

Financing Study Abroad

Policies and Procedures

University of Maryland Education Abroad

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Paying for Study Abroad

How much does it cost to study abroad?

The cost of study abroad varies greatly depending on the program sponsor and length, location and co-curricular activities offered. A study abroad program can cost more than a term in College Park, or in some cases, it can cost less. With some planning, every Maryland student can include a study abroad experience in the four year plan.

For detailed information on estimated actual cost of a given study abroad program, please see individual program websites, using the [Education Abroad Program Search](#). For comparison with the cost of attendance on campus, please see the website of the [Office of Student Financial Aid \(OSFA\)](#).

Financial questions to consider when choosing a study abroad program

1. How does the total estimated cost of attendance for this program compare with my cost of attendance in College Park?
2. How much of my current financial aid package can I apply to this program?
3. To what additional scholarships can I apply? What are their deadlines?
4. How will I cover the costs I may have to pay before financial aid disburses? (These may include flights, passport and student visa applications, program fee or housing deposits.)

University of Maryland students can apply some or all of their grants, scholarships and loans to the cost of study abroad. Please see the section below on [Financial Aid, Scholarships and Payment Plans](#) for details.

Costs and Billing by Program Type

Study Abroad costs will always be different from the cost of studying and living in College Park for a given term. For some programs, students pay their regular tuition plus additional costs, and for others, students will pay a program fee instead of tuition that includes the cost of the attempted academic credit. This table provides a quick guide to costs and billing by program type. Details follow.

Program Type	Tuition or Program Fee	Billed by	Financial Aid applicability	Additional Costs
UMD Exchange	Tuition	UMD	Federal, State, University, Private	See below
Maryland-Administered	Program Fee	UMD	Federal, State, University, Private	See below
Affiliated	Program Fee	UMD	Federal, State, University, Private	See below
Approved, non-Affiliated	Program Fee	Provider or Host Institution	Federal, University, Private	See below

UMD Exchange Programs

The University of Maryland has student exchange agreements with a number of foreign universities. On an exchange program, students enroll as visiting students in regular classes at the host university. Students may [browse exchange programs](#) or conduct a [myEA Program Search](#).

Students accepted to enroll at a University of Maryland Exchange partner university are charged the following fees to their UMD student accounts for the term they are abroad:

- [UMD Tuition \(in- or out-of-state\)](#)
- UMD Technology Fee
- [UMD Education Abroad Fee](#) (\$250 for exchange programs)
- [UMD International Health and Security Insurance](#)

Exchange students will be responsible for paying additional costs on their own. These costs vary depending on the program destination and may need to be paid before financial aid disburses.

- Round Trip Airfare to program destination
- Passport and student visa, entry fees (ex. Permesso di Soggiorno \$260)
- Room and board
- Books and class materials
- Local ground transportation
- Personal expenses (entertainment, travel, etc.)

Maryland-Administered Programs

University of Maryland Education Abroad administers a number of study abroad programs designed to meet specific academic goals for Maryland students. In many cases these programs are directed by University of Maryland faculty, and students may earn UMD resident credit that factors into their UMD GPA. Students may browse these programs by term or may conduct a [myEA Program Search](#).

- [Maryland-in semester and summer programs](#)
- [UMD-Summer Faculty-Led Programs](#)
- [UMD-Winter Faculty-Led Programs](#)
- [UMD-Spring Break Faculty-Led Programs](#)

Students accepted to programs administered by Education Abroad are charged the following fees to their UMD student accounts for the term they are abroad:

- Study Abroad Program Fee (visible on the program web page by the application deadline), which includes the following:
- Program Deposit (paid online upon acceptance to confirm participation in program):
 - Summer, Winter, Spring Break: \$250
 - Semester or Academic Year Programs: \$500
 - Program deposits are non-refundable
- Academic Instruction, attempted credit and course related activities
- Pre-departure and on-site orientation costs
- On-site student support services
- Lodging costs for the duration of the program
- [UMD Education Abroad Fee](#)
- [UMD International Health and Security Insurance](#)
- The program fee may also include some materials, meals and additional co-curricular activities. Details will be specified on the program website cost sheet.

University of Maryland-administered program participants will be responsible for paying additional costs on their own. These costs vary depending on the program destination and may need to be paid before financial aid disburses.

- Application Fee: \$50
- Round Trip Airfare to program destination
- Passport, student visa and associated costs
- Lodging, meals, transportation and activities not included in program fee
- Books and class materials
- Personal expenses (entertainment, travel not related to the program, etc.)

