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NAFSA ALL-REGION SUMMIT

OCTOBER 4-22, 2021

NAFSA REGION IV

Top Challenges with Funding Study Abroad

Presented by NAFSA’s Education Abroad Regulatory Practice (EA RP) Federal Financial Aid Subcommittee

Land Acknowledgement

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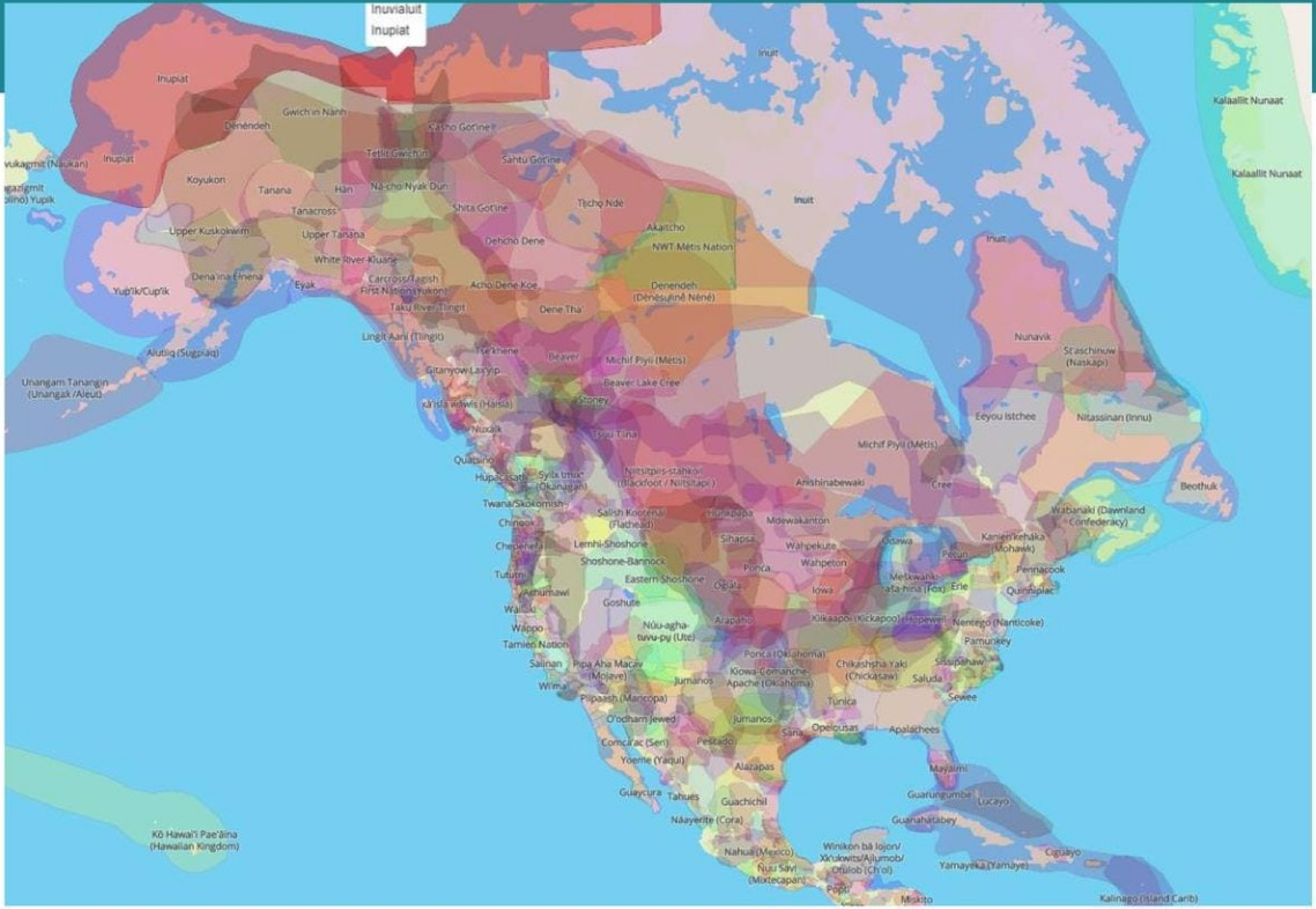

