THE CATHOLIC UNIVERSITY OF AMERICA
Columbus School of Law

STUDY ABROAD/VISITING AWAY

1. HOW DO I APPLY FOR SUMMER FINANCIAL AID?
   ♦ Complete a Summer Financial Aid Request form
   ♦ Complete the Consortium Agreement
   ♦ Accept Summer Loans via Cardinal Station
   ♦ Enroll in CardinalPay’s Direct Deposit

   Forms are available on our website (http://www.law.edu/finaid/forms.cfm) and in our office.

2. WHAT IS A CONSORTIUM AGREEMENT? It is an agreement between CUA (home school) and the institution you will be attending for the summer (host school). The agreement acknowledges: CUA’s acceptance of credits taken at the host school, matriculation and the processing of financial aid by CUA. Program costs and living expenses are provided by the host school. The CUA financial aid office sends a consortium agreement to the host school when a Visiting Student Worksheet and Consortium Request Form are submitted.

3. WHAT IS CARDINALPAY AND WHY SHOULD I SIGN UP? Students are required to enroll in CardinalPAY’s Direct Deposit Option due to the likelihood of departing before refunds are disbursed. CardinalPAY electronically deposits refunds to bank accounts after Federal Direct Loan funds have been disbursed. **NOTE: Students should be prepared to pay all initial costs and have cash on hand for out of pocket expenses until refunds are processed. Students are also responsible for payment of tuition and fees to the host institution as these funds are directly deposited to the student’s personal bank account.**

   To enroll, visit http://treasurer.cua.edu/controller/sa/CardinalPay/studentrefund.cfm. For more information about CardinalPAY, contact the office of Enrollment Services (202-319-5036) or visit their website http://enrollmentservices.cua.edu/.

4. HOW MUCH CAN I BORROW IN A DIRECT STAFFORD LOAN? You are allowed to borrow $20,500 through the Federal Direct Stafford Loan program during the academic year. Summer is considered the final semester of the academic year. You may request any funds not used for fall and spring to cover the summer program. If you do not have any remaining eligibility, then you may borrow the rest (up to the COA) using either a Federal Direct Graduate PLUS Loan or a Private Commercial loan.

   Direct Stafford Loan Requirements and Restrictions:
   1. The 2010-2011 FAFSA must be completed by April 10, 2011 and a valid, verified (if necessary) Student Aid Report must be in the Financial Aid Office by May 15, 2011.
   2. Enrollment must be for a minimum of three credit hours.

   If the above deadlines cannot be met, please contact the Financial Aid office to discuss other options.

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5. **HOW MUCH CAN I BORROW?** A student can borrow a federal Stafford, a federal PLUS, and/or a Private Commercial loan (pending lender approval) for the summer period up to the Cost of Attendance. The COA budget will be determined by the host school on the completed Consortium Agreement. **Additionally, there is a CUA charge of $250 transient fee to all students visiting away.**

6. **WHEN CAN I EXPECT MY REFUND?** Loan funds are sent from Direct Lending to CUA electronically. The funds are then disbursed to your Cardinal Student account and are applied to program tuition and fees. Excess funds (for living expenses) are then disbursed to your bank account via direct deposit. The process takes roughly 1-2 weeks. **NOTE: Federal Direct Loans may not be electronically disbursed sooner than 10 days prior to the start of the enrollment period.** You may not receive a refund prior to departure if you plan on leaving early to travel before the program begins.

7. **WHAT SHOULD I DO ABOUT 2011-2010 FINANCIAL AID?** Before departing for Cracow, complete a 2011-2012 FAFSA. You can check on the status of your financial aid throughout the summer on Cardinal Station or by contacting our office.

8. **Have you requested permission to visit away from the Academic Dean’s Office?** You must request permission to visit away in writing from the Academic Dean. The Dean will request course descriptions of the summer classes to verify they are transferable. Check with your host institution for additional admissions and financial aid requirements.

If you have any questions, feel free to contact our office directly at 202-319-5143 or fin-aid@law.edu.