

Study Abroad & Financial Aid

Fall, Spring & Full Academic Year Programs:

- **Federal aid** - All Federal aid with the exception of work-study is able to be used towards a study abroad program.
- **State aid** - All state aid with the exception of tuition waivers can be used towards a study abroad program.
- **Need based institutional aid** - All need based aid is currently able to be used towards a study abroad program.
- **Merit based institutional aid** - All merit based aid except for tuition waivers are able to be used for one semester of a study abroad program.
- **Other** - Most private scholarships will be able to be used towards a study abroad program.

Summer Programs:

Note: Summer aid consists of any remaining federal loan eligibility that was not used during the Fall/Spring semesters. Students can apply for additional credit-based loans with a parent or co-signor. There is **NO** grant or scholarship aid available through the Financial Aid Office for Summer Session Programs.

Summer FAQ's:

What if I have a current balance on my UML account?

All prior balances must be paid to UML before any loan money will be applied to a Summer program. Students may also apply for additional credit-based loans to cover Fall/Spring balances in most cases.

Please check your ISIS Account Summary to view your current balance due.

How do I apply for additional loans?

Please visit the financial aid website at <http://www.uml.edu/FinancialAid/loans/Alternative.aspx> to learn more about the loan options that are available to you and your family.

When would I receive the funds from my loan?

In many cases the funds for summer loans would be disbursed to UML in mid-June. This means that any anticipated refund would be issued to the student in late-June to early July. There are a few exceptions to this timeline depending on aid used during fall/spring.

How will my costs be covered?

If a student has remaining eligibility from fall/spring then they may receive a partial refund for expenses prior to departure. The remaining funds would come in June as noted above to cover tuition and fees charge at UML.

If a student is only receiving a credit-based loan for summer then they would need to pay for flights, housing and expenses out of pocket and be reimbursed by their loan in June/July.

Please contact your counselor in the Financial Aid Office at 978-934-4220 if you have additional questions about your eligibility.

STUDY ABROAD SCHOLARSHIPS

Note: In addition to the options listed below, students are encouraged to apply for general scholarships as most would apply to a semester study abroad experiences during the fall and/or spring semesters. If you receive financial aid, you will want to visit the Financial Aid office in Dugan Hall on the 1st floor and speak with your counselor in the Financial Aid Office at 978-934-4220 to see how your financial aid might be able to apply to study abroad.

UMass Lowell Study Abroad Scholarships:

- **Academic Programs International** - Student scholarship awards of up to \$1000 for a semester or \$500 for a summer to students participating in study abroad programs through Academic Programs International (API). Awards are based on financial need. Interested students should contact the Office of Study Abroad at studyabroad@uml.edu.
- **Globalinks** – Students participating in study abroad programs through Globalinks receive a \$500 discount for all semester programs (except the EuroScholars program) and a \$100 discount for all internship and summer programs. The Application Fee is also waived – please contact the Office of Study Abroad & International Experiences to obtain the code for this waiver.
- **International Studies Abroad (ISA)** – Students participating in study abroad programs through ISA receive a \$200 discount to any program. The discount is applied after accepted to the program.
- **Benjamin A. Gilman International Scholarship Program:** The Benjamin A. Gilman International Scholarship Program was developed to reduce barriers to study abroad by providing assistance to those undergraduate students in 2 year or 4 year institutions who demonstrate financial need. This program provides awards for study abroad, for US citizens who are receiving federal need-based financial aid. <http://www.iie.org/gilman> Students interested should seek assistance from Christopher Carlsmith, UML Fellowship Advisor, prior to submitting the application.
- **Freeman-ASIA Scholarship:** This scholarship is designed to support American undergraduates with demonstrated financial need who are planning to study overseas in East or Southeast Asia. For more information visit <http://www.iie.org/en/Programs/Freeman-ASIA> Students interested should seek assistance from Christopher Carlsmith, UML Fellowship Advisor, prior to submitting the application.
- **Boren Scholarships & Fellowships:** Boren Scholarships and Fellowships provide unique funding opportunities for U.S. undergraduate and graduate students to study less commonly taught languages in the world regions critical to U.S. interests: Africa, Asia, Central and Eastern Europe, Eurasia, Latin America and the Middle East. For additional information please visit: <http://www.borenawards.org/> Students interested should seek assistance from Christopher Carlsmith, UML Fellowship Advisor, prior to submitting the application.
- **DAAD:** The German Academic Exchange Service offers various scholarship opportunities to study in Germany. More information can be found on the scholarship search website: <http://www.daad.de/deutschland/foerderung/stipendiendatenbank/00462.en.html>
- **Diversityabroad.com** <http://www.diversityabroad.com/international-scholarships>
- **IIEPassport Study Abroad Funding:** This valuable funding resource allows you to search by **country** or **subject** to find the study abroad funding information that you need; an online directory of scholarships, fellowships, and grants designed to help students study outside the United States. For additional information please visit: <http://www.studyabroadfunding.org/>
- **InternationalScholarships.com** This website provides a list of scholarships specifically for those who wish to study abroad. <http://www.internationalscholarships.com/>
- **The Foundation for Asia Pacific Education:** Is a non-profit organization, which provides scholarships for students, studying abroad in the Asia Pacific region of the world, including Australia, New Zealand and Fiji. For additional information please visit: <http://www.asia-pacificfoundation.org/Scholarship-Details.htm>