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# BILLING INFORMATION FOR SPECIFIC OUS UNIVERSITIES

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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](mailto:pam.roberts@oregonstate.edu)

## 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 31<sup>st</sup> for fall term, January 31<sup>st</sup> for winter term, and April 30<sup>th</sup> 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](mailto: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.

*Pam Roberts, Billing Coordinator  
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## 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

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# FINANCIAL AID

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## Financial Aid Timeline

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

<b>Mid-December</b>	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 <a href="http://www.fafsa.ed.gov">www.fafsa.ed.gov</a> .)
<b>January 1 – February 1</b>	Mail your FAFSA to the Federal Processor between January 1st and February 1st for consideration as an on-time applicant.
<b>April - May</b>	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.
<b>Mid-May</b>	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.
<b>Summer term</b>	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.
<b>Beginning of each term</b>	Financial aid disbursement date
<b>Mid-December</b>	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.

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