
BILLING INFORMATION FOR SPECIFIC OUS UNIVERSITIES

The following section has been prepared by Pam Roberts, the OUS International Programs Billing Coordinator. It explains the billing procedures as they relate to each OUS university and should answer many of your questions. **Please read the information dedicated to your particular university very carefully.**

If you have further questions about your program payments, please contact:

Pam Roberts, Billing Coordinator
OUS International Programs Office
Snell Hall, Fourth Floor
Oregon State University
Corvallis, OR 97331-1642

Telephone: (541) 737-6466
Fax: (541) 737-6482
E-mail: pam.roberts@oregonstate.edu

OSU Billing Procedures

Since the Oregon University System (OUS) International Programs Office is located on the OSU campus, your program charge will be put on your regular OSU account. *You will not receive a paper billing statement* Instead, an e-mail will be sent each month to your ONID account notifying you that your statement can be viewed via the OSU Ebill system at <http://mybill.oregonstate.edu>. You may authorize someone else, such as your parents, to be able to view your account by clicking on the “authorized users” button once you are in the system and following the instructions. The bill is due by the last day of the month (October 31st for fall term, January 31st for winter term, and April 30th for spring term). You will be charged a 1% interest charge per month (12% APR) on any unpaid balance still on your account after the due date.

In addition to the program costs listed on your payment agreement, you will be charged a \$300 OSU registration fee each term you are abroad. This charge will also be placed on your OSU account and is due at the same time as your exchange program bill.

Please note that failure to pay all your program costs by the end of your program will result in a hold being put on your transcript and on fall term registration.

Advance payment up to the total amount may be made at any time.

Financial aid students:

It is very important that you read and follow carefully all the instructions in the “OSU Financial Aid” section later in this chapter.

Your aid will be applied directly to your OSU account at the start of the term. If your aid will only cover part of the program cost and registration fee, you need to pay the difference by the due date to avoid interest charges. If your aid is greater than the program charges, you will receive a refund. You can sign up to have your refund directly deposited into your bank account (pick up a form at the Student Accounts window or the Cashiers, or sign up for direct deposit via the student on-line services). If you have not signed up for direct deposit, a refund check will be mailed to the current mailing address on the OSU billing system. **It is your responsibility to update your current mailing address so that your refund is sent to the correct address.**

Please see next page for answers to “Frequently Asked Questions.”

Due to federal privacy regulations, the OSU Business Office will not discuss student accounts with anyone other than the student. Therefore, it would be a good idea to **give your parents/bill-payers a copy of this page and the Frequently Asked Questions page** that follows. Tell them that they may contact Pam Roberts directly (e-mail is best) if they have questions concerning the OSU bill. Pam will be able to assist them provided you have listed their names on the release section of the OUS address form you completed.

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OSU Billing Procedures – Frequently Asked Questions

- 1. My first program payment isn't due until October, yet my program starts before then. Am I covered for housing during September?**
If your program bill includes room and board, then you will be covered from the start of the program, regardless of when we receive your first program payment.
- 2. Can I pay my program bill with a credit card?** You can use a credit card for payment only via the web.
- 3. Can I pay my program bill in monthly installments?** Yes, you may pay in monthly installments if you prefer, dividing up your bill as necessary. However, be aware that you will be charged interest and that each term's bill should be paid in full before the next term's installment is due.
- 4. I am eligible for staff rates. Can I use that while I am on exchange?** No, unfortunately you cannot. Since you are not paying regular tuition to OSU (you are paying an administrative fee to our office in lieu of tuition) you cannot use staff rates.
- 5. My OSU bill was for more than the amount listed on the payment agreement (plus the OSU registration fee). Why?** You might have had some old charges on your account that you didn't pay before you left on exchange. You need to pay those. Also, a few colleges at OSU have instituted "resource fees" (Engineering, Pharmacy, Business, Art). If you are registered in those colleges you will be charged that fee each term. Also, new and transfer students are charged a one-time matriculation fee. Finally, sometimes health service charges will show up on your account after you've left for exchange. Often students stock up on prescriptions or have a physical as part of the visa application process. Usually, it takes a few months before those charges will be put on your OSU account, so don't forget about them!

NOTE: The Honors College will waive its resource fee for study abroad students provided you complete a form, which you can obtain from them.
- 6. The financial aid that was applied to my OSU account was less than what I was expecting. What happened?** A few loans (for instance the Ford loans) have a fee subtracted from the gross amount of the loan. Also, some private scholarships come in a little later in the term, so they might not be applied to your account right by the time the bill is printed. If your aid is significantly different than what you were expecting and you can't account for the difference after you've carefully checked your aid award and OSU account, you should contact the OSU financial aid office (financial.aid@oregonstate.edu). Perhaps you neglected to complete some required paperwork.
- 7. I have an alternative loan (a loan that you applied for directly with a bank, NOT the Ford sub or unsubsidized loan, Direct PLUS loan, or the Perkins loan). How do I have that applied to my OSU account?** Most alternative loans can be applied directly to your OSU account like other types of aid. If you have any questions about your alternative loan, please contact Charlotte Hughbank in the OSU Cashiers Office. Her phone number is (541) 737-2597, and her e-mail is Charlotte.Hughbank@oregonstate.edu.
- 8. I have an athletic scholarship. How are those funds disbursed?** You should contact Mark Rountree in the OSU Athletics Dept (541 737-7465 or mark.rountree@oregonstate.edu) to discuss your scholarship.
- 9. I received my financial aid refund at the start of the term. Yet, the next month my billing statement showed a balance due. Why wasn't my account balance cleared with my aid before a refund was**

issued? OSU is trying to make sure that it is in strict compliance with Federal regulations regarding financial aid. The only charges that OSU will deduct from *federal* financial aid before it issues a refund are the current term's tuition/fees/R&B charges (this includes your exchange program charges). OSU will NOT deduct previous term's balances, emergency loans, fines (parking, library, etc), health service charges for pharmacy items etc., from federal types of aid. Rather, OSU will issue a refund and then you need to pay those charges still on your account. I anticipate that this policy will affect you in only two circumstances: 1) You currently owe money to OSU from previous terms; 2) fines or health service charges are put on your account after you leave for exchange. If either of these circumstances applies to you, just make a payment to OSU to cover the charges that weren't deducted from your aid.

NOTE: State based aid and private loans (such as alternative loans) and scholarships will be applied to any past due balance you might have on your OSU account.

