



FINANCIAL AID POLICIES AND PROCEDURES FOR STUDY ABROAD

You are responsible for submitting all necessary paperwork to our office. Failure to do so may result in a delay or cancellation of your financial aid. Please keep our office informed of your plans and any changes to them.

Student responsibilities:

If you would like the Financial Aid Office to consider your study abroad expenses as an addition to your budget, you need to:

- Apply for the Study Abroad Program.
- Submit a Study Abroad Budget to the Financial Aid Office
- Complete a Financial Aid Request for Study Abroad form (attached) to request that your additional study abroad expenses be added to your budget.
- Complete a Voluntary Application of Financial Aid form (attached) and return it to the Business Office (located on the 1st floor of the Administration Building). This form authorizes the Business Office to transfer aid to the study abroad account and designates where any excess funds should be sent.

Disbursement of aid:

Financial aid will be **disbursed no more than 10 days prior to the first day of Western Oregon University’s (WOU) regular term or 10 days prior to the first day of the study abroad program, whichever is later.** For example: if WOU’s regular term begins on September 25th and your study abroad officially begins October 15th, your financial aid will disburse no sooner than October 5th, not on September 25th. Contact your study abroad agency or the WOU Study Abroad Office if you are required to make payments prior to the disbursement of your financial aid as you may be able to make alternate payment arrangements with the study abroad program.

Aid eligibility:

Annual Federal Direct Stafford loan limits cover the academic year and summer term. For example, if you are a junior and are considered “dependent” for financial aid purposes, your annual loan limit is \$7,500 whether you attend three or four terms. See below for the annual maximum Direct Stafford loan limits. The amount you are eligible to borrow depends on your other financial aid, cost of attendance and dependency status. Students can apply for private loans through banks or credit unions to cover the costs of study abroad.

Year in School	Total	Additional limits for Independent Students
Freshman (0-44 credits)	\$5,500	\$4,000
Sophomore (45-89 credits)	\$6,500	\$4,000
Junior/Senior (90+ credits)	\$7,500	\$5,000
Graduate	\$20,500	N/A

Tuition fee remissions cannot be used towards study abroad costs except towards the costs of WOU tuition and fees. A financial aid counselor will evaluate your eligibility when reviewing your file and make a final determination. Examples of tuition fee remissions include but are not limited to:

- *WOU Tuition Grant
- *Laurels Scholarship
- *International Cultural Fee Remission Program
- *Foster Youth Tuition Waiver
- *Diversity Commitment Scholarship
- *Presidential or Provost Scholarship
- *Voyager, Yellow Ribbon and Veteran’s Dependent Tuition Waiver

Satisfactory Academic Progress (SAP):

Satisfactory academic progress will be monitored at the end of each year (at the end of spring term and again after summer session) for every financial aid recipient. Refer to Satisfactory Academic Progress Requirements (www.wou.edu/finaid). To be eligible for financial aid for study abroad, you must be meeting the Satisfactory Academic Progress requirements at the time of your disbursement. The Financial Aid Office realizes that grades are not submitted until after the final term of the study abroad program.

This document is available in alternative formats. Please give reasonable notice to the Financial Aid Office.



Student Name: _____

Student ID: _____

FINANCIAL AID REQUEST FOR STUDY ABROAD

Complete and return this form to the Financial Aid Office at Western Oregon University. Your file will be reviewed for study abroad financial aid and WOU scholarship eligibility after you submit this completed form. You will be notified of the outcome of your request via email to your WOU email address on file with the Financial Aid Office.

Study Abroad Agency: _____

Location of study abroad program (City and Country): _____

Dates of program: _____ to _____

Number of quarter credit hours you will receive at WOU for the program: _____

Do you need to buy a passport? Yes No

I have attached a Study Abroad Budget

My signature verifies that I have read the attached Financial Aid Policies and Procedures for Study Abroad. I understand that I must report any outside resources (e.g., scholarships) to the Financial Aid Office prior to departure.

