

UNIVERSITY OF DENVER'S STUDY ABROAD POLICIES

COSTS, FINANCIAL AID, CANCELLATIONS AND REFUNDS, AND CREDIT

ELIGIBILITY FOR CHERRINGTON GLOBAL SCHOLARS PROGRAM:

The Cherrington Global Scholars program is open to undergraduate students in every major. To participate in the CGS Program students must:

- be juniors or seniors at DU during the period of study abroad,
- be in good academic and judicial standing at DU. Students who are on probation at the time of departure or at any subsequent time through the completion of the program will not be eligible for the Cherrington Global Scholars program. Good judicial standing includes having satisfied all sanctions imposed with any prior period of disciplinary probation. In some cases, our partner institutions will accept a student who is on judicial probation, but the student may not participate as a Cherrington Global Scholar,
- have a minimum DU GPA of 3.0 A student's cumulative grade point average relative to Cherrington eligibility will be evaluated at the end of winter quarter for fall and academic year programs; at the end of summer quarter for winter quarter and spring semester programs; or at the end of fall quarter for spring quarter programs,
- have completed at least two quarters of full-time enrollment at DU by the beginning of the period of study as a Cherrington Scholar,
- have not participated in a prior study abroad program as a Cherrington Global Scholar,
- be at least 18 years of age at the time of departure for the period of study abroad.

Any exceptions to these qualifications require petitions by students, with the support of their departments, to the CGS Faculty Board.

COSTS:

Tuition and Fees

For a single DU quarter- or semester-length program abroad, students normally will pay the University of Denver one academic quarter of tuition and the University Technology Fee. Students participating in a DU program but not studying under Cherrington may have to pay an additional Program Fee, depending on the cost of the program in which they are participating. If a student's term abroad on a DU program crosses over two quarters at DU (fall and winter, or winter and spring), he/she will be charged tuition and the University Technology Fee for the initial quarter and only the University Technology Fee for the second quarter. However, a student studying in a two-term DU program, with terms approximately equivalent to quarters, will be charged tuition and the University Technology Fee for both quarters. A student in a DU Program or succession of DU Programs for a full academic year (including an academic year as defined by a host institution that uses a wholly different calendar, as in the southern hemisphere and in Japan and Korea) will pay tuition and the University Technology Fee for three quarters. Since eligibility for the Cherrington Program is for one program only, Cherrington-eligible students with permission to study in more than one DU Program will do only the first as a Cherrington Global Scholar. Limits on quarter and on semester credits apply—please see *Maximum Credits per Term* regarding the amount of credit that may be applied without incurring the hourly tuition rate for hours above the limits.

For Cherrington Global Scholars, the University of Denver will cover application fees, tuition charges, housing fees, mandatory fees and assessments, and non-optional excursions at the host institution or program site. The University of Denver also will cover student transportation to the location of the program (see *Transportation Costs* below), an International Student Identity Card (ISIC) and, by

reimbursement, the fees for visas or visa applications, residence permits or permits to study, and foreign airport entry or exit fees that are not included in the student's travel fare. Laboratory, studio or materials fees, books, and personal expenses are the responsibility of the student, as are any mailings or travel costs involved in the students securing of a visa.

Students who participate in a non-DU program pay their tuition, fees and other charges directly to their study abroad institution or program. They make payment to DU only as specified in *Other Expenses and Fees*, below.

Housing

For a single DU quarter- or semester-length program abroad, students will pay one quarter's DU Study Abroad Housing charge to DU, providing that housing is available from the partner institution or otherwise directly arranged and paid for by DU. In most cases housing is provided, but there are a few exceptions. Students will pay the DU Study Abroad Housing charges (as applicable) for any program or combination of programs over the academic year according to the same principles as described above for tuition. Costs for housing will be taken into account in determining the necessity and amount of any Program Fee that may be applied to students participating in DU programs but not studying under Cherrington. Housing will be provided in accordance with what is available at a particular site regardless of whether such housing assignments may be more or less desirable compared to housing on the DU campus or compared to the housing of other students at the same site.

DU will not apply the DU Study Abroad Housing charge to the student's account if housing is not provided by the host institution or otherwise directly arranged by and billed to the Study Abroad Office. In such cases, housing charges are the student's responsibility and will be regarded as personal expenses, which are excluded from the no-additional-cost commitment applicable to Cherrington Global Scholars.

Meals

For a DU quarter- or semester-length program abroad, students will pay one quarter's board charges to DU, provided that meals are available from the partner institution or otherwise directly arranged and paid for by DU. Students will pay DU Study Abroad Meal charges (as applicable) for any program or combination of programs over the academic year according to the same principles as described above for tuition. Costs for such meals will be taken into account in determining the necessity and amount of any Program Fee that may be applied to students participating in DU programs but not studying under Cherrington.

