

Study Abroad Financial Aid Guide for Students

Studying Abroad is a wonderful and exciting experience. The Office of Scholarships and Financial Aid wants to help you understand the options available to you to help you pay for your study abroad program.

Please follow the steps below and read the guide carefully as it provides you with all the information you need to know about financial aid and studying abroad.

Step 1 - Consent to Release FAFSA and Award Eligibility Information

Northern Arizona University's Office of Scholarships and Financial Aid (OSFA), in compliance with the U.S. Department of Education's Privacy and Technical Assistance Center current guidance, may not release a student's Free Application for Federal Student Aid (FAFSA) related data or financial aid/scholarship history to an outside entity without a student's consent.

In order for the Office of Scholarships and Financial Aid to release any information regarding your financial aid awards, you must have completed the "Consent to Release FAFSA and Award Eligibility Information" form. If you have not completed this form, you can find this form on your "To Do List" in LOUIE or at the following link:

https://www.peoplesoft.nau.edu/psc/ps92pr/EMPLOYEE/SA/c/N_SELFSERVICE_CAMPUSFINANCES.N_FAFSA_CONSENT.GBL

Financial aid information will not be provided if a student's consent form is not file.

Step 2 – Complete the FERPA Release Form

The Family Educational Rights and Privacy Act of 1974 (FERPA), also known as the Buckley Amendment, is a federal law designed to protect the privacy of education records, to establish the right of students to inspect and review their education records, and to provide guidelines for the correction of inaccurate and misleading data through informal and formal hearings.

If you wish for your parents, guardian or other family member be able to speak with any NAU department on your behalf, you must have a FERPA Release Form on file.

Step 3 - Meet with Your Education Abroad Advisor

If you are planning on studying abroad, the first step is for you to meet with an Education Abroad Advisor, located in the Center for International Education. The Education Abroad Advisor will then complete the "Study Abroad – Financial Aid Information Sheet" and send the form to the Financial Aid Study Abroad Program Manager for completion.

The Financial Aid Study Abroad Program Manager will complete the form and email the form to the student and copy the Education Abroad Advisor. Once you receive the completed form,

please email studyabroadaid@nau if you have any questions or to request an appointment with the Financial Aid Program Manager.

Types of Financial Aid

Financial aid awards for students are determined each year by the student's Free Application for Federal Student Aid (FAFSA). Therefore, financial aid eligibility and awards may not always be the same from year to year.

Scholarships

NAU Merit Scholarships

NAU Merit Scholarships can **only** be used during the fall and spring terms for study abroad programs that charge tuition through NAU. This is normally the ISEP Exchange and Direct Exchange programs. Merit scholarships cannot be applied to study abroad programs that are faculty lead programs or provider programs such as USAC.

Students awarded a merit scholarship must continue to meet renewal criteria each academic year in order to continue receiving the scholarship.

NAU Merit Scholarships include, but are not limited, to the following:

- Lumberjack Scholarship
- President's Resident Tuition Scholarship
- Dean's with Distinction Scholarship
- Dean's Tuition Scholarship
- WUE Gold Scholarship
- WUE Blue Scholarship
- President's Excellence Non-Resident Tuition Scholarship
- President's Non-Resident Tuition Scholarship

Private Donor Scholarships

Private Donor Scholarships are administered by third parties and are subject to different timelines and eligibility criteria. To determine if a private donor scholarship can be applied to a study abroad program, students can email scholarships@nau.edu

Grants

Any grants offered on your L OUIE account are able to be applied to a study abroad program, if the offer is for the same term as your intended semester(s) abroad, and you are meeting all eligibility requirements.

The following grants **are not guaranteed from year to year**, even if you have received the grant in a previous year:

- Pell Grant
- University Grant
- Financial Aid Trust Grant
- SEOG Grant

Federal Student Loans

Federal Student loans may be used for all study abroad programs, but students must complete the following:

1. Accept your desired loan on your LOUIE account.
2. Complete the Annual Student Loan Acknowledgment
 - Located at studentaid.gov

If you have not received student loans before and are a first-time borrower, you will need to create a login ID and password, as well as complete the following at studentaid.gov:

- Loan Entrance Counseling
- Master Promissory Note (MPN)

Parent Loans for Undergraduate Students (PLUS)

Parent Plus loans may be used for all study abroad programs.

Parents must create an account or login to studentaid.gov to complete the following steps:

1. The parent must apply for the Parent Plus Loan (and be approved for the loan).
2. The parent must complete the Parent Plus Master Promissory Note.

This loan is in the parent's name and loan payments start immediately once the loan has been disbursed to the student's account.

Private Loans

NAU does not have a preferred private lender list. Students may apply for a private loan through other financial institutions such as a bank, credit union or other loan provider. Private loans may be used for all study abroad programs.

Disbursement

Financial aid disburses 10 days prior to the start of the semester **or** 10 days prior to the start of your first class, whichever is later. If you have a study abroad program that starts late, you are

still responsible for paying your tuition and fees **by the tuition deadline** as outlined by the Office of Student and Departmental Accounts, even if you are expecting financial aid.

If you do not have the funds to pay your tuition and fees in full, you can set up a payment plan with the Office of Student and Departmental Accounts (SDAS) or you can also sign up for the payment plan in LOUIE as well.

Please note that private donor checks take up to five weeks of processing before they are applied to your account.

Refunds and Payments

If your charges are less than your financial aid, when financial aid disburses, it will pay charges on your LOUIE account for the current term and if there are any funds remaining, SDAS will process a refund to you

If you are being charged for a study abroad program in-full or in-part by another school or institution, it will be your responsibility to make payments to that institution. NAU will not pay 3rd party charges on your behalf.

3rd Party Requests for Information

Requests for Visa Letters for must be submitted at least **14 business days** in advance of the date that the student needs the letter.

All other requests from students to complete specific scholarship forms for agencies other than NAU, will require a **7-business day lead time**.