

Study Abroad Financial Aid Guide.

Grants

Any grants offered on your LOUIE account are able applicable to a study abroad program if they have been offered for that same term as your intended semester abroad, and you are meeting all relevant eligibility requirements.

Scholarships

Study abroad specific scholarships can be found on the at edabroad.nau.edu in addition to study abroad scholarship search engines which pull scholarships from third party data-bases that are not otherwise included on the NAU website.

Private donor scholarships are compiled in a list on our website. You can find this list at <https://nau.edu/office-of-scholarships-and-financial-aid/private-donor-scholarships>. Each of these scholarships are administered by third parties and are subject to different timelines and eligibility criteria.

NAU Tuition Scholarships can only be used during the fall and spring terms for ISEP Exchange or Direct Exchange programs. Tuition scholarships cannot be applied to faculty lead programs and provider programs.

Federal Student Loans

- 1.) Accept your desired loan on your LOUIE account and;
- 2.) For first-time loan borrowers, complete Entrance Counseling and a Loan Agreement/Master Promissory Note at studentloans.gov.

Parent Loan for Undergraduate Students (PLUS)

- 1.) Apply for the loan at studentloans.gov.
- 2.) If approved for the loan and would like to have the loan disbursed they must also complete the PLUS Loan Agreement/Master Promissory Note at studentloans.gov.

Note: *If your parent is denied for the PLUS Loan, you can be offered up to \$4,000 or \$5,000 (dependent upon your academic level) in unsubsidized loans.*

Private loans

NAU does not have a preferred private lender list. Students may apply through any private lender

Disbursement

Financial aid disbursed 10 days prior to the start of the semester or 10 days prior to the start of the first class, whichever is later. Private donor checks take up to five weeks of processing before they are applied to your account.

Refunds and Payments

If your charges are less than your financial aid, when financial aid disburses, it will pay charges on your LOUIE account for the current term. If you are being charged for your study abroad program in-full or in-part by another school or institution, it will be your responsibility to make payments to that third party. NAU will not pay your third party charges on your behalf.