If meal benefits approximate or exceed the benefits of a DU meal plan, as determined by the number of meals covered, the DU Study Abroad Meal plan will be billed. If some meals are provided within a program's comprehensive fee, but too few to approximate the number covered by a DU meal plan, no meal plan will be billed to the student. Meals not covered by the meal plan at the study abroad site are regarded as a personal expense.

Other Expenses and Fees

All study abroad students will be billed the University Technology Fee each term they are abroad. They will not be billed the Health Fee or the Student Activity Fee.

Cherrington Global Scholars will not be charged an Application Fee and will be provided an International Student Identity Card (ISIC) with its required photo at no charge. The costs of required visas, visa application fees, residence permits, or other permits to study will be reimbursed to Cherrington Global Scholars Program participants upon presentation of appropriate receipts or documentation.

Students studying abroad will have access to International SOS. This is a service organization which

can help with information prior to departure. They also offer medical evacuation if necessary. More information is available on their website: www.internationalsos.com.

Students studying in DU Programs but not as Cherrington Global Scholars will be charged an Application Fee, which includes the cost of the International Student Identity Card (ISIC) with its required photo. As noted in the section on “Tuition and Fees,” these students also may be charged a Program Fee. The applicability and amount of such a Program Fee varies by program in relation to DU costs for the particular program.

Students electing to study on non-DU programs will be charged the Study Abroad Administrative Fee. The Study Abroad Administrative Fee is not charged to students on DU programs, whether under Cherrington or not. The Study Abroad Administrative Fee, like the University Technology Fee, is charged for each quarter the student studies abroad. The fee is applied to both DU quarters if the student should enroll in a semester or term abroad that crosses two quarters at DU.

All students are responsible for their own passports and for personal costs incurred in securing a passport or visa, including any photos, mailing charges, or travel to consulates that may be necessary. All students are also responsible for vaccinations and immunizations appropriate to their country of study.

Student Costs/Personal Expenses

All students, including Cherrington Global Scholars, are responsible for their personal expenses, which include but may not be limited to those expenses that are paid by the individual student in the U.S. as well as abroad. Personal expenses include items such as: discretionary travel; local transportation; books; optional excursions; laboratory, studio and materials fees, and field study or mandatory excursion fees resulting from the student’s choice of courses; personal and household items; cultural and entertainment expenses; optional fees such as recreation or health club memberships; photos, telephone, and **internet access if not included in a housing agreement**; usage or calling charges (either local or long distance) even when instrument or access is provided with housing; any expense for damage deposits or other personal responsibility deposits; damages, fines or penalties; housing and meals if not provided within the program; and medical out-of-pocket expenses or other medical expenses not covered by insurance. (Please remember that even covered medical expenses may have to be paid at the point of service and reimbursed later.)

Transportation to Location of the Program

Cherrington Global Scholars must make travel arrangements through a DU-designated travel agency that will directly invoice the Study Abroad Office. Ticketing deadlines and cost limits relative to the particular destination will be established in cooperation with the agency. Transportation coverage will include rail or bus fares to the city in which the program is located if other than the student’s airport arrival city. Airports used must have regular scheduled service and published fares. Covered airfare is calculated as the expense for travel departing from Denver and arriving on the day program housing begins. Covered costs do not include local expenses such as bus, tram, taxi, or airport transfer or expenses of getting to or from the departure airport in the United States. Nor do they include costs such as change of fare or penalties due to changes in the student’s itinerary made at the discretion of the student, nor any extra costs due to non-standard itineraries or travel dates desired by the student. Students not studying under Cherrington may make use of the same travel agencies but must handle their own billing and payment arrangements.

Insurance

All students on DU study abroad programs must meet the standard DU medical insurance requirement. That is, they either must have the DU student insurance plan or sign a waiver attesting to other coverage. Students and parents may find that the DU medical insurance policy provides significantly better international coverage than does their family policy. DU requires all study abroad students to have the International Student Identity Card (ISIC), which includes medical evacuation and repatriation

coverage and limited supplemental hospital and accident insurance. This is provided without charge for Cherrington Global Scholars, as is the cost of any specific insurance mandated by the program or by the host country. Having students maintain standard insurance applicable in the U.S. is necessary in order for them to be protected following their return to the U.S., including a return that could itself be occasioned by medical reasons or accidents necessitating continuing medical care.

