

FUND YOUR STUDY ABROAD EXPERIENCE

RESEARCH - Explore study abroad programs online at abroad.calpoly.edu. Note that expenses vary for each program, so be sure to compare the cost information of the programs that interest you so that you can select one that fits your budget. You can also compare the cost of your study abroad program to the [cost of attendance at Cal Poly](#).

FAFSA - Be sure to complete the [Free Application for Federal Student Aid \(FAFSA\)](#) by early March of the year before you plan to study abroad. You must complete the FAFSA in order to be considered for need-based financial aid (grants, loans, scholarships).

ADVISING - Attend drop-in Study Abroad Peer Advising hours for assistance with your financial aid and scholarship search. Once you have selected a program, you can also meet with a Financial Aid counselor to discuss the types and amounts of aid for which you are eligible when you study abroad (view this under 'Money Matters' in your student portal).

SCHOLARSHIPS - Browse study abroad scholarships at [Financial Planning](#) on the study abroad website, and at [Scholarships](#) on the financial aid website. Aim to identify 3-5 scholarships that are applicable to you, and set aside time to apply for them. Typically, you should apply for scholarships around the same time you are applying to a study abroad program (and sometimes earlier!).

ELIGIBILITY - Cal Poly degree-seeking students may be eligible for financial aid if enrolled at least half-time (6 units per term for undergraduates) in a Cal Poly study abroad program. Financial aid is *not* available for independent study abroad programs (non-Cal Poly approved study abroad programs).

SUMMER - Summer financial aid is limited to your remaining eligibility from the prior year. This means that you may only qualify for a summer financial aid award if you have any unused grant or loan amounts left over from the previous year. Check with a Financial Aid counselor to determine if you qualify for any additional financial aid for the summer.

	Cal Poly Global Programs	Cal Poly Int'l Exchanges	CSU Int'l Programs	Cal Poly Partner Programs	National Student Exchange
Federal Pell Grant	✓	✓	✓	✓ ²	✓ ³
Federal Supp. Ed. Opp. Grant	✓	✓	✓	✓ ²	✓ ³
State University Grant (SUG)	✓ ¹	✓	✓		✓ ³
State Ed. Opportunity Grant	✓	✓	✓	✓ ²	✓ ³
Cal Grants	✓	✓	✓		✓ ³
Stafford Loan – Subsidized	✓	✓	✓	✓ ²	✓ ³
Stafford Loan – Unsubsidized	✓	✓	✓	✓ ²	✓ ³
Federal Direct PLUS Loan*	✓	✓	✓	✓ ²	✓ ³
Parent PLUS Loan*	✓	✓	✓	✓ ²	✓ ³
GRAD Plus Loan*	✓	✓	✓	✓ ²	✓ ³
Alternative (Private) Loans	✓	✓	✓	✓ ²	✓ ³
Federal Work Study**				4	
Cal Poly Scholarships	✓	✓	✓	✓ ²	✓ ³
Outside Scholarships	✓	✓	✓	✓ ²	✓
CSU Fee Waiver***	✓ ¹	✓	✓		✓ ³

* PLUS loans are credit-based loans. Applicants/parents must be approved for the loan at www.studentloans.gov.

If the PLUS loan is not approved due to poor credit, you may qualify to receive an additional unsubsidized Stafford loan.

** It may be possible to have your Federal Work Study converted to loans when you study abroad. Contact Financial Aid.

*** Fee waivers are processed by the Student Accounts Office.

1 Only available on Cal Poly Global Programs on which students pay State Tuition Fees (*not* Extended Education Fees).

2 Only available if student is enrolled in a placeholder course at Cal Poly during participation in the Partner Program.

3 Available for outbound Cal Poly students who use **NSE Plan B** (paying tuition at Cal Poly while on exchange). Outbound **NSE Plan A** students receive federal aid through Cal Poly. **Plan A Students** do not pay Cal Poly fees, so are not eligible for SUG, Cal Grant or the CSU Fee Waiver. Neither NSE Plan A or Plan B are eligible for Federal Work Study.

4 Some non-federal work study positions ('Student Assistant Grants') are available on Semester at Sea.

FINANCIAL AID

[The Financial Aid Office](#) helps you plan your finances and organize your resources to cover your college costs. Financial assistance is a resource designed to supplement the cost of education, and is not intended to be used as a student's sole means of income. The basic types of financial aid are: Scholarships, Grants, Federal Work-Study, Loans, and Special Financing Programs. The types and amounts of aid Cal Poly awards or recommends are subject to availability of funds, enrollment status, and financial need. Cal Poly students have a variety of financial aid programs available for assistance. Programs vary in eligibility criteria, award amounts, and repayment options.

DISBURSEMENT

- Financial aid is disbursed when Cal Poly's quarters begin, regardless of your study abroad program's start date. If your study abroad program starts earlier than the regular Cal Poly quarter, you will not receive your award until *after* your study abroad program begins. Plan ahead accordingly.
- Prior approval is required to defer program payment until your financial aid is released. In some cases, it is not possible to defer payments until financial aid is released. Plan ahead to cover any payments due before financial aid disbursement.
- Aid cannot be disbursed until all required documents are received and your eligibility for aid is confirmed. Check your MyCalPoly portal 'To Do List' (Money Matters tab), and remember to complete your tasks and accept your award.
- Once financial aid has been finalized, funds will be disbursed on or around the first day of each quarter. It is your responsibility to budget accordingly.
- Upon disbursement, the Student Accounts Office (SAO) receives grant, scholarship, and/or loan disbursements, pays any outstanding Cal Poly balance, and refunds remaining funds to you. If your aid covers only part of your Cal Poly balance, you will not receive a refund; instead, you are responsible for paying the remaining balance.
- If you have Direct Deposit (recommended!), the refund amount is directly deposited into your personal bank account. For Partner Programs, it is your responsibility to use your refund to make any outstanding payments.
- If you want to share your account information with someone else (usually a parent), it is highly recommended that you grant permission prior to departing for study abroad. Log into your Student Center and click the 'Authorize to Release' link in the Personal Information section.

NOTE: The Financial Aid Office does not sign financial aid disbursement forms for Cal Poly Partner Programs. You need to accept any loans you wish to borrow, complete the form, and provide a copy of your Financial Aid Award Letter (print it from your Cal Poly Student Center at 'View Financial Aid'), and send both to your program directly. If you requested a budget increase, wait until the increase is reflected on your award before printing the award letter.

SATISFACTORY ACADEMIC PROGRESS (SAP)

The federal government mandates that every financial aid student must meet the [Satisfactory Academic Progress \(SAP\) guidelines](#) in order to continue to receive financial aid. Cal Poly students are required to complete a minimum of 75% of units attempted for the preceding academic year, maintain a cumulative 2.0 GPA (cumulative 3.0 for graduate students) and complete degree requirements within a maximum of 18 terms. SAP is reviewed annually at the end of spring term for the following summer, fall, winter and spring. Students who fail to meet SAP requirements are not eligible for financial aid for the following award year.

Credits completed on study abroad are subject to SAP requirements. Students who receive transfer credit from study abroad have until the end of the following summer to have transcripts sent to and evaluated by Cal Poly. If transcripts have not been received, or have been received but not yet reviewed at the end of summer, students will be SAP disqualified for fall. Students may appeal their SAP disqualification status by turning in an SAP Appeal Form, completing the requirements in Section A, and explaining their mitigating circumstance.

FEATURED RESOURCES



Study Abroad
studyabroad.calpoly.edu

Financial Aid
financialaid.calpoly.edu