- 10. My financial aid contact address received a letter from the OSU Financial Aid Office at the end of the term that stated I am out of compliance and that my future aid is in jeopardy. Why?** This is a computer-generated letter that goes out to all financial aid students who don't have grades on the system after the end of the term. Your aid will continue to be released while you are on exchange (provided there aren't other issues with your financial aid that existed prior to your study abroad program) and you can disregard the letter during the school year. **However, at the end of the school year (spring term), the OSU Financial Aid Office will require that grades be on the system so that they can verify that you passed the required number of hours before any subsequent financial aid is released. (Your future aid is held, not canceled.)** Make sure that you do everything you are supposed to do to ensure that we have the necessary paperwork to transcript your grades quickly (check with the program administrator or resident director). Of course, you must complete the necessary number of credits to retain your financial aid eligibility.
- 11. When I look at my "Cost of Attendance" screen on the OSU webpage, it shows a higher cost than my payment agreement, and the categories (tuition, room and board, etc.) don't match my cost sheet either. What is going on?** You are confusing your financial aid *budget* (the cost of attendance screen) with your program *bill*. We submit your exchange program budget to the OSU Financial Aid Office. They look at your total estimated costs, which include the program charge you pay to us, plus all the items on your cost sheet that we don't bill for, such as airfare, etc. The Financial Aid Office compares the exchange program costs to the on-campus costs. If your exchange program cost is higher, the Financial Aid Office adds a lump sum to your budget to account for the higher cost of studying abroad. The Financial Aid Office doesn't adjust the budget line items so that they match the categories of your particular exchange program; they just adjust the total figure. *It is the total budget figure that is used to determine your aid package.* The higher your budget, the more aid you *may potentially* be eligible for. Your aid package will also be determined by your eligibility for additional loans, family contribution, etc. You aren't guaranteed that you will receive enough aid to totally cover all of your costs; in fact, most students don't.

PSU Billing Procedures

The registration fee* and program charge will be put on your regular PSU account. You will receive a computerized statement from the PSU Business Office shortly before the due date. The same policies regarding late fees, credit card payments, etc., will apply to your program billing. If you do not receive a statement, please make your payment as scheduled and mail it to this address:

PSU Cashiers Office
Portland State University
PO Box 908
Portland, OR 97207-0751

All payments should be made payable to PSU. If you have any questions regarding your PSU account, you should contact Andrea Price (503 725-5076, pricea@pdx.edu) in the PSU Office of International Affairs.

Due dates for program fee and registration fee are by the end of the second week of the term here in Oregon. If you do not pay by the second week of the term, an automatic late fee will be assessed and charged to your account.

If you are participating in a year-long program or in a winter/spring semester program, your program and PSU registration fees will be distributed over three (year-long) or two (winter/spring) terms.

Financial aid students:

It is very important that you read and follow carefully all the instructions in the “PSU Financial Aid” section later in this chapter.

Your financial aid will be applied to your account at PSU at the start of the term here in Oregon. If your aid will only cover part of your program cost, you should pay the balance by the due date to avoid late charges. If your aid is greater than the program cost, you will receive a refund.

*This is the fee that PSU charges for registration and administration and is listed on your cost sheet under “Additional Expenses.” **The PSU registration fee will be \$300 for each term that you are abroad.**

Please see next page for answers to “Frequently Asked Questions.”

PSU Billing Procedures – Frequently Asked Questions

- 1. My first program payment isn't due until October, yet my program starts before then. Will I still receive my room and board disbursement in September?**

If your program bill includes room and board, then you will be covered from the start of the program, regardless of when we receive your first program payment.

- 2. Can I pay my program bill with a credit card?**

You can pay your bill on-line via the PSU Information System at www.pdx.edu. In order to do so, you will need your student ID number and your password.

- 3. Can I pay my program bill in monthly installments?**

Yes, you may pay in monthly installments, if you prefer dividing up your bill. However, be aware that you will be charged interest and that each term's bill should be paid in full before the next term's installment is due.

- 4. I am eligible for staff rates. Can I use them while I am on exchange?**

No, unfortunately you cannot. Since you are not paying regular tuition to PSU (you are paying an administrative fee to the OUS International Programs Office in lieu of tuition) you cannot use staff rates.

- 5. My PSU bill was for more than the amount listed on the payment agreement (plus the PSU registration fee). Why?**

You might have had some old charges on your account that you didn't pay before you left on exchange. You need to pay those. Also, new and transfer students are charged a one-time matriculation fee. Finally, sometimes health service charges will show up on your account after you've left for exchange. Often students stock up on prescriptions or have a physical as part of the visa application process. Usually, it takes a few weeks before those charges will be put on your PSU account, so don't forget about them!

- 6. The financial aid that was applied to my PSU account was less than what I was expecting. What happened?**

A few loans (for instance the Stafford loans) have a fee subtracted from the gross amount of the loan. Also, some private scholarships come in a little later in the term, so they might not be applied to your account by the time the bill is printed. If your aid is significantly different than what you were expecting and you can't account for the difference after you've carefully checked your aid award and PSU account, you should contact Matthew Sagayaga in the PSU financial aid office (sagayagm@pdx.edu). Perhaps you neglected to complete some required paperwork.

- 7. I have an alternative loan (a loan that you applied for directly with a bank; NOT Stafford loans, subsidized or unsubsidized loans, Direct PLUS loans, or Perkins loans). How do I have that applied to my PSU account?**

This type of loan is payable to you and, for many of the alternative loans, the bank (not PSU) requires that you endorse the check. **If you have an alternative loan, you must contact the PSU Cashier's Office (503-725-5332.** Someone in the Cashier's Office can tell you what your particular bank requires and work out a procedure with you regarding the check.

8. I received my financial aid refund at the start of the term. Yet, the next month my billing address received a bill from PSU with a balance due. Why wasn't my account balance cleared with my aid before a refund was issued?

PSU is trying to make sure that it is in strict compliance with federal regulations regarding financial aid. The only charges that PSU will deduct from *federal* financial aid before it issues a refund are the current term's tuition/fees/room & board charges (this includes your exchange program charges). PSU will NOT deduct previous term's balances, emergency loans, fines (parking, library, etc), health service charges for pharmacy items etc., from federal types of aid. Instead, PSU will issue a refund, upon which you need to pay any outstanding charges on your PSU account. This policy will possibly affect you in two circumstances: you currently owe money to PSU from previous terms or fines, or health service charges are put on your account after you leave for exchange. If either of these circumstances applies to you, just deposit your refund check and write a check to PSU to cover the charges that weren't deducted from your aid.

NOTE: State based aid and private loans (such as alternative loans) and scholarships will be applied to any past due balance you might have on your PSU account.

9. My financial aid contact address received a letter from the PSU Financial Aid Office at the end of the term that stated I am out of compliance and that my future aid is in jeopardy. Why?

This is a computer-generated letter that goes out to all financial aid students who don't have grades on the system after the end of the term. Your aid will continue to be released while you are on exchange and you can disregard the letter during the school year. **However, at the end of the school year (spring term), the PSU Financial Aid Office will require that grades be on the system so that they can verify that you passed the required number of hours before any subsequent financial aid is released.** (Your future aid is held, not canceled.) Make sure that you do everything you are supposed to do to ensure that we have the necessary paperwork to transcript your grades quickly (check with the program administrator or resident director).

