

# Study Abroad and Financial Aid: Frequently Asked Questions

*We wish you all the best as you embark on your education abroad!*

## General Questions

*Am I eligible to use financial aid for study abroad?*

Harvard College will meet the full financial need of a student participating in an approved studying abroad program during the academic year. If the Office of International Programs (OIP) determines your program is eligible for academic credit, then the Financial Aid Office (FAO) will work with you to determine the amount of aid you are eligible to receive for your study.

*Can I receive financial aid to study abroad during the summer?*

There is some limited scholarship assistance to help with Harvard Summer School Study Abroad opportunities. Contact the [Office for International Programs](#) directly about those funds.

In addition, if you receive need-based scholarship assistance during the academic year, then you are eligible to apply for loan assistance for the summer. For additional information about the application process, visit [Summer Study Abroad](#). Feel free to contact Catharine Sweeney, the Financial Aid Officer who handles financial assistance for summer study abroad.

*How do I notify the Financial Aid Office about my plans to study abroad?*

Complete the [Study Abroad Supplement](#) (also available at the OIP) and return it to the FAO. If you are planning to study abroad in the fall semester or for the full academic year, the form is due May 1. If you are planning to study in the spring semester, the form is due November 15. Be sure to attach photocopies of your program description to the Supplement. Please submit the Supplement by these deadlines, even if you do not know all the answers to the questions, as you can always update it later.

## Determining the Cost of Studying Abroad

### How does the Financial Aid Office determine my study abroad budget?

As with your Harvard budget, your study abroad budget will include a combination of billed and non-billed costs. We construct the budget from the program information that you submit on your Supplement, and these costs will include tuition and fees, room and board, and a standard allowance for personal expenses and books. In addition, we will include a standard allowance for air travel to the area of the world in which you will be studying and will include any additional non-discretionary expenses (e.g. visa/passport costs, medical expenses for required shots) that are specific to your program. Lastly, you will continue to be billed for the Harvard Student Services Fee during the semester(s) that you are abroad.

### What happens if my program's estimates differ from the standard amounts?

You can provide that information on your Study Abroad Supplement for review by the Financial Aid Office.

### How does Harvard determine the amount of financial aid I will receive for study abroad?

The Financial Aid Office subtracts your family contribution from the study abroad budget to determine your financial need for study abroad. If you are enrolled for one semester, then we subtract one-half of the family contribution to determine the need. If you are enrolled for the entire year, then we subtract the full amount of the family contribution.

### Is it more expensive to study abroad?

Since we use the same expected family contribution whether you are studying at Harvard or abroad, the cost to your family should be the same in both cases. If while abroad you find that your living expenses are higher than anticipated, please contact [your financial aid officer](#). You may be eligible for additional scholarship or a subsidized loan to help meet these expenses. It is to your benefit to contact your financial aid officer before

using credit cards to meet unanticipated expenses.

If you are worried that you do not have resources to fall back upon in the case of urgent expenses while abroad, or to allow you to take advantage of discretionary travel or cultural opportunities that may come up, we may be able to offer you an “emergency loan” in advance of your departure. This is a subsidized loan that you can take out for your time abroad. If you don’t end up using the loan funds while abroad, you can simply return them when you return. Interest on these funds does not begin to accrue until 6 months after your graduation, so they may be a much better option than credit cards to help you manage expenses.

*How do you determine my study abroad personal expenses allowance?*

The personal expenses allowance of your budget is meant to help toward your daily living expenses (separate from your Room and Board) while enrolled in your study abroad program. As expenses can vary greatly based on each student’s discretion, we are not able to meet every student’s individual expenses. Rather, we build an allowance toward them in your budget, but leave the daily choices to you. For instance, in regard to local travel expenses, we might be able to offer you financial aid toward commuting from your apartment to your school campus, but we wouldn’t be able to offer you scholarship toward a traveling tour that is separate from your program. However, we recognize that you may want to take advantage of your time away from Cambridge, and we encourage you to make your time abroad enriching and educational in the broadest sense. We may be able to offer you subsidized loan to help you expand the scope of your experience abroad, and allow you a wider range of choices.

*Do I have to pay for health insurance when I’m abroad? Is that the same thing as the Health Services Fee?*

Please be aware that it is your responsibility to make sure that you have the appropriate health insurance coverage, whether you are studying on campus or abroad. All students are required to have health insurance, and the Harvard Blue Cross/ Blue Shield health insurance is automatically charged to each student’s term bill at the beginning of each semester. If you are covered under your family’s health insurance policy, you may be eligible to waive the Harvard health insurance. It is your responsibility to pursue the health insurance waiver, and the [Office for International Programs](#) and

[University Health Services](#) can help you with that decision.