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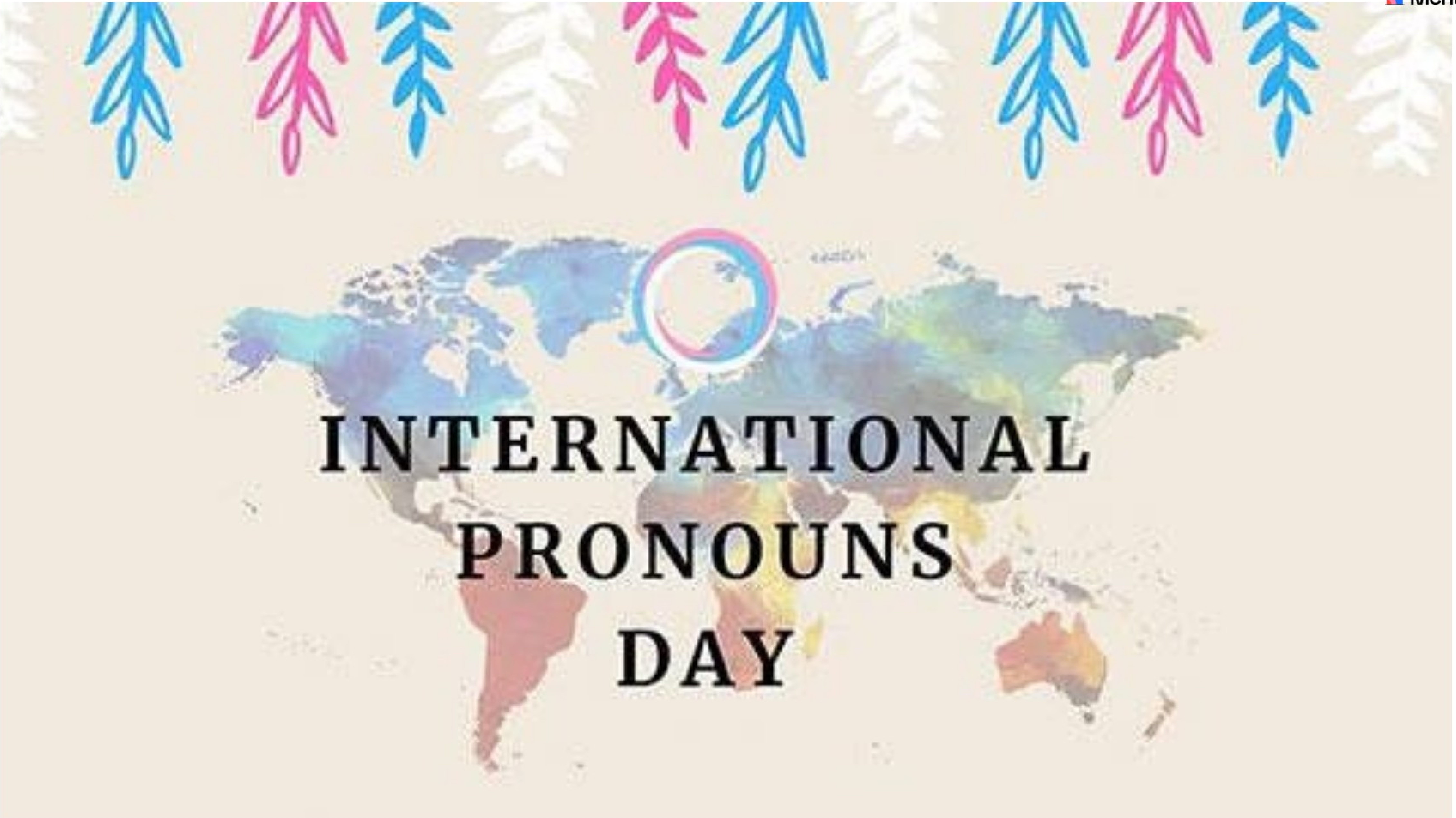
INTERNATIONAL
PRONOUNS
DAY

Our Panel

Diane Robinson
diane.robinson@sit.edu

SIT School for International Training Study Abroad

Elizabeth Shuman
shuman.29@osu.edu

The Ohio State University

Kate Meyer
kmeyer20@hamline.edu

Hamline University Global Engagement Center

Objectives

What we hope you walk away with…

- a better ability to discuss various financial aid regulations and how they may impact education abroad
- some ideas on how to work around some of the challenges that students and administrators face
- resources to bring back to your campus and connections to make

EARP- Federal Aid Subcommittee & NAFSA Resources

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EARP Site: https://www.nafsa.org/professional-resources/browse-by-interest/education-abroad-regulatory-practice-committee

EARP Financial Aid Subcommittee: https://www.nafsa.org/professional-resources/browse-by-interest/financial-aid

Contact Us: https://www.nafsa.org/form/contact-education-abroad-services

FAQ Site: https://www.nafsa.org/professional-resources/browse-by-interest/financial-aid-frequently-asked-questions

COVID FAQ: https://www.nafsa.org/professional-resources/browse-by-interest/covid-19-and-federal-financial-aid-education-abroad-faqs

NAFSA COLLEGIAL CONVERSATION

- Changes to Veterans Benefits for Education Abroad - *Education Abroad*
- Achieving Affordable and Equitable Participation in Education Abroad - *Education Abroad*
- Collaborations 101: EA and Financial Aid Offices - *Education Abroad*

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Grab your smartphone OR open a new browser on your computer

Go to www.menti.com

Use code 3078 0649

OR

https://www.menti.com/mm9dckjehp

OR

Scan the QR code

What type of institution do you represent?

