

Here is what you need to know to prepare for your education abroad experience and keep your financial aid on track while you are away from the MTSU campus.

MTSU Financial Aid

The [MTSU Financial Aid Office](#) provides students with information about federal/state aid, scholarships, and private/alternative educational loans. MTSU Financial Aid contains details on where to start, calculating the costs, and frequently asked questions.

All education abroad participants must be taking courses abroad which are required to complete their MTSU degree (the equivalent of 12 U.S. credits during the semester & 6 U.S. credits during the summer) in order to receive federal aid.

After choosing an education abroad program, students should contact Judith.Fogus@mtsu.edu to schedule an appointment with questions regarding aid and education abroad. Students should email Ms. Fogus at least two weeks in advance of the requested meeting & bring a program cost sheet, which can be obtained from the Office of Education Abroad.

In this section:

- MTSU Affiliated Programs**
- Non-MTSU Affiliated Programs**
- Satisfactory Academic Progress**
- Academic Year (2 semester) Participants**

MTSU Affiliated Programs include program providers such as USAC, CIEE, ISA, ISEP, and CCSA. If you plan to participate in a study abroad program with an MTSU Affiliated Program the process is the same for study abroad participants as it is for those students who remain on campus.

- To be eligible to receive financial aid for these study abroad programs, you must be enrolled in coursework required for your degree.
- The credits earned in the program must transfer to MTSU and count as academic credits toward your degree

Non-MTSU Affiliated Programs include any study abroad program with an institution that does not have a formalized consortium agreement with MTSU.

- You may need to complete an individual Study Abroad Consortium Agreement to continue to receive financial aid funds.
- To determine aid eligibility, meet with MT One Stop who can help guide you through the process
- Because original signatures are required, a minimum of 4-6 weeks must be allowed for processing paperwork.
- Requests for aid may be denied if sufficient time is not allowed to process the agreement

Satisfactory Academic Progress

- All students receiving financial aid must be maintaining Satisfactory Academic Progress
- Students with a Financial Aid status of Suspension cannot receive financial aid funds whether abroad or at MTSU
- Please talk with MT One Stop about your specific situation

Academic Year (2 semester) Study Abroad Participants

- All study abroad participants may not be eligible to receive financial aid for both semesters of a two-semester study abroad program.
- All students may not qualify for aid the semester after returning from their study abroad program

Academic Year study abroad students should refer to the Study Abroad Financial Aid Statement of Understanding and Financial Aid Status Sheet for further information.

In this section:

- Budget for Education Abroad**
- Education Abroad Scholarships**
- Lottery, MTSU/TN Scholarships, Grant Funds**
- Financial Aid FAQs**

Budget for Education Abroad

It is best to understand how you will fund your education abroad program in the early stages of the process so you can better prepare. Programs vary by cost and with what is included, so consider the housing, tuition, meals, in-country transportation, and other expenses when comparing program costs. Be sure to budget for emergencies or unexpected costs and be aware of deadlines for deposits and fees. Additionally, we recommend that you take advantage of scholarship and grant opportunities to help offset the costs of an education abroad program.

Scholarships

A limited number of MTSU scholarships are available for education abroad and include scholarships through:

- MTSU Office of Education Abroad
- MTSU Honors College
- MTSU Jones College of Business

Office of Education Abroad scholarships are available for the Fall, Spring, Academic Year, or Summer terms. For more information, please see the Scholarships section of our website.

Students participating in MTSU Affiliated Programs can also apply for program specific scholarships. Please see the links below to access information on program-specific scholarship opportunities.

CIEE	ISA	ISEP	(Learning Center Abroad)	USAC
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Students may receive more than one education abroad scholarship for their specific program. However, there are federal limits placed on the amount of aid a student can receive per term. We encourage students to apply for more than one scholarship and/or grant *and* to discuss any possible term limits with Judith Fogus in the Financial Aid office to determine if funding limits apply.

Lottery, scholarship, and grant funds while abroad

You can receive lottery, scholarship, and grant funds while studying abroad. You must first complete the FAFSA application to determine if you are eligible for federal and/or state aid. If you meet the eligibility requirements you can receive lottery funds, scholarships, and/or grant funds just as if you were attending on-campus.

- Federal work-study is not available to students who study abroad

- Most MTSU academic scholarships require students to be enrolled full-time while studying abroad (6 credit hours for the summer term, 12 credit hours for a semester term)

Students are encouraged to enroll for direct deposit in the Business Office at least one month before you depart.

Financial Aid FAQs

If my fall study abroad program ends in December and I want to attend MTSU in the following spring semester, can I receive financial aid for the spring?

- Typically, if you left in financial aid in Good Standing and the study abroad program was for one semester you may receive aid in for the upcoming spring semester.
- If you left in financial aid Good Standing & the study abroad program was for two semesters, you may not receive aid for the upcoming semester.
 - Please refer to the Study Abroad Financial Aid Statement of Understanding and Financial Aid Status Sheet
- Your official study abroad transcripts must be sent to the MTSU Office of Education Abroad and the study abroad credit hours must be posted to your MTSU transcript to receive future financial aid.

