

FOREIGN SCHOOL FREQUENTLY ASKED QUESTIONS

GENERAL – STUDENTS

MAY 2010

Q1: As a student, what criteria do I have to meet to borrow a federal student loan for attendance at a foreign institution?

A1: There are several requirements for students to be eligible to receive federal student aid for attendance at a foreign school.

- The student must be enrolled as a “regular” student (and in an eligible program at an eligible foreign institution, as discussed below).
A regular student is one who is enrolled (or accepted for enrollment) for the purpose of obtaining a degree, certificate, or other recognized educational credential offered by the school.
A school must determine separately for each individual student whether that student is a regular student.
- A student must be qualified to study at the postsecondary level.
 - A student who has a high school diploma, a secondary school completion credential, or its recognized equivalent is considered qualified.
 - Equivalents include General Education Development tests, state certificates, and secondary school completion credentials from foreign schools.
 - Students enrolled in foreign schools cannot qualify by taking an “Ability-to-Benefit” Test.
- A student must be enrolled at least half time in order to receive aid. To be enrolled half time, a student must be taking at least half of the workload of a full-time student.
- A student must make satisfactory academic progress (SAP) in accordance with an acceptable SAP policy established by the school.
- The student must meet criteria related to citizenship (see Q&A 8 below).
- The student must have a correct social security number.
- The student must not be in default on any Title IV program loan (unless he or she has taken prescribed steps to cure the default), be in receipt of excess Title IV loan amounts or grant payments, or have property that is subject to a judgment lien for a debt owed to the United States (U.S.).
- The student must satisfy Selective Service registration requirements, and not be subject to ineligibility based on a drug conviction.
- Additional requirements apply for a PLUS loan to be taken out by a graduate/professional student or parent.

Q2: How do I apply for federal student aid?

A2: To apply for a loan, the student must complete a Free Application for Federal Student Aid (FAFSA). The FAFSA collects information from the student and the student’s spouse, if the student is married. For dependent students, the information is collected from the student and his or her parent(s).

All students (undergraduate and graduate) can complete a paper or Web-based FAFSA. You may access the FAFSA at www.fafsa.ed.gov.

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Q3: Which foreign schools are eligible for receiving Title IV funding?

A3: A list of currently participating schools can be accessed by visiting https://fafsa.ed.gov/FAFSA/app/schoolSearch?locale=en_EN and searching by “foreign country”.

Q4: What is the difference between schools that are listed as “eligible” and schools that are listed as “deferment only”?

A4: Eligible means that U.S. students may borrow money through the U.S. federal student aid programs administered by the U.S. Department of Education (the Department) while enrolled in an eligible program at an eligible foreign university or college. “Deferment Only” means that U.S. students may defer making payments on existing federal student loan accounts while enrolled in an eligible program at a deferment only foreign university or college, but may not take out federal student loans for enrollment at the deferment-only foreign university or college.

Q5: What is the NCFMEA?

A5: NCFMEA is the acronym for the National Committee on Foreign Medical Education and Accreditation. The U.S. Congress has charged NCFMEA with determining whether the standards of accreditation used by a foreign country to accredit medical schools leading to a Medical Doctor (M.D.), or its equivalent, are comparable to the standards of accreditation applied to M.D. programs in the U.S. For more information about foreign medical schools, you may want to visit the NCFMEA site: <http://www.ed.gov/about/bdscomm/list/ncfmea.html#decisions>. It provides a list of countries that have been deemed to have comparable accreditation standards to U.S. medical schools. You will have to scroll down the page to find the list of countries.

Q6: Does the Department accredit foreign medical schools?

A6: No. The Department does not accredit foreign medical schools. Any foreign medical school accredited under an accreditation process determined by NCFMEA to be comparable to the U.S. for the country in which the school is located may apply to the Department to participate in the Federal Family Education Loan (FFEL) Program (or, as of July 1, 2010, in the William D. Ford Federal Direct Loan (Direct Loan) Program). As part of the application, the school must provide documentation that it has been accredited by the entity in the foreign country that has responsibility for such accreditation. Evidence of accreditation is just one of the eligibility criteria that the foreign medical school must meet in order to participate in the relevant Title IV loan program.

Q7: What loans can a U.S. student receive attending a foreign school?

A7: Through June 30, 2010, students may receive funding from the FFEL Program. Beginning July 1, 2010, students may receive funding under the Direct Loan Program. Under either program, loans available include Stafford (subsidized and unsubsidized) and PLUS loans. Students attending foreign schools are *not* eligible for any of the grant programs, such as the Federal Pell Grant or the Teacher Education Assistance for College and Higher Education (TEACH) Grant.

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Q8: Do I need to be a U.S. Citizen to receive federal student aid?

A8: A student must be a U.S. citizen or an eligible noncitizen to be eligible for federal student aid. This includes citizens of the 50 states, the District of Columbia, Puerto Rico, the U.S. Virgin Islands, Guam, and the Northern Mariana Islands.

The general requirement for eligible non-citizens is that they be in the U.S. for other than a temporary purpose with the intention of becoming a citizen or lawful permanent resident, as evidenced by the United States Citizenship and Immigration Services (USCIS) in the Department of Homeland Security (DHS).

The Department performs matches against a student's application to verify citizenship status. In addition, there are procedures that a participating institution must follow to confirm a non-citizen's status through the DHS and Social Security Administration if citizenship status is not confirmed through our verification procedures.

Q9: What kinds of educational programs offered by foreign schools may I enroll in that would allow me to receive federal student aid?

A9: An educational program offered by a foreign school is not an eligible program for purposes of federal student aid if it is provided by correspondence or distance education in whole or in part. In addition, a foreign institution may only approve federal student loans or deferments for eligible U.S. students for enrollment in an educational program that is at least one year in length and leads to a certificate, diploma, or full degree program. The program must be at the undergraduate or graduate level.

Q10: If I am attending a foreign school through a “Study Abroad” Program sponsored by my domestic school, do I apply for federal student aid through the foreign school?

A10: No. Federal student aid for a short term, or a study abroad program is processed by the student's home institution in the U.S.

A foreign institution would not be authorized to certify student loans or deferments for U.S. study abroad students who only plan to attend for a semester or for a one year study abroad experience to earn credits that apply toward or transfer into a degree program in which the student is enrolled in the U.S.

Q11: I am enrolled in an eligible foreign institution. Can I receive funding to perform research in another country for a semester?

A11: No. Funding does not cover studies in a country outside of your institution's location. Funding only covers eligible programs within an eligible institution.