

Financial Aid Travel Study Policy

DBU students wishing to participate in a travel study program may be considered for financial aid. Students seeking financial aid should file a Free Application for Federal Student Aid (FAFSA) form. Students must also be enrolled at least half-time and be matriculated in a degree program in which all credits earned while on the travel study program will be applied to their degree requirements. Students currently receiving financial aid, and maintaining Satisfactory Academic Progress (SAP), are likely eligible for some form of financial assistance for their program abroad. However, the different types of travel study programs greatly influence the possibility of financial assistance.

DBU Travel Study Programs

Official DBU travel study programs are offered through the Center for Global Studies and are often called Global Studies programs. Global Studies programs refer to any overnight and off-campus travel experience related to an academic program. These programs vary in format, length, location, and participants. Global Studies programs typically require students to enroll in a DBU course associated with the travel experience and pay a program fee comprised of associated travel expenses. All Global Studies programs are led by DBU faculty and staff or faculty with the Council for Christian Colleges and Universities (CCCU) Semester Abroad program.

Students who cannot enroll in regular DBU courses due to unpaid balances will not be able to participate in any Global Studies program. Before pursuing any Global Studies study abroad program, participants must satisfy any outstanding balances owed to the University.

Global Studies Program Fees

The program fees associated with a Global Studies program vary depending on the different study abroad programs and providers. Program fees may include airfare, transportation, housing, meals, and other trip expenses.

- Program fees for DBU-led travel studies are determined by the faculty leaders and approved by
 college deans and the DBU Travel Committee. The student pays these program fees through their
 online student account before trip departure. The program fees and student payments towards
 program fees are posted to a student's account just before trip departure.
- CCCU determines the program fees for CCCU Semester Abroad. After CCCU approves a student joining the program, CCCU invoices DBU. DBU then posts these fees to the student's account.

In addition to the Global Studies program fees, tuition charges for courses associated with the travel experience will be applied to the student account, along with any applicable student and technology fees.

Financial Assistance for Global Studies Programs

Students must file a Free Application for Federal Student Aid (FAFSA) form to be considered for any aid. Students must also be enrolled at least half-time and be matriculated in a degree program in which all credits earned while on the Global Studies program will be applied to their degree requirements. Students also must



maintain Satisfactory Academic Progress (SAP). A student's financial aid will be awarded to the student in accordance with DBU's current financial aid policy. Aid cannot extend beyond the cost of attendance budget. Financial Aid can adjust the cost of attendance budget for Global Studies programs if a student intends to borrow more (private or parent loan) funds to help with other expenses related to the study abroad trip (See *Cost of Attendance* below for more details).

- <u>Institutional Aid:</u> The tuition for a travel study course is eligible for institutional aid. No institutional aid can be applied towards Global Studies program fees. Financial Affairs may award special departmental scholarships on rare occasions—students may not apply for these special awards. All institutional aid will be awarded in accordance with DBU's current financial aid policy towards eligible institutional expenses.
- Federal Aid: Students must complete the FAFSA, maintain Satisfactory Academic Progress, and be registered in Title IV credit hours at DBU (half-time for federal loans) to receive Title IV aid while on a Global Studies program. (Chapter 2 Volume 2 of FSA Handbook). The tuition for a travel study course is eligible for federal aid. If the student has no remaining balance after the disbursement of financial aid, meaning they have paid their tuition and any required housing, meal plan charges, and fees, remaining eligible federal aid may be applied towards Global Studies program fees. Federal aid will be awarded in accordance with DBU's current financial aid policy towards eligible institutional expenses. Students should contact Financial Aid to determine if they will have any remaining eligible aid. If students anticipate having excess federal aid to go towards Global Studies program fees, they should contact the Center for Global Studies.
- State Aid: Students are eligible for the Tuition Equalization Grant (TEG) if they meet all eligibility requirements established in the TEG Guidelines each year. The student must register at least ¾ time in DBU's Student Service System, and DBU must be the school to apply tuition charges to the student's account. The tuition for a travel study course is eligible for state aid. If the student has no remaining balance after the disbursement of financial aid, meaning they have paid their tuition and any required housing, meal plan charges, and fees, remaining eligible state aid may be applied towards Global Studies program fees. State aid will be awarded in accordance with DBU's current financial aid policy towards eligible institutional expenses. If students anticipate having excess state aid to go towards Global Studies program fees, they should contact the Center for Global Studies. Students anticipate having excess federal aid to go towards Global Studies program fees, they should contact the Center for Global Studies.
- External Grants and Scholarships: DBU will accept external grants and scholarships that follow DBU's
 current financial aid policies for awarding eligible aid. If a student is awarded an external grant or
 scholarship that has been designated to support their Global Studies program expenses or associated
 tuition, they should contact the Office of Financial Aid and the Center for Global Studies to discuss this
 award.



