

EDUCATION ABROAD FREQUENTLY ASKED QUESTIONS

1. 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.

2. Can I receive my federal funds in advance?

- No. Regulations do not allow for the early release of federal funds, even if your program begins before the MTSU semester starts
- 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

3. 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.

4. 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.

5. 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

6. 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.

7. 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.