

# Study Abroad Using Financial Aid



## Federal & State Aid

For study abroad programs, the **HOPE/Zell Miller Scholarship** will only pay the standard tuition rate per credit hour enrolled. You must meet the HOPE eligibility requirements. If you have remaining **Pell Grant** eligibility, it will be awarded based on the amount remaining and number of credit hours you are enrolled in for your study abroad program. The **Federal Supplemental Educational Opportunities Grant (SEOG)** is a need-based grant awarded to students demonstrating the greatest financial need. If you qualify for the federal Pell Grant you are eligible to receive an SEOG.



## Scholarships

A **CCGA study abroad scholarship** is offered through the Office of International Education, regardless of the type of study abroad program. Awards are determined based on the quality of your application and academic record. All funding will be posted as tuition credit to your student account. If you are already receiving the Federal Pell Grant, then you may want to check out the **Benjamin A. Gilman International Scholarship**, for undergraduate study abroad. The **Fulbright U.S. Student Program** offers grants to study, teach and conduct research for U.S. citizens to go abroad.



## Loans

Students must be enrolled at least half-time (six hours) to receive a loan. If you need additional financial assistance, the **Federal Stafford Loan** may be for you. This is a fixed-rate student loan for both undergraduate and graduate students attending college at least half-time. If you fit all requirements, you could be borrowing money directly from the US Department of Education. **Parent Loans for Undergraduate Students (PLUS Loans)** are available to parents of dependent undergraduate students. Parents may borrow up to the full cost of their children's education, less the amount of any other financial aid received. There is a minimal credit check required for the PLUS loan, so a good credit history is required.

## Financing Study Abroad

You may use financial aid to pay for study abroad programs with any remaining eligibility not used during fall and spring semesters.

## Financial Counseling

Once you decide on a study abroad program, you should contact the Financial Aid Office to set up an appointment with a financial aid counselor.

## Financial Aid Counselors

*Counselors are assigned based on the student's last name*

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