Morehouse College Study Abroad
Financial Policy
Effective Fall Semester 2021

**Tuition & Fees**
All Morehouse College students are encouraged to participate in academic term study abroad experiences through one of the approved study abroad partners of Morehouse College. When studying abroad with an approved partner utilizing one of the partner programs approved by the Office of International Education, Morehouse College students pay Morehouse study abroad tuition and fees regardless of the tuition cost of the study abroad program.

Students are responsible for paying room and board costs directly to the study abroad program. While studying abroad under the auspices of Morehouse College, students are fully enrolled at Morehouse College, and may make use of other resources at Morehouse, including faculty advising, career counseling, etc.

Students who choose to participate in a program that is not approved by the Office of International Education are required to enroll at the academic institution affiliated with that experience and transfer the accumulated credits to Morehouse College. In this instance students are responsible for all costs associated with the experience, including the study abroad program, room and board, and travel.

**Study abroad room and board costs**
Students enrolled in approved study abroad programs are not charged and do not pay room and board costs to Morehouse. Instead, students are responsible for paying room and board costs directly to the study abroad program.

**Account balance at Morehouse**
Students must pay in full any outstanding balance on their student account before leaving for study abroad. If they do not pay the balance (via financial aid or other forms of payment), the College will notify their study abroad program that their approval to study abroad has been rescinded. If the student attends the program without paying the remaining balance, the student will be doing so independent of the College. The College will not pay the student’s study abroad tuition to the study abroad program, the student will be dropped from classes at the College and therefore receive no financial aid, and the student will be responsible for paying all costs directly to the study abroad program. These costs include tuition, fees, room and board.

**Study abroad room and board costs**
Students studying abroad are not charged Morehouse College room and board. Students do not pay room and board to Morehouse. Instead, students are responsible for paying room and board costs directly to the study abroad program.

**Study abroad and external scholarships**
If a student receives a scholarship from a study abroad program, the award will be credited to the student’s Morehouse College student account and it will reduce the amount of tuition the student is
required to pay Morehouse College. Any outside scholarship received by a financial aid recipient may cause an adjustment of Morehouse institutional scholarships.

**Program deposit**
The College does not pay program deposits on students’ behalf and does not reimburse students for deposits made by students. Students are responsible for paying all program deposits directly to study abroad programs. This may include application fees, admission deposits, housing deposits, etc. Please note that some programs say on their website that the deposit is applied to the tuition portion of the program fee. However, some approved programs that are in partnership with Morehouse do not credit the deposit amount to the study abroad tuition invoice to Morehouse.

**Personal expenses**
Students are responsible for personal expenses such as airfare, local transportation, health insurance, visa and passport fees, housing, meals and any optional academic programs associated with the study abroad program.

**Study abroad withdrawal fees and penalties**
Some host universities and/or study abroad programs charge students large withdrawal fees if the student withdraws from (does not complete) the study abroad program. Students and families are responsible for paying all penalties and fines imposed by the program. The College does not absorb such fees on any students’ behalf.

**Delinquent payments abroad**
Students are responsible for clearing all outstanding non-tuition program balances with their study abroad program. Programs will not issue a transcript until students have submitted final payment. Please address any such issues with the program and have a transcript sent to Morehouse as soon as possible. Delay could jeopardize a student's enrollment at the College for the following semester and impact the student's ability to graduate on time.

**Financial Aid for Study Abroad**
Domestic students who are typically eligible for financial aid must complete their annual financial aid application before financial aid eligibility can be assessed for study abroad costs. The College follows the federal guidelines for financial aid. In order to be eligible for financial aid, a student must complete and submit the required financial aid forms no later than the regular annual deadlines published on the financial aid website. Some forms of financial aid are not eligible to be used for study abroad costs. Institutional scholarships, including Morehouse College academic scholarships, cannot be used to cover study abroad tuition/fees, and cannot be used to cover room and board costs for study abroad. It is the responsibility of the student to ascertain whether their specific scholarships can be applied to study abroad program costs.

