Budget and financial aid planning worksheet for studying abroad

Early financial planning is very important!

This worksheet will assist you in determining the estimated costs of your proposed study abroad program, your anticipated financial aid package, and the options for paying your anticipated balance.

• To determine the types of financial aid that will travel with you while studying abroad, please review your financial aid award on your student 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).

• You can 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 from your university financial aid webpages.

**Merit-based Scholarships/UMass Tuition & Fees Waivers**
• To determine whether your Merit-Based scholarships can be applied to exchange programs (except the already subsidized Hessen program fees) visit the Merit-Based scholarships and/or Financial Aid Offices on your campus.
• Certain types of merit-based scholarships (i.e., John & Abigail Adams, etc.), and non-need-based UMass tuition and fee waivers are not transferrable.

**Winter and Summer Programs**
• Financial aid for study abroad during the winter and summer terms is limited to unused Federal grant and loan funds.
• Occasionally summer program funding opportunities may become available.

*Check your award letter from Financial Aid Office to assist you in completing the second page*
# Budget and Financial Aid Planning Worksheet for Study Abroad

**Name ____________________**  
**SID ________________**  
**Date ____________**

## Residency (check one)
- [ ] In State  
- [ ] Out of State  
- [ ] Regional Proximity

## Study Abroad Program
- [ ] UMass Reciprocal Exchange  
  - Host Institution ________________________________  
  - City, Country ________________________________  
- [ ] UMass Faculty-led  
  - Program Name ________________________________  
  - City, Country ________________________________  
- [ ] Non-UMass Program/Provider Program  
  - Program Name ________________________________  
  - City, Country ________________________________

## Term (Indicate start and end dates)
- [ ] Fall semester  
  - ___________ to ___________ 20__  
- [ ] Spring semester  
  - ___________ to ___________ 20__  
- [ ] Fall & Spring  
  - ___________ to ___________ 20__  
- [ ] Summer  
  - ___________ to ___________ 20__  
- [ ] Winter  
  - ___________ to ___________ 20__

## Anticipated Aid

### Grants & Loans
- [ ] Pell Grant  
  - Name ____________________  
  - $ __________
- [ ] Unsubsidized Loan  
  - Name ____________________  
  - $ __________
- [ ] Subsidized Loan  
  - Name ____________________  
  - $ __________
- [ ] Parent PLUS Loan  
  - Name ____________________  
  - $ __________
- [ ] Alternative Loan  
  - Name ____________________  
  - $ __________

### Scholarships
- [ ] UMass Scholarship/Award  
  - Name ____________________  
  - $ __________
- [ ] External Scholarship/Award  
  - Name ____________________  
  - $ __________
- [ ] International Scholarship/Award  
  - Name ____________________  
  - $ __________

**Total Anticipated Aid**  
$ __________

## Anticipated Costs

### Tuition & Fees  
$ __________

### Program Fees  
$ __________

### UMass Campus  
$ __________

### Health Insurance Fee  
$ __________

### Host Health Insurance  
$ __________

### Housing  
$ __________

### Meals  
$ __________

### Books & Supplies  
$ __________

### Ground Transportation  
$ __________

### Airfare  
$ __________

### Passport, Visa Fees  
$ __________

### Other Expenses  
$ __________

### Campus Study Abroad Fee  
$ __________

### Personal Expenses  
$ __________

**Total Anticipated Costs**  
$ __________

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**Difference to be paid by student (anticipated cost less anticipated aid):**  
$ __________

Please determine your plans for funding the difference stated above for your program abroad (select all that apply):

- [ ] Other Grants  
- [ ] Other Loans  
- [ ] Other Scholarships  
- [ ] Parent / Guardian Assistance  
- [ ] Savings

**Important Note**  
**Students MUST** complete all financial aid paperwork prior to departure.  
**Excess funds WILL NOT BE AVAILABLE** until mid-October for Fall term, and mid-February for Spring term.  
In order to receive excess funds from financial aid: enroll in Direct Deposit or provide Bursar's/Financial Services Office with an updated address.