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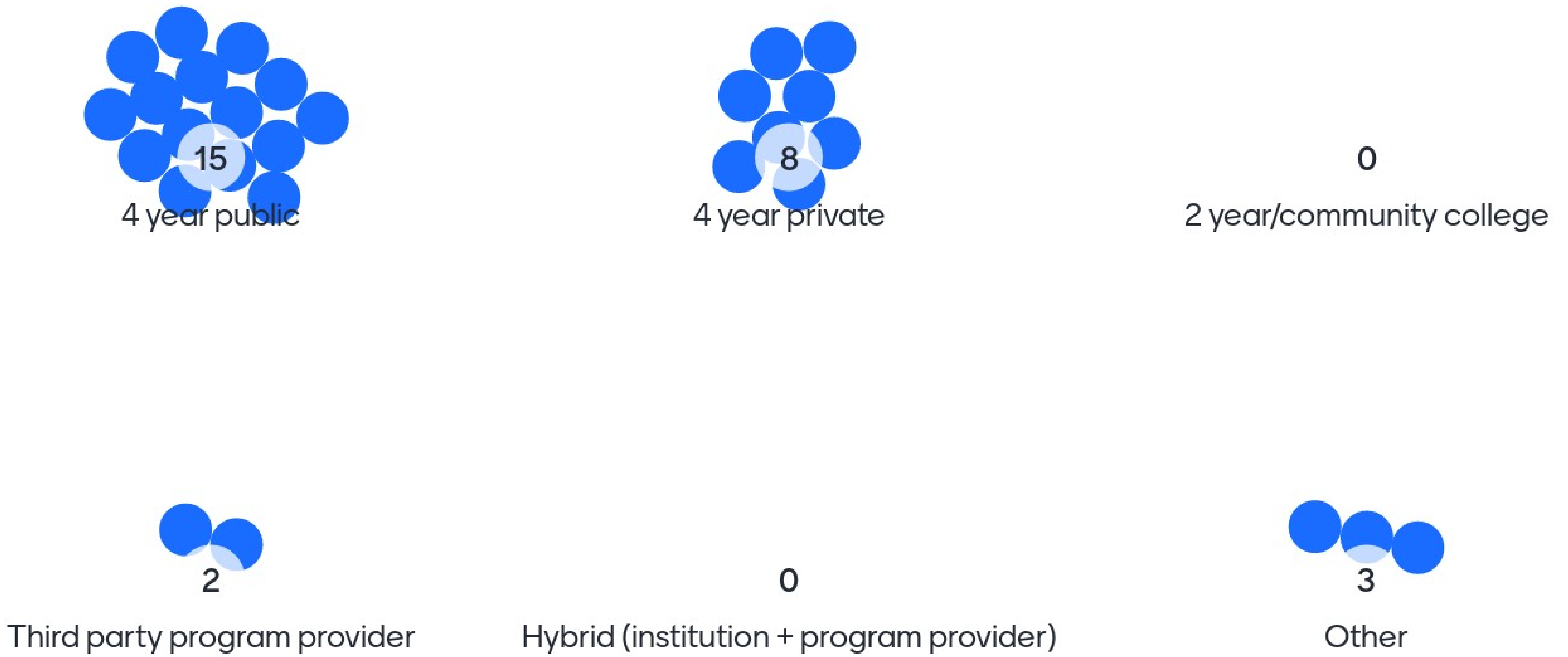