Student Signature

Date

OFFICE USE ONLY: Comments:

Initial _____ Date _____



Western Oregon UNIVERSITY

STUDY ABROAD PROGRAM VOLUNTARY APPLICATION OF FINANCIAL AID

I, _____, student ID number _____ the undersigned, do hereby authorize
(Print Name)

Western Oregon University to apply my financial aid grants, scholarships and/or loans to my account at Western, and to process the balance of my aid as listed below:

To forward the proceeds of my financial aid, not exceeding my reported program balance, to help cover costs I will be incurring for my participation in the following program. (Outstanding balances are verified the first day of each term).

PROGRAM: _____ COUNTRY: _____ TERM(S): _____

If there will be financial aid exceeding Western's fees and study abroad program costs, please **CHOOSE ONE** of the following ways to process that aid.

I am signed up for Electronic Disbursement. *Your funds will automatically deposit into your account by the first day of classes at WOU as long as your financial aid is ready and your program has begun.*

OR

Deposit excess funds directly to my bank account. *Your refund will be mailed to your bank.*

Bank: _____ Account Number: _____

Address: _____

City: _____ State: _____ Zip: _____ Checking OR Savings

OR

Forward excess funds directly to: _____

Name _____

Address _____ City/State/Zip AND _____

Please give a contact person: _____

Name _____

Address _____ City/State/Zip _____

I request this service for my personal convenience, and I understand that any credit or benefits granted to me by Western Oregon University is not contingent upon, nor related in any way to my voluntary request for application of funding. I understand that I may cancel my Federal Direct Loans up to 14 days after the loans are applied to my account. I FURTHER UNDERSTAND THAT THIS AUTHORIZATION IS REVOCABLE AT ANY TIME BY MY WRITTEN NOTICE PROVIDED TO THE BUSINESS OFFICE.

Student Signature

Dated this _____ day of _____, 201__.

This document is available in alternative formats. Please give reasonable notice to the Financial Aid Office.



Student Name:	Student ID:
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2019-20 STUDY ABROAD RELEASE OF CONFIDENTIAL INFORMATION

Financial Aid Office Confidentiality and Security of Records

NOTE: Valid only for WOU Financial Aid Office and pertinent to 2019-20 school year.

- 1) Fill out the "Release Information To" box.
 - a) Choose a passcode that will only be known to you and the person(s)/agency on this Release of Confidential Information Form. The passcode will be a date—other than the student's date of birth—that is memorable.
 - b) **Give the passcode to the person(s)/agency you have authorized.**
- 2) Information contained in financial aid applications (as well as conversations with the student, family or agency) is considered confidential and will not be released to the public.
 - a) No information concerning the student's application, award, eligibility, etc. (identifying the student) will be made public except as follows. Information may be released:
 - i) To specific parties with the student's permission.
 - ii) To a university office, other offices representing the University, the U.S. Department of Education, educational loan servicing centers, the Oregon Student Access Commission, software providers, and other university or college financial aid offices on a need-to-know basis without the student's permission.
 - iii) To an auditor designated to audit financial aid records without the student's permission.
 - iv) To any agency (e.g., the Justice Department) without the student's permission by court orders.
 - v) For any other allowable reason stated in the Federal Family Educational Rights and Privacy Act of 1974 (FERPA, 1974).
- 3) Statistical information that does not personally identify the student will be released to any university department, governmental agency or other outside agencies that have a valid need-to-know.
- 4) To ensure that information is not released to the public, before discussing any information concerning a student's application, awards, etc., the person requesting the information must provide positive identification and the passcode.
- 5) To ensure that only authorized personnel can access student aid application data in the financial aid software program (PowerFAIDS) and Banner Student Information System program, a username and personalized password is required to log on for both programs. Student employees who must have access to the computer records are closely supervised and can only access the system with assistance of an authorized staff member.

Release Information To:

Name of Individual or Agency

Relationship to Student

Name of Individual or Agency

Relationship to Student

Student Information:

I authorize Western Oregon University to release or discuss any of the 2019-20 school year information in my financial aid file with the person(s) or agency listed above. This authorization is in effect from date of submission until August 31, 2020 unless rescinded in writing by me.

Student Signature

Date

PASSCODE: choose a memorable date that is not student's date of birth. Example: 01-01-2019

Address

State

ZIP

Phone