

FINANCIAL AID AND STUDY ABROAD

UNIVERSITY OF NEVADA LAS VEGAS GUIDELINES

Participants in a Study Abroad program **may** be able to increase their eligibility for financial aid, **typically only loan eligibility is affected.**

This fact sheet contains answers to many of the basic questions students have about financial aid for Study Abroad. If you need more information, contact the Financial Aid & Scholarships Office by calling (702) 895-3424 or come to our office that is located on the 2nd floor of the Student Services Complex (SSC) room 232. A campus map is available at <http://maps.unlv.edu/ssc.html>

UNLV Financial Aid & Scholarships (FAS) Office is open Monday, Tuesday, Wednesday and Friday from 8:00 am to 5:00 pm and Thursdays from 9:00am to 5:00pm.

➔ **How do I apply for financial aid if I want to study abroad?**

Students who plan to study abroad should apply for financial aid in the same manner as students who will study on campus. You should complete:

- the FAFSA (Free Application for Federal Student Aid),
- the UNLV Scholarship Application, and
- the UNLV International Programs Scholarship Application.

The **FAFSA** is available online at www.fafsa.ed.gov in January prior to the academic year you plan to begin your studies. It is important to apply **BEFORE** the **February 1st priority filing deadline**. You may complete the FAFSA after the February 1 priority filing date. However, you may miss out on some types of financial aid.

Be sure you complete the entire application and submit it with all necessary signatures. To have your FAFSA sent to UNLV, be sure to list UNLV on your application. UNLV's school code is **002569**.

The **UNLV Scholarship Application** is available online at financialaid.unlv.edu in October of the prior academic year. The UNLV Scholarship

Application for the upcoming year is **not available after February 1.**

The **UNLV International Programs Scholarship Application** is available on-line at internationalprograms@unlv.edu or it can be picked up from the International Programs Office, CBC B-325.

➔ **How will UNLV Financial Aid & Scholarships know how much my study abroad costs will be?**

You must fill in your contact information on the study abroad cost sheet for the program you will be participating in, mark the semester(s) you will participate, and submit the cost sheet to the UNLV Financial Aid & Scholarships Office. After you have paid your deposit for the study abroad program AND UNLV FAS has received your cost sheet, your estimated costs will be updated on your financial aid record.

➔ **Will I be able to receive the same financial aid I would be eligible for if I studied on campus?**

It depends on which program you will be participating in. In some programs the courses show on UNLV transcripts and some programs are transfer credit. In some cases the types of aid that you are eligible to receive could be affected by the program you select.

If you have any questions on the type of program you have selected, contact the International Programs Office.

In general, and with the exception of work-study eligibility, you would be eligible for the same aid as a student who studies on campus.

➔ **Can I use my Millennium Scholarship for my study abroad expenses?**

If the program you select is one where the courses appear on UNLV transcripts, you may receive Millennium Scholarship for your study abroad program. The amount and the eligibility

requirements are the same as if you were studying on campus. If you are participating in a transfer credit (Partnership) program, you may contact the UNLV Financial Aid & Scholarships Office to request matching grant funds in place of the Millennium Scholarship.

➔ **In the past I have not been eligible to receive need-based financial aid, such as subsidized loans. Since it could cost me more to study abroad will I be eligible now that my expenses may be more?**

Need for financial assistance is determined by the difference between the EFC index number FAFSA reports to the university and the estimated cost of attendance. Some students who would not be eligible for need-based assistance may become eligible because of the increased costs for Study Abroad. Additionally, all students who have applied for aid at UNLV can be considered for an unsubsidized Stafford Loan. Eligibility cannot be determined and awards cannot be made until you file a FAFSA (Free Application for Federal Student Aid) for the academic year you would like to receive financial assistance. An academic year is fall, spring and the following summer term. For example, if you plan to study abroad during Fall 2008, Spring 2009 or Summer 2009, you would need to complete the 2008-09 FAFSA.

➔ **Can I get financial aid to study abroad for Summer?**

Possibly. If you have not exhausted your federal aid eligibility in the prior Fall and Spring semesters, you may have eligibility for Summer. If you have exhausted your federal aid eligibility, you may still apply for an alternative educational loan through a private lender. Whether you are applying for federal aid, an alternative educational loan, or simply wish to be considered for scholarships, you need to complete and submit the **Summer Financial Aid Application**. It is available mid-February prior to the summer semester. If you would like your study abroad costs considered when determining your summer aid eligibility, be sure to attach your study abroad cost sheet to your Summer Financial Aid Application when you submit it to UNLV Financial Aid & Scholarships.

