

A photograph of a large, multi-story brick building with a prominent central tower featuring a green dome and a spire. The building is surrounded by snow-covered ground and bare trees, suggesting a winter setting. The sky is overcast and grey. The text is overlaid on the image in white, bold font.

International & Off-Campus Programs
Study Abroad & Domestic Off-Campus Programs
Financial Planning
Guide

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Summary

Ohio Wesleyan has a **home-school tuition system** for students participating in approved semester- and year-long off-campus programs (both international and domestic). This system is used to facilitate the packaging of applicable financial aid, to make billing clearer, to allow use of OWU's monthly payment plan, and to make budgeting easier for students and their families. This system also strives to make off-campus academic programs as financially accessible as possible to the widest range of students.

During the term away, students participating in approved off-campus programs are billed regular OWU tuition and awarded regular OWU merit and OWU need-based aid.

For room, meals, and other ancillary and occasionally optional fees, Ohio Wesleyan bills students exactly what the program charges. Ohio Wesleyan does not charge students the OWU room, board, or the activity fee for the time away. Ohio Wesleyan charges a \$100 off-campus program leave application fee and a \$2,900 off-campus program fee. For some programs, there is a supplemental program-specific off-campus program fee. Students will be notified of the supplemental fee, if there is any. Standard billed charges and estimates of out-of-pocket expenses are provided to students on OWU Budget Sheets.

Ohio Wesleyan pays all program fees and charges directly to the program with a few exceptions, such as program application fees and program deposits (see below for more information).

Please note that these policies do not apply to summer off-campus programs. For information about summer off-campus programs, please contact IOCP or the Office of the Registrar.

Cost

A semester off-campus always costs more than a semester on-campus, even when spent in a country with a much lower cost of living. Students are advised to budget carefully. Specific cost estimates for room, board, and educational and personal expenses will be made available to students for their approved programs. OWU Budget Sheets are available to students for each program.

Incidental and personal expenses are, in almost all cases, significantly higher for off-campus programs because of required and optional travel and other activities, and these expenses vary greatly by program. Total transportation costs, both surface and air, for the duration of an off-campus program are usually underestimated by students. Students are responsible for carefully planning for the cost of participating in their approved off-campus program.

Students studying away should expect to budget at least \$7,000 to \$10,000 more for the semester they are away over what they normally would spend on campus.

OWU charges a \$100 application fee to those who wish to apply to participate in an approved off-campus program and a **\$2,900 off-campus program fee per semester for those who participate.**

For some programs not administered by OWU, there is a **supplemental off-campus program fee** that will be charged to the student in addition to the regular off-campus program fee. There may also be over-load fees charged for programs that award more than the equivalent of 5.25 Ohio Wesleyan Units of Credit for the term of enrollment. **Supplemental off-campus program fees** will be charged for all programs that charge more than \$10,000 per term for tuition and academic fees. The supplemental charge for a program will be the difference between the program tuition and academic charges and \$10,000.

There are many programs do not have a supplemental fee. These include: the New York Arts Program, the OWU Pamplona Program, OWU Tanzania, the Irish American Scholars Program, the Kansai Gaidai Exchange Program, and certain programs offered by our partners Arcadia, AIFS, CIEE and others. Please contact the IOCP office to discuss your options.

Students are advised during mandatory meetings about budgeting and costs. It is their responsibility to plan carefully and to communicate to their parents/financial guarantors about their planning.

Financial guarantors (normally but not always a parent) are encouraged to schedule a teleconference or meeting with OWU Connection staff to discuss billing and financial aid policies. These can be arranged at night or on the weekend.

Students are provided with billing information and estimates for out-of-pocket expenses on Off-Campus Programs Budget Sheets.

(Read the other sections on this website -- Financial Aid, Billing, Budgeting -- carefully.)

Financial Aid

Most non-OWU financial aid, such as federal government programs (such as Pell), state government programs, and external scholarships (corporate, etc.) will be applied to all approved programs. Federal financial aid will be repackaged for the student's off-campus semester based upon the estimated cost of the student's particular program. Students must contact the Financial Aid Office for information regarding their own situation.

Many off-campus programs award their own financial aid. If a student receives a program scholarship, it will be credited to the student's OWU account only after they have been remitted to Ohio Wesleyan and processed. These may have an impact on the packaging of the complete student financial aid package for the semester away. Students should contact the IOCP Office and the Financial Aid Office if they have been notified that they will be receiving external financial aid of any kind.