**Expenses not covered by Financial Aid award**
Students are advised to consider the additional costs of study abroad early in the study abroad planning process. Students who are eligible for financial assistance should consult the Office of Financial Aid if they have any questions. Financial aid staff can provide information about financial aid paperwork, address questions about a student’s specific financial situation, and explain the types of aid that can be used for study abroad. The Office of International Education is available to provide students with information on other means of financing study abroad, including scholarships and other awards.
Financial Aid and study abroad room and board payments
If the amount of a student’s eligible financial aid is greater than the study abroad charges on their Morehouse College tuition bill, they will have a credit on their Morehouse student account. The credit amount will be refunded to the student by direct deposit or a check will be mailed to the student’s mailing address. The student must use those funds to pay room and board and other costs associated with the study abroad experience.

When Financial Aid is Credited/Refunds
The financial aid refund can only be issued once a credit balance is created. Refunds should not be expected prior to the beginning of the normal Fall or Spring semester because Federal Funds (e.g. Federal Direct Loans, Federal Parent PLUS Loans, Pell Grants and, SEOG Grants) cannot be disbursed until after add/drop ends at Morehouse. At that point, refunds are processed based on the regular College refund schedule.

Withdrawal Policies and Penalties
Some host universities and/or study abroad programs have very strict withdrawal policies and penalties. These policies vary by university and/or study abroad program. However, in general, students should expect to pay a large penalty for dropping out of a study abroad program after a specified date. Students and families are responsible for paying all penalties and fines imposed by the program. The College will not absorb any such fees on any student’s behalf. The College will not refund any tuition that is not refunded to the College by the study abroad program. To avoid fines, penalties, and loss of tuition funding that result from late withdrawals, students and families are advised to communicate, as early as possible, directly with the study abroad program about the financial implications of withdrawing from the program. The Office of International Education can assist students in learning specific program guidelines and in communicating with study abroad partners.

Room and Board payments and withdrawal policies
Students are responsible for all room and board costs associated with the study abroad experience. Students are required to pay room and board costs directly to the program or to manage these costs with providers of services. Morehouse College is not involved in managing, funding, or supporting room and board costs for students studying abroad. Some host universities and/or study abroad programs require large housing deposits, which the student may end up forfeiting if they withdraw after the date specified by the program. In addition, the program may impose a withdrawal fee, and charge for the cost of the room and board. Students remain responsible for paying the fees to the program after withdrawal. The College will not absorb any such fees on any student’s behalf.

When a student withdraws from their study abroad program after Morehouse College has paid their tuition to the study abroad program
Students pay Morehouse study abroad tuition and fees to Morehouse College, which in turn pays the study abroad tuition to the program on the student’s behalf. When a student withdraws from their study abroad program, after the withdrawal date specified by the program and after the College has paid the study abroad tuition to the program, the program may impose a withdrawal fee by withholding a portion or the entire amount that the College has paid on the student’s behalf. The withdrawal fee is the responsibility of the student and the College will pass the withdrawal fee and any other costs on to the student. The study abroad tuition withdrawal fee will be posted on the student’s Morehouse Student Account. The student will be responsible for paying all penalties and fines imposed by the program. The College will not absorb any fees on any student’s behalf. The College will not refund any tuition that is not refunded to the College by the study abroad program.
When a student withdraws from their study abroad program before Morehouse College pays their tuition to the study abroad program

Students pay Morehouse study abroad tuition and fees to Morehouse College, which in turn pays the study abroad tuition to the program on the student's behalf. In the event that a student withdraws from their study abroad program, after the withdrawal date specified by the program but before the College has paid the study abroad tuition to the program, the student will be responsible for paying all penalties and fines imposed by the program. This may include program tuition, room and board costs and withdrawal fees. The College will not absorb any fees on any student's behalf.