

Financial aid from Grinnell College can be applied toward Grinnell-approved off-campus study (OCS) programs, making OCS accessible to all students.

## How will my financial aid change if I participate in a Grinnell-approved OCS program?

It depends on the type of financial aid you receive.

- Students receiving only merit scholarships can use those funds for one Grinnell-approved OCS program. They are not eligible for additional grants and scholarships from the College.
- Students who receive need-based financial aid will have their cost of attendance and need-based financial aid adjusted to reflect the cost of their program. Students who choose a program that is more expensive than Grinnell may have their need met with a combination of grants and loans. Loans may not be added to a student's financial aid proactively; instead, a student may request a loan, if desired, by following instructions on the Student and Parent Financing page of the [online financial aid office](#) (student login required). All students can use financial aid for one Grinnell-approved OCS program.
- Students who receive ACM, GLCA, or staff tuition remission may be limited in how they can use tuition remission. [Contact the Office of Financial Aid](#) for more information.

## When will I find out my financial aid eligibility for OCS?

Students who participate in a fall semester or academic yearlong program will receive a notification of financial aid eligibility by early summer that reflects their OCS program costs. The Office of Financial Aid will adjust need-based financial aid in late fall for students participating in a spring semester OCS program. The student will receive an email when their financial aid has been adjusted.

Grinnell does not provide financial aid for OCS programs that occur during summer or other academic breaks.

## How is the cost of my OCS program determined?

The Office of Financial Aid considers the same cost of attendance components as when a student is on campus. These include tuition; fees; housing; food; miscellaneous personal expenses; and transportation. Find more information about each component below.

- **Tuition:** The student is charged Grinnell tuition or the published program tuition, whichever is higher. Grinnell tuition includes the cost of essential books and course materials while on campus. OCS students will automatically be opted out of this program and will receive a credit on their semester bill from Grinnell to acknowledge OCS-related expenses for books, course materials, supplies, and equipment that they may incur.
- **Fees:** Fees include the OCS administrative fee charged by Grinnell College and any required fees charged by the OCS program, such as health insurance or required activities fees.
- **Housing and Food:** If a program offers multiple housing options, the housing and food cost for a homestay will be included in the cost of attendance. If there is no homestay option, the least expensive housing and food option will be included. Choosing more expensive housing and/or food options will increase the student's out-of-pocket costs.
- **Miscellaneous Personal Expenses:** \$1,500 per semester of OCS is included for miscellaneous personal expenses. This is meant to account for a visa, basic necessities, and other necessary OCS-related expenses.
- **Transportation:** Transportation is a standard amount based on the student's home region and their OCS region. It is meant to reflect the approximate cost of one roundtrip flight.

Optional expenses, including pre/post-sessions, are not considered when determining financial aid eligibility and are an additional out-of-pocket expense to the student. This includes intensive language study before the program begins.

### Are there outside scholarships available for OCS?

Yes, there are several scholarship programs specifically for students who are studying abroad. Additionally, check with your OCS program to see if they offer grants or scholarships. Find more information about OCS-related scholarships on the [Office of Financial Aid website](#).

The regular policy for outside scholarships applies to scholarships for OCS. Grinnell does not typically reduce institutional financial aid when a student receives outside scholarships. Occasionally, Grinnell must reduce institutional need-based grants. This can occur if a student's total financial aid, including outside resources, exceeds the cost of attendance. On rare occasions, an outside scholarship provider's requirements or federal aid may cause a reduction outside of Grinnell's regular policy.

### How can I estimate how my costs and financial aid would look for my OCS program before I make a final decision?

The Office of Financial Aid offers several tools to help students who are planning to participate in off-campus study estimate costs associated with the semester- or year-long program they are considering.

An explanation of and links to these resources are available under the Tools to Estimate Costs for Off-Campus Study heading on the Office of Financial Aid's [Off-Campus Study webpage](#).

If you have questions after consulting these resources, [email](#) or [make an appointment](#) with Steph Haines in the Office of Financial Aid. Be sure to let her know the program(s) you are considering and which semester(s) you are planning to participate in OCS.

### How will I be billed for OCS?

With the exception of the initial program deposit, which the student pays directly to their OCS program, Grinnell College pays all program invoices and then bills the student for billable expenses related to the OCS program.

The College will bill the student for estimated direct costs of the program prior to the beginning of the semester. After Grinnell receives the invoice from the program, an adjustment will be made to the bill to reflect actual charges and the deposit paid by the student (if applicable).

Please [email the Office of Student Accounts](#) with questions related to billing.

### Who can I contact if I have questions?

Multiple offices can help you!

- The [Office of Off-Campus Study](#) can answer most questions about OCS.
- Questions about program cost and financial aid can be directed to the [Office of Financial Aid](#).
- The [Office of Student Accounts](#) can assist with billing-related questions.