



Education Abroad

Financial Policies

Education Abroad (EA) financial policies and procedures are outlined below. We encourage you to share this information with anyone who shares financial responsibility for your study abroad program (such as parents/guardians).

NOTE: these policies do not apply to the fall 2020 Global Terrapins - China program.

Mandatory Fees

Application fee

A \$50 application fee applies to every application for a study abroad program.

The \$50 application fee is payable online in MyEA using a credit or debit card.

Education Abroad Fee

When you receive an offer of admission to your selected study abroad program, you will need to accept or decline participation in the program through MyEA by the [published commitment deadline](#). Commitment to a study abroad program obligates you financially for all costs associated with the program.

Once you commit to the program in MyEA, Education Abroad will charge the Education Abroad fee corresponding to your program type (See Table 1) to your UMD student account within one week. All student account charges and payment deadlines follow the [Student Financial Services and Cashiering billing schedule](#).

Note: Non-UMD students will pay the Education Abroad Fee online using the secure credit-card processing portal in your MyEA application.

Table 1: Mandatory Fees

Program Type	Education Abroad Fee
Semester or year-long program	\$1,200
R.H. Smith School of Business BUSI MBA program	\$250 - Academic Years 2017-2020 \$500 - Academic Year 2020 and beyond

Commitment to a study abroad program obligates you financially for all costs associated with the program.

Post-Decision Materials Late Fee Policy: A late fee of \$100 will be charged to any student with a “committed” status who has one or more of the fee eligible materials outstanding after the due date.

- The Study Abroad To-do List, available in MyEA, indicates the required materials and due dates for your program. Failure to complete the materials may impact your ability to participate in the program, access financial aid, and your ability to register for courses, housing, and other services upon your return to UMD.
- All students need to complete the following items, plus any program specific items, as noted on the Study Abroad To-do List:
 - International Insurance Reading
 - Student Contract for Study Abroad
 - Passport Information Form (must have a valid passport)
 - Health Disclosure and Accommodations Request
 - Course pre-approval (SACA) documentation (if applicable)
- Materials are due no later than 11:59 pm on the due date as outlined below:
 - May 1st for all summer, fall, and full year programs

Program Fees

- Program fees for each UMD program are posted on the program page under the “Costs” tab. Program fees for affiliate and other approved programs are listed on external websites.
- Education Abroad will charge applicable fees (see Table 2) to your UMD student account at the time of registration. If you have a block on your student account, such as an academic, financial, or judicial block, Education Abroad cannot register you for the program and you will not be able to earn credit for your participation in the program but charges will still apply.

Table 2: Program Charges

Program Type	Charges to Student Account
Maryland Short-term in person programs Freshman Abroad: Terrapin Take Off Programs	Education Abroad/OIA Fee* Program Fee**
Maryland-in semester Programs Freshmen Abroad: Destination Programs Clark-in-Madrid	Education Abroad/OIA Fee Program Fee**
Exchange Programs	Education Abroad/OIA Fee UMD Tuition (based on residency) Technology fee International Health Insurance
Affiliate Programs	EA/OIA Fee Affiliate provider program fee*** International Health Insurance
Other Approved Programs	EA/OIA Fee International Health Insurance

* Undergraduate Non-UMD students: Education Abroad will create a UMD account for you, which will be used for program charge and payment. Please refer to the “Non-UMD Students FAQ” and “Non-UMD Participants - Registration and Billing Instructions” in MyEA.

* Visiting Graduate Students and Advanced Special Students: a UMD account will be created for you after you have applied for and been admitted into the Graduate School. Please refer to the “Non-UMD Students FAQ” and “Non-UMD Participants - Registration and Billing Instructions” in MyEA.

** Refer to the specific program costs on the “cost” tab for the program on the Education Abroad website.

*** Refer to the specific program cost information on the “additional info for UMD students” tab, and directly on the program provider’s website.

Program payments are made in accordance with the deadlines described by the Student Financial Services and Cashiering Office. Student account charges and payment deadlines follow the [Student Financial Services and Cashiering schedule for billing](#).

Withdrawal and Refund Policy

Education Abroad makes payments on your behalf to provide the educational services for your program including, but not limited to, housing, entry fees, educational activities, in-program transportation, etc. These payments occur well in advance of the program start date, before Education Abroad has charged your student account, and/or before you have submitted payment. Education Abroad does NOT guarantee that any portion of the program fee will be credited to your student account should you withdraw from the program for any reason. The later you withdraw from a program, the higher your financial obligation to the program is likely to be. For faculty-led short-term programs specifically, once you commit to a program, you are responsible for the full program fee. If you withdraw any reason prior to 30 days before the program start date, EA may be able to process a partial refund should it be able to recover those costs from the vendor. Students are responsible for 100% of the program fee if the withdrawal is received in writing less than 30 days before the program start date. Deferring the application fee or EA/OIA fee to a different or future program is not allowable.

