KUTZTOWN UNIVERSITY

STUDY ABROAD
FINANCIAL AID OVERVIEW

GENERAL INFORMATION

Kutztown University students may be able to use financial aid for study abroad. This depends on factors such as the term of participation, program length, and number of credits earned. After meeting with a Study Abroad Advisor, students should schedule an appointment with the Financial Aid Office to review their individual financial situation. This is important even if you ultimately decide not to use federal or state aid towards study abroad.

When you talking with Financial Aid, consider asking:

- How much financial aid do I currently receive, and will that likely change next year?
- How much of my financial aid can be used for this study abroad program? *(Be sure to explain the program type, such as KU-Led or Exchange.)*
- How much of my total program cost will financial aid cover? *(Have a copy of the program's cost/budget worksheet with you during the conversation)*
- When will my financial aid be paid—before departure or after I arrive?
- How much will you need to save out-of-pocket?
- How much money will I need up front versus later?

Plan Ahead! Students who do not meet with the Financial Aid Office in advance may later discover they cannot afford their program and may need to withdraw or defer. For this reason, financial planning should happen before you apply to study abroad. Review the below section to learn more about financial aid during the fall/spring semester, summer, or winter terms.

SEMESTER PROGRAMS

Notes:

- Students must be degree-seeking at KU and meet all Financial Aid Progress requirements.
- Your FAFSA form should be filled out listing KU as the first-choice school.
- Financial aid is disbursed to KU — not to any other school — after the semester has started. Aid will act like a reimbursement for costs you may have already paid.

For exchange programs:

- Most scholarships and waivers of tuition 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.

For non-exchange programs:

- Most scholarships and waivers of tuition cannot be used for these programs.
- Financial aid amounts may be adjusted due to cost differences between KU's tuition and the cost of the study abroad program.
- Financial aid that is disbursed will be refunded to you, based on your refund preferences.

Steps or Process:

- The International Office will provide a copy of your completed Study Abroad Course Approval Form(s) and a copy of your program costs to the Financial Aid Office.
- While abroad, students need to confirm their course enrollment on MyGlobalKU.
- Financial Aid Office at KU will process your financial aid once the International Office confirms that you have been registered for classes at your host program.
- Your financial aid that is disbursed will be refunded to you, based on your program type and refund preferences.

SUMMER PROGRAMS

Notes:

- Students must be degree-seeking at KU and meet all Financial Aid Progress requirements.
- Your FAFSA form should be filled out listing KU as the first-choice school.
- You must fill out the Summer Financial Aid Form from the Financial Aid Office.
- Financial aid is disbursed to KU — not to any other.
- Summer aid will be disbursed after KU's summer session starts. Aid will act like a reimbursement for costs you may have already paid.
- You must be enrolled in at least 6 credits to qualify for Stafford and PLUS loans, PHEAA State Grant, Pell Grant, and certain private loans.
- Stafford loans are subject to annual loan limits. Most students exhaust their loan amounts in the fall and spring semesters. In some cases, it is advised that you request additional loans for the fall and/or spring semester.

Steps or Process:

Note: The following steps are only for programs where the student is transferring credit to KU.

1. The International Office will provide a copy of your completed Study Abroad Course Approval Form(s) and a copy of your program costs to the Financial Aid Office.
2. While abroad, students need to confirm their course enrollment on MyGlobalKU.
3. Financial Aid Office at KU will process your financial aid once the International Office confirms that you have been registered for classes at your host program.
4. Your financial aid that is disbursed will be refunded to you, based on your refund preferences.

WINTER PROGRAMS

Notes:

- You must be degree-seeking at KU for the fall semester and meet all Financial Aid Progress requirements.
- Your FAFSA form should be filled out listing KU as the first-choice school.
- There is no additional Federal or State Grant for the winter term.
- 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 a parent apply for a Parent PLUS loan for the fall semester.
- Aid for winter term is processed during the fall semester.

Steps or Process:

Note: The following steps are only for programs where the student is transferring credit to KU.

1. The International Office will provide a copy of your completed Study Abroad Course Approval Form(s) and a copy of your program costs to the Financial Aid Office.
2. While abroad, students need to confirm their course enrollment on MyGlobalKU.
3. Financial Aid Office at KU will process your financial aid once the International Office confirms that you have been registered for classes at your host program.
4. Your financial aid that is disbursed will be refunded to you, based on your refund preferences.