



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).

## 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. This fee is non-refundable.

### 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 [commitment deadline](#).

Once you commit to the program in MyEA, Education Abroad will charge the Education Abroad fee to your UMD student account according to the type of program (See Table I). Note: Non-UMD students will pay the Education Abroad Fee online using the secure credit-card processing portal in your MyEA application.

Table I: Mandatory Fees

Program Type	Education Abroad Fee
Short-term program (summer, spring break, winter)	\$500
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

All student account charges and payment deadlines follow the [Student Financial Services and Cashiering billing schedule](#).

## Other Fees

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
  - June 1st for all Freshmen Abroad programs (TTO and Destination)
  - December 1st for spring, winter, and spring break programs

## Program Fees

- Program fees for each UMD program are posted on the program page under the “Costs” tab. Program fees for affiliate programs are listed on the program provider website.
- Education Abroad will post the appropriate program fee, or UMD tuition and health insurance, on your UMD student account at the time of registration. See Table 2 for program charges.
- 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 participate in the program but charges will still apply.

Table 2: Program Charges

Program Type	Charges to Student Account
Maryland short-term Terrapin Take Off	Education Abroad Fee* Program Fee**
Maryland-in semester Freshmen Abroad Clark-in-Madrid	Education Abroad Fee Program Fee**
Exchange	Education Abroad Fee <a href="#">UMD Tuition</a> (based on residency) Technology fee <a href="#">International Health Insurance</a>
UMD Affiliate USAC, IES Abroad, CIEE, TEAN, ACTR, SIT Study Abroad, and Tuebingen University Summer Course	EA Fee Affiliate provider program fee*** <a href="#">International Health Insurance</a>
Other Approved Offered by other program providers or direct enroll at an international institution	EA Fee <a href="#">International Health Insurance</a>

\* 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 the Graduate School has admitted you. 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](#).

# Scholarships

To apply for an Education Abroad scholarship, complete the Education Abroad Scholarship Application form in your MyEA application. You may review the eligibility in the scholarships section of our [website](#).

If you are awarded a scholarship from Education Abroad, you need to:

- Maintain the equivalent of full-time study throughout your program, complete and pass 75% of credits attempted and;
- Maintain full time status: defined as 12 or more credits per semester, 3 or more credits (or the total credits offered) for winter, summer, or spring break.

If, at any time you lose your full time status, Education Abroad will rescind your scholarship and charge the amount to your UMD student account.

# 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. Deferring the application fee or EA fee to a different or future program is not allowable.

## Withdrawal & Refund Process

- To withdraw from a program after commitment, please submit the [withdrawal form](#) to Education Abroad immediately at [educationabroad@umd.edu](mailto: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.
- 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).
- OSFA will contact you directly if you are required to repay federal, state, or institutional assistance.
- The mandatory Education Abroad fees (application fee and Education Abroad Fee) are non-refundable.

- Education Abroad will then determine the additional 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.
- An Education Abroad staff member will e-mail you in seven working days of your written withdrawal to inform you of the final withdrawal charges.

## Non-Voluntary Withdrawal

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

**Program cancellation by Education Abroad:** If a program is cancelled by Education Abroad, all fees will be refunded including the Application Fee, Education Abroad Fee and Program Fee.

**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.

### **Academic or conduct issues:**

- Students who violate the UMD code of conduct and are withdrawn before a program starts will be responsible for withdrawal charges.
- Students who violate the UMD code of conduct and are dismissed from the program while studying abroad will not be eligible for program refunds. Additionally, they will be responsible for returning home immediately at their own expense.

# Appeals

## Appeals Process

Students with extenuating circumstances, may choose to file an appeal following the process below.

- 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.
- Education Abroad will notify you of the decision of the appeal within ten business days from date of appeal.
- 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.

## Extenuating Circumstances 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 (supporting documentation includes a 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 (supporting documentation required)
- Illness or death of an immediate family member, such as: parents, grandparents, guardians, siblings, children, spouses, and registered domestic partners (supporting documentation required)
- Family medical emergency, such as surgery, diagnosis of long-term illness, and hospitalization (supporting documentation from physician required)
- Physical, mental, or emotional conditions that may limit study abroad (supporting documentation from physician required)
- Legal issues or immigration status issues that might keep you from studying abroad (required documentation includes legal notices, official correspondence, etc.)