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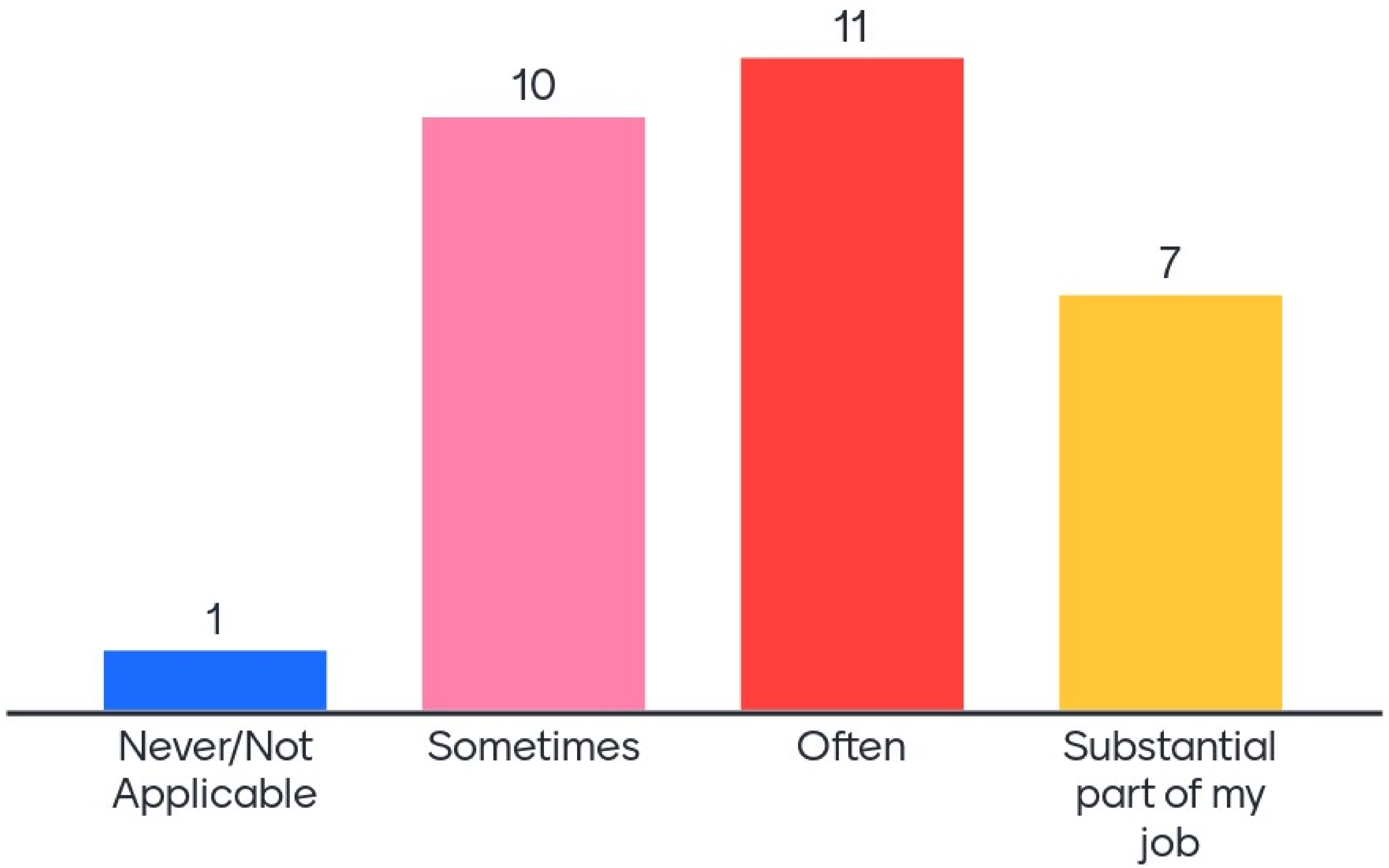
How often do you talk financial aid things with students?



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How comfortable do you feel when talking about financial aid for study abroad?

