Global Education & Field Study

Studying Away on a Partner Program Semester & Your Financial Aid

Congratulations on your upcoming study away semester or year on one of CC's partner programs! This guide will outline how important aspects of your financial aid and billing will work for your study away.

Please note: *Required* Financial Aid Workshops
All students who receive need-based financial aid must plan to attend one of the workshops that will be offered jointly each semester by CC Financial Aid & Global Education, in order for you to develop a budget/updated cost worksheet for your specific program and to fully understand how your specific aid will transfer to the program you've chosen.

Dates will be announced in **October** for upcoming Spring semester study away, and in **March** for upcoming Fall semester and full academic-year study away programs. You must attend one of these workshops in order to receive your full updated financial aid package, correctly adjusted to the cost of your specific program abroad, and understand the process you'll go through for any variations.

How Will My Aid Be Recalculated/What Does It Include?
When you study away for a semester or year on a partner program, your Expected Family Contribution (EFC) for that term remains the same as if you were studying on-campus at CC. Based on the budget sheets you'll complete at your required Financial Aid Workshop (*above*), your Total Cost of Attendance for the confirmed semester away program will be updated by Financial Aid, and your aid package for the semester/year away recalculated accordingly (adjusted up or down to meet your new updated Total Cost of Attendance).

What's covered? Your updated Total Cost of Attendance for the semester or year away includes ***all required costs*** to participate in your study away program. Where a partner program gives a range in these numbers, we generally use the midpoint number for your budget sheet.

Eligible line items included in recalculating your Total Cost of Attendance:

- CC Home School Tuition, instead of your program's tuition charge
- Supplemental required course fees
- Housing (for the standard/base program housing option)
- Meals, both those invoiced to CC by the program where a meal plan exists, and out-of-pocket meals
- Round-trip airfare
- Student visa fees, including travel required to obtain visa (see section below on eligible visa costs)
- Textbooks and other supplies
- Local transportation
- Required immunizations/vaccinations
- Personal expenses/miscellaneous
- Any other REQUIRED expense articulated by the partner program

What if something costs more than the program budgeted amount?
Partner programs do their best to estimate travel costs, but if something (for example, airfare) costs you more than the budgeted amount – send CC Financial Aid a receipt! They can adjust your budget values for the difference. If there are multiple costs that exceed the published budget, please collect receipts and submit them all at one time. Unfortunately, we cannot make multiple adjustments.

You must apply for all Partner Program scholarships & aid you're eligible for

If you receive need-based aid at CC and are studying on a partner program, you may be eligible for a 'Gap Funding Grant.' This grant is designed to help cover additional costs related to studying away.

In order to receive full consideration for your Gap Funding for your study away semester/year from CC Financial Aid, all students who receive need-based aid from CC must do the following:

1. Apply for any & all scholarships you are eligible for which are offered by your partner program!
2. Provide proof that you submitted the application for your program's scholarships (screenshot of submission in your student portal, email confirmation, etc.) to financialaid@coloradocollege.edu.
3. If you receive a Federal Pell Grant, you are also strongly encouraged to apply for the Gilman Scholarship for study abroad, and any other Outside Scholarships for Study Abroad that you may be eligible for.

Work Replacement Funding

If you have a job working on or off-campus in the year prior to a study away semester and receive need-based aid at CC, you are eligible for Christian Johnson Endeavor (CJE) grant funding. These grants are automatically awarded to eligible students in order of when you submit the CC Internal Application in Summit; there is not a separate application.

This CJE funding is provided to replace a portion of the student employment earnings that you'll not earn during your study away experience; the maximum award is $1,050 per semester. To ensure our funding can serve the greatest number of students, your award may not be $1,050 if your earnings from student employment are less than $2,100 during the previous two semesters. These awards are commensurate with your demonstrated work history and earnings.

Who Pays the Deposit?

If your program requires a confirmation deposit upon acceptance, this is typically the student's responsibility to pay directly to the program. However, if your standard Expected Family Contribution (EFC) towards your CC education is less than $5,000 per year, you're eligible to work with CC Global Education to have CC cover the deposit due on your behalf. Students who are eligible for a deposit deferral will be automatically contacted by Global Education after the CC Internal Application deadline in Summit (March 1 for Fall semester/full year away, October 1 for Spring away) to start the process.

How will the billing work, after the initial deposit?

