Planning Worksheet for Study Abroad & Your Financial Aid

Early financial planning is important when considering a study abroad program. This planning is designed to assist you in determining the estimated costs of your proposed study abroad program; research how much financial aid you are currently receiving that might be applied; and the options for paying your anticipated balance.

In order to determine the types of financial aid that will travel with you while studying abroad, you will need to view your financial aid award on your COIN account for the term you intend to study abroad (if you are only going for a semester make sure to use semester figures, not year).

**Merit-base Scholarships / UMass Dartmouth Tuition & Fee Waivers**
Certain types of merit-based scholarships (i.e. Chancellor’s Merit, John & Abigail Adams, etc.) and non need-based UMass Dartmouth tuition and fee waivers are not transferrable. Merit-based scholarships and waivers only apply to UMass Dartmouth tuition and fees, and can be applied to exchanges (except Hessen) or semester faculty-led programs with a field component. (Note: These funds cannot be used for the UMass in Lisbon program or for any faculty-led programs held during the summer or winter terms.)

**Winter and Summer Programs**
Financial aid for study abroad during the winter and summer terms is limited to unused Federal grant and loan funds from the regular academic year. You could consider borrowing a private education student loan or a Federal Direct Parent PLUS loan to help cover your expenses. Information on loan options is available at [www.umassd.edu/financialaid/loans/](http://www.umassd.edu/financialaid/loans/).

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<table>
<thead>
<tr>
<th><strong>Study Abroad Estimated Expenses:</strong></th>
<th><strong>Estimated Financial Aid:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees : $_______________</td>
<td>Federal Pell Grant: $________</td>
</tr>
<tr>
<td>UMD Study Abroad Fee: $____________</td>
<td>Mass Grant: $_____________</td>
</tr>
<tr>
<td>Housing: $_____________</td>
<td>Federal SEOG Grant: $________</td>
</tr>
<tr>
<td>Meals: $_____________</td>
<td>Fed Direct Subsidized Loan: $________</td>
</tr>
<tr>
<td>Roundtrip airfare: $_____________</td>
<td>Fed Direct Unsubsidized Loan: $________</td>
</tr>
<tr>
<td>Ground travel expenses : $__________</td>
<td>Fed Parent/Grad PLUS Loan: $________</td>
</tr>
<tr>
<td>Books and supplies: $_____________</td>
<td>*University Scholarship: $________</td>
</tr>
<tr>
<td>Other expenses: $_____________</td>
<td>*Mass Access Grant: $________</td>
</tr>
<tr>
<td><strong>Total Estimated Expenses:</strong> $__________</td>
<td>*Need Based Tuition Waiver: $________</td>
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*Students should consult program websites to obtain reliable estimates.

*Award may be transferred to another available UMD scholarship/grant if funding allows. Financial Aid Office will determine eligibility upon receipt of Study Abroad Estimated Expenses Form.

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1. Total Estimated Expenses: $____________
2. less Total Estimated Financial Aid: $(__________)  

Estimated Balance: $__________
Very Important

• This is a preliminary estimate only. When you have been accepted to a specific study abroad program, you will document actual expenses, sign and submit the Financial Aid Office “Study Abroad Estimated Expenses Form.” The Financial Aid Office will make a final determination of your eligibility at that time.

Options to Pay Your Remaining Balance

• Scholarships
  o Scholarship applications specifically for students studying abroad are available online at www.umassd.edu/financialaid/scholarships/
    ▪ Dean Mary Louise Walsh Scholarship
    ▪ Michael W MacFarlane Jr. Memorial Scholarship
    ▪ If for a UMass Dartmouth faculty-led program, ask faculty member for other options
  o If you are receiving a private scholarship from an outside agency or organization (i.e. Rotary Club), you must verify with the granting organization if your scholarship will be honored while you study abroad.
  o If you are currently receiving a UMass Dartmouth Foundation scholarship from UMass Dartmouth, we must verify through the Foundation Office if your scholarship will be honored while you study abroad.

• Loans
  o Private education student loans or Federal Direct Parent PLUS loans are also available to assist you with the balance. Information on these loan options are available on our website at www.umassd.edu/financialaid/loans/