10. I have a tuition/fee remission and/or another PSU-based scholarship. Can I use that for my program?

Yes (such as the Laurels, Diversity and Presidential Scholarship). The only scholarship that is NOT applicable to your study abroad program is WUE. (To accommodate this, OUS will charge WUE students the same program fee as for resident students.)

Updated 2/27/08

UO Billing Procedures

Since the Oregon University System (OUS) International Programs Office is located on the OSU campus, your program charge will be put on the OSU billing system. Your billing address will receive a computerized billing statement from the OSU Business Office by the middle of the month. The bill is due by the last day of the month (October 31st for fall term, January 31st for winter term, and April 30th for spring term). You will be charged a 1% interest charge per month (12%APR) on any unpaid balance still on your account after the due date.

There have been instances when students have not received a billing statement. If this happens, please make your payments as scheduled on the payment agreement. Make the check payable either to “OUS International Programs” or “OSU” and mail the payment to Pam Roberts (see below). Be sure to include a written statement indicating your name and the overseas program name (e.g., Denmark program). This will insure that the payment will be credited properly.

In addition to the program costs shown on your payment agreement, the UO will charge you \$300 each term for registration, and your major college will charge you for any resource fees they collect. The registration fee and resource fees will be put on your UO account, and you will receive a separate bill from the UO that you must pay (if you don't have financial aid to cover it). You should update your UO billing address so that the UO bill is sent to the correct address. You can do that via the web.

NOTE: The only UO colleges that will waive the resource fee are the Honors College and the School of Journalism. To waive the Honors College fee, you must petition the department before the charge is placed on your account. To waive the Journalism fee, contact Greg Kerber (gkerber@uoregon.edu) **after** the resource fee has been charged to your account. Make sure to inform him that you are on a UO study abroad program.

Please note that failure to pay all your program costs by the end of your program will result in a hold being put on your transcript and on fall term registration.

Advance payment up to the total amount may be made at any time.

Financial aid students

It is very important that you read and follow carefully all the instructions in the “UO Financial Aid” section later in this chapter.

Your aid will be applied first to your UO account to pay the \$300 registration fee and any resource fees. After those charges are paid, the remaining aid will be transferred to OSU to be applied towards your program bill (**provided you signed the necessary release form with Lois Yoshishige in the UO Business Office**). The transfer may take a couple of weeks after the start of the term, so don't be alarmed if your aid hasn't been applied to the first bill of the term. Just pay any balance that isn't covered by your aid (by the due date to avoid interest charges) and you will see your financial aid credited to your OSU program bill by the time the second bill of the term is mailed. (Any interest charges that accrue on the portion of your bill covered by your financial aid will be waived.) If your aid is greater than your program cost, the UO will send OSU only the amount you owe and release the remainder to whomever you designated or directly to your bank account, whatever arrangements you made with Lois. If necessary, your bill payer can contact Pam Roberts (see below) to confirm the amount of the aid transfer so that s/he can pay the correct amount by the due date.

Please contact Lois Yoshishige in the UO Business Office by phone at (541) 346-1251 or email at loisy@uoregon.edu if you have any questions regarding the financial aid transfer to OSU or if you are having any trouble figuring out the activity on your UO account. Contact the UO FAO if you have specific questions about your UO financial aid (fawww@oregon.uoregon.edu)

Please see pages 88-89 for answers to “Frequently Asked Questions.”

Due to federal privacy regulations, the OSU Business Office will not discuss student accounts with anyone other than the student. Therefore, it would be a good idea to **give your parents/billpayers a copy of this section and the “Frequently Asked Questions” section** on pages 88-89. Tell them that they may contact Pam Roberts directly (e-mail is best) if they have questions concerning the OSU bill. Pam will be able to assist them provided you have listed their names on the release section of the OUS address form you completed.

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Revised 5/08

EOU Billing Procedures

Since the Oregon University System (OUS) International Programs Office is located on the OSU campus, your program charge will be put on the OSU billing system. Your billing address will receive a computerized billing statement from the OSU Business Office by the middle of the month. The bill is due by the last day of the month (October 31st for fall term, January 31st for winter term, and April 30th for spring term). You will be charged a 1% interest charge per month (12%APR) on any unpaid balance still on your account after the due date.

There have been instances when students have not received a billing statement. If this happens, please make your payments as scheduled on the payment agreement. Make the check payable either to “OUS International Programs” or “OSU” and mail the payment to Pam Roberts at the address below. Be sure to include a written statement indicating your name and the overseas program name (e.g., Denmark Program). This will insure that the payment will be credited properly.

In addition to the program charge(s) listed on your payment schedule, **you will be charged a \$250 EOU registration fee the first term that you are abroad.** This charge will be placed on your EOU account and you will receive a separate bill from EOU that you will need to pay, unless you have financial aid that will cover it.

Please note that failure to pay all your program costs by the end of your program will result in a hold being put on your transcript and on fall term registration.

Advance payment up to the total amount may be made at any time.

Financial Aid Students:

If you are a financial aid student, it is very important that you read and follow carefully all the instructions in the “EOU Financial Aid” section later in this chapter. In addition, please contact Farideh Shahbazi in the EOU Business Office at (541) 962-3626 or by email at fsahbaz@eou.edu to give her the necessary authorization so that she can transfer your aid to OSU.

Your aid will first be applied to your EOU account to cover any charges there. Once your EOU account is cleared, EOU will transfer the remaining aid to be applied to your program charge at OSU. The aid transfer will take a couple of weeks after the start of the term here in Oregon, so don't be alarmed if your EOU aid isn't reflected in the first bill you receive from OSU. Just pay any balance that isn't covered by your aid and you will see your aid credited to your OSU program bill by the time the second bill of the term is mailed. (Any interest charges that accrue on the portion of the bill covered by your financial aid will be waived.) If your aid is greater than your program cost, EOU will send OSU the exact amount owed for your program, and release the remainder to whomever you have designated. If necessary, your bill payer can contact Pam Roberts (see below) to confirm the amount of the aid transfer so that s/he can pay the correct amount by the due date.)

Please see pages 88-89 for answers to “Frequently Asked Questions.”

Due to federal privacy regulations, the OSU Business Office will not discuss student accounts with anyone other than the student. Therefore, it would be a good idea to **give your parents/billpayers a copy of this page and the “Frequently Asked Questions” section** on pages 88-89. Tell them that they may contact Pam Roberts directly (e-mail is best) if they have questions concerning the OSU bill. Pam will be able to assist them provided you have listed their names on the release section of the OUS address form you completed.

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Updated 2/27/08

SOU Billing Procedures

Since the Oregon University System (OUS) International Programs Office is located on the OSU campus, your program charge will be put on the OSU billing system. Your billing address will receive a computerized billing statement from the OSU Business Office by the middle of the month. The bill is due by the last day of the month (October 31st for fall term, January 31st for winter term, and April 30th for spring term). You will be charged a 1% interest charge per month (12%APR) on any unpaid balance still on your account after the due date.

