HELPFUL TIPS FOR FUNDING

- Many study abroad programs are the same cost as a semester at UMaine!
- Some countries are way more affordable than others, like Bulgaria, Thailand, South Korea, Costa Rica, Czech Republic, etc.
- There are many scholarships! Start the study abroad process early to meet deadlines.
- Talk to your closest allies – your friends and family – about helping you fund your study abroad experience. Create a “study abroad savings account” and ask them to contribute money for your birthday or major holidays.
- Start your own crowdfunding campaign. It never hurts!
- Consider your current spending. That weekly Friday night pizza will add up to be as much as a fun trip.

YES, THIS FINANCIAL AID WILL TRANSFER:

- Pell Grant
- Federal Supplemental Grant
- Federal Direct Unsubsidized Loan
- Federal Direct Stafford Loan
- Federal Perkins Loan
- Federal Parent PLUS Loan
- State of Maine Grant
- University of Maine Grant
- Top Scholar Award
- UMaine Presidential Scholarship
- Flagship Scholarship
- UMaine Black Bear Scholarship
- Maine Matters Award
- Merit Scholarship Program
- UMaine Flagship Match Award
- Transfer Merit Award

AID THAT TRANSFERS TO DIRECT EXCHANGES ONLY:

- International Student Scholarship
- Employee Tuition Waiver Benefit
- Native American Waiver
- Veteran Tuition Scholarship

POSSIBLY:

- Department or College scholarships
- External Scholarships

HOW STUDY ABROAD + FIN AID WORKS

- Speak with the Financial Aid office regardless of your financial situation.
- UMaine fin aid funds can be used for any study abroad approved program.
- You must be full-time before and during your study abroad program (the local equivalent of at least 15 UMaine credit hours per semester).
- Complete your FAFSA application for the academic year as usual and based on UMaine costs.
- Do not include any information about your study abroad program on your FAFSA. Once it’s approved and financial aid awarded, UMaine will approve the release of your aid for your study abroad program.
- The Office of Financial Aid can increase your loan eligibility to accommodate higher costs for the semester. Provide an official program budget including travel costs/estimates to your Financial Aid Advisor.
- All required study abroad pre-departure forms must be completed in order for financial aid to be released.
- Airfare, visas, and housing deposits usually must be paid before UMaine financial aid is disbursed for the program abroad. Make sure you have planned to cover these costs!
- Know how you’ll be paying for the overall cost of the program and any additional travel plans you may have while abroad.
- Reach financial aid umfinaid@maine.edu, visit Wingate Hall, or go to https://umaine.edu/stuaid/