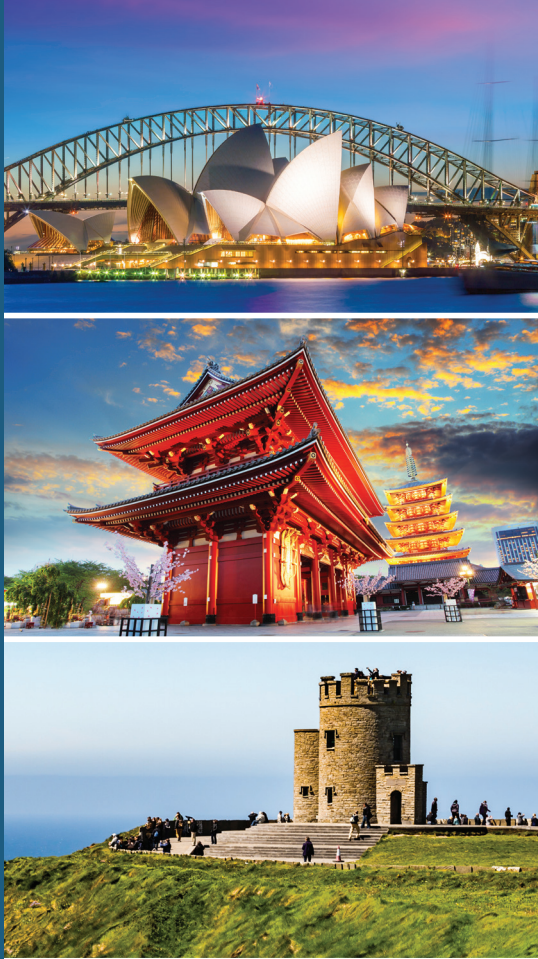


# FINANCIAL AID FOR INTERNATIONAL PROGRAMS



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International Programs do not need to create a financial burden. We recommend students to start planning early and understand what the financial cost of their experiences will be. Having clarity on the billed costs, personal costs, your financial aid package and available scholarships, will reduce your stress and increase the possibility to make your experience a reality! Here are some things to know about how Financial Aid can be utilized for your international program:

### FINANCIAL AID AWARD ELIGIBILITY FOR INTERNATIONAL PROGRAMS

AWARD TYPE	PROGRAM TYPE		
	Provider	Faculty-Led **	Exchange
<i>ex: ISA, Arcadia, SACI</i>			
<b>Federal</b>			
Pell Grant	Yes	Yes	Yes
Direct Sub/Unsub Loans	Yes	Yes	Yes
Alternative Loans	Yes	Yes	Yes
PLUS Loan	Yes	Yes	Yes
<b>State</b>			
NJ-TAG ***	NO	Possible	Yes
EOF ***	NO	Yes	Yes
<b>Institutional</b>			
Presidential	NO	NO	Ramapo Tuition & Fees
Provost	NO	NO	Ramapo Tuition & Fees
Dean	NO	NO	Ramapo Tuition & Fees
Academic Achievement	NO	NO	Ramapo Tuition & Fees
Academic Distinction	NO	NO	Ramapo Tuition & Fees
Foundation	Maybe*	Maybe*	Maybe*
<b>Veteran's Benefits</b>			
GI Bill	NO	Maybe	Ramapo Tuition & Fees
National Guard	NO	NO	NO

**Provider Programs** » Student pay the provider directly Examples: ISA, Arcadia, Saci CIEE etc.

**Faculty Led Programs \*\*** » Usually held in Winter and Summer. There are some trips held over Spring break. Does not include India trip. Short term trips are part of Spring Billing.

**GI Bill** » Will need approval from VA. Students must be billed and charged through Ramapo.

**Exchange Programs** » Students are charged Ramapo tuition and fees. Housing, meals books and expenses must be paid by the student.

**Winter/ Summer Programs** » Usually only alternative loans or Federal Parent Plus can be used to cover winter and summer charges

**GI BILL** » Will need approval from VA. Students must be billed and charged through Ramapo.

**Foundation Schl Maybe\*** Foundation scholarships vary based on the specifications of the donor if they can be used toward study abroad programs. Contact Lori Yanowitz to determine if the student's scholarship qualifies for study abroad.

**NJ-TAG\*\*\*** Regular Semester Programs that qualify for TAG or EOF must bill the student at Ramapo for tuition and must show 12 or more credits

**EOF\*\*\*** that apply towards the students academic program.

### WHAT ARE MY STEPS....

1. Complete a FAFSA form.
2. Create a program budget (the International Programs Team can assist)
3. Meet with a financial aid counselor to review available aid and relevant next steps
4. Apply for scholarships listed on both the Financial Aid, Ramapo Foundation and International Programs' website to assist in subsidizing your international experience.
5. Research other opportunities for funding

### NOTES

- Non-Matriculating/visiting students would not be eligible for any Financial Aid from Ramapo College.
- Non-Matriculating/visiting students would need to seek information from the Office of Financial Aid at their home school to see if they qualify for any aid that can be used for International programs.
- ANY type of aid used for study abroad must result in credits that apply towards a student's academic program.

Students can use some of their Fall/Spring Financial Aid awards to study abroad. Students need to meet with the FA Study Aboard Advisor to discuss billing.

Students can apply for additional loans to cover unmet program costs. Examples of these loans are Parent Plus and Alternative Loans

Graduate students are only eligible for the Federal loans and are not eligible any Federal grants.