There have been instances when students have not received a billing statement. If this happens, please make your payments as scheduled on the payment agreement. Make the check payable either to "OUS International Programs" or "OSU," and mail the payment to Pam Roberts (see below). Be sure to include a written statement indicating your name and the overseas program name (e.g., Denmark Program). This will insure that the payment will be credited properly.

In addition to the program charge(s) listed on your payment agreement, **you will be charged a \$275 SOU registration fee each term you are abroad.** This charge will be placed on your SOU account, and you will receive a separate bill from SOU that you will need to pay, unless you have financial aid that will cover it. (For the first term, you will be charged a nonrefundable SOU application fee of \$100 right after your interview and then be billed for the remaining \$175.)

Please note that failure to pay all your program costs by the end of your program will result in a hold being put on your transcript and on fall term registration.

Advance payment up to the total amount may be made at any time.

Financial aid students:

It is very important that you read and follow carefully all the instructions in the "SOU Financial Aid" section later in this handbook.

Your aid will be applied first to your account at SOU to cover the registration fee. If your aid is greater than the SOU registration fee, SOU will transfer the remaining aid to OSU to be applied to your program bill here. That transfer may take a couple of weeks after the start of the term here in Oregon, so don't be alarmed if your SOU aid isn't reflected in the first bill you receive from OSU. Just pay any balance that isn't covered by your aid and you will see your aid credited to your OSU program bill by the time the second bill of the term is mailed. (Any interest charges that accrue on the portion of your bill covered by your financial aid will be waived.) If your aid is greater than your entire program cost, SOU will take the amount owed to them for registration, send OSU the exact amount owed for your program, and release the remainder to whomever you designated or directly to your bank account, whichever arrangement you made with the SOU Business Office. If necessary, your bill payer can contact Pam Roberts (see below) to confirm the amount of the aid transfer so that s/he can pay the correct amount by the due date.

If you have any questions regarding your aid disbursement, please contact SuAnne Cleveland in the SOU Business Office at (541) 552-6730 or by email at cleveland@sou.edu.

Please see pages 88-89 for answers to "Frequently Asked Questions."

Due to federal privacy regulations, the OSU Business Office will not discuss student accounts with anyone other than the student. Therefore, it would be a good idea to **give your parents/billpayers a copy of this page and the Frequently Asked Questions section on pages 86-87.** Tell them that they may contact Pam Roberts directly (e-mail is best) if they have questions concerning the OSU bill. Pam will be able to assist them provided you have listed their names on the release section of the OUS address form you completed.

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Revised 5/08

WOU Billing Procedures

Since the Oregon University System (OUS) International Programs Office is located on the OSU campus, your program charge will be put on the OSU billing system. Your billing address will receive a computerized billing statement from the OSU Business Office by the middle of the month. The bill is due by the last day of the month (October 31st for fall term, January 31st for winter term, and April 30th for spring term). You will be charged a 1% interest charge per month (12% APR) on any unpaid balance still on your account after the due date.

There have been instances when students have not received a billing statement. If this happens, please make your payments as scheduled on the payment agreement. Make the check payable either to "OUS International Programs" or "OSU," and mail the payment to Pam Roberts (see below). Be sure to include a written statement indicating your name and the overseas program name (e.g., Denmark Program). This will insure that the payment will be credited properly.

In addition to the costs listed on your payment agreement, WOU will charge a \$250 registration/ administration fee each term you are registered for the program. Also, you will be charged for one (1) credit hour of WOU tuition the first term you are abroad for the WOU required capstone project. These charges will be put on your WOU account at the start of each term you are abroad, and you will receive a separate bill from WOU that you will need to pay, unless you have enough financial aid to cover it.

Please note that failure to pay all your program costs by the end of your program will result in a hold being put on your transcript and on fall term registration.

Advance payment up to the total amount may be made at any time.

Financial Aid Students

It is very important that you read and follow carefully all the instructions in the "WOU Financial Aid" section later in this chapter.

Your aid will first be applied to your WOU account to cover the charges listed above. If your aid is greater than these charges, WOU will transfer the remaining aid to be applied to your program bill at OSU. The aid transfer will take a couple of weeks after the start of the term here in Oregon, so don't be alarmed if your WOU aid isn't reflected in the first bill you receive from OSU. Just pay any balance that isn't covered by your aid by the due date and you will see your aid credited to your OSU program bill by the time the second bill of the term is mailed. (Any interest charges that accrue on the portion of your bill covered by your financial aid will be waived.) If your aid is greater than your entire program cost, WOU will take the amount owed to them for their fees, send OSU the exact amount owed for your program, and release the remainder to whomever you designated. If necessary, your bill payer can contact Pam Roberts (see below) to confirm the amount of the aid transfer so that s/he can pay the correct amount by the due date.

If you have any questions regarding your aid disbursement, please contact Dona Vasas in the WOU Business Office at (503) 838-8171 or by e-mail at vasasd@wou.edu.

Please see pages 88-89 for answers to "Frequently Asked Questions."

Due to federal privacy regulations, the OSU Business Office will not discuss student accounts with anyone other than the student. Therefore, it would be a good idea to **give your parents/billpayers a copy of this page and the "Frequently Asked Questions"** section on pages 88-89. Tell them that they may contact Pam Roberts directly (e-mail is best) if they have questions concerning the OSU bill. Pam will be able to assist them provided you have listed their names on the release section of the OUS address form you completed.

