheet and meet with family/friends and the Office of Financial Aid to discuss:

- The program costs and your personal financial situation.
- Kutztown University scholarships that may be available.
- Financial aid eligibility for the program.
- Financing options such as personal loans.

## SEMESTER PROGRAMS

Between exchange partner programs and others offered by KU's third party study abroad providers, students have **over 300 programs** to choose from!

Costs can range from **\$12,000 - \$20,000** depending on location (country, urban, rural), housing options (homestay vs. apartment), services (Ex. airport pickup), included activities and excursions (Ex. day trips), currency and time of year, and many other factors.

## SHORT TERM PROGRAMS

KU-Led Programs and other short-term programs offered by KU's third party study abroad programs, allow students to study abroad between 1-10 weeks during **spring break, summer, or winter**.

Costs can range from **\$3,000 - \$8,000** depending on location (one location or multiple), length of program, inclusions (Ex. transportation to the airport), included activities and excursions, if academic credit is included, currency and time of year, and many other factors.

## PROFESSIONAL PROGRAMS

Students are able to participate in professional experiences abroad such as: **internships, research, and major-related field placements**. Depending on the type of placement, most professional programs occur during the summer, but semester options are also available.

Cost Range: **\$12,000 - \$20,000** depending on the term, location (country, urban, rural), length of program (1-16 weeks), cost of placement services, housing options (homestay vs. apartment), services (Ex. airport pickup), included activities and excursions (Ex. day trips), and many other factors.



# STUDY ABROAD POLICIES:

## ROLES, RESPONSIBILITIES, AND EXPECTATIONS FOR PARTICIPANTS (PAGE 1)

### SUPPORT PROVIDED BY THE INTERNATIONAL OFFICE:

- **Pre-Departure, While Abroad, and Re-Entry Assistance:** The International Office facilitates your journey by setting realistic expectations for personal, academic, and professional growth. The International Office provides tailored guidance and support before, during, and after your time abroad.
- **24/7 Emergency Support:** The International Office offers round-the-clock emergency support while you are studying abroad to ensure your safety and well-being.
- **Administrative Guidance:** The International Office assists with navigating the paperwork process for study abroad programs. The International Office communicates directly with Kutztown University's housing, registrar's, student accounts, and financial aid offices related to study abroad. The International Office also assists Kutztown University faculty and staff who manage KU-Led Programs.

### LIMITATIONS OF THE INTERNATIONAL OFFICE:

- **Visa and Immigration Services:** The International Office does not provide visa or passport services and does not maintain updated immigration information for individual countries or programs.
- **Travel Arrangements:** The International Office is not a travel agency and does not assist participants with securing ground or air transportation.
- **Academic Advising:** The International Office does not provide academic advising or course selection guidance specific to your Kutztown University major. Students should consult their academic advisors for course selection and approval.
- **Cultural Adjustment Counseling:** While the International Office offers general pre-departure guidance and can point students to resources to help prepare for their experience, it does not provide professional-level counseling for cultural adjustment, homesickness, or mental health challenges.
- **Legal Assistance:** The International Office does not provide legal advice or assistance with legal issues abroad, such as local laws or disputes.
- **Host Institution Requirements:** The International Office does not enforce or oversee host institution rules, attendance policies, or academic standards. Students are expected to adhere to the policies of their host institutions.

By understanding the role of the International Office, students can maximize the resources and support available while taking responsibility for other aspects of their study abroad experience.

### ROLE OF STUDY ABROAD PARTICIPANTS:

These responsibilities provide a comprehensive understanding of what is expected from participants, ensuring they are well-prepared and fully accountable for their study abroad experience.

- **Ownership:** The skills participants acquire from studying abroad are put into practice long before traveling to the host country. The pre-departure process and the responsibilities associated with preparing for your experience help you acquire the independent problem-solving skills you will need to rely upon once abroad. Participants, not family/friends, are expected to work directly with the International Office to fulfill study abroad requirements and responsibilities. You will be the one travelling abroad and will need to be knowledgeable about your own study abroad details. This experience will last with you for a lifetime - it is yours to be responsible for.
- **Time commitment:** During the semester prior to your departure, there is a significant time commitment with many deadlines associated with the study abroad process. The completion of many forms and documents and working with your home academic department and individuals on and off campus (loan agencies, embassies, airlines, etc.) is required. Failure to complete your arrangements satisfactorily, and according to deadlines, may jeopardize your study abroad participation.

