

WILLIAMS COLLEGE – 2019-2020 STUDY AWAY POLICIES AND PROCEDURES

Students receiving financial aid from Williams College can take advantage of studying away at many domestic and international programs. Financial aid eligibility can be applied to your study away program, provided your plans receive approval by the Committee on Academic Standing (CAS), via the International Education and Study Away Office.

The Financial Aid application process remains the same as though you would be attending Williams. In addition to the standard Financial Aid application materials, you will need to submit the following:

- **Study Away Budget Proposal**, which is available in the Office of Financial Aid and online. You should submit the *Study Away Budget Proposal* documentation for Academic Year 2019-2020 and Fall 2019 away programs before you leave campus in May 2019 (or as soon as your plan is approved and the costs are finalized). For Spring 2020 programs you should submit the *Study Away Budget Proposal* by December 1, 2019 (or as soon as your plan is approved and the costs are finalized). If you have not been accepted or approved for a study away program, **do not** submit a tentative budget.
- **Supporting Documentation attached to the proposal including a copy of your acceptance letter or email and a copy of the actual costs of the institution or program you plan to attend** to document the expenses you outline on your budget proposal (this is usually found in the catalogue/brochure, bill, or web page of the program). Your financial aid application will remain incomplete until these forms are submitted. Make sure that you obtain the costs for the appropriate period of your enrollment.

When filling out applications to renew outside scholarships, i.e., National Merit, Elks, etc., indicate that you will be at Williams next year. Since Williams will grant academic credit for study away programs, you are technically enrolled at Williams.

DETERMINATION OF AID

Your family contribution, including your student summer earnings expectation, remains the same as though you are attending Williams. A less expensive program of study **does not** affect the calculation of your expected family contribution.

The Office of Financial Aid will use your study away budget, up to the cost of attending Williams, whichever is lower, to determine your need for Williams grant assistance. You will not receive more Williams Grant if your budget is higher than the cost of attending Williams. However, it may be possible to offset a higher cost by increasing the student loan component of your package.

Your award is based on your study away budget less your family contribution. Your total student loan expectation will be the same as if at Williams. We will replace the normal job expectation with additional Williams Grant.

If your study away program offers financial assistance, we strongly urge you to apply. In the event that you receive some scholarship assistance from your program, it will be used to reduce the student loan portion of your award.

You need to make sure that you have accounted for all of your expenses on your *Study Away Budget Proposal*. Contact the representative from your program to get actual billed costs as well as estimates for expenses for which you are not directly charged. Most programs publish this information on their websites. **TIP:** Former participants in your program can be a good source of information regarding 'real' costs as well as the program website and/or representatives from your program. Another source is the International Education and Study Away website, which has a record of student impressions from different programs.

DISBURSEMENT OF AID TO STUDY AWAY PROGRAM

Financial Aid awards are normally completed the first week of July, if your financial aid application is complete. If you enroll in the Williams-Exeter Programme at Oxford University, Mystic, or the Associated Kyoto Program, you will receive a bill directly from Williams and normal procedures for payment apply. If you enroll in any other program, you **will not** receive a bill from Williams College. In order to assure timely payment of your study away program bill, you must submit a **copy** of the bill from your study away program to the Office of Student Accounts. You should keep the original bill, as you and your parents may also be required to pay a portion of the billed expenses.

Upon receipt of a copy of the bill from your study away program, the Office of Student Accounts will send a check directly to your program. The payment will be sent in mid-August for the fall portion of your Williams Grant. Federal and state grants will be forwarded once they can be applied to your student account according to federal and state regulation. If you are away for the year or second semester, a check for your spring Williams Grant will be sent in early January; federal and state grants will be forwarded once they can be applied to your student account according to federal and state regulation. Any outside scholarship(s), student loan and parent loan proceeds must be received by the Office of Student Accounts before payment can be forwarded to your study away program. When these funds are received by Williams, the Office of Student Accounts will send subsequent payment(s).

If you wish to borrow an additional student loan, you must immediately complete and return the *Financial Aid Review Form* which will be part of your financial aid award.

In some cases, the total financial aid credits will exceed the billed charges of the program resulting in a credit balance on your student account. You should follow the instructions available here: <https://www.williams.edu/studentaccounts/billing-payments/forms/> to facilitate the processing of your credit-balance refund.

STUDY AWAY HELPFUL HINTS

Deposits & Early Payment Deadlines: Many programs require a deposit and some have an earlier payment deadline than when Williams can send financial aid payments. Please contact the Office of Financial Aid in these cases and make an appointment with Ann Lundhild. Often a letter from the office to the program will be sufficient to reduce or delay a deposit or delay payment. In the case of a deposit, we can pay the deposit as an advance on your financial aid. In the case of an early payment deadline, we will need you to tell us what documentation the program will accept in order to delay payment. ***Be sure to bring a copy of your acceptance letter with you.***

Passports & Documentation: If you do not currently have a passport, or your current passport will expire shortly after you plan to return from abroad, apply for one immediately. Passport processing times are approximately 6-8 weeks, but can be longer.

Make two copies of all important identification papers (passport, driver's license, Williams College ID card, Youth Hostel card, etc.). Carry the originals on your person. Leave one set of copies at home with your parents and place the other set in your room or luggage. If the originals are lost or stolen at least you will have copies available until new identification can be obtained.

Changes to your budget: You must notify the Office of Financial Aid regarding changes to your original budget in writing and with proper documentation of any changes before your departure or early in the semester so that we may adjust your award accordingly.

Health Insurance: Check to see if you will be covered under your parents' health insurance policy while you are out of the country. If you will be covered, determine how claims should be handled if you require hospitalization, a doctor's care or medication. If you will not be covered under your parents' policy, you can subscribe to the health insurance offered by Williams College. If you are already covered by the Williams policy, coverage will continue while you are studying away. In either case, *thoroughly* investigate your coverage as well as the insurance offered by your specific program. There may be additional benefits offered by a program's insurance that are not normally included in your parents' policy or the Williams insurance plan. Be sure to check them out completely and ask questions if you do not understand your options. A program may request that you purchase 'evacuation' insurance in case an emergency departure is required (for health reasons or political unrest). The International Education and Study Away Office also requests that you purchase the ISIC (International Student Identification) card available through our Registrar's Office. Contact the International Education and Study Away Office for details. Please refer to the *Williams College Health Insurance Information for Students Planning to Study Abroad* sheet for additional information regarding health insurance.

Banking & Currency Exchange: Anticipate that you will have currency exchange and banking problems. Determine the best way of taking and receiving money overseas. Check with major banks in your home area to see if they have a branch overseas. Add a parent name (signature) to your savings/checking account so that deposits and withdrawals can be made in your absence.

Plan ahead regarding where and when you will exchange your U.S. dollars for foreign currency. Many exchange houses charge a commission and it is possible to lose money in the transaction.

Be aware of the prevailing monetary exchange rate before you depart and when you arrive. If the U.S. dollar value drops significantly, please notify the Office of Financial Aid at once.

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