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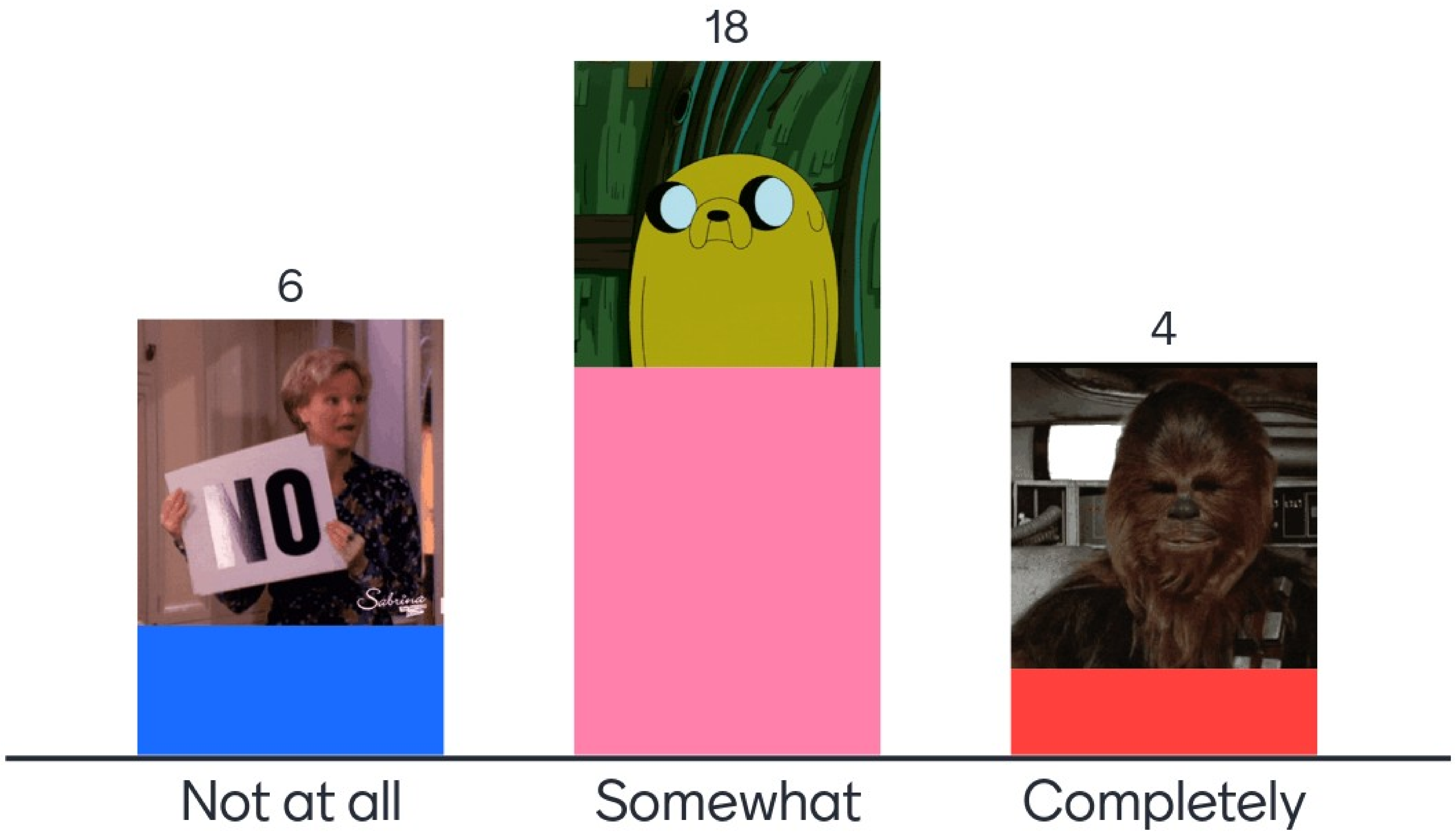

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What are some of the challenges you have with financial aid for study abroad?

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- Government regulations
- not enough
- Not applicable for all of our program types
- Not enough money for everyone
- Financial aid office non responsive
- Keep up with different regulations and policies
- summer applicability
- Regulations in office or MVP regulations
- available options for short term programs

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What are some of the challenges you have with financial aid for study abroad?

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Navigating different interpretations of policies

not being promoted

Financial aid for virtual programs

Student awareness

disbursement timelines

More scholarships would be helpful

finding scholarships that work for students

Poor communication with Financial Aid office

I feel like policies change often

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What are some of the challenges you have with financial aid for study abroad?

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- Options for short-term and summer
- Unclear information
- how consortium agreements work
- Understanding how institutional aid works when student goes abroad
- Quarter to semester- students needing full time credits for programs that span winter/spring
- Reaching students who do not think study abroad is financially feasible
- Understanding the challenges faced by university and college partners (coming from a 3rd party provider)

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Challenge 1

Cost of Attendance (COA)

Higher Education Act (HEA)

