Are you interested in studying overseas, but wondering if your financial aid will apply? The short answer is yes; most forms of financial aid will apply to Study Abroad Programs approved by SIU. Circumstances will differ, so it is your responsibility to work with the Financial Aid Office (FAO) and the Center for International Education Study Abroad Programs to determine how you can use financial aid for overseas study. Extra time may be required for processing financial aid for study abroad, so you should begin investigating the possibilities as soon as you have applied for an overseas program.

What is Financial Aid
Financial aid is awarded as grants, scholarships and loans from various federal, state and institutional sources. Financial aid is available both to students with financial need and those without need. A financial aid application should be submitted to determine eligibility for the various financial aid programs. Students participating in a Study Abroad Program may also qualify for private scholarships. Applications for private scholarships may be obtained from the individual/organization sponsoring the scholarship. Additional information is available on the Center for International Education Study Abroad Programs website.

How to Apply
To apply for financial aid at SIU, students should complete the Free Application for Federal Student Aid (FAFSA) at the following website: [www.fafsa.ed.gov](http://www.fafsa.ed.gov). An application should be completed each year as early as possible on or after October 1 (preceding the academic year) listing "Southern Illinois University Carbondale" (001758) as a school choice. Undergraduate Illinois residents should list SIU as the first school choice and release information to the Illinois Student Assistance Commission (ISAC) in order to be considered for the Monetary Award Program (MAP) Grant.

Your financial aid is administered by the Financial Aid Office at SIU, so you should make every effort to complete the process before leaving the country for your study abroad program. Corresponding is much more difficult when you are already in another country. Apply as early as possible and follow-up promptly with any information that is requested by the Financial Aid Office.

Application Results
The student receives a Student Aid Report (SAR) when the FAFSA is processed. If the SAR has errors, corrections should be made on the FAFSA on the web to be submitted for reprocessing. The results will be electronically submitted to the school.

Eligibility
Need-based financial aid is determined from application information using a standard need analysis formula. An Expected Family Contribution (EFC) is calculated based on income, assets, family size, family members attending post-secondary education and other factors. A student's financial need is the difference between the cost of attending SIU and the EFC. The cost of attendance varies for study abroad programs, so student financial need must be determined on an individual basis. Students must submit an itemized budget to the Financial Aid Office for determination of financial need. Budgets for the various overseas programs are available from Study Abroad Programs and from International Programs and Services.
Once financial need is determined, financial aid is "packaged" as a combination of grants, scholarships and loans to meet the student's financial need. Study Abroad students may receive a Federal Pell Grant, a Map Grant (in some circumstances), as well as some veterans’ benefits and student loans.

Verification
Random financial aid applicants are selected to verify information provided on the financial aid application by the Department of Education. If selected, a Verification Worksheet will be sent to the student which must be submitted to the Financial Aid Office along with applicable federal tax return transcripts for the student and, if appropriate, the student’s parents. Other documentation may also be required. Some applicants may be required to provide proof of immigration status, selective service registration, repayment status for student loans, social security number or other information. Financial aid will not be awarded until all requested information is provided.

Award Notification
Financial aid awards are announced to students via electronic award notice on SalukiNet beginning in May (preceding the academic year) after all required information is submitted. Study Abroad students should review the educational expenses listed on the award notice to confirm that they reflect the Study Abroad Program expenses. The student must electronically accept the Terms and Conditions and all applicable awards via SalukiNet.

Billing and Financial Aid Disbursement
When a student enrolls at SIU in a Study Abroad Program, an account is created in the University Billing/Receivables System. A monthly Statement of Account is issued listing University charges including Study Abroad Program charges, tuition and fees; credits applied from financial aid grants and scholarships; cash payments, and any balance due. If total credits exceed charges, a refund is issued by the Office of the Bursar to the student. The student should set up a Direct Deposit account in order to receive the refund. The Direct Deposit form is available on the Office of the Bursar’s website.

Financial aid disbursement begins ten days prior to the start of semester. Study Abroad students must make special arrangements with the Financial Aid Office to receive a short term loan if travel begins prior to start of the semester. Power-of-Attorney forms (for overseas studies students only) are available from Center for International Study Abroad Programs.

For help with financial aid questions:
Financial Aid Office
Student Services Bldg. 2nd Floor
1263 Lincoln Drive – Mail Code 4702
Southern Illinois University Carbondale
Carbondale, Illinois 62901

618–453–4334
fao@siu.edu
Web: fao.siu.edu

For help with Study Abroad questions:
Center for International Education
Study Abroad Programs
Woody Hall Room 0017
Mail Code 6885
Southern Illinois University Carbondale
Carbondale, Illinois 62901

618–453–7670
studyabr@siu.edu
Web: cie.siu.edu/sa

This document is intended for general information purposes only.
Contact Study Abroad Programs or FAO for specific information on your overseas program and individual financial aid situation.