# STUDY ABROAD POLICIES:

## ROLES, RESPONSIBILITIES, AND EXPECTATIONS FOR PARTICIPANTS (PAGE 2)

- **Communication:** Once you arrive at your study abroad destination, it will be important to keep in contact with the International Office. Participant communication with the International Office and/or Program Leaders is crucial in order to provide support services, especially if any issues arise. Communications regarding matters such as changes in contact information, accommodations, program, length of stay, travel plans while abroad, etc. will be necessary for the International Office to ensure a successful experience abroad.
- **Health:** Participants will be responsible for their own physical and mental health maintenance. Participants are expected to seek help and/or support when they need it. In the event of illness, accident, or emergency, participants will inform their host university/program as well as the International Office.
- **Insurance:** The health and safety of each member of the Kutztown University community are taken seriously. Understand that you are required to have adequate health, accident, and hospitalization insurance to cover all incidents during your participation in the study abroad program. Participants may obtain international health and travel insurance through the KU-preferred international insurance plan. Individual insurance coverage is not recommended, though if purchased, should be equal or better than the KU-preferred plan.
- **Academics/Performance:** Kutztown University expects participants to perform academically and/or professionally at standards commensurate with on-campus performance. If applicable, participants are expected to research and understand the credit and grading system or the work expectations of their chosen host location prior to application. Participants are expected to complete study and/or work placement assignments and seek academic help and/or support when they need it.
- **Financial Responsibility:** Participants are responsible for managing their personal finances while abroad, including understanding the cost of living in the host country, exchange rates, and budgeting for daily expenses, travel, and emergencies. Any fees associated with the study abroad program, including tuition, housing, insurance, or administrative fees, must be paid in full and on time to avoid jeopardizing participation.

## PARTICIPANT CONDUCT EXPECTATIONS:

- **Student Conduct Violation:** Should you violate Kutztown University's student conduct standards' behavioral expectations and others outlined by your host institution/program or host country, you may be subject to disciplinary action by Kutztown University upon your return to the U.S. Be aware that the process for responding to conduct issues may vary by institution or organization and may be different while abroad than on campus.
- **Removal or Dismissal:** If unacceptable behavior is such that it is determined that your continued presence on a program is likely to impede the achievement of program objectives, disrupt program activity, or jeopardize your or others' health and safety, you may be removed from the program. Depending on your location and program, you will have 24-48 hours to vacate program-arranged housing. When removed from a program, you are strongly encouraged to return to the U.S. since the program and its affiliates will no longer have any responsibility towards you.
- **Alcohol Misuse:** If you are of legal drinking age in your host country, you are permitted to consume alcohol during non-program (study/work) hours. However, alcohol must be consumed responsibly and cannot be misused. Alcohol misuse is consumption of alcohol that is or has the potential to be harmful to the individual and/or is disruptive to the program. Participants that misuse alcohol face removal from the program and disciplinary action upon return to campus.
- **Drug Use:** KU prohibits the possession, use, manufacture, production, sale, exchange, or distribution of any drug on a study abroad program that is not either (1) prescribed to you or (2) is over-the-counter medication. Whether a drug is illegal is governed by U.S. federal drug laws, the laws of Pennsylvania, and host country laws. Participants that violate this policy face removal from the program and disciplinary action upon return to campus.
- **Protests/Demonstrations:** As a condition of participation in study abroad, participants are required to avoid participating in any protests or demonstrations while traveling abroad. Even the most seasoned traveler does not have a local understanding of the current political climate. Events with peaceful intentions may become unsafe and/or involve negative confrontations with local law enforcement.

# STUDY ABROAD POLICIES:

## ACADEMIC POLICIES FOR STUDY ABROAD (Page 1)

### ACADEMIC ROLE OF THE OFFICE OF INTERNATIONAL EDUCATION AND GLOBAL ENGAGEMENT:

- The International Office is responsible for providing study abroad advising, which includes holistic advising of life goals/situations, finances, some general academic advising based on existing policies from a variety of offices at Kutztown University.
- The International Office cannot provide official academic advising. After meeting with the International Office, study abroad participants should meet with their academic advisor(s) and/or department chair(s) regarding their academic questions to receive official academic advising.

