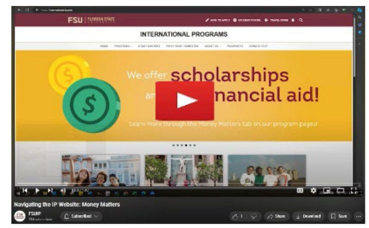
International Programs Financial Aid Handbook

Overview of Financial Aid for Study Abroad

Almost all sources of financial aid you normally receive and use on main campus can be applied toward FSU international program fees to reduce your out-of-pocket costs for studying abroad.

How to use this Handbook: use the table of contents below to learn more about how the different types of financial aid you normally receive can be applied toward studying abroad.

Looking for more funding? If you don't normally receive financial aid on main campus or are hoping to find additional aid to finance study abroad, you'll want to explore the Loans and Scholarships sections below.



If you're just beginning your financial aid search, you may also find our Financial Aid & Money Matters videos helpful.

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Click on the sections below to learn about the Financial Aid Process for studying abroad & different financial aid sources.

Program Fees, Payments, & Cancellations/Refunds

Program Fees

Instead of main campus tuition, students admitted to an international program will pay a set program fee as advertised on the IP website. Think of your program fee as a 'package' that typically includes instructional costs up to a maximum number of IP credit hours, housing abroad during the program dates, international health insurance coverage, excursions & group activities, and other items. Your program description on the IP website outlines the specific expenses that are/are not included in your program fee.

Payments

Most international program fees are split into two payments: an initial non-refundable 'commitment fee' to signal your financial commitment to participate in the program followed by a second 'full payment' by which participants must pay the remaining balance of their program fees. Check the *Dates and Docs* tab of your program page and/or your IP Student Portal for specific payment due dates.

> **FYA**: First Year Abroad program fees are divided into four payments: a commitment fee and full payment due prior to the beginning of the fall semester, and two payments due prior to the start of the spring semester.

How to Pay: Once admitted to an International Program, payments can be made online via one of the following ways based on your program:

> Summer 2026 programs: through FSU Office of Student Finance. See payment instructions.
>
> Fall 2026 programs and onward: through the IP Student Portal. See payment instructions.

How to Delay Payment Because of Financial Aid & Other Resources: International program fees are due months prior to your departure, but most financial aid including scholarships, Bright Futures, and Florida Prepaid/529 Plans doesn't disburse until your courses begin abroad. To temporarily delay the payment of a portion of your program fee based on the amount of financial aid you anticipate receiving in the future, you will need to complete an IP Fee Deferment.

Fee Liability, Cancellations, & Refunds

International program participants become financially responsible for all program fees as they make payments or submit deferments; even if you decide to cancel from the program after making a payment or deferment, your financial obligation to pay these fees to International Programs would remain. **Therefore, it is important to read and understand the Cancellation & Fee Liability policy for your program prior to making any payments or completing a fee deferment.**

Bright Futures & Florida Prepaid

Both Bright Futures & Florida Prepaid disburse a set amount of money for each credit hour a student enrolls in. This 'per credit hour' amount is the same as on main campus and doesn't increase while studying abroad. To learn more about these awards, visit the Office of Student Finance.

Step 1: **Calculate the amount you will receive** from Bright Futures or Florida Prepaid. To do this, you'll need to know:

- Your level of Bright Futures (Academic or Medallion) and/or your type of Florida Prepaid plan (Tuition, Local fees, Housing).
- The estimated number of credit hours you'll take abroad.

> **How many credit hours will you take abroad?** Check the bottom of the 'description' tab on your program page for the max number of credits included in your program fee; in some cases, students may choose to enroll in fewer credit hours. Check the Academics page to verify the minimum number of credits required based on your program length.
>
> **Let us help with the math**: IP has helpful charts to calculate the total amounts disbursed by Bright Futures and Florida Prepaid. Visit the Money Matters page and click on 'Bright Futures' or 'Florida Prepaid'.

Step 2: **Alert IP that you plan to apply this aid toward your program fee** by completing a financially binding fee deferment contract. Since these funds will not disburse to you before program fees are due to IP, you can complete a fee deferment to extend the due date of a portion of your program fee until the 10th day of your program. Visit the fee deferment section to learn more.