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Updated 2/26/08

UO, EOU, SOU, and WOU Billing Procedures - Frequently Asked Questions

- 1. My first program payment isn't due until October, yet my program starts before then. Will I still receive my room and board disbursement in September?**
Yes, if your program bill includes room and board, then you will be covered from the start of the program, regardless of when we receive your first program payment.
- 2. Can I pay my OUS program bill with a credit card?** Yes, by phone only. Please call either Kareem Anderson (541 737-9366) or Rene Rhodaback (541 737-0640) in the OSU Business Office. Tell him/her that you are a non-OSU student on a study abroad program billed through OSU and you want to pay with a credit card. S/he will ask for your OSU account number (which will be on the billing statement) and how much you wish to pay. If your parents call for you, they will have to know your account number and balance due, as Kareem or Rene cannot give them this information due to federal privacy regulations. **NOTE:** You can pay your home campus charges with a credit card by any method that they accept – via the web, phone, etc.
- 3. Can I pay my program bill in monthly installments?** Yes, you may pay in monthly installments if you prefer, dividing up your bill as necessary. However, be aware that you will be charged interest and that each term's bill should be paid in full before the next term's installment is due.
- 4. I am eligible for staff rates at my home campus. Can I use staff rates for my study abroad program?**
No, unfortunately you cannot. Since you are not paying your home campus for regular tuition (you are paying an administrative fee to the OUS International Programs Office in lieu of tuition) you cannot use staff rates. (Note for WOU students: you can use your staff rates for the one credit WOU required capstone project.)
- 5. I have a tuition/fee remission. Can I use that for my program?** Tuition and/or fee remissions waive tuition and fees at your campus. Again, since you are not being charged regular tuition and fees by your home campus, there is nothing to waive, so you will not be able to apply this type of aid to your program bill. **Contact your Financial Aid Office if you are unsure whether or not your aid consists of a tuition or fee remission. UO: 1-800-760-6953 SOU: (541) 552-6162 WOU: (503) 838-8475 EOU: (541) 962-3550**
- 6. I received a bill from my home campus that was greater than the registration fee and my college's resource fee. Why is that?** Most likely, you have some old charges on your home campus account that you didn't pay before you left for your overseas program. You need to pay those. **(In fact, failure to pay past due charges on your home campus account may block your registration).** Sometimes fines or health service charges might show up on your home account after you leave for exchange (students often stock up on prescriptions before leaving for exchange). Don't forget about those charges!
- 7. The financial aid that was sent to OSU was less than what I was expecting. What happened?** Your aid is first applied to your home campus account to pay any balance due. Thus, part of your aid might have gone towards a past due balance. Also, some loans (such as the Ford) have a fee subtracted before they are applied to your account, or, if you have an alternative loan, it is possible it was released directly to you rather than directly applied to the account. You can check your aid award and home campus account via the web. If something appears to be missing, contact your home campus financial aid office. Most likely you forgot to complete some necessary paperwork.

8. When I look at my financial aid budget, it shows a higher cost than my payment agreement, and the categories (tuition, room and board, etc.) don't match my cost sheet either. What is going on?

You are confusing your financial aid *budget* with your program *bill*. We submit your exchange program budget to your home campus Financial Aid Office. They look at your total estimated costs, which include the program charge you pay to us, plus all the items on your cost sheet that we don't bill for, such as airfare, etc. The Financial Aid Office compares the exchange program costs to the on-campus costs. If your exchange program cost is higher, the Financial Aid Office adds a lump sum to your budget to account for the higher cost of studying abroad. The Financial Aid Office doesn't adjust the budget line items so that they match the categories of your particular exchange program; they just adjust the total figure. *It is the total budget figure that is used to determine your aid package.* The higher your budget, the more aid you *may potentially* be eligible for. Your aid package will also be determined by your eligibility for additional loans, family contribution, etc. You aren't guaranteed that you will receive enough aid to totally cover all of your costs; in fact, most students don't.

Updated 5/08

FINANCIAL AID

Financial Aid Timeline

The following chart provides dates to consider if you will be applying for financial aid for next academic year.

Mid-December	Free Application for Federal Student Aid (FAFSA) becomes available for the next academic year. Copies can be picked up at your Financial Aid Office. Start filling out the FAFSA as soon as you get it, using estimated income if necessary. (You can also apply online at www.fafsa.ed.gov .)
January 1 – February 1	Mail your FAFSA to the Federal Processor between January 1st and February 1st for consideration as an on-time applicant.
April - May	Your financial aid award is packaged. If you decide to stay in Denmark for the exchange program next year, it would be wise to contact your Financial Aid Office at this time to ensure that your file is complete and all forms have been signed. Please note that your financial aid office cannot prepare your financial aid award package to include additional expenses of studying overseas until the OUS International Programs Office has supplied them with a final budget. (Final determination of overseas budgets is dependent upon cost projections from your program site.) For more information, see the financial aid page for your university later in this chapter.
Mid-May	Award letters are sent out beginning in mid-May. The Financial Aid Office <u>will not</u> print your loan promissory notes until you have signed and returned your award letter.
Summer term	If you have not finished the financial aid process as outlined above, remain in contact with your Financial Aid Office and complete all paperwork as needed.
Beginning of each term	Financial aid disbursement date
Mid-December	Don't forget to fill out the FAFSA for the following year!

Overview of Financial Aid Process

Even if you do not currently receive financial aid, it is a good idea to apply before you go overseas. Some programs can cost significantly more than the regular OUS tuition. All students are eligible for some form of aid, regardless of family income. If you are unsure about meeting the costs of your program, financial aid may be your answer.

Participants in OUS study abroad programs are eligible to be considered for the same federal, state, and institutional financial aid programs available to on-campus students at OUS universities. You will receive the financial aid to which you are entitled when you have met all of the following conditions:

- Been admitted as a full-time student;
- Filed a FAFSA form;
- Provided all information requested by the Financial Aid Office;
- Received, signed, and returned your financial aid award letter to the Financial Aid Office;
- Signed and returned loan promissory notes or other required forms;
- Completed entrance loan counseling with the Financial Aid Office prior to receiving any loans;
- Notified the Financial Aid Office of your current address or the address of a contact person in the United States.

Applying early for financial aid is critical. On-time applicants will receive all aid for which they are eligible. For consideration as an on-time applicant, send your completed, signed FAFSA to the Federal Processor as soon after January 1st as possible and no later than February 1st. Getting your application in on time also allows your Financial Aid Office adequate processing time to meet program payment deadlines.

The FAFSA will ask for information from your tax returns. If you do not have your tax returns completed, ESTIMATE your income! You can correct the information on the FAFSA later without being considered a late applicant. However, once your application is considered late, you will no longer be eligible for certain types of grant and loan aid.

When your financial aid award is being packaged, your Financial Aid Office will send either a request for more information (if your FAFSA was incomplete, had inconsistent information, or used estimated taxes) or an award letter offering you your financial aid for the following year. The budget on your award letter may be higher than usual to reflect additional expense incurred by participation in an overseas program. Your aid, when possible, may also be increased to cover the additional program expenses including airfare to and from the site.

Keep in contact with your Financial Aid Office throughout the term before you go abroad to ensure that:

- (1) your file is complete;
- (2) your aid has been packaged;
- (3) program costs have been calculated into your total budget;
- (4) all loan notes and release/authorization forms have been signed prior to the end of the term.

Your financial aid can be processed long distance, but this takes time and adds stress. It can also force you to pay program costs out of your own pocket until your aid is processed.

Look realistically at your or your parent's ability to meet the expected family contribution, the amount the federal government calculates that you can pay toward your education. If you don't think you can pay this amount, look at other options *before* you go overseas. More and more students are turning to alternative loans to help cover their educational expenses. Alternative loans are offered through an outside institution directly to the student borrower to pay for the expected family contribution. Please note that these loans generally carry higher interest rates and must not exceed the amount of unmet need shown on your financial aid budget. Contact your Financial Aid Office to get more information on these loans.

Your financial aid will be disbursed on the first day of classes at your home university even though your program may start earlier. Make sure you bring enough money with you to cover initial expenses.

