
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

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 clevelas@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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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.

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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.

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.

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