

The Office of Financial Aid will determine what aid a student can use for a semester-long study abroad experience. All Federal and State need-based aid (not exceeding the program's cost of attendance) will be available to be used for programs that have consortium agreements with Hanover College, referred to as "affiliated or approved programs." This includes Pell, SEOG, State of Indiana Frank O'Bannon Grants, and the Federal Direct Loan Programs for students and their families. Students that have Hanover College merit and/or Hanover College need-based aid may use this funding for ONE study abroad experience during their career here at Hanover College.

If a student wishes to take an additional (second) semester-long study abroad course, he or she may use the Federal and State need-based aid for which the student qualifies, but will forfeit Hanover aid for the additional study abroad term. The difference may be made up in the use of the Federal Direct Loan programs for which the student or parents may qualify or any of the alternative/private loans that might be available for use.

If the student wishes to take a semester-long study abroad course for which Hanover College DOES NOT have a consortium agreement in place for the transfer of credits and/or grades, referred to as "non-affiliated or non-approved programs," the student may not use any Federal, State, Hanover merit and/or Hanover College need-based aid he/she might have been qualified to use. The Office of Financial Aid at Hanover College may have other options available for the student to cover these costs. Contact the Office of Financial Aid to discuss further these possibilities.