The Health Fee and the Student Services Fee are the two mandatory Harvard fees, and are automatically charged to each student's term bill at the beginning of each semester. You continue to be responsible for the Student Services Fee while abroad, and we include it in your budget. However, students who are studying abroad are usually eligible to waive the Health Fee. It is your responsibility to pursue the Health Fee waiver, and you should contact [University Health Services](#) about the Health Fee waiver.

*When will I find out how much aid I will receive for my study abroad?*

If you are applying for the fall semester or the full year, you will be notified at the same time you get your award letter for 2007-2008 provided you turned in your Study Abroad Supplement by the deadline. If you are applying for the spring semester, you will be notified in either November or December.

*How do I know if I need to submit a Consortium Agreement?*

You will need to get a [Consortium Agreement](#) completed if you are attending a program affiliated with a U.S. college or university and you are receiving federal financial assistance (e.g., Pell Grant, Ford Direct Loan, Perkins Loan). Completion of this form is required by the federal government to ensure that you only receive federal aid from one institution. Please have this form completed as soon as possible before you go abroad. If you need to determine if you have federal aid for your study abroad, then check [your term bill](#) or contact your financial aid officer.

*Is there an informational meeting for students who are receiving financial aid and studying abroad?*

Yes. The Financial Aid Pre-Departure meeting is coordinated by the OIP. You will receive notification of the meeting from the OIP after the meeting date and time has been set.

## **Making Payments to the Study Abroad Program**

*What happens with the monthly Harvard Student Billing Statement?*

All your financial aid will be disbursed to your Harvard term bill, and we will release your financial aid from your term bill either directly to your study abroad program or to you. Your Harvard statement may take a few months to reconcile. Normally, you will not need to make any payments to Harvard while you are studying abroad unless you are being billed for a Harvard-sponsored program, or if your financial aid does not cover your Harvard Student Services Fee.

*Who receives the bill from the study abroad program?*

The programs will send the bill to you or your family.

*What should I do if my program requires that I make a deposit prior to when my financial aid would ordinarily be disbursed? Does financial aid cover my air travel?*

Usually, the family will pay the deposit and purchase the plane ticket as a part of the family contribution towards educational costs. If you have high financial need or if most of your educational costs are being met with financial aid, then you should contact [your financial aid officer](#). We will work with you either to waive or reduce the deposit, or possibly pay it as necessary. We also may release funds to help you purchase your plane ticket.

*How much financial aid will be sent to the program and how much to me?*

The Financial Aid Office takes the anticipated financial aid for the semester(s) and subtracts any balance due to your Harvard term bill, including any back balance from the previous semester. The remaining amount usually goes entirely to the program. If your aid exceeds the amount you owe the program, then the remainder of your aid is made payable directly to you.

*What do I do if I need to pay a foreign institution directly in the currency of that country?*

Harvard cannot issue checks in foreign currencies. We will instead refund the financial aid directly to you, and you will need to convert American

dollars to the foreign currency in order to make the payment.

## **While You Are Abroad**

### *What if I feel like my living expenses are higher than were anticipated?*

We encourage you to email your financial aid officer. While we do our best to construct an appropriate budget for you in advance based on the information provided by your program, we recognize that you may encounter higher costs during your time abroad. It is definitely to your benefit to contact your financial aid officer before relying on credit cards to help meet the difference in your expenses. We may be able to offer you additional scholarship or a subsidized loan to help with these unanticipated costs.

### *What happens if I have questions or problems while I am abroad?*

We want you to have an enjoyable and enriching study abroad experience. Although you may be very far away from Cambridge, the Financial Aid Office is still here as a resource to you, and we hope that you will be in touch with our office if we can be of any help to you.

### *What happens to my loans while I study abroad?*

While studying full-time and working towards your degree, your loans should not go into repayment.

### *What should I do if I receive notice that my loans have gone into repayment?*

To correct the error, you need to provide written enrollment verification directly from your program either to the Federal Government (for your Direct Loan) or to Harvard (for your Perkins and/or Harvard Loans). You can download the deferment forms from the Student Loan Office [here](#). Do not ignore these notices or your loans may go into default.

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