### ACADEMIC POLICIES - REGISTRATION, GRADES, TRANSFER CREDIT, & TRANSCRIPTS:

#### Enrollment Status:

- Fall / Spring / Academic Year: During a fall or spring term, study abroad participants are required to maintain full-time enrollment status while abroad, unless special permission is granted. Failure to maintain full time status can affect financial aid, scholarships, immigration requirements in the host country, and international insurance eligibility. If at any point during your program your credit hours change you must inform the International Office
  - Undergraduate students must be registered for the equivalent to a min. 12 credits to be considered full time.
  - Graduate students must be registered for the equivalent to at least 9 credits to be considered full time.
- Winter / Summer: Participants on winter/summer programs do not need to maintain full time enrollment status.

**Repeating Classes Abroad:** If you have taken a course at Kutztown and received a "D" or better you will not be awarded transfer credits for the same course.

#### Dropping Courses:

- Participants are bound by Kutztown University's procedures and deadlines for dropping a KU course and by the host institution's/program's rules for dropping their courses.
- Students on KU-Led programs cannot drop their study abroad course and still participate on the program.

**Attendance:** Participants are expected to attend and participate in all classes, assignments, labs, recitations, shifts, and academic-related excursions/activities as scheduled by your Program Leader, supervisor, and/or host institution/program. Note: In some academic systems abroad, both grades and/or credit earned can be directly tied to your class attendance.

**International Field Placements:** Study abroad participants completing internships, student teaching experiences, or other types of field placements, must receive departmental approval for their placement.

- Participants must complete the minimum number of hours required by their academic department.
- Participants completing a field placement for certification in their academic program must follow all departmental and university policies regarding certification requirements and regulations.

#### Graduation:

- Students may officially apply for graduation while waiting for study abroad transcripts to be received and transfer credit to be processed.
- Students may participate in study abroad the summer or winter following their graduation if they hold back at least 3 credits. Participants would walk at the commencement ceremony, and their official graduation will be processed later.

**Academic/Holiday Calendar:** Due to the different academic and cultural holiday calendars around the world, the start or end dates of a program may fall outside of the normal Kutztown academic calendar. KU students are not permitted to miss the start of a KU term or take a break in the middle of a term due to a study abroad program, without prior discussion and approval by the International Office and notifying their KU professors.



# STUDY ABROAD POLICIES:

## ACADEMIC POLICIES FOR STUDY ABROAD (Page 2)

**Grade and Credit Conversions:** Grades and credits vary among the different academic systems around the world and the International Office can support participating in understanding the conversions for all credit-bearing programs. Conversions for credits occurs as part of the study abroad course pre-approval process prior to departure. Conversions for grades occurs when the Registrar's Office is processing the transfer credit.

**Grades for undergraduate students:** A grade equivalent to a D- or higher is required for undergraduate credit to transfer to Kutztown University. If a student obtains a grade lower than a D-, no credit will be awarded.

**Grades for graduate students:** A grade equivalent to a B or higher is required for graduate credit to transfer to your graduate degree program at Kutztown University. If a student obtains a grade lower than a B, no credit will be awarded.

**Pass/Fail Grades:** Kutztown University does not usually accept transfer credit from classes that are evaluated on an official transcript as Pass/Fail. The Registrar's Office will determine what the "Pass" grade is equivalent to. If it is equivalent to an A or B, then the credit will be transferred. If it is equivalent to a C or lower, then the credit will not be transferred.

**Transfer Credit:** Any study abroad credit-bearing course not provided by Kutztown University are treated by KU as transfer courses and credits, regardless of if the transcript is earned from an international university or U.S. university.

**Transfer Credit and GPA:** Grades for courses taken at other institutions cannot be used in the calculation of the GPA at Kutztown University, and the grades for courses taken at other institutions will not appear on official Kutztown University transcripts, except where mandated by a Board of Governors policy.

**Transfer Credit and Residency Requirements:**

- There is no limit to the number of transfer credits accepted by Kutztown University.
- A minimum of 30 credits and 50% of the major and minor are earned at Kutztown University.
- 30 of the last 60 credits earned must be taken at Kutztown University.

**Transfer Credit Approval:** Participants are required to gain approval for their study abroad course(s) prior to departure. Students should submit course descriptions/syllabi to their academic advisor for them to determine the course equivalency and sign the Study Abroad Course Pre-Approval Form. Any course changes must be communicated to the International Office and an additional form for the new courses will be requested. Not approving courses prior to departure increases the risk that courses will not transfer to Kutztown University.

