



A Guide to Study Abroad

Office of Financial Aid

Studying abroad is a transformative part of the Providence College experience. While your classroom may change, our commitment to supporting your education remains the same. To ensure a smooth transition, it is important to understand how your billing, financial aid, and personal expenses shift when you head overseas.

The Home School Tuition Policy

Providence College operates under a Home School Tuition Policy. This means that even while you are abroad, you remain a PC student and will be billed directly by the College for your standard tuition and a study abroad fee.

In exchange, Providence College handles the payment of tuition to your host program. If your program's tuition is higher than PC's, a tuition differential will be added to your bill to cover that gap. All other charges—specifically housing and food—will be billed to you directly by your host program, not Providence College.

Managing Your Two Bills

Because you are receiving services from two different institutions, you will manage two separate billing cycles:

- **Your Providence College Bill:** All eligible financial aid (excluding work-study and athletic grants) is applied to your PC bill first. This covers your tuition, study abroad fees, health insurance, and any outstanding balances like parking fines or dorm damage
- **Your Host Program Bill:** You are responsible for paying your host program directly for housing, meals, and any program-specific fees. We do not receive copies of these bills, so you must communicate with your host program for your individual statement and payment deadlines.

Portability of Financial Aid

Most of your financial aid is "portable," meaning it travels with you. This includes institutional scholarships and grants, as well as federal, state, and private loans. If you have any outside scholarships, please verify with them that the funds can be used for international study. Also, PC monthly payment plan can only be used to cover charges on your PC bill. It cannot be used for expenses billed by your host program.

Using "Extra" Money and Deferral Forms

If your total financial aid exceeds your PC charges, you will have a credit balance (extra money) that can be used to pay your host program.

- **Requesting a Refund:** To move this credit from your student account to your host program, you should coordinate with the Bursar's Office (refunds@providence.edu).
- **Deferral Forms:** Many host programs offer a Financial Aid Deferral Form. This allows you to delay payment to them until your PC financial aid is released. If your program requires one, please email the form to finaid@providence.edu for completion.

Summer Study Abroad

Summer programs operate differently than Fall/Spring semesters. For summer sessions, you are billed directly by the host program for **all** costs, including tuition. Institutional grants and PC payment plans are not available for summer. However, you may use Federal Pell Grants (minimum 3 credits) or Federal Loans (minimum 6 credits). Please be aware that using federal loans in the summer reduces your remaining loan eligibility for the following Fall and Spring semesters.

Pro-Tip for Loan Borrowers: If your lender sends loan funds via a paper check, it will require your physical signature. Since these checks often arrive after students have departed, we strongly recommend that you secure a Power of Attorney for a parent or guardian. This allows them to endorse the check in your absence and prevents any delays in your program payment.