It is possible to have most of your financial aid credited directly to your OUS international program billing account with the Oregon State University Business Affairs Office after the beginning of the term.* In order to do this, you must sign release papers available in your financial aid or business affairs office before you leave. Some Stafford Loans and other private loans, however, may not be transferable in this manner. If this is the case, they must be mailed to you, or a designated individual, to be endorsed and/or deposited in an account in your name. Contact your Financial Aid or Business Office to determine what procedures they recommend you follow in order to receive these funds. If you do receive a financial aid check in Denmark and need to use the funds to make your program payments, you can endorse it and make it payable to **OUS Denmark Program c/o OSU Office of International Programs** and then mail it to Oregon State University, Box 1086, Corvallis, OR 97339.

*** Note for PSU students:** If you are a PSU student, you will be billed directly by PSU for your entire program cost. Your financial aid will be applied to your PSU account.

The aid that you have arranged to have released directly to the program will be applied to your account at the beginning of the term in Oregon. (Do not be concerned if this credit does not appear on the first bill you receive; sometimes the aid transfer takes a few weeks to be processed. Your aid should be applied by the second bill of the term.) If your aid does not completely cover the program cost, you must make payments for the difference **by the due dates listed** on the payment schedule. If your aid will completely cover the cost of the program, you will not need to make any payments. If your aid is more than the program cost, you will receive a refund.

BE SURE YOUR FINANCIAL AID ARRANGEMENTS ARE COMPLETE BEFORE YOU LEAVE THIS COUNTRY. It can be very disconcerting to find out that you did not sign everything after you are already several thousand miles away. It can also be expensive!

NOTE: Students on financial aid who do not maintain full-time status while on an overseas program may face consequences related to aid for the year abroad or for the year following. Consult with the Resident Director to be sure you are fulfilling full-time status requirements.

It is the student's responsibility to notify the financial aid office on their home campus, in writing, of any and all changes in enrollment as they occur. Satisfactory academic rules and regulations do not change just because a student is not on campus.



Please be sure to read carefully the specific information regarding billing and financial aid procedures for your particular university, included in this chapter.

Financial Aid Information for Specific OUS Universities

EOU Financial Aid

Contact Person: Carolyn Prescott, Financial Aid Counselor
Inlow Hall
Telephone: (541) 962-3550
E-mail: fao@eou.edu

As a participant in an OUS international program, you are eligible to be considered for all federal, state, and institutional financial aid programs available to resident students of EOU except Federal Work-Study. However, certain steps have to be taken to ensure your aid is processed and disbursed smoothly while you are away from campus.

Before you leave the country, be sure to:

- (1) **Complete a FAFSA** for the relevant academic year at <http://www.fafsa.ed.gov/>.
- (2) **Contact both the Financial Aid Office and Student Accounts at EOU.** The Financial Aid office will need to be aware of your study abroad plans to discuss funding strategies with you. Our office requires notification from the Director of International Programs that your plans to study abroad have been approved. You will also want to make arrangements with the office of Student Accounts to ensure any excess financial aid for the term reaches you safely, either by a check through the mail or through Direct Deposit into your bank account.

Office of Student Financial Aid Homepage: <http://www.eou.edu/fao/>

Office of Student Accounts Homepage: <http://www.eou.edu/staccts/>

- (3) **Be prepared to stay in contact with EOU** through your official EOU e-mail account both prior to and during your entire time abroad.

While away, regularly check your official EOU email account and Webster: Offices such as Student Accounts, Financial Aid, and others will routinely send selected official communications to students via e-mail. Such e-mail will include your financial aid award information, as well as notifications of any changes to your aid. These communications are for the purposes of conducting official university business.

It is the student's responsibility to notify the financial aid office on their home campus, in writing, of any and all changes in enrollment as they occur. Policies concerning satisfactory academic progress apply to all students whether studying abroad or taking classes on campus and can be found here: <http://www.eou.edu/fao/sap.htm>

NOTE: At the end of your first semester at a study abroad site, please ask the Resident Director to send a letter to our office reporting the number of hours (with grades) you have completed.

NOTE: Students on financial aid who do not maintain full-time status while on a study abroad program may face consequences related to aid in either the year they are abroad or the subsequent year. Consult with the Resident Director to be sure you are fulfilling full-time status requirements.

If you need to apply for financial aid for the year following your return: Complete a new FAFSA as soon after January 1 as possible to be considered for aid in the upcoming school year. This is best done through the FAFSA website.

Revised 1/08

For more information, please see EOU Billing Procedures and Frequently Asked Questions on earlier in this chapter.

OSU Financial Aid

Contact: Lois DeGhetto
Office of Financial Aid & Scholarships
Kerr Administration Building, Room 218
Phone: (541) 737-2241
E-mail addresses: financial.aid@oregonstate.edu
Lois.DeGhetto@oregonstate.edu

Most kinds of Federal and State financial aid can be used on OSU approved study abroad programs. Many students have used aid successfully in conjunction with study abroad. However, to make financial aid work for you, please read and follow carefully the instructions below:

- **Complete the Free Application for Federal Student Aid (FAFSA).** The FAFSA application should be completed online (www.fafsa.ed.gov) by February 28 to meet priority-funding deadlines, or mailed by January 31 (but not before January 1). Make sure to list OSU on the FAFSA form by using the OSU school code: 003210. For more information, consult the OSU financial aid instructions at <http://oregonstate.edu/admin/finaid/steps.html>.
- **Sign and submit all follow-up paperwork to the Office of Financial Aid and Scholarships.** The Office of Financial Aid and Scholarships is not responsible for incomplete aid files, missing signatures, interest charges, missing or outdated addresses, satisfactory academic progress or registration holds that may cause a delay in the financial aid process.
- **Accept your federal financial aid offer online** www.oregonstate.edu/students/onlineservices. Your financial aid eligibility will initially be calculated according to the on-campus cost of attendance. You must accept your aid within 30 days of your email notification. Delaying accepting aid may result in cancellation of certain aid types. If you have been awarded a scholarship that requires an acceptance letter be return, you must do so by the required deadline indicated on the letter.
- **Sign Perkins and/or Ford Direct Student Loan Promissory Notes.** If you are a first-time borrower, you will be required to complete an entrance counseling session before your loans can be disbursed. Entrance counseling is available on the web at www.dlsvicer.ed.gov. You may also complete your Master Promissory Note (MPN) for student loans at <http://dlenote.ed.gov>. You will need your FAFSA pin number to complete both of these requirements. The Perkins Master Promissory Note can be signed online at <https://www.ecsi.net/prom80/>.
- The International Programs Office will submit a list of study abroad participants to the Office of Financial Aid and Scholarships the term prior to your departure. If your study abroad budget is more than the OSU on-campus budget, the Office of Financial Aid and Scholarships will automatically revise your aid budget based upon the study abroad program costs reported by the International Programs Office. You will receive an e-mail from the Office of Financial Aid and Scholarships notifying you of the budget revision. Most additional funding comes in the form of loans. You will need to request additions/revisions to your aid. Follow the instructions given to you in that e-mail.
- Complete a "Consent for Release of Confidential Information" form if you would like your parents (or other bill payers) to be allowed to discuss your account with the Office of Financial Aid and Scholarships. This form can be found online at <http://oregonstate.edu/admin/finaid/forms.html>.
- Notify the Office of Financial Aid and Scholarships and the Office of International Programs of any enrollment changes. If you leave the program early, or fail to satisfactorily complete the program, you must notify the Office of Financial Aid and Scholarships in writing. Failure to do so may require you to

return aid funds received. You can change your address on your student online services at www.oregonstate.edu/students/onlineservices.

