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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)

## 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 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.

**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](mailto: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](mailto: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](mailto: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.

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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.**

## **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](mailto:financial.aid@oregonstate.edu)  
[Lois.DeGhetto@oregonstate.edu](mailto: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](http://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](http://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](http://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](http://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](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](http://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](http://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.