1. Can I use financial aid to help pay for my education abroad program?

Yes! Financial aid may be used to help pay for education abroad programs. This includes student loans, grants, scholarships, non-federal private loans and Parent PLUS loans.

2. Are additional scholarships for education abroad available that I can apply for?

The Office of Scholarships and Financial Aid does not offer any additional funding specifically for education abroad. International travel grants and scholarships are applied for through the Office of International Programs.

3. What is the difference between an “exchange” and a “study abroad” program?

**Exchange** means that the program fees and tuition are charged by UNCW and when financial aid is released it will go towards paying these charges and any refund produced may be used to pay for education abroad housing and other expenses.

**Study Abroad**, both those programs offered by direct partners of the university and third party providers, (such as AIFS, CIEE, etc.) charge students themselves. Students using financial aid for these types of programs will not be charged by UNCW and will use their financial aid refunds to pay the direct partners or third party providers directly.

**UNCW does not pay any direct partners or third party providers directly.** That is solely the responsibility of the student to know which type of program he/she is signed up for and to whom payment is to be made.
4. When do I have access to my financial aid refund for education abroad programs?

Federal regulations require that a hold be placed on a student’s financial aid up to 10 days before the official program start date OR 10 days before the start of the standard term; whichever is latest. Once the financial aid on the student’s account releases it will take 7 business days to work its way through UNCW to be available to the student. **Refunds for education abroad programs should be available to students in their bank accounts via direct deposit on or around the first day of their education abroad program or on or around the first day of the standard term; whichever is latest.**

5. Can I get an advance on my financial aid for my education abroad program?

Education Abroad advances on financial aid are available for the purchase of airfare ticket purchase up to $1200 with a paper receipt of purchase or a printed cost estimate of the ticket price. **Advances are not permitted for program fees.** Students will receive the advance funds from the university Cashier and must be present in person to complete the paperwork and receive the funds.

6. What if my education abroad provider requires advance payment before departure?

Students finding themselves in this position will then have **two options:**

1. Pay the program fee up front and use financial aid as a reimbursement to yourself.

2. The Office of Scholarships and Financial Aid may provide you with a **financial aid disbursement /aid verification form** stating the amount of funds you will receive for the semester/year and the date you are anticipated to have access to those funds (the official start date of your study abroad program).

7. Can I use military benefits to participate in education abroad programs?

Yes! For students using military benefits for study abroad, the program of study must be designated as Exchange or Faculty Led. Tuition and fees for these types of programs are charged by UNCW. (Students may also participate in a study abroad program offered by another educational intuition that has a VA certifying official.)

**Please contact us with additional questions.**

Office of Scholarships and Financial Aid (located in the Warwick Center)  
Email: finaid@uncw.edu  
Phone: 910.962.3177 // Fax: 910.962.3851