Section 472

Federal Student Aid Handbook

Vol 3 Chapter 2

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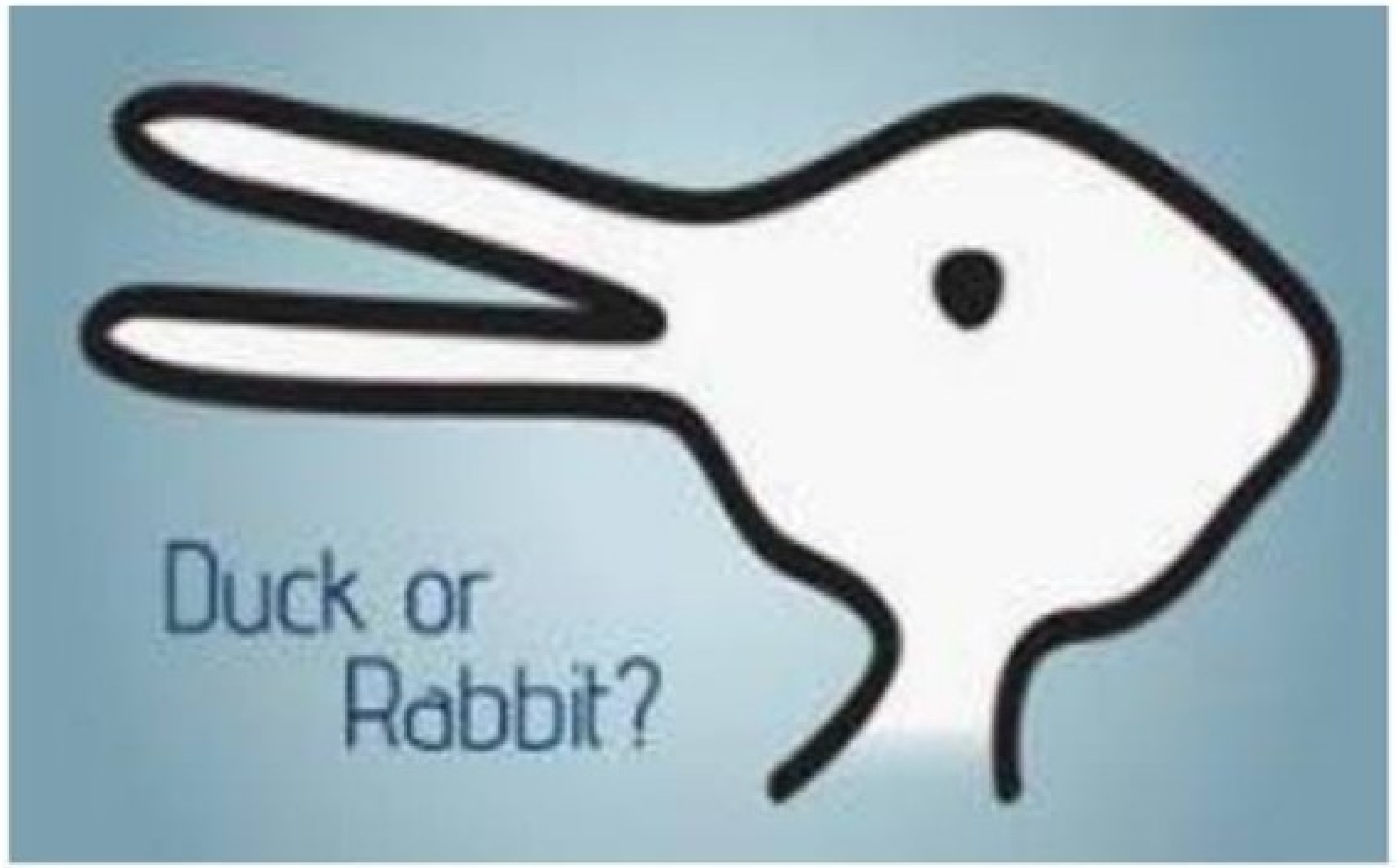
COA at Home and Abroad

- COA includes the total costs associated with the academic program.
- COA is required to adhere to types of costs specified by HEA- tuition, fees, housing, etc.
- Total financial aid award package is based on the COA as part of calculation (EFC also a factor).
    - EFC to be retired soon- now Student Aid Index

Budgetary Discretion & Interpretation:



Federal Guidance:

- **For study-abroad programs approved for credit by the student's home institution, reasonable costs associated with such study.** For example, U.S. citizens may count VISA/passsport costs when studying at a foreign school.

Can be a combo of estimated costs and actuals.

- Blanket allotment of an estimated $1,500 for flights on all programs.
- OR you request students provide actual receipts to base COA.
- OR combo of both!

Standard COA Costs Allowed for Study Abroad

- Tuition and Fees
- Books and Supplies
- Accommodations during program dates
- Meals
- Local Transport (program related)
- International Travel
- “Reasonable” Personal Expenses:
    - Passport/Visa Fees
    - Health insurance abroad
    - Textbooks and materials
    - Daily living expenses
    - Cell phone/communication
    - “Gray zone” items can include - housing supplements/upgrades, transportation to consulate to get visa processed, etc.

