

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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Williamstown, MA 01267

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Controller's Office
413-597-4396 (phone)
413-597-4404 (fax)
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PO Box 406
Williamstown, MA 01267

INSTRUCTIONS FOR COMPLETING THE STUDY AWAY BUDGET PROPOSAL

If you are applying for financial aid from Williams College (including student and parent loans) and plan to study away at an approved program, you must complete a budget proposal. If you will attend more than one program during the academic year, a separate budget proposal for each program is required. Do not submit your study away budget proposal until after you have been accepted by your program, approved by the CAS to attend the program, and can document all of the costs associated with your program. *You must attach a copy of your acceptance letter or email to your budget proposal.* **Keep a copy of your completed budget for your records.**

Section A: INFORMATION ABOUT YOUR PROGRAM:

This section must be completed in its entirety. Provide complete information about your program including the name of a contact person and any scholarship/aid you will receive from your program. Since Williams College is required to obtain a consortium agreement from your program, the complete address must be included.

Section B: INFORMATION ABOUT YOUR COSTS:

All expenses must be converted to US dollars.

This section is divided into two parts. Direct charges are the program costs billed by your program. You must determine **exactly** what your program will be billing you and **exactly** what the program includes in these charges. Indirect expenses are all the other costs that you will incur as part of your program.

Documentation of Direct Charges:

You must attach documentation of the direct charges. A copy from the catalog or a statement from the program detailing the charges for the appropriate period of attendance is acceptable. This information may be available from the program's website or from your contact person at the program. Be sure that the documentation is for the appropriate year/semester.

Documentation of Indirect Expenses:

Once you have determined the billed or direct charges, you should investigate the indirect – or non-billed – expenses for the program. Information about many of these expenses (books, personal needs, commuter travel, etc) is included in the information from your program or may be obtained from your program contact. Another source is students who have previously attended the program. Students' evaluations of programs can be found on the International Education and Study Away website and can only be accessed if you are on campus using Purple Air. If a program is not found on the website, there are binders with other evaluations located in their office for you to review. Please note that if the amounts you list do not seem reasonable, you will be asked to supply documentation.

A reasonable allowance to cover expenses during the vacation/break period of the program will be part of your budget. A maximum of \$100/day will be allowed. You must indicate the dates of your vacation/breaks and provide documentation of the dates (academic calendar or letter from the program indicating the vacation dates) to have these costs included.

The cost to travel from your home to your program will be part of your budget. Some programs include a group flight as part of their billed costs. If this is the case, this expense should be included in the Direct/Billed Charges section. If travel *is not* included as part of the billed program charges, you should include the cost for a round-trip in the Indirect Expenses section. Please read all of the program literature to see if they use a travel agency that provides discounted flights. You should investigate the cost for travel either with a travel agent or online.

Name _____ Williams ID # _____ Class _____

Study Away Program _____ Country _____

Section A: INFORMATION ABOUT YOUR PROGRAM:

Exchange Rate _____ = \$1 U.S.

Program Address _____

 Program Contact Person _____
 Program Telephone # _____
 Program FAX Number _____
 Program Email _____

Academic Year
 Fall Term
 Fall Term/And WSP
 WSP/And Spring Term
 Spring Term

Duration of Program: From: _____ To: _____
 Month Day Year Month Day Year

I have applied for a scholarship/aid from the program: YES NO (circle one).

If yes, indicate the amount of scholarship you will receive: \$_____ If the program has not yet provided information about your award, you must inform the Office of Financial Aid *directly* of the amount of your award.

Section B: INFORMATION ABOUT YOUR COSTS:

I will live: in housing provided by the program with a family in a home-stay situation off-campus

Direct (Billed) Program Charges	Proposed (US \$)
Tuition	\$ _____
Room (if billed by program)	_____
Board (if billed by the program)	_____
Room and Board (if billed together by program)	_____
Required fees (list) _____	_____
(do NOT include refundable charges) _____	_____
Round trip fare if billed by the program	_____
TOTAL of Direct/Billed Charges	\$ _____

Indirect (Non-billed, out of pocket) Expenses Associated with Your Program

Housing (off campus) Include rent and utilities _____
You must attach a copy of your lease to document your rent if not billed by the program
 Food/Meals not billed by program _____
 Round trip airfare to get to and from program (if not billed by the program) _____
 Travel cost from home to departure site _____
 Passport/Visa _____
 Vaccines/Immunizations/Shots _____
 Books & Supplies _____
 Personal expenses (laundry, entertainment, etc.) _____
 Required fees (list) _____
 (do not include refundable charges) _____
 Local / commuter travel _____
Required field trips (not included in direct charges) _____
Provide Documentation that this is required
 Vacation/breaks: Transportation _____
 Date _____ to _____ Housing _____
 Date _____ to _____ Food _____