**Transcript Processing:** All e-transcript should be sent to [studyaway@kutztown.edu](mailto:studyaway@kutztown.edu). Official hard copy transcripts must be sent to the International Office at the address below. Once received by the International Office, your study abroad transcript will be prepared to be processed. Do not send the transcript directly to the Registrar's Office as that may cause a delay in processing.

ATTN: Study Abroad Transcript  
International Office, Kutztown University  
15200 Kutztown Road, Old Main Room 24  
Kutztown, Pennsylvania 19530 USA

# STUDY ABROAD POLICIES:

## FINANCIAL POLICIES FOR STUDY ABROAD (Page 1)

### FINANCIAL RESPONSIBILITY:

Study abroad participants are ultimately responsible for their study abroad costs. Participants are encouraged to share a copy of the Financial Policies for Study Abroad with others such as parents/guardians, family members, significant others, and/or friends who will assist you financially.

### KUTZTOWN STUDY ABROAD FEES/CHARGES:

Depending on the program type, participants may be required to pay Kutztown University for one or more fee/charge towards their program application.

- **\$39 Study Abroad Application Fee:** All study abroad participants pay an application fee for each program that they apply to. This fee will be included in the deposit for a KU-Led program or is due at the time of application. Applications are not considered complete without this fee.
- **\$300 Program Charge Deposit:** All students participating in KU-Led Programs must pay this deposit to secure their spot in the program (unless special financial arrangements have been made for the program). The deposit is collected in an online payment portal. The deposit includes the \$39 Study Abroad Application Fee, so students will not need to pay it separately. This deposit is part of the overall Program Charge for KU-Led Programs and is not an additional fee.
- **KU-Led Program Charge Balance:** All students participating in KU-Led Programs must pay the balance of their Program Charge to KU (unless special financial arrangements have been made for the program). The Program Charge balance is the total Program Charge minus the \$300 Program Charge Deposit. The balance is collected through the students regular KU bill.

### REFUNDS OF VARIOUS FEES/CHARGES:

Depending on the program type, participants may pay one or more fees or charges to one or more organizations and vendors. These may include paying Kutztown University directly or paying certain costs to a host university/program, airline company, travel company, apartments or housing complexes, or other external organizations and vendors. If the program is cancelled, you withdraw, you lose eligibility to participate in study abroad, or are dismissed from a study abroad program, the following section outlines eligibility for refunds.

#### Kutztown Study Abroad Fees/Charges:

- **\$39 Study Abroad Application Fee:** This fee is non-refundable. For transparency purposes, the fee supports the technology requirements of managing the MyGlobalKU portal.
- **\$300 Program Charge Deposit:** The deposit is refundable up to the point the Program Leader has started making payments for vendors. A full or pro-rated refund may be possible depending on when the participant withdraws. All eligible refunds for the deposit are subject to a processing fee.
- **KU-Led Program Charge Balance:** When collected, Program Leaders use these funds to pay external organizations and vendors to secure group booking rates for items such as housing, transportation, excursions, flights, and other program-related activity costs. Once Program Leaders have incurred expenses, participants are not guaranteed to be fully reimbursed for program charge payments made to KU. The Program Leader will make every reasonable effort to provide either (1) a full refund, minus processing fees (2) a partial or pro-rated refund, or (3) to provide vouchers from the vendors equivalent to costs paid.
- **Exchange Program Expenses:** Participants on exchange programs pay their program's tuition and fees to Kutztown University during the regular billing cycle. Participants may be eligible for a full (minus processing fees) or a pro-rated / partial refund of the exchange program expenses paid to KU. Refund amounts are determined based on campus-wide KU refund policies, after the international partner reimburses KU or releases KU from its financial obligation.



