

## EDUCATION ABROAD INFORMATION

Binghamton University's Financial Aid Office does not offer specific funds for education abroad. However, existing financial aid may apply. Additional funding is typically through Parent PLUS or private education loans.

Education Abroad scholarship details are available through the [Education Abroad Office](#).

**Important:** Once you meet all degree requirements, you are ineligible for federal aid but may apply for private loans.

### Steps to Secure Financial Aid for Education Abroad

1. **File FAFSA:** Submit your FAFSA by March 1 (or by February 1 if studying abroad in summer). Apply at [fafsa.gov](http://fafsa.gov)
2. **Meet with a Financial Aid Counselor to review costs and aid options.**
  - Bring your
    1. Acceptance Letter to the Education Abroad program
    2. Cost Sheet for the program.
3. **Ensure the credits you are taking are degree-applicable.** Visit your academic advisor or IEGI advisor.
4. **Complete Education Abroad Registration:** Ensure all paperwork with the Education Abroad Office is complete, and you are registered for the program.
5. **Visit Student Accounts**
  - Discuss aid disbursement and complete required paperwork.
    1. Fall programs: Aid disbursed in mid-August
    2. Spring programs: Aid disbursed in mid-January
    3. Summer programs: depends on enrollment
  - Financial aid will be released on the first day of Binghamton classes, regardless of your program's start date.

#### Refunds:

If your aid exceeds your tuition and fees billed by Binghamton, you will receive a **refund** at the start of the semester. If you are billed by another school, it is the student's responsibility to use this refund to pay their bill at the host school.

#### After Your Program:

Submit your transcript to the Education Abroad Office to ensure academic progress and future aid eligibility.

# EDUCATION ABROAD BUDGET WORKSHEET

<b>Program:</b> _____	<b>Semester:</b> _____	<b>Credits:</b> _____
<b>Budget Item</b>		
<i>Overseas Charge:</i>	\$	
<i>Tuition Differential:</i>	\$	
<i>SUNY International Health Insurance:</i>	\$	
<i>SUNY Tuition (paid to home SUNY Campus):</i>	\$	
<i>University Fees (Binghamton Students Only):</i>	\$	
<i>IEGI Fees:</i>	\$	
<i>Other:</i>	\$	
<b>Billable Total:</b>	<b>\$</b>	
<i>Commitment Fee:</i>	\$	
<i>Airfare Estimate:</i>	\$	
<i>Housing:</i>	\$	
<i>Meals, Books, Personal Expenses:</i>	\$	
<i>Visa:</i>	\$	
<i>Other:</i>	\$	
<b>Non-Billable Costs Total:</b>	<b>\$</b>	
<b>Grand Total:</b>	<b>\$</b>	

## FINANCIAL AID

Financial Aid	Balance with Grants	Balance with Loans
<i>Scholarships</i>	\$	\$
<i>TAP Grant/SUNY Tuition Credit</i>	\$	\$
<i>Pell Grant</i>	\$	\$
<i>Subsidized Loan</i>		\$
<i>Unsubsidized Loan</i>		\$
<i>PLUS Loan</i>		\$
<i>Private Loan</i>		\$
<i>Other:</i>		\$
<b>Total Aid:</b>	<b>\$</b>	<b>\$</b>
<b>Billable Total after Financial Aid Applied</b>	<b>\$</b>	<b>\$</b>
<b>Grand Total After Financial Aid Applied</b>	<b>\$</b>	<b>\$</b>