Students are encouraged to apply for additional scholarships. Many students each year benefit from external scholarships that are only available to study abroad students. *Access Study Abroad* is an OWU Program that provides students with additional assistance and advising in this area. Please also see below for more information.

IOCP also will facilitate the application for additional financial aid to other federal government programs such as the Gilman and Boren programs. Students are encouraged to apply to these programs, if they are eligible.

OWU need-based aid will be applied to all approved programs. OWU merit aid will be applied to all approved programs.

Students receiving tuition remission benefits (OWU employee, GLCA TRE, or TEP) must contact the IOCP Director for information regarding these programs early in the process. The rules for billing and financial aid are different for students receiving these benefits -- the full benefits do not apply.

Students, normally, are eligible for only one semester of off-campus study in an approved program. OWU-sourced aid normally may be applied to only one semester off-campus.

Students are required to follow academic guidelines and to avail themselves of academic advising. Financial aid will not be available for a ninth semester of enrollment, if this is required for graduation because of off-campus program participation. Students may not defer graduation in order to participate in an off-campus program. Students must plan their off-campus academic experience carefully and know the terms of their financial awards.

Other non-OWU external aid/scholarship programs exist. For more information, please see:

[NAFSA: Financial Aid For Study Abroad \(reference with links\)](#)

Gilman:

Students receiving Pell Grants must apply for the [US Federal Gilman scholarship program](#).

Boren:

Students studying less commonly taught foreign languages must consider applying for a [US Federal Boren scholarship](#)

Other External Aid Opportunities and Information:

- [American Association of Teachers of Japanese](#) -- Japan "Bridging" Scholarship
- [Critical Language Scholarship Program](#) -- Summer and semester language programs focusing on less frequently studied languages. Japanese and Swahili funded opportunities.
- [Cultural Vistas Fellowship](#) -- Fully paid summer internship in Argentina, Germany or India for students underrepresented in study abroad, including Pell Grant recipients, STEM majors, first generation students, underrepresented minorities.
- [Freeman Foundation](#) -- Scholarships for Study Abroad in Asia
- [The Fund For Education Abroad](#)
- [German Academic Exchange Service \(DAAD\)](#)
 - [DAAD Study Abroad in Germany Summer Scholarship Program](#)
- [Go Overseas: 60 Study Abroad Grants and Scholarships](#)
- [HI Study Abroad Scholarship](#)

- [How to Land the Study Abroad of Your Dreams](#)
- [Money Geek: Smarter Financial decisions](#)
- [Rotary](#)
- [Study Abroad Scholarships](#)
- [USA Study Abroad Scholarship page](#)
- [U.S. - Japan Council, Toshiba Watanabe Endowed Scholarship for studying in Japan](#)

For more information, please contact the IOCP office.

Billing, Fees & Deposits

Students must refer to their OWU Budget Sheet for program costs, initial billed amounts and other cost and expense estimates.

Students will be billed regular OWU tuition for the semester they are off-campus; they also will be billed the OWU off-campus program fee and (if applicable) the OWU supplemental off-campus program fee.

Students will not be billed for OWU room and board, but will be billed by OWU for the room and board charged by their destination program. The cost of room and board, other fees, and personal expenses for off-campus study programs vary considerably depending on local cost-of-living, exchange rates, etc.

Students will not be billed the OWU on-campus Student Activity Fee nor the Health Fee for the semester they are away.

(**New for 2022 Fall**) Students themselves must waive ("opt-out" of) the new Book Fee. It will not be automatically removed.

Students will be billed for the OWU Student Health Insurance and, per institutional policy, may apply to have this insurance waived. Since the dates of an off-campus semester will not likely be the same as OWU's and since students must maintain continuous insurance coverage, students who do not normally waive the insurance should not waive it for the semester that they are away. Students should discuss their insurance coverage with their parents/guardians prior to making a decision about waiving the OWU Student Health Insurance. OWU students studying abroad, outside of the USA, are covered by the OWU international travel insurance (which provides limited secondary coverage) and, very often, by the required policies of the programs/institutions at which they are studying. OWU students studying away within the USA (such as at the NYAP or the Chicago Center), must review their policies carefully to determine coverage at their new location.

Both the Book Fee and the Student Health Insurance Fee will appear on the student statement, unless they are waived, for the semester the student is away. They are not

included on the student budget sheets because the Book Fee is almost always waived and the OWU Health Insurance enrolls fewer than 1/3 of all students.