Affiliated Programs

As of April 1, 2013, the University of Maryland has billing agreements in place with the following universities and study abroad organizations:

- *Macquarie University, Australia (direct enroll)*
- *International Christian University, Japan (direct enroll)*
- *Leiden University, The Netherlands (direct enroll)*
- *The Education Abroad Network (TEAN) – Australia, New Zealand, China, Southeast Asia*
- *IES Abroad - worldwide*
- *CIEE - worldwide*
- *University Studies Abroad Consortium (USAC) - worldwide*

Students participating in study abroad programs with which the University of Maryland has an affiliation agreement are charged the following fees to their UMD student accounts for the term they are abroad.

- Study Abroad Program Fee, which usually includes the following:
 - Academic instruction and attempted credit
 - On-site student support services
- [UMD Education Abroad Fee](#) (\$400 semester or academic year, \$250 for summer or winterterm)
- [UMD International Health and Security Insurance](#) *Exception: IES Abroad participants are enrolled in and charged for the provider's insurance plan instead of the UMD plan*

The Program Fee for Affiliated Programs may also include some or all of the following. Specific details will be provided on the program website or in the student's myEA portal.

- Pre-departure and on-site orientation costs
- Lodging costs for the duration of the program
- Some group meals and additional co-curricular activities
- Assistance with student visa application process

Students participating in affiliated programs will be responsible for paying additional costs on their own. These costs vary depending on the program destination and may need to be paid before financial aid disburses.

- Application Fee (if required by provider or host university)
- Program Deposit (if paid directly to the provider)
- Round Trip Airfare to program destination
- Passport, student visa and associated costs
- Lodging, meals, transportation and activities not included in program fee
- Books and class materials
- Personal expenses (entertainment, travel not related to the program, etc.)

Approved, Non-Affiliated Programs

University of Maryland students may participate in other study abroad experiences, not included in the program types above, as long as the

- *program provides an official transcript from an accredited degree-granting institution (tertiary level) with clear academic oversight*
- *courses are eligible for transfer of academic credit to the University of Maryland*
- *program addresses the objectives presented in the [Mission of Education Abroad](#) at the University of Maryland.*
- *program is relevant to the student's academic and long-term goals*

This study abroad program type includes direct enrollment as a visiting student at a foreign university with which Maryland does not have a student exchange or affiliation agreement.

Students participating in approved, non-affiliated study abroad programs or directly enrolling at a foreign university are charged the following fees to their UMD student accounts for the term they are abroad.

- [UMD Education Abroad Fee](#) (\$400 semester or academic year, \$250 for summer or winterterm)
- [UMD International Health and Security Insurance](#)

Students participating in approved, non-affiliated study abroad programs will be responsible for paying additional costs on their own. These costs vary depending on the program destination and may need to be paid before financial aid disburses.

- Program Deposit (paid directly to the provider)
- Host University Tuition and fees (paid directly to the host university)
- Study Abroad Provider Program Fees – (paid directly to the study abroad program provider)

These may include some or all of the following:

- Tuition and other academic costs
- On-Site Student Services
- Pre-departure and on-site orientation costs
- Lodging costs for the duration of the program
- Some group meals and additional co-curricular activities
- Assistance with student visa application process
- Round Trip Airfare to program destination
- Passport, student visa and associated costs
- Lodging, meals, transportation and activities not included in program fee
- Books and class materials
- Personal expenses (entertainment, travel not related to the program, etc.)

Education Abroad Fee

Every student who wishes to receive academic credit for international study through the University of Maryland pays an Education Abroad Fee. This fee is either embedded in the study abroad program fee charged to the student's University of Maryland account or is charged separately.

The Education Abroad fees for 2013-2014 are:

- UMD Exchange Program: \$250 per program
- Maryland-Administered Program: embedded in program fee (not charged separately)
- Affiliates and Approved, non-Affiliated Programs: \$250 for summer/ winter, \$400 for semester or academic year, per program

Note: The Education Abroad Fee does not include the cost of the premium for the [UMD CISI International Health and Security Insurance](#). Please see link for detailed cost information.

The fee covers services provided to the University of Maryland by Education Abroad. These services include but are not limited to:

- Advising University of Maryland students, faculty and staff on international study opportunities
- Evaluating potential study abroad offerings and monitoring currently approved offerings
- Management of study abroad applications
- Collaboration with campus faculty and administrators to develop and administer study abroad opportunities in line with university goals for internationalization
- Risk assessment and management of international study opportunities, including the administration of a comprehensive international health and security insurance plan for UMD students and program directors
- Implementing programming related to study abroad, including advising and information session, pre-departure orientations and workshops for students who have returned from study abroad
- Producing informational materials for students, faculty, administrators and parents on study abroad program and funding opportunities
- Registering students for study abroad placeholders courses while they are abroad
- Maintaining contact with students while abroad
- Facilitating the evaluation of transcripts and the applicability of academic credit to students' records upon their return to campus

Note: The Education Abroad Fee does not include the cost of the premium for the [UMD CISI International Health and Security Insurance](#). Please see link for detailed cost information.