TOTAL of Indirect Expenses **\$ _____**

All information on this form is true and complete to the best of my knowledge. I understand that I will not receive more Williams Grant if my program cost is higher than the cost of attending Williams. I will inform the Office of Financial Aid directly of all scholarships that I will receive, including scholarships received from my study away program. It is my responsibility to provide a copy of my study away program bill to the Office of Student Accounts. I understand that any past-due balance on my Williams College student account will reduce the amount of funds available to be forwarded to my study away program and that I must make up the difference with the program.

Student signature: _____ Date: _____

STUDY AWAY 2019-2020 Office of Student Accounts

For students who receive financial aid or loans and who study away for one or both terms during 2019-2020, the Office of Student Accounts will forward your financial aid credits to your program or host institution.

STUDY AWAY BILLS

As soon as you receive a bill for your study away program, please forward a copy of it to the Office of Student Accounts, Williams College, PO Box 406, Williamstown, MA 01267. You may also e-mail it to studentaccounts@williams.edu or fax it to the Office of Student Accounts at 413-597-4404. As your financial aid is posted to your student account at Williams, the Office of Student Accounts will forward it to your program or host institution as directed.

Any balance due to your study away program after all of your financial aid has been transferred will be your responsibility. Your family should NOT enroll in the TMS installment payment plan for the term(s) you will be studying away. If you need to make a payment directly to your program you can check with them to see if they offer any type of payment plan.

PAST-DUE BALANCES AT WILLIAMS

Any past-due balance on your Williams student account will be satisfied before any payments are made on your behalf to your study away program. The amount sent to your program will not exceed the total of your financial aid and loans for the term minus any balance still due Williams.

CREDIT BALANCES

If your Williams account has a credit balance after your study away program has been paid in full, you may request a refund either by submitting a *Student Account Refund Request Form* or by e-mailing the Office of Student Accounts at studentaccounts@williams.edu. The form is available at <https://www.williams.edu/studentaccounts/billing-payments/forms/>.

We encourage you to sign up to have your student account credit balance direct deposited to your bank account, if you have not already done so. Complete instructions about this process are available on the Controller's Office website (<http://controller.williams.edu/forms/>). You should enroll in Direct Deposit before leaving campus in the spring since these forms cannot be accepted via e-mail.

If you have any questions, please contact the Office of Student Accounts at studentaccounts@williams.edu or 413-597-4396.

WILLIAMS COLLEGE

Health Insurance Information for Students Planning to Study Abroad

To prepare for your trip abroad, you should attend to a few details with regard to your insurance coverage. You need to have health insurance that will cover the costs associated with unanticipated medical care while you are away. Please read the following for more detailed information.

HEALTH INSURANCE

Your health insurance should provide you with coverage for the costs associated with the medical care you may require while studying abroad, such as: physician office visits, emergency services, hospital inpatient and outpatient services, diagnostic testing services and prescription drugs.

Please take the time to do the following before you leave so you are prepared in the event that you need medical care while you are away.

1. Become familiar with your policy so you **know what medical services are covered and what medical services are excluded.**
2. Check to see if your policy has any **territorial limits** that will prevent it from covering services beyond the continental U.S. The Williams College student health insurance plan has no territorial limits, so it will cover medical services received outside of the U.S.
3. Be sure you have a current **I.D. card** from your insurance company.
4. Healthcare providers in most countries will ask for payment at the time of services. Ask for a receipt for care and a record of the care you received.
5. Get some **claim forms**, if applicable, and understand the procedures you need to follow to submit bills for reimbursement to your insurance company. Most plans, including the College's, will require that you translate the bills and receipts into English and U.S. dollars before submitting them for reimbursement. **If your coverage is through an HMO**, you may need to follow specific procedures for getting approval in advance of receiving care. Contact your insurer for more information.

If you wish to enroll in the College's student plan for the period of time you are studying abroad, you *MUST COMPLETE THE ONLINE ENROLLMENT FORM* by the stated deadline; if you **DO NOT wish to enroll, you *MUST COMPLETE THE ONLINE WAIVER FORM* by the stated deadline. If you have any questions, please call the Williams College Health Center (413) 597-2206.**