RESEARCH - Explore study abroad programs online through <u>TREK</u>. Note that expenses vary for each program, so be sure to compare the Budget Sheets of the programs that interest you to find one that is affordable to you. Compare the cost of your study abroad program to the <u>cost of attendance at CSU, Chico</u>.

FAFSA- Be sure to complete the <u>Free Application for Federal Student Aid (FAFSA)</u> by March 2 prior to the year in which you plan to study abroad. You must complete the FAFSA in order to be considered for need based financial aid (grants, loans, scholarships).

ADVISING - Schedule a meeting with a Study Abroad Advisor or stop in for Peer Advising hours to get assistance with your financial aid and scholarship search. Once you have selected a program, meet with a Financial Aid Advisor to discuss the types and amounts of aid for which you are eligible when you study abroad.

SCHOLARSHIPS - <u>Browse study abroad scholarships</u> and research <u>outside scholarships</u>. Aim to identify 3-5 scholarships that are applicable to you, and set aside time to apply for them. Mind the scholarship deadlines! Typically, you apply for scholarships around the same time you are applying to your study abroad program (and sometimes earlier!).

ELIGIBILITY - CSU, Chico degree-seeking students may be eligible for financial aid as long as the student is enrolled in a minimum of 12 CSU, Chico units while abroad (during a semester) or 6 units (summer). Students will collaborate with the their Study Abroad Advisor and Academic Advisor to ensure they are taking the proper amount of units prior to departure.

SUMMER - Summer financial aid may be available if you take at least 6 units during a summer program and were eligible for aid from CSU, Chico the year prior. You also may qualify for a summer financial aid award if you have any unused grant or loan amounts left over from the previous year. Check with a Financial Aid counselor to determine if you qualify for any additional financial aid for the summer.

	CSU IP	Direct Exchange	USAC	AIFS	National Student Exchange
Federal Pell Gran	✓	✓	V	V	✓ 1
Federal Supp. Ed. Opp. Grant	V	V	V	V	✓ 1
State University Grant	V	V			✓ 1
Cal Grants	V	V			✓ 1
Middle Class Scholarship	V	✓			✓ 1
Stafford Loan Subsidized	✓	✓	V	✓	✓ 1
Stafford Loan Unsubsidized	V	V	V	V	✓ 1
Federal Direct PLUS Loan*	V	V	V	V	✓ 1
Parent PLUS Loan*	V	V	V	~	✓ 1
GRAD Plus Loan*	V	V	V	V	✓ 1
Alternative (Private) Loans	V	V	V	V	✓ 1
Federal Work Study**					
Chico State Scholarships	V	V	✓	✓	✓ 1
Outside Scholarships	V	V	V	V	✓ 1
CSU Fee Waiver***	V	✓			✓ 1

^{*} PLUS loans are credit-based loans. Applicants/parents must be approved for the loan at www.studentloans.gov. If the PLUS loan is not approved due to poor credit, you may qualify to receive an additional unsubsidized Stafford loan.

^{**} It may be possible to have your Federal Work Study converted to loans when you study abroad. Contact Financial Aid.

^{***} Fee waivers are processed by the Student Accounts Office.

¹ Only available for outbound CSU, Chico students who use NSE Plan B (paying tuition at CSU, Chico while on exchange).

FINANCIAL AID

The Financial Aid Office helps you plan your finances and organize your resources to cover your college costs. Financial assistance is a resource designed to supplement the cost of education, and is not intended to be used as a student's sole means of income. The basic types of financial aid are: Scholarships, Grants, Federal Work Study, Loans, and Special Financing Programs. The types and amounts of aid CSU, Chico awards or recommends are subject to availability of funds, enrollment status, and financial need. CSU, Chico students have a variety of financial aid programs available for assistance. Programs vary in eligibility criteria, award amounts, and repayment options.

DISBURSEMENT

- Financial aid is disbursed when CSU, Chico's term begins, regardless of your study abroad program's start date. If your study abroad program starts earlier than the regular CSU, Chico you will not receive your award until after your program begins. Be sure to plan accordingly.
- Prior approval is required to defer program payment until your financial aid is released. In some cases, it is not
 possible to defer payments until financial aid is released. Plan ahead to cover any payments due before financial aid
 disbursement.
- Aid cannot be disbursed until all required documents are received and your eligibility for aid is confirmed. Check your CSU, Chico portal 'To Do List' (Money Matters tab), and remember to complete your tasks and accept your award.
- Once financial aid has been finalized, funds will be disbursed on or around the first day of each term. It is your responsibility to budget accordingly.
- Upon disbursement, the Student Financial Services will receive grant, scholarship, and/or loan disbursements, and
 pays any outstanding CSU, Chico balance, and refunds remaining funds to you. If your aid covers only part of your
 CSU, Chico balance, you will not receive a refund, instead you are responsible for paying the remaining
 balance.
- If you have Direct Deposit (recommended!), the refund amount is directly deposited into your personal bank account.
- It is highly recommended that you complete a FERPA form (privacy release) before departing, in the event you wish to allow someone (usually a parent) to discuss your account on your behalf. Download the FERPA form here.

SATISFACTORY ACADEMIC PROGRESS (SAP)

The federal government mandates that every financial aid student must meet the Satisfactory Academic Progress (SAP) guidelines in order to continue to receive financial aid. CSU, Chico measures SAP in the following areas: Cumulative GPA, Pace, and Maximum Units. In order to satisfy the requirements of the CSU, Chico satisfactory academic progress policy, students must meet three evaluation criteria set within the CSU, Chico evaluates satisfactory academic progress annually, after spring term grades are posted in June. In order to receive federal and state financial aid for the following term, a student must satisfy all areas. Credits completed on study abroad are subject to SAP requirements. Students receive transfer credit from study abroad have until the end of the following summer to have transcripts sent to and evaluated by CSU, Chico. If transcripts have not been received, or have been received but not yet reviewed at the end of summer, students will be SAP disqualified for the following fall. Students may appeal their SAP disqualification status by turning in an SAP Appeal Form, completing the requirements in Section A, and explaining their mitigating circumstance.

FEATURED SCHOLARSHIP RESOURCES













Financial Aid www.csuchico.edu/fa/