Important Notes:

- Bright Futures
  - Will only disburse if enrolled in a minimum of 6 credit hours per term. Some shorter summer programs don't offer 6 credit hours, so bright futures would not disburse unless you take other summer classes on main campus before or after the program. Contact IP-Financial@Aid@fsu.edu for more info.
- Florida Prepaid
  - FSU Office of Student Finance bills Florida Prepaid directly for everything but your study abroad housing plan (if applicable). It may take slightly longer for the University to receive and disburse your prepaid funds to International Programs than it does on main campus.
    - **FPP Housing Plan** funds disburse as a lump sum regardless of program length.
    - **FPP Differential Plan**: Since International Programs charges a program fee rather than standard tuition, the FPP tuition differential plan does not apply to IP program fees.

Loans

Step 1: Complete the online Free Application for Federal Student Aid (FAFSA), which must be submitted annually to be eligible to receive financial aid. It's important to complete the FAFSA as soon as possible after October 1st each year since some types of aid are limited in funding.

Step 2: Research different types of loans to determine what amounts you may qualify to borrow.

- Undergrad Stafford Student Loans
  - These are Federal Student loans offered after completing the annual FAFSA
  - While these loans can be subsidized or unsubsidized based on financial need, the maximum ANNUAL loan amount a student may borrow during one academic year varies based on the number of credit hours completed
  - Annual borrowing limits currently range from $3,500/year to $7,500/year for Undergraduates; consult the borrowing limits on the FSU Financial Aid website for more information
  - Students must complete their "permissions" in their Student Central Account for any Federal loans or grants to be applied to the IP fees before refunding.
- Parent PLUS Loans
  - Parents of study abroad participants may apply for PLUS loans based on their credit history.
  - If approved for a PLUS loan, it may be processed up to the cost of the study abroad program minus any other financial aid the student will receive
  - The parent borrower must complete two additional forms (the PLUS Authorization Statement and PLUS Title IV Authorization) & submit each to the FSU Office of Student Finance in order for PLUS Loan funds to be directly applied toward their student's international program fee charges.
- Private Loans
  - If you have already considered other forms of loans/financial aid and are in need of additional funding, you may wish to consider a loan funded by a private lender.
- Graduate PLUS & Stafford Loans
  - Visit the FSU Financial Aid website for more information about loans specifically for Graduate students.

Step 3: **Alert IP that you plan to apply this aid toward your program fee** by completing a financially binding fee deferment contract. Since these funds will not disburse to you before program fees are due to IP, you can complete a fee deferment to extend the due date of a portion of your program fee until the 10th day of your program. Visit the fee deferment section to learn more.

Grants

A Grant is a form of need based aid that doesn't need to be repaid. Grant eligibility is typically determined based on a student's online [Free Application for Federal Student Aid (FAFSA)](). Grant funding for eligible students is determined by the FSU Office of Financial Aid each semester as part of a student's financial aid package.

Pell Grants
The maximum Federal Pell grant awarded annually to eligible students will vary from year to year. Once Pell Grant funding amounts are determined each semester, funds are typically prorated and awarded based on a student's enrollment:

Credit Hours Taken	Estimated future Grant amount
Full-time (12-15 credits)	100% payment
Three-quarter time (9-11 credits)	75% payment
Half-time (6-8 credits)	50% payment
Less than half-time (1-5 credits)	25% payment

How to estimate future Pell Grant Funding: If you received a Pell Grant in the previous semester, you can use that amount and the pro-rated formulas in the table above to make a reasonable estimate about the amount of Pell funding you may receiving during the semester you will be studying abroad. The examples below may also help you estimate future Pell funding, though please understand your exact Pell award may vary from the amounts used in the examples below.

Fall/Spring Abroad example: If you qualified for a Pell Grant worth $1,200 while taking 12 credit hours on main campus in the fall, then you can reasonably expect to receive a $1,200 Spring Pell Grant too since you must take 12+ hours abroad.

Summer Abroad example: If you qualified for a Pell Grant worth $1,200 while taking 12 credit hours on main campus in the Spring, then the amount you can reasonably expect to receive for a Summer Pell grant will depend on how many credit hours you will take abroad:

	Previous Pell Award of $1,200 based on full-time Spring Enrollment			
Summer Pell Estimate based on Study Abroad Enrollment	12+ hours (100%) = $1,200	9-11 hours (75%) = $900	6-8 hours (50%) = $600	1-5 hours (25%) = $300

In 2012, Federal regulations established a lifetime limit on Pell Grant funding. Consult the FSU Office of Financial Aid if you are concerned about the availability of, or your eligibility for, Pell Grant awards for studying abroad.