# STUDY ABROAD POLICIES:

## FINANCIAL POLICIES FOR STUDY ABROAD (Page 2)

- **Host University/Programs:** For payments paid directly to host universities or third-party study abroad organizations, refunds are dependent upon the individual financial policies of those universities or organizations. Charges may include, but are not limited to, deposits, tuition, placement fees, housing, meal plans, and others. The International Office advises participants to review all contracts and payment guidelines carefully. Kutztown University assumes no responsibility for financial losses or penalties through host universities or affiliated organizations.
- **External Vendors:** For payments paid directly to external vendors, refunds are dependent upon the individual financial policies of those vendors. Vendor fees/charges may include, but are not limited to, immigration fees, airfare, accommodations, airport transportation, and others. The International Office advises participants to purchase fully refundable airline tickets and/or trip cancellation insurance to safeguard against losses or penalties. Kutztown University assumes no responsibility for such losses or penalties through external vendors.
- **Included Activities & Excursions:** Study abroad participants who choose not to participate in activities included in the program costs, will not be refunded any portion of the program costs if they choose not to participate in the activity. Examples may include, but are not limited to, field trips, excursions, activities, and cultural events.
- **Reduced Credit Load:** Study abroad semester programs are not based on a per-credit tuition model and each program has a set number or range of credits included in the program design. Participants in a credit-bearing program who choose to take a reduced course load abroad will not be refunded a portion of the program costs for the difference in earned credit.

## CANCELLATION OR WITHDRAWAL TERMINOLOGY:

- **Early Program Withdrawal:** If a participant withdraws from a program after they are accepted, but before the program start date.
- **Late Program Withdrawal:** If a participant withdraws from a program after the program start date.
- **Program Cancellation:** A program may be cancelled by the International Office or a Program Leader. Circumstances may include, but are not limited to, low program enrollment, health and safety concerns, political or civil unrest, weather, or other natural disasters.
- **Loss of Eligibility:** A participant may be required to withdraw from a study abroad program prior to departure due to conduct/behavior, academic reasons, or if they are later deemed ineligible, (Ex. GPA falls under the minimum requirement, probation, suspension, sanctioned by the university, and other similar occurrences).
- **Participant Evacuation:** After the start of a program, a participant may be recalled back the U.S. Additional costs for immediate return to the U.S. are the responsibility of the participant but may be refundable under the KU-preferred International Health Insurance plan or additional travel insurance participants may have purchased. If financial assistance is needed to return to the U.S., the International Office may arrange a return flight and/or additional housing as necessary. If the International Office, Program Leader, or host university/program incur any expenses on the participant's behalf, the International Office and/or the host institution/program will invoice the participant for these expenses.
- **Program Removal or Dismissal:** After the start of a program, if a participant is removed or dismissed, study abroad costs will not be refunded. Additional costs for immediate return to the U.S. are the responsibility of the participant but may be refundable under the KU-preferred International Health Insurance plan or additional travel insurance participants may have purchased. If financial assistance is needed to return to the U.S., the International Office may arrange a return flight and/or additional housing as necessary. If the International Office, Program Leader, or host university/program incur any expenses on the participant's behalf, the International Office and/or the host institution/program will invoice the participant for these expenses.
- **Emergency Delay or Interruption:** Partial refunds may be available for study abroad costs when there is an emergency delay or interruption of a study abroad program. Eligibility will be determined on a case-by-case basis.

# STUDY ABROAD POLICIES:

## FINANCIAL POLICIES FOR STUDY ABROAD (Page 3)

- **Program Withdrawal Due to Extenuating Circumstances:** Study abroad participants that withdraw due to extenuating circumstances may be eligible for a full refund (minus processing fee) or a pro-rated / partial refund of program costs paid to KU. Participants must notify the International Office in writing with a summary of the circumstances and supporting documentation, if applicable. Extenuating circumstances that are potentially eligible for a refund are defined as:
  - Unanticipated change in financial situation, such as the termination of a main source of income or filing of bankruptcy. A financial emergency does NOT include: (1) Participant did not understand what they were financially accountable for, (2) Participant is not eligible for financial aid, or (3) Participant did not receive a scholarship they were counting on.
  - Medical situation or emergency/illness of participant or immediate family members. Can be physical or mental health situation.
  - Death of an immediate family member including parents, guardians, siblings, children, spouses, registered domestic partners.
  - Military activation that conflicts with the program dates.
  - Other: A circumstance out of the participant's control and requires supporting documentation of situation, process, and/or timeline.

