

## Can I get Financial Aid while going on Study Abroad?

Financial Aid	Fall/Spring Terms	Winter	Summer
<b>Direct Loans*</b>	Y (must be 6 credits)	N	Y (must be 6 credits)
<b>Pell</b>	Y	N	Y
<b>SEOG</b>	Y	N	N
<b>TAP **</b>	N	N	N
<b>Excelsior Scholarship**</b>	N	N	N
<b>Alternative Loans</b>	Y	N	Y

### Please Read Carefully

As a student considering visiting a non-CUNY institution or a study abroad program, it's crucial to follow the procedures for processing financial aid. Ensuring that the required paperwork is in the Office of Financial Aid Services before traveling to the Host Institution is a sign of your commitment to your studies. Remember, the coursework taken at the Host College must be applicable to your degree, and in most cases, you may have to pay your expenses before we can process your financial aid.

- ❖ If you are a QC student on permit to any University within the U.S. or going abroad that is not a CUNY foreign exchange program, you must complete a non-CUNY permit with the QC Registrar's Office. You must also have the Host Institution Official and the QC Registrar complete/ sign a Consortium Agreement.
- ❖ If you are in a CUNY foreign exchange program, you pay your tuition at your Home School. A consortium agreement is not required. You may also qualify for state aid for the semester.\*\*
- ❖ If you're a QC student on permit to a foreign University through the QC Study Abroad Office or another CUNY school (e-permit), you must ensure the completion of a Consortium Agreement. This agreement, along with your permit/e-permit, should be emailed to Lisa Moy-Medina. Even if the QC Study Abroad Office doesn't have a contract/ consortium agreement with your chosen foreign University, you still need to provide a permit for the courses you'll be taking.

## **National Student Exchange (NSE)**

Please contact the Study Abroad Office for information on this program. Effective December 1, 2022, NSE Home Campus (Queens College) will award and disburse federal financial aid for all outbound students regardless of payment plan (Home or Host). No consortium agreement is needed. Please make sure your financial aid paperwork is approved before leaving for your Host College.

### **Important:**

1. No aid will be disbursed unless the Study Abroad Office/ USAC/ Host College can confirm your commencement of attendance. This is an important step in the aid disbursement process that you need to be aware of and accountable for.
2. Any courses you received financial aid must show grades on your academic transcript. You will owe a repayment of your financial aid if these courses are not on your academic transcript.
3. You may be eligible for state aid for some of these programs. Check with the Office of Financial Aid Services. If you are eligible, you will only receive state aid after your grades are posted to your QC academic transcript.

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\* If possible, apply for a loan for the preceding semester you will be attending study abroad – this will eliminate the required Consortium Agreement and permit. You will also receive your loan amount before you leave for your trip.

\*\*TAP & Excelsior are available for some foreign exchange programs and students taking course(s) in an NYS school that administers TAP to their students. If you participate in the American University of Florence (FUA), FUBEST (Germany) study abroad program, and the new program with Greece, you will not be eligible for state aid.

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### **Contact Information**

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