Withdrawal & Refund Process

1. To voluntarily withdraw from a program after commitment, please submit the [withdrawal form](#) to Education Abroad immediately at educationabroad@umd.edu. Please note that you, the student, are the only person who can officially withdraw. If you are participating in an affiliated program or other approved program, contact the provider or institution as quickly as possible to minimize any costs to you.
2. If you have been non-voluntarily withdrawn, Education Abroad will update your status in MyEA and your registration if applicable. Your Education Abroad advisor will communicate these updates to you directly. If you are participating in an affiliated program or other approved program, contact the provider or institution as quickly as possible to minimize any costs to you.
3. Education Abroad will change your program status in MyEA to “withdrawn after commitment”, cancel your international health insurance, cancel your study abroad registration in Testudo, rescind any Education Abroad scholarships awarded, and notify the Office of Student Financial Aid (OSFA).
4. The Office of Student Financial Aid (OSFA) will contact you directly if you are required to repay federal, state, or institutional assistance.
5. The mandatory Education Abroad/OIA fees (application fee and Education Abroad/OIA Fee) are non-refundable.
6. Education Abroad will then determine the total of non-reimbursable costs committed on your behalf for which you are responsible. These costs may include amounts paid to housing providers, tour providers, entrance tickets, teaching services, and foreign institutions.
7. An Education Abroad staff member will e-mail you in seven working days of your written withdrawal to inform you of the final program charges.

Non-Voluntary Withdrawal

Non-voluntary withdrawal refers to program cancellations that were not initiated by the student. This includes:

Program cancellation: A program cancellation is defined as a program that is cancelled prior to the Program-participant departure. If a program is cancelled by Education Abroad, all fees will be refunded.

Program curtailment: A program curtailment is a program that is cut short by UMD while in progress. Where possible, UMD will return a share of the program fee as determined by UMD in its sole discretion. In the event of a program curtailment, the EA/OIA fee and the application fee are non-refundable.

Withdrawal due to Visa issues: If you are unable to participate in a program because you were denied the required visa from the embassy or consulate and/or your visa application was not submitted or processed correctly, you may be eligible for a program refund based on the withdrawal policy. In such a case, the EA/OIA fee and the application fee are non-refundable.

Withdrawal due to conduct issues: EA reserves the right to rescind any offer of admission or endorsement or dismiss a student from a program in progress due to a violation of the [UMD code of student conduct](#). When possible, UMD will return a share of the program fee as determined by UMD in its sole discretion. In the case of a withdrawal due to conduct issues, the EA/OIA fee and the application fee are non-refundable. Students who are dismissed from the program while abroad will also be required to return home immediately at their own expense.

Administrative Withdrawal: Education Abroad retains the right to process an administrative withdrawal and rescind any offer of admission or endorsement for a student who;

- Ceases communication with EA and/or is unresponsive to repeated requests for necessary information.
- Fails to comply with required EA or partner institution processes necessary to coordinate on-site arrangements on behalf of the student.
- Does not resolve registration blocks (including financial and judicial) in a timely manner as advised and communicated by Education Abroad.

In these cases, Education Abroad will issue an administrative withdrawal final warning in writing in advance of processing an administrative withdrawal. Failure to comply with the specified request in the timeline provided will result in a cancellation of any EA support for participation in the designated study abroad program. This includes an immediate termination of any sponsorship of admission, registration, visa application or other formal endorsement.

Appeal for Refund

Appeals Process

Students with extenuating circumstances regarding their withdrawal from an Education Abroad program may choose to file an appeal following the process below.

1. Complete the [Appeal Form](#) and submit any supporting documents, such as doctor's notes, through the online form. Appeals will be reviewed by the Education Abroad Director. Appeals should be received within 10 business days of receiving your withdrawal confirmation email from Education Abroad.
2. [Voluntary Withdrawal Appeal Form](#)
3. Education Abroad will notify you of the decision of the appeal within ten business days from date of appeal.
4. If you have withdrawn from an affiliate or approved provider, you must also follow the provider's own separate withdrawal and appeal policies and procedures.

Please Note: Education Abroad will only accept appeals from students, unless extenuating circumstance prevent them from doing so. In such cases, appeals may be submitted by the person with financial responsibility for the student. Education Abroad will not review any appeals that state the reason for appeal as not reading and/or understanding the financial and withdrawal policies.

Qualifying Extenuating Circumstances and Support Documentation for an Appeal

- Unforeseen academic change; Requires supporting documentation, such as course cancellation, course requirement, permission requirements, and internship.
- Activation of military duty after date of committing to the study abroad program; Requires supporting documentation - copy of military activation order showing dates that conflict with program dates.
- Unforeseen changes in financial aid package or in personal finances due to unforeseen circumstances, such as parent unemployment or high medical bills; Requires supporting documentation.
- Illness or death of an immediate family member (parents, grandparents, guardians, siblings, children, spouses, and registered domestic partners); Requires supporting documentation.
- Family medical emergency, such as surgery, diagnosis of long-term illness, and hospitalization; Requires supporting documentation from the treating physician.
- Physical, mental, or emotional conditions that may limit study abroad; Requires supporting documentation from the treating physician.

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- Legal issues or immigration status issues that might keep you from studying abroad; Requires supporting documentation such as legal notices, official correspondence, etc.