To use Pell grant funds to pay IP fees before refunding, you must complete the "permissions" in your Student Central account.

Federal Work Study Grants
At this time, work study options are not available while studying abroad.

Scholarships

Almost all scholarships can be applied toward IP program fees. We've listed some of the most common types below, but we also encourage students to independently research additional opportunities. Most importantly, you should never assume you will receive a scholarship or rely on scholarship funding unless it has officially been awarded to you!

International Programs Scholarships
Current FSU students* who have been admitted to an international program are eligible to apply for these competitive scholarships. Check the scholarships tab on the Money Matters page for a list of IP scholarships, eligibility requirements, and application instructions & deadlines.

*IP scholarships are not available for non-FSU students, First Year Abroad (FYA), First Semester Abroad (FSA), and Spring Break program participants, or students who are directly enrolled at the Republic of Panama branch campus.

University Admissions Scholarships
FSU students who were awarded scholarships upon admission to the University will generally find these funds may be applied toward international programs fees.

Please Note:

- Some University scholarships may only disburse twice a year (typically in the fall or spring terms); students should speak with the office of Student Finance and/or Financial Aid about whether their scholarship can be disbursed and used toward a summer study abroad program.
- Since participants pay a set international program fee (**not** main campus tuition rates), tuition waivers do not apply to international program fees since these fees do NOT change based on a participant's residency status (e.g. Florida residents and Non-Florida residents pay the same international program fee, there is no amount to waive).

Other Scholarships
Many other FSU Departments & Colleges offer study abroad scholarships. We've put together a list of common FSU opportunities, but students can also search for a variety of scholarships through the FS4U scholarship portal.

Students who begin their scholarship search early enough may also wish to consider working with FSU's Office of National Fellowships to apply for international study opportunities like the Gilman Scholarship.

Other scholarship opportunities also exist outside the University at the local, state, national, and international levels. Check-out this general list of scholarships that some of our program participants have received in the past and research additional opportunities you may qualify for.

529 College Savings Plans

529 College Savings Plans can be used to pay International Program fees, which are considered 'qualified education expenses.' Generally, the owner of the 529 plan will need to request a distribution from the 529 plan via check. If the 529 check will be sent directly to FSU, it must include the student's name, EMPLID, and the IP program code. 529 checks can take several weeks to arrive at FSU and be processed by the University. Therefore, 529 funds should be requested well in advance of payment deadline; if 529 funds are not requested several weeks before a payment deadline, students must also include the 529 amount on the fee deferment.

Veterans Affairs Benefits

Students with VA benefits should contact the FSU Student Veterans Center for certification & billing and to confirm amounts. For VA benefits to apply, the student must enroll in courses abroad that are specifically required for their degree. VA benefits help lower your out-of-pocket costs, but they do not typically cover the full program fee. There are two types of VA benefits that may be used toward IP fees:

Chapter 33 (Pays tuition and fees): instruction can only be billed up to 215.55 per credit hour. FSU will bill the VA for this amount, and it will distribute to the student's account and pay fees due. The housing allowance provide by Chapter 33 is paid directly to the student each month at the international rate of $1700 per full month that they are in school (if they are eligible at the 100% benefit level). The student would then need to pay International Programs.

Chapter 35 - pays a stipend directly to the student each full month they are in school based on their training. FSU must complete certifications that may affect the stipend amount, which is paid based on their training time, (i.e full time, half time, etc.)

Fee Deferments

Study Abroad program fees are due months prior to your departure, but most financial aid doesn't disburse until courses begin abroad. To temporarily delay payment of a portion of your program fee based on financial aid you anticipate receiving in the future, you need to complete a financially binding IP Fee Deferment Contract through the IP Student Portal before the Commitment Fee and/or full payment deadlines.*

> ***FYA students** are not eligible to defer payment of the commitment fee, but they may defer the program fee balance that remains after paying the commitment fee.
>
> ***Non-FSU students** are not eligible to defer payment of the commitment fee, but they may defer ***up to 50%*** of the program fee balance that remains after paying the commitment fee.

