

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.
2. Meet with **IEGI** to research programs options, and learn how to start an application.
3. Once programs are selected, meet with academic advising office to ensure program meets academic needs and credits are degree-applicable (if needed).
4. Meet with a **Financial Aid Counselor** to review costs and aid options. Bring information about program costs listed on the 'Costs' tab on the program brochure page.
5. **Visit Student Accounts**
 - Discuss aid disbursement and complete required paperwork.
 - *Fall programs:* Aid disbursed in mid-August
 - *Winter programs:* No aid is applied for winter session abroad programs
 - *Spring programs:* Aid disbursed in mid-January
 - *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: Unless directly alerted by your education abroad advisor, your transcript will be sent to IEGI (for Binghamton and [SUNY](#) programs) or to Undergraduate Admissions (for [non-SUNY](#) programs). Ensure you are aware of the timeline by which these will be sent to understand how this may affect your academic progress and future aid eligibility.

EDUCATION ABROAD BUDGET WORKSHEET

Program: _____	Semester: _____	Credits: _____
Budget Item		
<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>	\$	
Billable Total:	\$	
<i>Commitment Fee:</i>	\$	
<i>Airfare Estimate:</i>	\$	
<i>Housing:</i>	\$	
<i>Meals, Books, Personal Expenses:</i>	\$	
<i>Visa:</i>	\$	
<i>Other:</i>	\$	
Non-Billable Costs Total:	\$	
Grand Total:	\$	

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>	\$	\$
Total Aid:	\$	\$
Billable Total after Financial Aid Applied	\$	\$
Grand Total After Financial Aid Applied	\$	\$