

## **Study Abroad Students**

A student who is studying abroad will typically do so through an outside agency (e.g. AIFS, CEA). As long as you remain a "student of record" at Concordia University, Irvine, during your semester abroad, you will be eligible for some Financial Aid (not all aid is available for this program). You will be charged a \$100 administrative fee only. You will pay tuition, housing, and meal plan to your study abroad institution.

### **FAQ's:**

#### **What types of aid can I use for Study Abroad?**

Federal Aid, state aid, and loans can be used for study abroad. Loans include Federal Stafford (subsidized and unsubsidized), Alternative and Parent Plus Loans.

#### **Will I receive enough Financial Aid to cover the entire cost of my Study Abroad program?**

Programs vary in cost. Often, we cannot offer enough Financial Aid (including loans) to adequately cover the cost of your program. Realistically determine how you will afford expenses not covered by Financial Aid and explore alternative study abroad programs. Some expenses, such as vacation travel, cannot be included in your estimated educational expenses. You are not eligible for work study during your semester abroad.

#### **If I participate in a Study Abroad program for a semester, will I still receive Financial Aid for my remaining semesters at CUI?**

The Financial Aid office awards students for an entire academic year, however, for the study abroad semester, students are only eligible to receive the aid that is assigned to that semester. What this means is that you will still have financial aid for the semesters you attend CUI. This is discussed on an individual basis with your Financial Aid Counselor.

#### **Can I receive more loan money the semester I study abroad?**

Alternative Loans and/or Parent PLUS loans are available. However, Financial Aid uses the same budget for students at Concordia University and your study abroad costs may be above that budget. This is also discussed on an individual basis with your Financial Aid Counselor.

#### **When is payment due?**

Payment due dates are determined by your Study Abroad program requirements. Some payments are due directly to your host institution or program administrator before your program begins. You will need to plan very carefully since your Financial Aid may not be available when these payments are due. Financial Aid for Study Abroad participants is disbursed at the same time as regularly enrolled CUI students, permitted all Financial Aid documents have been completed and approved.

**Please note:** If there are any fees or deposits due in advance of our disbursement dates, you will have to pay these fees from your own funds!

#### **How and when will I receive my Financial Aid?**

Your Financial Aid will credit to your account the first day of classes at CUI; permitted all Financial Aid documents have been completed and approved. After all CUI charges are paid, any excess aid will be refunded as directed by you on the [Bursar's Office Study Abroad/Exchange Programs Agreement](#) (if applicable, please complete and submit this form to the Bursar's Office). You may reimburse yourself if

you have paid your study abroad institution in advance or you may request that the funds be sent to your host institution as payment for the program.

**Please note:** CUI does not mail funds overseas.

### **What deadlines must I meet?**

You should submit your FAFSA by the March 2 priority deadline so that when you complete your Bursar's Office Study Abroad Agreement, your Financial Aid is already determined.

**Please note:** The processing of your Financial Aid can take 4 to 6 weeks after all the requested documents are submitted.

### **Who should I contact with Financial Aid questions?**

If you have any questions about the study abroad Financial Aid process, please call 949-852-8002 ext. 1136 or ext. 1175 for [Anna Rhodes](#). Any questions regarding your account, please contact the Bursar's Office at 949-854-8002 ext., 1114 or ext. 1134, or email [bursar@cui.edu](mailto:bursar@cui.edu).