

**Middle Tennessee State University**  
**Study Abroad Financial Aid Statement of Understanding**

**\*Typically, the financial aid process is the same for study abroad participants as for students who remain on campus.**  
**\*Financial aid includes grants, loans, scholarships, and work-study.**  
**\*Not all students will be eligible to receive financial aid for both semesters of a two-semester program.**  
**\*Students may not qualify for aid the semester after returning from their abroad programs.**

<b>First Step</b>	<ul style="list-style-type: none"> <li>The Office of Education Abroad must approve students as participants in Study Abroad Programs.</li> </ul>
<b>Items you MUST submit to receive aid</b>	<ul style="list-style-type: none"> <li><b>Course Approval Form and Schedule:</b> Students who are <b>not</b> participating in an MTSU Signature Program will be required to submit a Course Approval Form and a copy of their schedule once registration has been finalized abroad. If it is determined that a student is not registered in courses that meet an outstanding degree requirement, financial aid may have to be adjusted and students may owe money back to the university.</li> <li><b>Transcript:</b> It is the students' responsibility to ensure the study abroad transcript is sent from the host institution to the Office of Education Abroad. The official study abroad credit hours will be posted to the MTSU transcript by the Admissions Office.</li> </ul>
<b>Who is responsible for payment?</b>	<ul style="list-style-type: none"> <li>Students are responsible for paying their Study Abroad charges (including early deposits, registration fees, flights, etc.) to the appropriate institution. MTSU does not send financial aid funds to another institution.</li> <li>Students should refer to <a href="http://www.mtsu.edu/bursar">www.mtsu.edu/bursar</a> for confirmation and fee payment instructions/deadlines.</li> </ul>
<b>When is aid disbursed?</b>	<ul style="list-style-type: none"> <li>If students' Study Abroad Program begins before the MTSU semester starts, they cannot receive financial aid funds in advance. MTSU funds are disbursed at the beginning of the semester in which the credit hours will apply. Financial aid refunds are disbursed the first week of MTSU classes if all requirements are met.</li> </ul>
<b>Communication</b>	<ul style="list-style-type: none"> <li>While students are studying abroad, they may be contacted at their MTSU email address to complete financial aid requirements for the next term of enrollment. They may need to access PipelineMT to accept/decline awards.</li> <li>Fall/Spring Electronic Award Notices will be sent to students' MTSU email addresses when official Free Application for Federal Student Aid (FAFSA) results and documents requested by the Financial Aid Office are complete. Typically, the Financial Aid Office begins sending Notices in mid-May after Spring grades are posted.</li> </ul>
<b>Registration</b>	<ul style="list-style-type: none"> <li>Students who are participating in an MTSU Signature Program will register for their corresponding course. Students who are not participating in an MTSU Signature Study Abroad Program must register in a SABR course. These are assigned to the student by the Office of Education Abroad.</li> </ul>
<b>Attendance and/or Withdrawal</b>	<ul style="list-style-type: none"> <li>If students do not attend the classes for which they receive financial aid, their aid may be adjusted/canceled. MTSU will be required to repay Federal/State programs, as applicable, which in turn may lead to students owing a balance to MTSU.</li> <li>If students withdraw prior to completing 60% of the term, the MTSU Financial Aid Office must complete a federal return calculation. As a</li> </ul>

	<p>result of this calculation, students may owe a balance to MTSU. For Summer terms, dropping or withdrawing from any course (whether abroad or at MTSU) may result in financial aid being reduced or canceled and as a result students may owe a balance to MTSU. Refer to <a href="http://www.mtsu.edu/financial-aid">www.mtsu.edu/financial-aid</a>.</p>
Hours must count towards your degree	<ul style="list-style-type: none"> <li>The credit hours earned in a Study Abroad Program <b>MUST</b> transfer to MTSU and count as academic credit toward the student's degree and <b>MUST</b> be posted to the MTSU transcript before a student can receive his/her diploma or transcript.</li> </ul>
Hours Attempted vs. Hours Earned	<ul style="list-style-type: none"> <li>The number of study abroad attempted credit hours (for which students were paid financial aid) must transfer from the host institution to MTSU. For example, if students <i>attempt</i> full-time hours, they must transfer full-time <i>attempted</i> hours. If they transfer less than full-time <i>attempted</i> hours, the financial aid for their study abroad program and future terms may be impacted, and they may be required to repay the difference.</li> </ul>
FAFSA/Verification Information	<ul style="list-style-type: none"> <li>If a study abroad program begins in one award year and ends in another award year, students will be required to complete a FAFSA for both award years (Award Year=Fall &amp; Spring &amp; Summer terms). If students are selected for verification and cannot complete the process while out of the country, the Financial Aid Office will not award aid until the verification process is complete.</li> </ul>
Lottery Scholarships	<ul style="list-style-type: none"> <li>In some situations, Lottery funds may be awarded the semester after students return from study abroad even though their official study abroad transcript is not posted at MTSU. However, after the study abroad transcript is posted, if it is determined that students were not eligible (e.g., change in enrollment status, failure to meet GPA requirements, etc.), MTSU must return the funds to the Tennessee Student Assistance Corporation and students will owe the related amount to MTSU.</li> </ul>
Work Study Recipients	<ul style="list-style-type: none"> <li>Work Study students cannot receive Federal Work Study funds during a study abroad program.</li> </ul>
Enrolled in a Study Abroad Program during the term in which you plan to graduate?	<ul style="list-style-type: none"> <li>If students are enrolled in Study Abroad courses during the term in which they plan to graduate from MTSU, they will not be eligible to receive federal financial aid unless the courses are required for graduation.</li> </ul>
Suspended?	<ul style="list-style-type: none"> <li>If students have a financial aid status of Suspension, they cannot receive financial aid funds whether abroad or at MTSU.</li> </ul>
Direct Deposit	<ul style="list-style-type: none"> <li>Direct deposit is recommended so that financial aid refunds may be directly deposited into students' designated bank accounts. Direct deposit may be set up through PipelineMT. For details, contact the Bursar's Office or visit <a href="http://www.mtsu.edu/bursar">www.mtsu.edu/bursar</a>.</li> </ul>
Questions?	Contact Financial Aid at <a href="mailto:fin_aid@mtsu.edu">fin_aid@mtsu.edu</a>

**\*If it is determined that students become ineligible for any financial aid awarded, they must repay the MTSU Business Office the balance owed plus any collection costs\***