IP must receive full payment for all your deferred fees no later than the 10th day of your program. If the amount of financial aid you receive is not enough to cover the balance of deferred fees owed to International Programs, you are responsible for paying the difference by the 10th day or you may be asked to depart the program early

Fee Liability, Cancellations, & Refunds

Participants become financially responsible for all program fees as they make payments or submit deferments; you are contractually obligated to pay for all programs fees you defer (even if you later decide to cancel from the program). **We urge you to review the Cancellation & Fee Liability policy with family before making binding financial commitments.**

To complete a fee deferment, you'll need to know the estimated number of credit hours you'll take abroad. Check the 'description' tab on your program page for the max number of credits included in your program fee; also check the Academics page to verify the minimum number of credits required based on your program length. You may 'over defer' and owe a balance to IP at the beginning of your program if you overestimate your credit hours on the deferment.

Completing The Fee Deferment: Login to the IP Student Portal, click on *Money Matters* or *Finances,* and find the *Fee Deferment* section. You'll watch a short video then select the number of credit hours you plan on taking abroad to begin. Then, fill out each applicable section:

Loans: If using loans, select the type(s) of loan and enter the total loan amount. Read about Loans & seek guidance from IP Financial Aid if unsure.

Grants: Add a qualifying amount of grants, if applicable.

Amount of anticipated Veteran's Affairs funding (Chapter 33, Post 911 GI Bill): Add VA benefits, if applicable.

Bright Futures Scholarship: If you receive Bright Futures, select the type to calculate the amount you'll receive based on the number of credit hours you plan to take abroad**.**

Scholarships: If you know you have been awarded other scholarship(s), enter the total amount.

Florida Prepaid: Select the type(s) of Florida Prepaid, if applicable, to calculate the amount you'll receive based on the number of credit hours you plan to take abroad. The FPP Housing benefit is a lump sum.

Other 529 Prepaid Tuition or Education Savings Plans Total: If you requested a 529 disbursement check but has it has not arrived by the payment deadline, enter the amount.

Your total amount deferred will appear at the bottom of the screen. The deferment is not complete until you add your electronic signature and click submit.

If you are under the age of 18 when filling out a fee deferment, you will be required to enter the name and email address of your parent or legal guardian. That person will then receive an email to electronically sign your fee deferment via DocuSign. Your fee deferment is not complete/valid until your parent or legal guardian completes the DocuSign.

Expenses not included in the Program Fee

Your program description on the IP website outlines the costs that are/are not included in your program fee. When estimating your financial needs abroad, create a personal budget based on how much you plan to spend on meals over the duration of your stay as well as on your personal entertainment, independent travel, and social activities. Other common expenses not included in your program fee include airfare, FSU technology fees ($5.25 per credit hour), & textbooks. Don't forget to factor in the exchange rate.

Check your Program Packet on the IP website or in your IP student portal for feedback from previous program participants on the amount they reported spending during their program.

Academic site-visits are included in the program fee for many classes. Occasionally, additional fees are required for course expenses such as theatre tickets, museum entrances, art supplies, etc. These fees are visible in the textbook compliance section when you register for classes.

Non-FSU Students

Non-FSU students are not eligible to defer payment of the commitment fee, but they may defer up to 50% of the program fee balance that remains after paying the commitment fee based on their anticipated financial aid.

If you are a non-FSU student, you must work with the Financial Aid Office at your home school to receive Financial Aid. This includes Bright Futures. Usually, your home school will request that you complete a Consortium Agreement, which they should provide to you. Once you have completed the required sections, please send the agreement to IP-FinancialAid@fsu.edu for completion of the parts that must be certified by the Study Abroad or Financial Aid office at FSU.

Most financial aid will be distributed directly to you by your home school, and then you would need to use those funds to pay your remaining International Program fees to FSU within 10 days of the start of your program. Florida Prepaid is the exception. It will be paid through FSU, but you must have provided your social security number to FSU upon application and admittance. If your social security number was not provided upon admission, contact FSU Admissions to update your information.

Frequently Asked Questions & Additional Resources

Review the IP Financial Aid FAQs.

Online Resources
FSU Financial Aid Office
Florida Bright Futures
Florida Prepaid
FAFSA Study Abroad Help
Financial calculators and Information

(Note: Florida State University is not responsible for the content of external internet sites.) *Last Updated: April 2026*