- Plan ahead for emergency funding. Do not expect emergency loan assistance through the Office of Business Affairs. If possible, identify sources for emergency funds before you leave in case an unexpected need arises once you are overseas.
- If your aid is less than the program cost, you must pay the difference by the due dates listed on the Payment Agreement to avoid interest charges. If your aid is greater than the program cost, you will receive a refund. You can sign up to have your refund directly deposited into your bank account, form available online at: http://oregonstate.edu/fa/businessaffairs/accountspayable/forms/direct_deposit.pdf. If you have not signed up for direct deposit, a refund check will be mailed to the current mailing address in the OSU billing system. Be sure to update your current mailing address. You can update your current mailing address via the web at www.oregonstate.edu/students/onlineservices.
- Pay any up front costs. Federal regulations do not permit the disbursement of aid funds until the beginning of each scheduled term for the OSU campus. For some programs, the disbursement schedule of aid funds may not coincide with the study abroad program billing deadlines and start dates. You are encouraged to contact the program directly to determine any up-front cost for the study program or internship. You may need to seek outside funding to pay the costs of the program deposit, airline tickets, insurance, visas, etc. Certain expenses may not be covered by federal aid funds.
- Pay off any balance on your OSU account. Scheduled financial aid funds are applied to the student billing account. It is your responsibility to pay any remaining program costs owed to an outside agency or university that are not covered by financial aid. Any unpaid balance may result in your grades being held until payment is made in full. Unreported grades may result in a hold on your aid for subsequent terms until the problem is resolved.

NOTE: If you will need to apply for financial aid for the year when you return to the U.S., you should apply for aid on line by submitting your FAFSA on the web at www.fafsa.ed.gov by February 28, 2008.

Revised 1/08

For more information, please see OSU Billing Procedures and Frequently Asked Questions earlier in this chapter.

PSU Financial Aid

Contact Person: Matthew Sagayaga
Room 183, Neuberger Hall
Telephone: (503) 725-4951
E-mail address: sagayagm@pdx.edu

MAKE SURE YOUR FINANCIAL AID ARRANGEMENTS ARE IN ORDER BEFORE YOU LEAVE:

1. Apply for financial aid the same as usual. Even if you have already been awarded when you decide to study abroad, it is relatively easy to revise aid to reflect a new budget. If you wish, you may wait until you're accepted into a study abroad program to apply. However, because the aid process can take up to several months, it is best to get the process underway early. You can always cancel it later if things don't work out.
2. Get accepted to a study abroad program.
3. Make sure the Financial Aid Office has been notified that you are accepted to study abroad. Students cannot be awarded aid for a study abroad program without first being accepted into it.
4. When you receive notification of your Financial Aid Award, be sure to follow the instructions and respond right away. If you do not respond within 30 days, your award may be cancelled.
5. Be sure you have made arrangements for delivery of any financial aid coming to you after your PSU charges have been paid. For most students, this will be through the HigherOne card. Confirm with the Business Office that the option you choose will be the right option while you are abroad. You can change your option if desired. The alternative to the HigherOne card is to sign up for Direct Deposit with the PSU Business Office.

AS A FINANCIAL AID RECIPIENT, YOU ARE SUBJECT TO THE SAME SATISFACTORY PROGRESS REGULATIONS REQUIRED ON THE HOME CAMPUS.

REMEMBER: You must report to the Financial Aid Office any kind of resources you receive (such as scholarships, stipends, etc.) other than those awarded through the Financial Aid Office. Receiving other resources may result in an adjustment of your award.

NOTE:

If you are applying for financial aid for the year you are back in the U.S., please complete your FAFSA for that year on-line at www.fafsa.ed.gov. Typically, FAFSA applications are to be completed by January, in order to receive aid for the following academic year. If parental information is included in your FAFSA application, the parent's PIN must be entered when submitting the FAFSA. Don't forget to keep your PSU mailing address updated.

We strongly encourage you to meet with a financial aid counselor before you leave for your study abroad experience.

Revised 1/08

For more information, please see PSU Billing Procedures and Frequently Asked Questions earlier in this chapter.

SOU Financial Aid

Contact Person: Debbie Beck
Enrollment Services Center
Phone: (541) 552-6162; Fax: (541) 552-6614
E-mail address: beck@sou.edu

Most kinds of Federal and State financial aid can be used on the foreign study programs. Many students have used aid successfully in conjunction with study abroad. However, to make financial aid work for you, you need to follow the guidelines below:

1. **Apply early** (before February 10 for the following school year) for financial aid at www.fafsa.ed.gov so you can be considered for all sources of aid for which you might be eligible and have adequate processing time to meet program deadlines. **Always search for scholarships** by checking the Financial Aid website at www.sou.edu/finaid and researching on the internet. (If you are a student who receives an SOU tuition remission scholarship, be aware that they are not applicable to some exchange programs. Check with the SOU International Programs Office at 552-6336 if you have questions.)
2. Since study abroad financial aid recipients must have their data verified before their files are reviewed, turn in any Worksheets, signed Federal Tax copies, and Loan Promissory Notes as requested in a timely manner. Aid offers can be accepted online through the Fin. Aid webmodule. Students who have never done loan entrance counseling can do it online at www.dl.ed.gov. **No aid can be released to your student SISWEB account unless all required processing steps have been completed.**
3. When the SOU International Programs Office notifies the study abroad financial aid coordinator, Debbie Beck, of your acceptance to a program, she will revise your aid package according to the new (foreign) budget. **Student and parent loans are generally the only funds that can be increased** to accommodate the additional costs of the program.
4. Be aware that dependent students may have already reached their annual borrowing limit through the Federal Direct Loan Program and will need to borrow **additional alternative loans** through private lending agencies. Furthermore, parent(s) **must have good credit** to obtain the Federal Direct Parent (PLUS) Loan. Please allow extra time for processing. **These loans must be in place before leaving** the country.
5. Students who receive **Veterans Benefits** must meet with Scott Chadick in the Enrollment Services Center to find out what is required to maintain those benefits while on the program. Scott can be reached at 552-6757 or by email at chadick@sou.edu.
6. If you are anticipating any checks to arrive while you are away that will need your signature (such as alternative loan or outside scholarship checks), you must meet with SuAnne Cleveland in the Enrollment Services Center **before you leave** to sign a Power of Attorney form. You can call her at 552-6730 or email her at cleveland@sou.edu. She is the contact who will be handling your aid funds while you are abroad.