CC Home School Tuition + the partner's Program Fee (e.g. housing, meals) are billed through your CC student account, just as if you were on campus, and payment plans can continue to be used/set up to cover these costs over the term if needed. Indirect (out-of-pocket) costs like airfare, immunizations, and visa costs may need to be paid for by you, the student, before the program begins. Depending on expected financial aid, some or all these costs may be reimbursed through the student account refund process, or you may request an advance (below). Billing Schedule - Colorado College

What is the timing of when financial aid will be released to my student account?

Typically, funding will be released to your student account the first week of CC's Fall or Spring semester, with refunds processed during the second week of the block. FAQs - Colorado College, under Billing- Credit Balance.

Airfare Booking by Deposit Down

If you are taking part in a program where airfare is your independent responsibility to purchase (most partner programs), and you are anticipating receiving need-based financial aid, our CC partnership with the student travel agency ScholarTrip can offer a booking that requires you to pay a *deposit* up front to secure your plane ticket earlier at better prices, and then you may pay the remainder due to ScholarTrip closer to the date of departure, after (or closer to) your aid disbursal date. To use this option, submit your travel request via the **Colorado College/ScholarTrip booking form**.

Requesting an Advance on Financial Aid

Students expecting need-based aid towards their study away semester/year may request an advance of up to $1250 of their anticipated financial aid one month in advance of the start date of the CC semester, to assist with up-front costs. Students may request this advance by emailing financialaid@coloradocollege.edu.

Visa Acquisition Cost Reimbursement

If you have to travel to obtain your required study abroad visa, these are important parameters and limits on what costs can be included for reimbursement through financial aid. Eligible costs for reimbursement for visa acquisition include:

- Visa application & processing fees
- Visa service fees if use of a visa service can eliminate travel to a consulate or embassy
- Transportation to/from consulate if in-person processing is required
- RT Economy flights from Denver or Colorado Springs to consulate location
- Uber/Lyft or public transit costs for travel to/from airports, consulate, and lodging.
- Meals for duration of travel ($80 cap per day)
- Accommodation for one night in 2–3-star hotel or Airbnb, if required (see below)

Is An Overnight Stay covered? If it is not possible to arrive at the destination city where your consulate is located 2 hours prior to appointment or obtain a return flight within 4 hours after appointment in order to return the same day, coverage for an overnight stay will be permitted for inclusion in the visa costs eligible for reimbursement.

Note about return trips: While it is rare, there are some cases where students have been required to return to the consulate or embassy a second time, once their visa is approved (often weeks later). Proof of this requirement (documentation from the consular office) is required in order to have a second trip approved for financial support. In most cases, your passport with its new visa will be mailed or shipped back to you and a second trip is not required.

Disbursement of Visa Cost Reimbursements

Because you must secure your visa in the semester *before* you leave, visa cost coverage will be reimbursement-based (your financial aid award cannot disburse to your account until your official study abroad term actually begins). If you choose not to attend the program we are unable to provide reimbursement. Please email your visa receipts along with a brief email requesting reimbursement for visa-related expenses to financialaid@coloradocollege.edu. If your reimbursement request includes lodging, please confirm that it was not possible to secure the visa without an overnight stay and include the reason (e.g., airline schedule, embassy appointment slot).

Verification Letters of Anticipated Financial Aid – for Student Visa

As part of applying for your student visa, some countries require you to provide a letter of financial support from your home college Financial Aid if you will be supported by aid to cover expenses for the study away. Reach out to CC Financial Aid directly to request this, *well in advance* of when you need it. Requirements can be very specific from the consulate, so it is essential that you provide any examples given by the consulate/your program of *what this letter needs to specifically include*, as well as any country-specific requirements such as notarization. Note that in order for CC Financial Aid to be able to write this letter of support, you must have submitted all required financial aid documents for the semester in which you'll study abroad.

Tax Withholding for International Students

If you are an international student studying at CC on an F-1 or J-1 visa, as you know, CC is typically required to withhold 14% on the financial aid you receive in excess of the cost of tuition and fees (unless the U.S. has a tax treaty with your country). If you are studying *outside* the United States for a semester, this will not be withheld. If you are studying on a domestic semester within the United States, this will continue to be withheld as usual, using the adjusted Total Cost of Attendance and corresponding aid amount for your semester away.

Additional questions? We can answer them in-person at the Financial Aid Workshop you'll attend, or you can email financialaid@coloradocollege.edu and globaleducation@coloradocollege.edu, and we will be glad to help together.