The Education Abroad fee is non-refundable. Please see the [Withdrawal and Refund Policy](#) in this document for details.

Billing and Deadlines for Payment

The following table shows the billing cycle for study abroad costs payable to the University of Maryland.

TERM	Programs Application Deadline	UMD EA Scholarship Application Deadline	Deposit Due (through myEA)	Remainder of Program Fee Billed to UMD account (approximate date)	Full Payment Due (via Testudo)
Fall/ Academic Year	March 1* March 15	March 1	March 18* April 2	July 25	August 20
Winterterm	September 1* October 1	October 1	September 18* October 18	October 25* November 24	November 20* December 20
Spring Semester/ Spring Break	October 1* October 15	October 1	October 18* November 2	December 22	January 20
Summer (all summer terms)	January 15* March 1	March 1	February 2* March 18	March 25* April 25	April 20* May 20

** Deadlines for UMD Exchanges and early review date for select Maryland-administered programs*

- **Application fee** is payable at the time of application. For Maryland-administered programs, this fee covers the administrative costs associated with processing applications and will be refunded ONLY if the program is cancelled and the student does not choose an alternate program for the same term.
- Certain programs may have additional costs that will be billed to students' accounts outside of this timeline. Additional charges due to the University of Maryland will follow the Bursar's [Billing Schedule for Other Charges](#).
- The above table does NOT include deadlines for payment directly to host institutions or providers of affiliate or approved, non-affiliated programs. It is the student's responsibility to meet provider and host university financial requirements and deadlines.

Consequences of Non-Payment

Students who do not pay charges associated with Education Abroad by the stated deadline will accumulate late fees in accordance with the UMD Bursar Policy on Late Payment Fees/ Finance Charges.

Students who have not paid all charges by the deadlines indicated above will not be permitted to participate in program activities and will be withdrawn from courses. Students will still be subject to charges for non-recoverable costs per the [Education Abroad Withdrawal and Refund](#) policy. Note that Education Abroad does NOT follow the campus schedule for withdrawal and refunds.

Financial Aid, Payment Plans and Scholarships

Students who receive financial aid, scholarships, tuition remission or use the Terp Payment Plan to pay for tuition and fees at the University of Maryland may be able to apply them to the cost of study abroad.

Financial Aid

All University of Maryland undergraduate students are eligible to use financial aid toward study abroad opportunities. **Interested students must meet with their study abroad advisor before discussing financial aid options with the Financial Aid Office.**

Provided that all relevant paperwork is completed at least one month before the start of a student's semester abroad, **all federal and university aid can be used to fund study abroad.**

This includes:

- Pell grants
- SEOG grants
- Stafford loans
- Perkins loans
- PLUS loans
- University merit scholarships (such as Banneker/Key, President's or Dean's scholarships)
- Departmental scholarships (except for the Performing Arts Scholarships)
- Private funding sources (such as private loans or scholarships)

Maryland **state aid** may not be applied towards approved, non-affiliated programs.

The process for applying financial aid to study abroad varies based on the term and type of program.

Please see the table on the next page and University of Maryland's [Office of Student Financial Aid](#) (OSFA) for details on [how and when financial aid is applied to students' study abroad costs](#).

Terp Payment Plan

Maryland students may use the [Terp Payment Plan](#) to spread out the payments for campus tuition and for the program fee charged to the UMD account for Maryland-administered and affiliate semester and academic year programs. It is the student's responsibility to submit enrollment forms with the correct amounts for tuition and other costs by the deadline stated on the website of the Bursar.