Revised 1/08

For more information, see SOU Billing Procedures and Frequently Asked Questions earlier in this chapter.

UO Financial Aid

Contact Information: Office of Student Financial Aid and Scholarships, Room 260 Oregon Hall
(541) 346-3221 or (800) 760-6953
Financial Aid: fawww@oregon.uoregon.edu
Lois Yoshishige: loisy@uoregon.edu

Most forms of financial aid may be used to pay for your overseas study program costs. Please note, however, that most students need to supplement their standard financial aid package. For specific information about awards and eligibility, you should consult with a financial aid counselor at the Office of Student Financial Aid and Scholarships.

If you wish to use UO financial aid to help pay for an overseas study program, here are the steps you will need to follow:

1. Apply for financial aid by completing the Free Application for Federal Student Aid (FAFSA) as soon as possible after January 1, but before February 1. The on-line version of the FAFSA can be found at <http://www.fafsa.ed.gov>.
2. Your financial aid eligibility will be initially calculated according to the standard on-campus budget. After you receive your award letter, you should meet with your financial aid counselor to determine if your aid can be increased to reflect any additional costs related to studying overseas. Loans (Stafford, PLUS and alternative) are generally the only type of aid that can be increased. **Sign and return your Award Letter as soon as possible. Failure to do so could result in the possible loss of all or part of your financial aid.**
3. **Summer Applicants:** Loans are generally the only type of aid available for summer study and students must complete an additional summer financial aid application. *Summer financial aid applications are usually available beginning April 1 and must be submitted to the Office of Student Financial Aid and Scholarships by May 1.* For more information about summer aid and to download an application, please visit <http://financialaid.uoregon.edu/>
4. Schedule an appointment with Lois Yoshishige in the Office of Business Affairs, which is located on the first floor of Oregon Hall. Take a copy of your Award Letter to your appointment. You will need to sign a Letter of Authorization so that your financial aid can be sent directly to OSU to be applied to your program bill. If you are borrowing loans, you may also need to sign a Promissory Note, which certifies your agreement to repay your loans. Further, you may need complete Entrance Counseling, which certifies your understanding of your rights and responsibilities as a borrower.

BRING IDENTIFICATION: Your ID must have your photograph and signature.

5. Most types of financial aid can be transferred as described above. Some types of aid, however, cannot be transferred to a third party, including any check made out to you. All checks in this category must be sent directly to you or to a designated family member or friend. The UO Business Office cannot deposit checks directly to a bank account.
6. If your aid is less than the program cost, you must pay the balance by the due dates listed on the payment schedule. If your aid is greater than the program cost, you will receive a refund. If you will receive a refund, you are strongly encouraged to complete a Direct Deposit Form so that your refund will be deposited in your checking or savings account. Forms are available in the UO Business Office or on-line at <http://baowww.uoregon.edu/>.
7. Make sure your UO Student Billing Account is cleared of any debts (library fines, health service fees, etc.) before you leave. **Failure to clear your account may prevent you from being registered.**

8. If you have any questions about the type of financial aid, contact the Financial Aid Office at (541) 346-3221 (fawww@oregon.uoregon.edu). For questions concerning the transfer of funds contact Lois Yoshishige at (541) 346-1251 (loisy@uoregon.edu).

NOTE: If you will need to apply for financial aid for the year when you return to the U.S. you will want to consider using the on-line FAFSA at www.fafsa.ed.gov. You (and your parents) can obtain a PIN number to 'sign' the FAFSA. Information regarding PINs is available at the FAFSA website.

Rev. 5/08

For more information, see UO Billing Procedures and Frequently Asked Questions earlier in this chapter.

WOU Financial Aid

Contact Person: Ryan West, Associate Director of Financial Aid
Administration Bldg. Room 310
Phone/TTY: (503) 838-8475 or toll-free (877) 877-15931; E-mail: westr@wou.edu

1. Apply for Financial Aid by completing a paper Free Application for Federal Student Aid (FAFSA) or apply online <http://www.fafsa.ed.gov>. You will need a federal personal identification number (PIN) to complete the FAFSA online. You can request a PIN at www.pin.ed.gov.
2. If you would like the Financial Aid Office to consider your study abroad expenses as an addition to your budget, you need to:
 - _____ a. Apply for admission to the OUS International Program.
 - _____ b. Make an appointment to see a financial aid counselor.
 - _____ c. Submit all required documents including a signed award letter and loan promissory notes.
 - _____ d. Complete a "Financial Aid Request for Study Abroad" form. This form allows you to request to have your additional study abroad expenses added to your budget.
 - _____ e. Complete a "Release of Confidential Information Form for Study Abroad." This form designates your U.S. contact person(s) for financial aid documents.
 - _____ f. Complete entrance loan counseling with the Financial Aid Office prior to receiving any loans. You can do this at the Financial Aid Office or online at www.dlssonline.com.
3. Make arrangements with Dona Vasas in the Business Office (503) 838-8171 or (vasasd@wou.edu) to transfer aid to your study abroad program. Please make these arrangements at least four weeks prior to departure. Aid will be disbursed at the beginning of WOU's regular terms or the beginning of your study abroad program--whichever date is later.
 - _____ a. You must sign a release: your financial aid cannot be released unless this is signed with the Business Office.
 - _____ b. If you are receiving a private student loan, be aware that some of the private lenders require your endorsement on the check if funds are not sent electronically. If you are not able to endorse the check before you leave, it will be sent to you for your signature. This may delay your receipt of those funds.
4. Double check with the Financial Aid Office and Business Office prior to leaving to confirm that all records are in order.
5. Satisfactory Academic Progress (SAP) will be monitored at the end of each term for every student receiving financial aid. As a financial aid recipient, you are expected to complete the credit hours required for the attendance level on your award letter. You must be in good satisfactory academic progress before you depart on your study abroad program or your financial aid will be placed on hold. If your financial aid is on hold, you will need to petition for reinstatement of your aid.

The Financial Aid Office realizes that grades are delayed for the period that you are involved in the study abroad program and may not be posted at the time grade audit is done. If you receive a SAP petition and letter regarding failure to maintain satisfactory academic progress because your study abroad grades are not yet posted on the university's records, you need to complete the SAP petition and return it to the Financial Aid Office.
6. If you leave the study abroad program prior to its official termination, you must notify the Financial Aid Office in writing indicating the date of last class attendance and reasons for withdrawal. You may be responsible for repaying all or part of your financial aid received.

If, while you are abroad, you need to apply for financial aid for the year following your international program, you can complete a FAFSA online (see #1 above) or request the Financial Aid Office to send a FAFSA to your U.S. contact. It is your responsibility to make sure that you get these forms from your U.S. contact.

Please keep offices informed of your plans!!

Revised 1/08

For more information, see WOU Billing Procedures and FAQ earlier in this chapter.