Note: Provisional Lottery students and students with more than 95 attempted hours before the first semester abroad cannot receive Lottery funds for the second semester, but may qualify for a Lottery deferment for MTSU charges.

My study abroad program begins before the MTSU semester starts. Can I receive my federal funds in advance?

- No. Regulations do not allow for the early release of federal funds
- Plan on having enough personal funds available or save money from the prior semesters to meet your needs until your MTSU federal financial aid can be credited to your bank account

I owe deposit/registration fees to a Study Abroad Program. Will MTSU send my financial aid to the study abroad school?

- No. Each student is responsible for paying his/her deposits and fees to the appropriate school or program.
- Financial aid will be disbursed to your bank account, provided you have signed up for direct deposit.

I am required to pay “program costs” to participate in a Study Abroad Program. Am I also required to pay tuition/fees at MTSU?

- Most program provider costs and fees are paid directly to the program provider. You will not pay tuition/fees to a program provider and to MTSU at the same time.
 - This includes: USAC, CIEE, ISA, LAC, and ISEP Direct programs
- For MTSU Exchange Programs and ISEP Exchange programs, tuition is paid to MTSU. Housing and meal fees *may also* be paid to MTSU, depending your chosen exchange program.

For more information on paying program costs for your chosen study abroad program, please contact our office.

What happens to my financial aid if I am unable to finish the study abroad program?

- Federal regulations require students to return a portion of their federal aid if they are unable to complete sixty percent (60%) of the term.

- Tennessee Lottery regulations require the suspension of lottery funds for future semesters. However, a student may appeal TELS eligibility based upon extenuating circumstances beyond the student's control (e.g. documented medical emergencies or the death of a family member).
- Please see the MT One Stop web page pertaining to withdrawals for additional information

If a study abroad program begins in January and ends in December, will I need to complete a new FAFSA for my fall Federal and State financial aid?

- Yes. A FAFSA form is required annually for Federal Pell, TSAC, Lottery, and other similar funds.
- FAFSA information can be completed beginning in January for aid to be disbursed in the fall semester.
- Sometimes students are selected for verification by the Federal Department of Education. If you are selected for verification, no financial aid can be disbursed until the verification is complete.

How will the Financial Aid Office know the number of credit hours I will be receiving for my study abroad program? Must I be enrolled full-time to receive financial aid?

The Office of Education Abroad notifies the Financial Aid Office regarding the number of credit hours you will attempt during your study abroad program. The Financial Aid Office will disburse financial aid based on this information.

- Federal Pell, TSAC, and Lottery funds are pro-rated based upon the hours enrolled.
- If you are receiving less than six hours of credit, you will probably not qualify for any financial aid.
- Students receiving 6 to 8 hours of credit may receive one-half of a full-time award
- Students receiving 9 to 11 hours of credit may receive three-fourths of a full-time award
- Provisional lottery students must be enrolled full-time during the fall and spring semesters. Otherwise, they will potentially lose their scholarship forever.

MTSU Financial Aid Reminders

Students should contact the MTSU Financial Aid Office with general questions about financial aid.

In this section:

- Confirmation reminders**
- Payment reminders for students who owe fees to a provider**
- Students receiving federal/state aid & academic scholarships**
- Next semester!**

Confirmation reminders

- All students will be required to enroll in a course (or courses) at MTSU while they are studying abroad, regardless of whether or not they are paying fees to MTSU. This course is required to keep students active in the MTSU system and also allows for financial aid to be released (where applicable). It is imperative that all students enroll in and confirm their classes by the MTSU fee payment deadline or their classes will be dropped.
- Students may log into RaiderNet through Pipeline to pay and/or confirm their classes.
- Confirmation and fee payment instructions/deadlines can be found here

Payment reminders for students who owe fees to a program provider

- Students who are required to pay for their tuition and fees to a program provider are not required to pay MTSU tuition and fees for that term.
- Students must register for and confirm the placeholder course provided to them by the Office of Education Abroad. Though there will be no charge for this placeholder course, this step is still required.

For additional information about where to pay fees, contact the Office of Education Abroad.

Students receiving federal/state aid and academic scholarships

- Please be sure to verify that your aid has been processed by viewing your RaiderNet account
- Ensure that you are enrolled in the appropriate number of hours for aid to be awarded
- If receiving Federal Direct Loans, you must be enrolled and attending at least half-time (6 undergraduate credit hours/5 graduate credit hours)
- First-time borrowers at MTSU must complete online Entrance Counseling and a Master Promissory Note (MPN) before receiving loans
- Typically, financial aid is disbursed the first week of classes if students have met all requirements.

Students expecting a financial aid refund

- Direct deposit is recommended so that financial aid refunds may be directly deposited into your bank account
- If you expect to receive a refund, please sign up for direct deposit via RaiderNet. For further details, contact the Business Office.

Don't forget next semester!

While participating in a study abroad program, you may be requested to complete requirements for your next term of enrollment. Beginning in May, fall/spring Email Award Notices will be electronically sent to students with completed FAFSA results on file with the Financial Aid Office.

- Electronic Award Notices will be sent to your MTSU email address
- While studying abroad, you may need to access your RaiderNet account to accept your awards and complete any requirements