## OUTSTANDING BILLS AND FINANCIAL ASSISTANCE:

- **KU Partners:** The International Office reserves the right to put a study abroad hold on students' KU account if a KU partner university or third-party organization is requesting financial intervention for outstanding bills. This hold prevents KU students from registering for classes for a future term, applying for graduation, processing study abroad credit, and requesting KU transcripts, until payment is resolved.
- **Non-KU Student Participants:** If a non-KU student participant has an outstanding bill with Kutztown University, the International Office will contact the student's home university to seek financial resolution. Study abroad transcripts will only be released to the home university once the outstanding bill at Kutztown University has been paid in full.
- **Travel Arrangements:** Travel arrangements and costs are the responsibility of individual participants and/or Program Leaders for those on KU-Led Programs. The International Office staff may assist individual participants to find transportation resources but assumes no responsibility for the selection of a vendor, payment of associated costs, or refunds.
- **Financial Emergency Request:** All student participants may request emergency funding if they find themselves in situations where they either (1) have a financial emergency due to theft or unforeseen circumstances, or (2) did not financially plan for unexpected cost of living expenses. No set amount of funding is guaranteed, and the International Office must be reimbursed for all loaned funds. The International Office will invoice student participants for the loaned expenses. Adult/non-student participants are expected to plan ahead, and financially cover potential emergencies independently.

## FINANCIAL AID:

If you qualify for federal and/or PA state financial aid, you may apply it to your accredited study abroad program. Financial Aid will be notified of all study abroad participants and can view a student's aid package to determine if they are eligible for additional aid. All federal funds will disburse as they normally would at the beginning of each semester to your account at Kutztown University.

Note: During Study Abroad Advising, it is strongly recommended that applicants take a Program Cost/Budget Sheet to the Financial Aid Office. The Financial Aid Office will discuss students' specific financial situation and share information about alternative financing options.

# STUDY ABROAD POLICIES:

## FINANCIAL POLICIES FOR STUDY ABROAD (Page 4)

- **Semester Aid:**
  - **For exchange programs:** Most scholarships and tuition waivers can be used for KU exchange programs. Financial aid will first be used to pay KU tuition and fees, and the remaining balance will be refunded to you, based on your refund preferences. You are completely responsible for all other costs such as travel, room, meals, and personal expenses.
  - **For non-exchange programs:** Most scholarships and waivers of tuition cannot be used for these programs as you will not have a KU bill. Financial aid amounts may be adjusted due to cost differences between KU's tuition and other school's program costs. Financial aid that is disbursed will be refunded to you, based on your refund preferences. You are completely responsible for all other costs such as travel, room, meals, and personal expenses.
- **Summer Aid:** To request summer aid, students must fill out the Summer Financial Aid Form provided by the Financial Aid Office, after they have been accepted to a program. Students are required to be registered for a minimum of 6 credits in order to be eligible for financial aid. This could be a combination of a study abroad program and a KU course in another summer term. Stafford loans are subject to annual loan limits. Most students exhaust their loan amounts in the fall and spring semesters. Any aid received during the summer may be deducted from the amount of aid available to you for the following academic year. You can discuss with the Financial Aid Office to determine your eligibility for receiving federal aid towards your summer program.
- **Winter Aid:** You may use any remaining Stafford loans that weren't used for the fall and spring semester. You may take out or increase a private alternative loan or have your parent apply for a Parent PLUS loan for the fall semester. Your financial aid that is disbursed will be refunded to you, based on your refund preferences. Aid for winter term is processed during the fall semester. You are completely responsible for paying all costs such as tuition, fees, travel, room, meals, and personal expenses. There is no additional Federal or State Grant for the winter term.
- **Academic Year & Spring Participants:** The release of financial aid for the following academic year may be delayed while KU awaits the receipt of your study abroad transcript. Transcripts from Spring semester study abroad generally do not arrive until the months of June through September. Because Kutztown University cannot confirm that you have made "Successful Academic Progress" (SAP) for the previous academic year, without the transcript, your financial aid may be placed on hold until the transcript is received and processed.
- **Federal Aid Regarding SAP:** Federal Aid SAP is defined as earning 75% of all credits attempted at KU. (Example: A student completed 30 credits but earned 24 credits, which is 80%. This means they made successful academic progress and will not have issues with financial aid for the following academic year.).
- **Appeal Your Federal Aid:** To ensure that your federal aid is released without your study abroad transcript being received, complete an appeal form with the Financial Aid Office, by indicating that you are studying abroad. This process will release your federal aid even if the transcript has not been received and processed. A Power of Attorney, processed prior to departure, may be required if someone else needs to complete this form for a participant in their absence.
- **State Aid Regarding SAP:** State Aid SAP is defined as successfully completing, at minimum, 24 credits for the academic year.
- **Appeal Your State Aid:** State Aid cannot be appealed for a reason of study abroad. However, State Aid will be retroactively released upon receipt and processing of the study abroad transcript confirming Satisfactory Academic Progress. If the transcript is received and processed, and you did not meet the minimum required SAP, you will be required to immediately reimburse the Financial Aid Office for any money already received. Failure to do so will result in the Financial Aid Office placing a hold on your account which will affect registration/graduation.
- **Financial Aid Withdrawal/Dismissal Impact:** Participants are required to contact the Financial Aid Office immediately if they receive any form of financial aid and return early from a study abroad program, as it may affect their financial aid package. '



