

STUDY-ABROAD COSTS, FINANCIAL AID, AND SCHOLARSHIPS

COSTS

Study-Abroad Voucher

All Goucher College students receive a one-time voucher of \$1200 to assist in fulfilling the study-abroad general education requirement. (Students accepted into the International Scholars Program will receive a \$1200 voucher and must study abroad for at least a semester.) The voucher is applied the first time you study abroad while in residence at Goucher. If you have fulfilled the study-abroad general education requirement before attending Goucher, you may not be eligible for the voucher.

Goucher-Sponsored Programs

If you participate in a Goucher semester program, you will be billed directly by Goucher College's bursar and will pay Goucher College tuition as you normally would. (Room and board will vary by program.) A useful resource is the Student Expense Worksheet (available in the Office of International Studies [OIS]), which exists for each Goucher semester program and states what fees are paid directly to Goucher College and lists estimates for additional costs, such as airfare, books, living expenses, and food (if applicable).

You must pay a non-refundable application fee of \$300 by the application due date. Additionally, a non-refundable study-abroad deposit of \$200 is due by November for the spring semester or April for the fall semester (exact deadlines and deposit amounts will vary by semester and from program to program) and is deducted from your study-abroad tuition. If you withdraw from a study-abroad program, you will forfeit your deposit.

A \$500 enrollment and housing deposit is due to SAS by the appropriate deadline for the semester you return to Goucher.

Intensive Courses Abroad

If you participate in a Goucher College Intensive Course Abroad (ICA), you will pay Goucher College the total program fee, which varies from program to program. Final payment for ICA programs is always due no later than September 25 for January programs and February 25 for May or summer programs.

A \$300 non-refundable deposit is due shortly after the application deadline. These dates change every semester.

A NOTE ABOUT CANCELLATIONS/REFUNDS

If, due to any unforeseen circumstances or other circumstances beyond the control of Goucher College, a semester or ICA program is cancelled, either prior to departure from the United States or during the course of the program, or if a student withdraws from a program for any reason, either prior to departure from the United States or during the course of the program, he or she will not be entitled to a refund of any fees paid, including the program deposit, tuition fees, travel fees, program fees, or any other fees he or she may have incurred in connection with the program prior to departure or after arrival at the program site.

In most cases, Goucher forwards program fees to vendors in foreign countries; therefore, it may be impossible to recover such fees in the event of program cancellation or in the event a student withdraws from a program. Goucher will make good faith efforts to recover such fees and to return any portion of fees that it may recover that may be attributable to a student's participation in the program. However, Goucher makes no warranties regarding the recovery of fees and is not liable to a student for any fees that it is unable to recover.

Non-Goucher Programs

If you participate in a winter, summer, or semester non-Goucher program, you will pay fees directly to the organization or university sponsoring the program.

You must pay a \$500 enrollment deposit to SAS by the appropriate deadline for the semester you return to Goucher.

FINANCIAL AID

Goucher-Sponsored Semester Programs

Any awarded financial aid may be used as payment for semester programs sponsored by Goucher College.

To apply for financial aid:

- **Complete the Free Application for Federal Student Aid (FAFSA)** and send it to the Central Processing Service by February 15 of the year PRIOR to the year in which you plan to study abroad. (Please note that if you submit your financial aid applications late, available aid may be limited.)
- **Consult and complete the Student Expense Worksheet**, which outlines all steps you need to take, as well as provides you with a space to calculate the total cost of your study-abroad experience.
- **Apply for any additional loans** needed to help pay for billed costs, living expenses, airfare, etc. You may receive aid up to the total amount of your budgeted costs for the year.
- **Make an appointment with the Office of Student Financial Aid (OSFA)** in SAS and bring your completed Student Expense Worksheet with you.

Non-Goucher-Sponsored Semester Programs

You cannot apply institutional aid to any non-Goucher program; however, you may be able to apply some federal financial aid to non-Goucher semester programs, but you must meet with a financial aid officer in order to determine this.

To apply for financial aid:

- **Complete the Free Application for Federal Student Aid (FAFSA)** and send it to the Central Processing Service by February 15 of the year PRIOR to the year in which you plan to study abroad. (Please note that if you submit your financial aid applications late, available aid may be limited.)
- **Apply for any additional loans** needed to help pay for billed costs, living expenses, airfare, etc. You may receive aid up to the total amount of your budgeted costs for the year.
- **Make an appointment with the OSFA** in SAS.

If you are attending a non-Goucher sponsored program, you must complete additional paperwork with the OSFA.

Additionally, you must request that any funding you receive be held until you resume your studies at Goucher. You may transport federal funds you are receiving, but you must work closely with OIS and the OSFA to plan for transportability of aid.

Furthermore, in order to receive financial aid and keep it throughout a semester or academic year, you must take at least 12 credits.

Goucher Short-Term Programs and ICAs

Goucher loan funds may be available for Goucher College study-abroad programs through the OSFA.

Non-Goucher Short-Term Programs

Financial aid is not typically available for these programs; however, you may apply for alternative loans as a financing option.

SCHOLARSHIPS

Administered by the Office of International Studies

OIS awards scholarships (usually between \$200 and \$1000) for Goucher and non-Goucher semester programs.

To apply for a scholarship when you apply for your program, check the appropriate box on the first page of the application. If you neglect to check the box, you will not be considered for a scholarship.

- For **Goucher-sponsored programs**, OIS scholarships are deducted from the study-abroad tuition bill.
- For **non-Goucher programs**, you will receive a check (provided you have no balance on your Goucher College account.)
- Scholarships are also awarded for **Goucher-sponsored short-term programs**.
- Scholarships are not typically available for **non-Goucher short-term programs**.

*Please note: If you withdraw from a program, you must return the scholarship amount to Goucher College.

Administered by Other Organizations

Guide to Seeking Financial Aid for Study Abroad and Scholarship Opportunities for Goucher Study Abroad Students are documents that detail how to look for extra money and scholarships. (Be aware that many of these scholarships have very early deadlines, so start your research early.)