Current COVID Impacts to Financial Aid + Study Abroad

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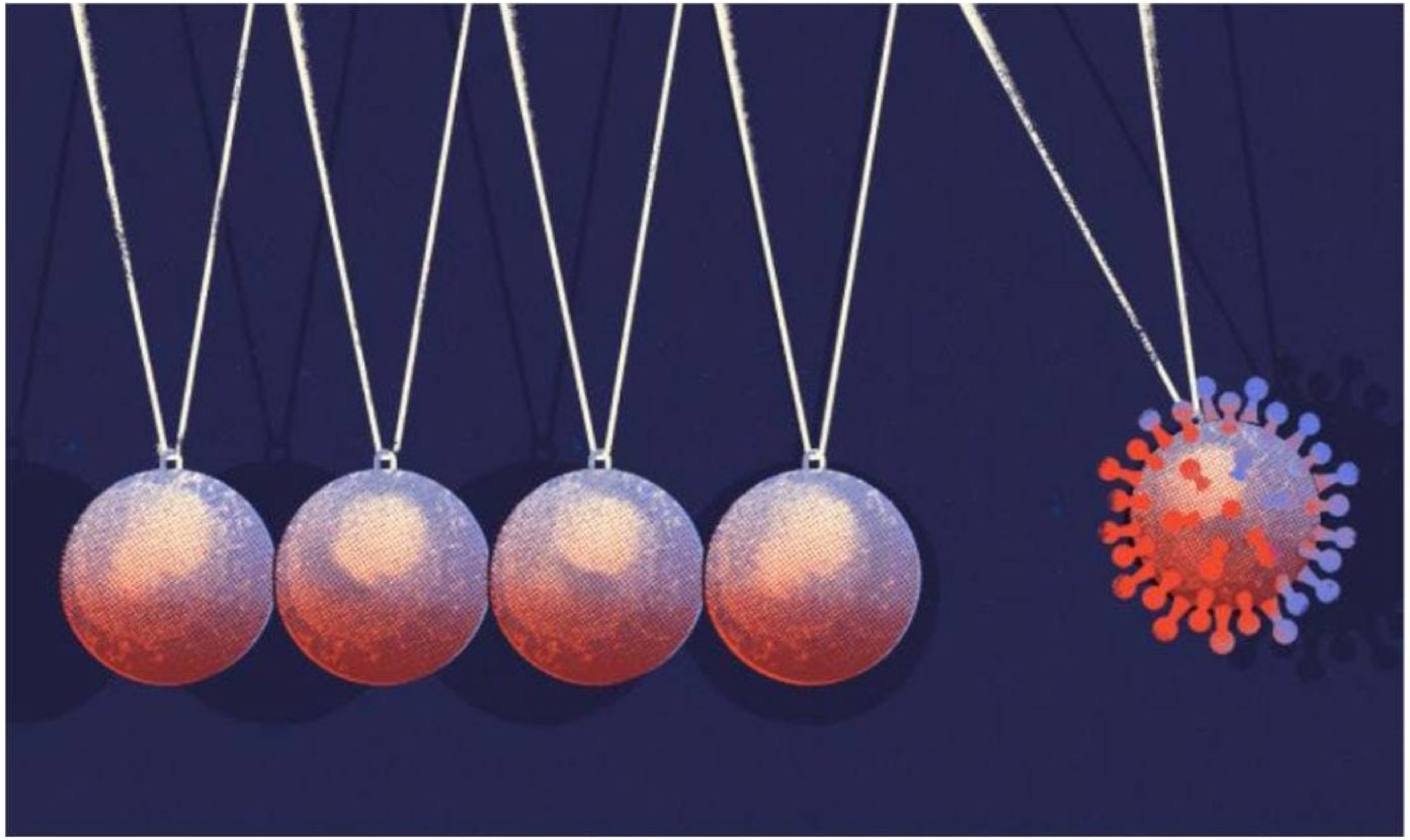

COVID Impacts & Implications

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COA Adjustments

- Testing & Quarantine Costs
  - "reasonable costs associated with study abroad" may require Financial Aid office use of professional judgement, but (now) possible
- Program Length
  - Shorter programs still need to have the required contact hours for the credit number
  - Double housing issues

Virtual Programming

- Currently allowed in general
- Distance Learning vs virtual study abroad - accreditation issue more than financial aid issue
- Going forward/post COVID- Dept of Education may have different thoughts

Challenge 2

Types of Aid & their Disbursement

Defining the Date of Disbursement 34 CFR 668.164(a)

Early Disbursements 34 CFR 668.164(i)

Federal Aid Student Handbook

Vol 4 Chapter 2

Types of aid to know

Federal Aid (Title IV):

- Grants (Pell, SEOG)
- Loans (Sub, Unsub, PLUS, Alt Loan)
- Work-Study**

State Aid:

- Grants
- Loans
- Work-Study**

Institution Aid*:

- Tuition Discounts ('real' vs 'magic')
- Scholarships
- "Bridging" or "Emergency" Loans

Outside Aid:

- Scholarships (Gilman, Boren, FEA, foreign govts, and more!)
- Private Educational Loans
- 529 Educational Savings Accounts
- GI Bill
- and more!