# STUDY ABROAD POLICIES:

## FINANCIAL POLICIES FOR STUDY ABROAD (Page 5)

### STUDY ABROAD SCHOLARSHIPS ISSUED BY KUTZTOWN UNIVERSITY:

- **Confirmation of Acceptance:** All study abroad-related scholarships will be disbursed after the International Office confirms the participant's acceptance into a study abroad program.
- **Disbursement:** Scholarships will be disbursed directly to the student's account. Scholarships will automatically be applied to any outstanding bills on their KU account, if applicable.
- **Scholarship Impact on Financial Aid:** Participants are responsible for contacting the Financial Aid Office to determine how a scholarship impacts their overall financial aid package. If the scholarship recipient receives other forms of financial aid (loans, grants, other scholarships, etc.) a financial aid package may be affected by receiving a scholarship.
- **Scholarship Withdrawal Impact:** If the scholarship recipient withdraws from their study abroad program at any time, the scholarship must be repaid in full to Kutztown University immediately.

### PAID EMPLOYMENT ABROAD:

Most international countries do not allow international students on a student visa to legally work abroad, or if they do, the country will charge additional immigration fees for a student work visa. (Example: You pay need to pay \$500-\$800 for a work visa). For paid employment abroad, you will also need to declare and pay U.S. taxes on foreign-earned income, if you lived outside the U.S. less than 12 months.

Regardless of whether a country allows you to be employed, the International Office does not support participation in non-program-related paid work placements due to the difficulty of balancing the additional work with sanctioned study abroad program activities. It is also important to understand that labor laws and protections differ per country and the International Office does not have the capacity to support these additional areas of risk. Keep this in mind when considering your available finances for your experience abroad.

# CONGRATS

## YOU MADE IT TO THE END OF THE POLICIES!

# STUDY ABROAD JOURNEY:

## ADVISING - Completed with a Study Abroad Advisor OR KU-Led Program Leader

- Program research & selection
  - Review program cost sheet(s)
  - Meet with a Study Abroad Advisor or Program Leader
- Complete a Study Abroad Advising Checklist (not for KU-Led Programs). Once completed, a Study Abroad Advisor will convert the Advising Checklist into the application for your chosen program.

### *Recommended:*

- Meet with Office of Financial Aid
- Meet with academic advisor(s)
- Discuss with family / others

**TIP: Apply for your passport now, if you don't already have one!**

## APPLICATION

- Apply *first* through Kutztown University before applying to a host university or program (If applicable)
  - Pay application fee(s) or deposits
  - Receive pre-approval to participate
- Winter Deadline: October 1st (Or earlier!)  
Spring Deadline: October 1st  
Summer Deadline: March 1st  
Fall Deadline: March 1st
- KU-Led Programs have unique deadlines that differ.**

## PRE-DEPARTURE

- Participants complete program-specific paperwork (course registration, housing, etc.) or in some cases complete a second application to their specific host university.
- Prepare flight and immigration documents such as visas, international health insurance, and complete other important items
- Complete the Study Abroad Pre-Departure Orientation program

## WHILE ABROAD

- Confirm arrival
- Confirm registered courses
- Update in-country contact information
- Check-in with the International Office when you travel, so we can update to your itinerary

## RE-ENTRY

- Transcript processing and credit transfer
- Complete program evaluation and provide feedback for improvement
- Update your resume/CV

## GET INVOLVED!

- International Photo Contest
- Multicultural clubs/organizations
- Attend International Education Week
- Attend study abroad alumni events
- Volunteer with the International Office!



**OFFICE OF INTERNATIONAL  
EDUCATION & GLOBAL ENGAGEMENT**

**STUDYAWAY@KUTZTOWN.EDU**

**PHONE: 610-683-4939**