Applying Financial Aid to Study Abroad Costs

Program Type	Applicable Financial Aid/ Payment Plans	How to ensure that financial aid applies	When does aid disburse?
UMD Exchange Program	<ul style="list-style-type: none"> Federal Grants, Scholarships and Loans MD State Grants and Scholarships University Grants and Scholarships Tuition Remission (up to the amount of in-state tuition) Terp Payment Plan 	<ul style="list-style-type: none"> Student completes Financial Aid budget with Education Abroad advisor when starting Course Pre-Approval Form Take Financial Aid Worksheet, Checklist, Budget, and signed Course Pre-Approval Form to the Financial Service Center at least 1 month before program begins Submit a Direct Deposit Authorization Form by the end of the semester before the study abroad term 	<ul style="list-style-type: none"> Approximately 10 days before the start of the term in College Park, regardless of the start date of the study abroad program.
Maryland-Administered Program	<ul style="list-style-type: none"> Federal Grants, Scholarships and Loans MD State Grants and Scholarships University Grants and Scholarships Tuition Remission (up to the amount of in-state tuition) Terp Payment Plan applicable to semester ONLY 	<ul style="list-style-type: none"> Education Abroad submits the cost of attendance budget and list of participants to the Office of Student Financial Aid Student does not need to submit additional paperwork to OSFA but may contact a financial aid counselor if s/he has questions about applicability of aid 	<ul style="list-style-type: none"> Approximately 10 days before the start of the term in College Park, regardless of the start date of the study abroad program.
Affiliated Programs	<ul style="list-style-type: none"> Federal Grants, Scholarships and Loans MD State Grants and Scholarships University Grants and Scholarships Tuition Remission (up to the amount of in-state tuition) Terp Payment Plan applicable to semester ONLY 	<ul style="list-style-type: none"> Students completes Financial Aid budget with Education Abroad advisor Take Financial Aid Worksheet, Checklist, Budget, and signed Course Pre-Approval Form to the Financial Service Center at least 1 month before program begins Submit a Direct Deposit Authorization Form by the end of the semester before the study abroad term 	<ul style="list-style-type: none"> Approximately 10 days before the start of the term in College Park, regardless of the start date of the study abroad program.
Approved, Non-Affiliated Programs	<ul style="list-style-type: none"> Federal Grants, Scholarships and Loans University Grants and Scholarships 	<ul style="list-style-type: none"> Students completes Financial Aid budget with Education Abroad advisor Take Financial Aid Worksheet, Checklist, Budget, and signed Course Pre-Approval Form to the Financial Service Center Host institution must submit Consortium Agreement including proof of full time course enrollment before aid can be disbursed 	<ul style="list-style-type: none"> When study abroad host institution returns completed consortium agreement (including proof of course registration) to the UMD Office of Student Financial Aid, but <u>no earlier</u> than 10 days before the beginning of the term.

Third Party Billing

If a private or government agency, or another university, will pay the study abroad program fee charged to a student's Maryland account (and requests a bill from the University), please see the Office of the Bursar website on [Third Party/ Sponsored Billing](#) for instructions.

Education Abroad can provide a breakdown of the program fee charged to the student account if needed for this purpose.

Private/ National Scholarships and College Savings/529 Plans

It is the student's responsibility to check with the provider of the scholarship or administrator of the 529 plan to confirm applicability to the cost of study abroad.

If a student receives a scholarship from a source outside the university, or use a College Savings or 529 Plan to pay for college, please see the [Office of the Bursar's webpage](#) for instructions and guidelines.

Education Abroad can provide a breakdown of the program fee charged to the student account if needed for this purpose.

Tuition Remission

Study Abroad participants who usually receive tuition remission at the University of Maryland may apply these benefits to the following types of study abroad programs for which students are billed the program fee by the University of Maryland:

- UMD Exchange Programs
- Maryland-administered Programs
- Affiliate Programs

Tuition remission may not be applied to Approved, Non-affiliated Study Abroad Programs.

Please note that there are limitations to the amount of study abroad costs covered by tuition remission. Tuition remission benefits will cover up to ONE of the following:

- maximum of the number of credits for which the student is registered as a study abroad student
X the amount of in-state tuition per credit, IF the study abroad tuition is MORE THAN in-state UMD tuition
- total amount of program fee that corresponds to tuition, IF the study abroad tuition is LESS THAN in-state UMD tuition

Tuition remission cannot be applied to study abroad application fees, deposits or other tuition costs not directly billed to the student's Maryland account.

Students who are eligible for tuition remission benefits must identify themselves to Education Abroad by the time of acceptance to a study abroad program. Education Abroad will submit a memo to the UHR Office of Employee Benefits with the breakdown of study abroad tuition to be charged to the student's UMD account and the total amount of credits for which the student will enroll.

It is the University Employee's responsibility to submit other relevant forms according to the guidelines and policies listed by [University Human Resources](#).

Veterans' Benefits

Students who receive VA Education Benefits should contact the [Veterans Certification Office](#) when considering study abroad, in order to ask how benefits may or may not be applied to the cost of study abroad.

Education Abroad can provide a breakdown of the study abroad program fee if needed for this purpose.

Study Abroad Scholarships

The key to finding additional money to pay for study abroad is to plan ahead.

Education Abroad administers a number of partial scholarship awards (up to \$2,500 for a semester) with a [single application](#).

Be sure to check the [Funding Study Abroad](#) section of the UMD Education Abroad website and the [National Scholarships Office](#) for updated information on how to apply for additional scholarships.