Students must budget in advance and carefully for these expenses and must communicate details of these arrangements with their financial guarantors (usually a parent). Often housing and meal plan decisions with significant cost impact are made or changed after arrival at the destination program by the student herself/himself. The housing and meal charges shown on the OWU IOCP Budget Sheets are for the standard or basic plans, other plans may be chosen by the student, even after the start of the student's program.

For a few approved programs, students pay the program directly for accommodations and/or board. For a few others, students may not have a board plan but will be expected to shop and cook on their own. Estimated costs for room and board, in these cases, will be used to figure cost of attendance for financial aid purposes, though they will not be part of the students' OWU bill.

OWU pays the program directly, except for the application fee and any deposits, such as tuition and room damage deposits. Students are responsible for paying the program's deposits. Any deposit that is refunded or returned to OWU, instead of the student, will be credited to the student's OWU account when the OWU IOCP office receives notification from the program that the deposit will be refunded. (A few programs require non-refundable deposits.) A deposit, in almost all cases, is the only fee, along with the program application fee, that the student will pay directly to the program.

Students should not only refer to a program's published information (on-line or otherwise) for billing and financial aid information but rather only to OWU published information, such as Budget Sheets.

Because of the additional steps involved in the off-campus billing process, off-campus program charges normally will be billed and appear on students' billing statements one or two months later than normal. In some cases, a charge may appear months later.

External scholarships and grants will be credited to the recipient's account only after they have been remitted to Ohio Wesleyan and processed. These may have an impact on the

packaging of the complete student financial aid package for the semester away. Students should contact the Financial Aid Office if they have questions.

It is not unusual for some off-campus program charges to be billed after students have arrived at their program—for example, for upgrades in housing or for optional excursions. These additional charges may even appear on a student's billing statement after the student has returned to OWU. In some cases, programs will include transportation charges, such as airfare, in their student billing; these will always be charged to the student's account.

If a student receives a bill directly from the approved program for any charge, save for a deposit (see above), this is an error. The student must contact the program and also OWU to make arrangements to correct the error.

The off-campus programs application fee of \$100 is non-refundable. Students only have to pay this fee once -- it is good for a subsequent and/or an additional off-campus program application.

OWU does not charge both OWU tuition and the tuition at the destination institution.

Refunds

After being approved for participation in an off-campus program, students must realize that OWU is expecting them to follow through on their intentions. If a student decides not to participate in an off-campus program, notification must be made directly and immediately to IOCP in writing.

Payments OWU has already made to a student's approved off-campus program will be refunded only after and in the exact amount that OWU has received back from the program. OWU is not responsible for securing refunds from programs. It is the student's responsibility to know all program refund policies and act accordingly. Students must be aware of program withdrawal and cancellation policies, which vary, and how these effect eligibility for refunds. Students must be aware that late decisions and/or inaction could result in substantial non-refundable charges for which they will be responsible.

The processing of refunds may take up to two months after the end of the term from which the student is withdrawing.

The application fee and administrative fee are not refundable.

Personal Budgeting

OWU has partner programs and institutions around the world; costs for participating in a semester away vary greatly.

Students are encouraged to attend *Access Study Abroad* information sessions at which they will learn more about external financial aid, personal budgeting, financial contingency planning, etc. Additionally, budget planning sheets are distributed and reviewed during these sessions. One-on-one advising is also provided.

Students must consider not only billed tuition and fees but also estimated out-of-pocket expenses when budgeting. Some programs for which students are billed less than they would be if they were to stay on-campus might well cost significantly more when out-of-pocket expenses are taken into account. Out-of-pocket expenses vary greatly student-to-student. Students are encouraged to discuss out-of-pocket expenses with their assigned program representative.

Students must create and maintain a budget for personal and other ancillary expenses. Students take on the responsibility for decisions related to housing and meal plans, related to additional or supplemental programming, and related to all personal expenditures.

If you have questions, please contact the IOCP Office at studyaway@owu.edu or 740-368-3075.

Early in the process of applying to participate in an approved off-campus program, students send general information regarding billing and financial aid to the parent(s) / financial guarantor(s), who sign an acknowledgment/permission form. Later in the process, students are given detailed billing information and estimates for out-of-pocket expenses. The Assistant Director of IOCP (study away) is available to discuss billing and financial aid for all programs.