Cost of Attendance

Financial Aid is based on the <u>cost of attendance</u> at DBU in Dallas, Texas. Should a student's costs exceed the average cost of attendance once study abroad program costs are included, they may wish to request an increase to their cost of attendance budget by submitting documentation of extraordinary expenses to the Office of Financial Aid and completing the Professional Judgment, Cost of Attendance Appeal. These requests are reviewed on a case-by-case basis and may only increase private or parent loan funds. Financial Aid cannot guarantee that a budget adjustment will increase the loans available to the student. Aid cannot extend beyond the cost of attendance budget.

Study Abroad Terms & Disbursement of Financial Aid

Financial aid is applied to your student account after the last day to add or drop classes for the semester in which you are enrolled—regardless of when your Global Studies program begins. This means you may need to pay some program fees or tuition upfront while waiting for your aid to be disbursed.

Global Studies programs can take place at various times throughout the year, including Spring Break, Fall Break, Winter Break, the May Mini-Term, Summer Break, and the August Mini-Term. While most academic terms are covered by financial aid, the May Mini-Term and Summer Break are *not automatically* covered.

If you plan to participate in a Global Studies program during May, June, or July, please contact the DBU Office of Financial Aid to speak with a counselor about how your aid may apply to your specific Global Studies program.

Global Studies Program Withdrawal

While participating in a Global Studies program, students are subject to the University's withdrawal policies and guidelines. A student who withdraws from a Global Studies program is obligated to inform the DBU Global Studies department in writing in a timely manner and copy the DBU Financial Aid Office. In addition to the University's withdrawal policies, each trip has a travel intent form which acts as a binding contract between the student and DBU for required payments associated with Global Studies program fees. Students may still be responsible for making payments described on the travel intent form. Students should refer to their travel intent form to determine their financial responsibility as it relates to program fees.

Non-DBU Study Abroad Programs

Students choosing to participate in study abroad programs not offered through DBU's Center for Global Studies are not eligible to receive any type of financial assistance through the University. All DBU study abroad programs are offered through the Center for Global Studies. Students should contact the Center for Global Studies if they have questions about whether their program is an official DBU study abroad program.

Students looking to gain academic credit towards their DBU degree program through a non-DBU study abroad program should contact their academic advisor to confirm that DBU will accept these credits towards their degree program. No DBU financial assistance can be awarded towards non-DBU courses.



Refunds

If financial aid exceeds a student's charges (and any past-due balance), they are entitled to a refund to cover expenses not billed to their student account. All study abroad students should ensure they have their eRefund setup through direct deposit with the DBU Cashier's Office. To set up your eRefunds account for direct deposit, log in to the Online Student Account Center through the TouchNet tile in your MyDBU account and enter your personal banking information into the eRefunds screen. Watch the eRefunds Tutorial video for more detailed instructions on how to set up refunds. If an eRefund account is not established, a refund check will be sent to a student's permanent address in the United States.

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