State, Institution, and Outside Aid can be based off FAFSA data as well, but not managed by FSA or the DoE.
**Check with your institution about rules on using institutional aid for abroad programs.*

***Work-Study programs from federal and state funding sources do not apply for education abroad programs.*

When will they get their money?

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- Institutional Disbursement Rules Can Include:
  - Institution's academic term start date
  - Study abroad program start date
  - 10 days prior to one of the above

How can students get funds sooner?

- Workarounds without changing rules
  - Bridging Loans (deferred billing) or Emergency Loans
  - Charging student's account
  - Deferment forms/verification of aid forms from program providers
  - Intentional advising & collaboration
- Other resources

Challenge 3

GI Bill®

	Covers:	Paid From to Whom
Chapter 33 - "Post 9/11" & "Forever GI Bill"	Tuition and mandatory fees of approved programs	From the VA to the "home" institution
MHA/BHA & Book Stipends	Covers housing allowances and book costs depending on location and Grade	From the VA directly to student veterans
Yellow Ribbon GI Educational Enhancement Program	Additional funding for student veterans at participating institutions if COA is over national average	From participating institutions to their student veterans (student account)

On campus partner: School Certifying Official (SCO)

Off campus partner: ELR, SAA

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Who “owns” the course and gets the $$ from the VA?

As of AY 20-21:

	Use of Chapter 33	Courses	Billing
Exchanges	No	Home institution does not own the courses	May/may not be billed through home institution
Faculty Led	Depends	If home institution teaches/owns **all** courses - YES	If home institution bills the student tuition and gets funds from the VA- YES
Program Providers	No	Home institution does not own the courses	Program providers are not able to be certified to accept VA funds
Direct Enroll	Depends	If host institution is in the WEAMS database - possible (transfer credits back to home institution)	If direct enroll institution is in the WEAMS database and tuition is billed to that institution from the VA- possible

NAFSA Advocacy

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Letter to VA:

https://www.nafsa.org/sites/default/files/media/document/nafsa-sva-042021.pdf

https://www.nafsa.org/policy-and-advocacy/policy-priorities/nafsa-recommendations-us-department-veterans-affairs

VA Response:

https://www.nafsa.org/sites/default/files/media/document/va-nafsa-061521.pdf

NAFSA GI Bill Resource Page:

https://www.nafsa.org/professional-resources/browse-by-interest/new-guidance-post-911-veterans-benefits-education-abroad

Case Study via Mentimeter

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- Feel free to unmute and chat OR
- Use the mentimeter poll function

Case Study

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Kristen is a student veteran who was stationed in Japan with the Navy. While she was there, she tried to pick up the Japanese language, but never quite got it down.

She is now a sophomore at ABC State University and is looking into taking Japanese. She wants to go into the foreign service. Her major requires an internship and she found a program provider that offers international internships AND language courses in Japan.

She is currently using her G.I. Bill benefits to help pay for her schooling. She comes into your office to ask about the program.

What do you tell her?

Case Study- first impressions

provider program

look for another program

awkward turtle

sorry

great initiative

welp

not going to work

suggest something else

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Case Study- solutions

Faculty-led programs

Scholarships

Look at another program that alines with their goals

at least there are likely no visa costs!

Find other programs. Does she need to do the internship right now? How about just taking language courses?

Case Study

Caleb's spring is going to be busy. He found a way to fit in a pre-nursing study abroad program and everything is looking good. The in-country program is only 89 days long with the remainder of the program done remotely.

As normal, you send him off to the financial aid office to talk about funding options. A few hours later you get an email from Caleb saying that he can't go on the program- it is just too expensive.

During his chat with the financial aid office, they mentioned being unable to cover double housing costs and that he will need to figure out how to deal with the short nature of the time abroad and housing here in the US for when he comes back to finish the program.

What do you do?

Case Study 2 - first impressions

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grrr

hu

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Case Study 2- solutions

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Interested in/likely to attend a longer financial aid and study abroad workshop offered before an annual conference?

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Q&A Time

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NAFSA: Association of International Educators is the world's largest nonprofit association dedicated to international education and exchange, working to advance policies and practices that ensure a more interconnected, peaceful world today and for generations to come.