



Frequently Asked Questions about Financial Aid and Study Away

When will I know what financial aid is available for my study away program?

The Center for Study Away will automatically provide comprehensive study away cost information to the Financial Aid Office for all approved students. **You do not need to take action to initiate this process.**

Financial aid notification letters are mailed to your permanent home residence in early to mid-summer. If you are planning to study away during fall semester, your fall semester awards will reflect adjustments based on your program costs. If you are planning to study away during spring semester, you will receive a revised financial aid notification letter in your campus mailbox in late fall.

Sometimes cost sheets are delayed for unavoidable reasons. Incomplete financial aid applications will also delay our process of getting accurate information to you. Be proactive by completing your returning financial aid application early if you are studying away!

How do you determine need-based financial aid eligibility for study away?

For calculating your financial aid during the semester you study away, we rely on the experience and expertise of the Center for Study Away for comprehensive, but conservative, cost estimates. Those include Macalester's tuition, your study away program's room and board expenses, whether charged to your student account or to you directly, estimated round-trip airfare costs from St. Paul to your country of study, and related fees and expenses. The following additional considerations apply:

Programs with higher tuition costs

If your study away program tuition is higher than the cost of tuition for a semester at Macalester in St. Paul, you will be charged the higher program tuition. Financial aid will not take the additional costs into consideration for grant purposes, but you may be able to take additional student loans to help cover the higher costs.

Your program's room and board charges or direct costs

If your program's room and board charges or direct room and board estimates are the same as or higher than those at Macalester, your need-based grant will remain unchanged. If program room and board charges or direct room and board estimates are less than those at Macalester, your need-based grant will be reduced by the difference.

Study Away Travel Grants

If the estimated airfare to your program from St. Paul is greater than the estimated cost of travel from your home state to Saint Paul, students receiving Macalester need-based grants will qualify for a Study Away Travel Grant equal to the difference. If the estimated travel cost is equal to or less than the estimated cost of travel from your home state to Saint Paul, you will not receive a travel grant. Study Away Travel Grants are credited to your Macalester account for the semester in which you study away.

Student Employment

In most cases, you will not be able to work while you are away. We do not replace lost student employment opportunities with gift aid. If necessary, it may be possible to access additional student loans to replace your student employment income.

Can international students use their financial aid for study away?

All international students are eligible to study away, however, Macalester financial aid can only be applied to study away costs in the following circumstances:

- Study away is required for a formally declared major or minor. It is important to note that study on the Macalester campus fulfills the study away requirement for International Studies majors, so international students *cannot* use their financial aid to study away for that major.
- Majors at Macalester that require study away for international students are: Anthropology, Asian Studies, Chinese, Classics, French & Francophone Studies, German Studies, Hispanic Studies, Japanese, Latin American Studies and Russian Studies. This Hispanic Studies minor in Portuguese Language, Literature and Culture also requires study away; OR
- The student has selected a program that is administered by Macalester or the student participates in a Macalester Exchange Program (Group A programs). Please refer to the Center for Study Away website to view the programs in Group A.

Can ACM TREP or ACTC DTAP benefits be used for study away costs?

ACM Tuition Remission Exchange Program (TREP) and ACTC Dependent Tuition Assistance Program (DTAP) benefits are not applicable toward study away costs unless the program selected is administered by Macalester or the student participates in a Macalester Exchange Program (Group A programs). Students who select a program from Group B or C are not eligible for DTAP or TREP benefits for the semester away, but will be charged the actual study away program tuition rather than Macalester tuition. DTAP and TREP recipients also have the option of applying for need-based financial aid for the semester of study away.

Which costs will be charged to my Macalester account and which will I pay directly?

Tuition for study away will be charged to your student account. The charge will equal Macalester's full-time semester tuition, and will be higher if your selected program tuition costs more than Macalester.

Whether a particular program provides room and board, just room, or some partial room and/or board varies greatly. Applicable **program-provided** services will be charged to your Macalester account. You should expect to directly pay all other **non-program-provided** services (e.g., meals that are not provided by your program). Review your study away program cost sheet, provided by the International Center, carefully for the most useful program-specific information.

Plan to make the program deposit directly and to buy your own airline ticket, as those items will not be charged to your Macalester student account. However, all these costs, whether charged to your Macalester account or paid by you directly, are considered when we calculate your financial aid. Please contact the Financial Aid Office if you would like information about your loan options.

How do I access any financial aid that exceeds my Macalester billed charges?

If your financial aid (including loans) will be greater than the total charges to your Macalester account, you may request a refund of the surplus from the Student Accounts Office. If you have signed up for direct deposit, your requested refund will be placed directly into your bank account. Otherwise, in addition to requesting the refund, you need to contact Student Accounts with all the details about the person you authorize to receive a refund check on your behalf.

Since you may already be out of the country when the credit balance is created, make all arrangements about how that money is to be treated **before** you depart. If the direct deposit option appeals to you but you have not yet signed up, complete and submit the Direct Deposit Form. This form can be located on the Employment Services website: http://www.macalester.edu/employmentservices/forms/Direct_Deposit.pdf

What happens to my merit-based scholarship?

If you have a merit-based scholarship from Macalester, it will be available for study away. **If you have a National Merit Scholarship**, you must contact National Merit Scholarship Corporation (847-866-5100) and request that it be made available for your study away term.

Will you help complete outside scholarship applications for study away terms?

We will be happy to complete the Financial Aid Office section of any outside scholarship application. Please deliver the scholarship application to the Financial Aid Office and give us detailed information about what we are to do with it. Should we return the completed form to you? Should we mail the original to the scholarship organization? Are there other directions? If possible, please give us at least 48 hours to complete your forms.

How do outside awards affect my financial aid?

If you win scholarships from outside sources that are specifically for study away expenses, *your financial aid package will be adjusted according to the Macalester outside scholarship policy for study away scholarships*. You can help to ensure that your financial aid package is as accurate as possible by informing our office of all scholarships from outside sources. Macalester's outside scholarship policy is available at: <http://www.macalester.edu/financialaid/policies/outsidescholarships/offcampus.html>

How can I get more details about financial aid and study away?

You can email your questions to finaid@macalester.edu, visit the Financial Aid Office, or call 651-696-6214. Please note that specific cost and financial aid award information cannot be provided until your financial aid application is complete and we have received your program cost sheet from the International Center.

Next year's financial aid application

If you study off-campus during a spring term and will return to Macalester for the following year, don't forget to complete your financial aid application. Instructions will be available on our website. If possible, please complete your federal tax return and your portions of the aid applications before leaving the country. If you have not already done so, visit www.pin.ed.gov and obtain a PIN that can be used to electronically sign your FAFSA while you are away.

Other Links

Contact the Center for Study Away at www.macalester.edu/studyaway.

Contact Student Accounts at www.macalester.edu/studentaccounts.