➔ **If I do not want to be considered for need-based assistance, where can I go to get money to help pay for my expenses?**

There are options available for those who do not want to apply for need-based assistance, or for those individuals who do not want to borrow under any of the Federal Loan programs.

An Alternative Educational Loan through a private lender may be an option for you if you have good credit, or if you know someone with good credit who would be willing to co-sign a loan with you. If you are not filing a FAFSA, you must submit a completed Alternative Loan Information form to UNLV Financial Aid & Scholarships in addition to applying for the loan with the lender of your choice. For assistance in comparing alternative educational loans, you may wish to use www.simpletuition.com.

Academic awards are offered by the UNLV International Programs Office. You should contact them to see if you meet the criteria for any of their funds. Additionally, other academic scholarships are offered through the individual schools on the UNLV Campus. You can also search for scholarships on the internet at www.fastweb.com. This scholarship search is free.

➔ **If I study abroad, can I receive a scholarship awarded to me by a donor from outside the university?**

In some cases, yes, you can. You might want to contact your scholarship donor prior to the check being issued to UNLV in order to determine if there are any specific requirements on how the aid must be applied.

➔ **If I decide to participate in a second Study Abroad program, can I still receive financial aid?**

Yes. Study Abroad participants who have applied for aid and are otherwise eligible (e.g. meeting Satisfactory Academic Progress) may receive financial aid regardless of the number of programs they have participated in before.

➔ **Can I use my Veteran's Educational Benefits to pay my study abroad program fees?**

If the answer is yes to ALL of the following questions, you may use your Veteran's Educational Benefits for a study abroad program.

- Will you be enrolled in courses through UNLV and paying UNLV for the study abroad program?

- Will the courses you will be completing through the study abroad program count toward the degree you are pursuing at UNLV?
- Do you have remaining eligibility?

If you are eligible, be sure to complete and submit your Semester Enrollment Form to the UNLV Veteran's Affairs Office as usual.

If you have questions, contact the UNLV Veteran's Affairs Office by calling (702) 895-0160 or come to our office located in Room 232 on the 2nd floor of the Student Services Complex (SSC).

➔ OTHER IMPORTANT INFORMATION

In all cases, if you want to be considered for all types of assistance offered by the UNLV Financial Aid & Scholarships Office, you **MUST** complete the FAFSA (Free Application for Federal Student Aid), preferably by February 1st prior to the academic year you wish to receive financial assistance.

Study abroad financial aid applicants should have **all** necessary steps **completed at least one month prior** to the beginning date of their program to insure timely receipt of financial aid.

In some cases, students may decide to assign power of attorney to someone trustworthy to deal with paperwork that needs to be completed while they are abroad. If you are considering giving power of attorney to someone and have questions about the legal implications, you should consult with an attorney.

Your financial aid will be applied to your bill at the UNLV Cashiering and Student Accounts Office after all necessary steps are completed and funds are disbursed to UNLV by the awarding agency/donor.

If the total amount of your financial aid is less than the amount due, OR if your financial aid does not arrive by the payment deadline, you are responsible for paying any amount due. If your aid arrives after you have paid your bill, a refund will be sent to you.

If you have financial aid funds that exceed the cost of your fees payable to the UNLV Cashiering and Student Accounts Office, and your financial aid funds pay to UNLV by the Wednesday prior to start of the standard UNLV semester, a refund will be sent to you the Saturday prior to start of the standard UNLV semester. Refunds are sent out on Fridays after the start of the normal semester.

Direct Deposit - By providing the Cashiering and Student Accounts Office (131 SSC) with the necessary paperwork, your refund can be deposited directly into your bank account.

If your fees are due to another institution prior to your financial aid being received, you should be prepared to pre-pay the bill and wait for the financial aid funds to be refunded to you. Keep in mind that your deposit, the purchase of your airline ticket and some other costs may come due before you receive your aid. You should therefore, make arrangements to take care of these bills prior to the release of your aid. It is also important that you know that financial aid funds may not cover the full expenses you may incur.

In all cases, it is important that you contact the Financial Aid & Scholarships Office should you have any questions regarding your eligibility for aid or the release of your financial aid funds.

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