

# UMB Study Abroad Financial Aid Guide

	Documents provided by student or Office of Global Programs to Financial Aid Services
<b>Study Abroad Forms (1)</b>	
Acceptance Letter from Study Abroad Program	Required
Request for Prior Approval of Transfer Credit of Study Abroad Programs	Required
Consortium Agreement	Required
Proof of Financial Aid Letter	As requested

\*Federal regulations stipulate that financial aid can only be applied to students' records 10 days after the start of the semester.

\*\*Financial aid refunds/payments will be available approximately 2 weeks after UMB's add/drop period. Refund dates may vary dependent on the start of the study abroad program if different from UMB's add/drop period.

	Office of Global Programs will register students in course
<b>Course Registration (2)</b>	
CAS 405-01 International Exchange	Non-Reciprocal program
CAS 406-01 International Exchange-Reciprocal	Reciprocal program

	Student Record for Study Abroad will be adjusted
<b>Revised Financial Aid Award &amp; Disbursement of Funds (3)</b>	
Financial Aid	Updated at the end of the semester's add/drop deadline
Bursar's Office	Refunds & Payments are dependent on disbursement date of aid

\*\*\*A copy of the final invoice/billing statement must be provided to the bursar's office. Otherwise payment from your financial aid can't be made to your study abroad provider.

UMB Exchange	Study Abroad
<b>Reciprocal Program</b> - budget worksheet provided with consortium	Tuition & fees charged by UMB.
<b>Payment</b>	Payment made to UMB
<b>Financial Aid</b>	Awarded by UMB
Federal Work Study	<b>Ineligible</b>
John & Abigail Adams Tuition Credit	<b>Eligible</b>
Need based & Other Tuition Credits	<b>Eligible</b>
Merit Scholarships	<b>Eligible</b>
UMass Grant	<b>Eligible</b>
Mass Grant & Mass Cash Grant	<b>Eligible</b>
Federal Pell Grant	<b>Eligible</b>
Federal SEOG Grant	<b>Eligible</b>
Federal Direct Sub/Unsub Loans	<b>Eligible</b>
<b>Additional Financing Options</b>	
Federal Direct Parent Plus Loan	<b>Eligible</b> - Subject to Approved Credit Check
Private Loans	<b>Eligible</b> - Subject to Approved Credit Check

Direct Study	Study Abroad
<b>Non-Reciprocal Program</b> - budget section on consortium completed	Tuition & fees charged by host school.
<b>Payment</b>	Payment made to Host
<b>Financial Aid</b>	Awarded by UMB
Federal Work Study	<b>Ineligible</b>
John & Abigail Adams Tuition Credit	<b>Ineligible</b>
Need based & Other Tuition Credits	<b>Ineligible</b>
Scholarships awarded by Merit Office	<b>Ineligible</b>
UMass Grant	<b>Eligible</b>
Mass Grant & Mass Cash Grant	<b>Eligible</b>
Federal Pell Grant	<b>Eligible</b>
Federal SEOG Grant	<b>Eligible</b>
Federal Direct Sub/Unsub Loans	<b>Eligible</b>
<b>Additional Financing Options</b>	
Federal Direct Parent Plus Loan	<b>Eligible</b> - Subject to Approved Credit Check
Private Loans	<b>Eligible</b> - Subject to Approved Credit Check