FINANCIAL AID:

Applicable institutional as well as federal and state scholarship and financial aid funds (except work study) will be applied to the term of study abroad on a DU Program, whether or not the student is studying under Cherrington. Outside scholarships will be applied insofar as conditions stipulated by the donor permit. Institutional funds are not available for a non-DU program, but federal and state aid usually apply. Most financial aid is not applicable to short-term study.

A student who receives a housing grant as part of a scholarship or financial aid award may use it for study on a DU study abroad program even if he or she lived off campus previously and did not receive that portion of the award. In the case of students participating in one of the few DU programs for which students will have to pay their housing directly rather than paying it to DU, the housing portion of a scholarship will be credited to the student's tuition billing.

CANCELLATIONS AND REFUNDS:

The normal DU refund policies and schedules do not apply to terms of study abroad. They are superseded by the following provisions:

Student's Withdrawal from a DU Program

You are subject to a cancellation fee of \$1000 if you withdraw from your program under the following conditions:

- For programs beginning before or during the Fall Quarter, if you withdraw after June 1st.
- For programs beginning during the Winter Quarter, if you withdraw after December 1st.
- For programs beginning during Spring Quarter or the break week prior to it, if you withdraw after February 1st.

The cancellation fee will be billed to your student account regardless of whether tuition and other costs have been invoiced or received at the time of cancellation. In addition, you will be billed any non-recoverable cost of any airfare already ticketed, regardless of your date of withdrawal.

Once a program has started, the cancellation fee will be charged along with any non-recoverable costs as determined by the reimbursement policies of our partner institutions and other agencies.

The university's refund of federal or state aid to the appropriate agency or fund in the event of a student's withdrawal is controlled by law and regulation and is not affected by these policies. If a student is supported by federal and state aid and those funds have been distributed to the program, the student may have to repay those funds in addition to any new charges at the University. Any appeal of cancellation fees based on mitigating circumstances should be made to the Director of Study Abroad. When the Study Abroad Office's judgment is to deny the appeal, the decision will be reviewed by the Vice Provost for Internationalization before being communicated. If cancellation occurs after a program has started and involves any forfeiture of tuition, appeal of such tuition should be directed to the University's Tuition Appeals Committee. Petition forms are available from the Bursar's Office.

A student is eligible for Cherrington Global Scholar funding only once. A student who leaves a program after its inception can be eligible a second time only if the program is cancelled by the University of Denver or its partner institution. If a student decides to return to the U.S. for any reason except being

advised by the University of Denver or by the student's study abroad institution to do so for reasons of safety, as noted below, the cost of the return is solely the student's responsibility. A return due to behavioral, disciplinary, or legal reasons is solely the student's responsibility.

DU Cancellation of a Program

The University of Denver's Study Abroad Office reserves the right to cancel a faculty-led program if the minimum enrollment is not met. In addition, the University of Denver reserves the right to cancel a program, suspend a site relationship prior to a student's departure, or advise students to return from particular sites because of a concern for students' safety. This could be occasioned by a U.S. Department of State Travel Warning, a CDC or WHO warning, or other information of a credible threat to the safety or well-being of the students.

In the case of programs operated by partner institutions or a DU faculty-led program, DU will reimburse the fees paid to the University of Denver (e.g., tuition, housing) in the event that a program is cancelled. If a student is able to earn any credit from the program, this refund will be prorated based on the credit earned. Additional costs or penalties associated with change of travel reservations will be paid by the University. If the academic calendar permits, a student's refund will be credited toward enrollment on campus for the corresponding quarter.

CREDIT:

Academic Credit

Credit earned within DU study abroad programs will be treated as University of Denver resident credit, subject to the qualifications below. Individual courses and grades from DU study abroad programs will appear on the student's DU transcript. The grades earned for such courses will not count in the student's cumulative GPA, however, except in the case of University of Denver courses (DU catalog listings, DU four-digit subject codes and DU course numbers, course titles, and course descriptions) that are taught abroad on faculty-led programs by DU faculty, occasionally including faculty members from the host country approved by DU for this instruction. Except for such direct University of Denver offerings, individual courses taken within DU Programs abroad require approval for reception of the credit and its application to specific degree requirements. Such credit may be subject to certain limits regarding the number of credit hours that may be applied to Foundations, Core, and the major or minor requirements of academic departments. Any catalog-listed and directly-offered DU course, including any listed with a Foundation or Core subject code, is regarded as taken at DU, regardless of the geographic location at which the course is taught.

The residency requirement, which stipulates that a student's last 45 hours of credit toward a degree must be completed at DU, is waived for all approved study abroad.

Maximum Credit per Term

Generally, students are limited to 18 quarter hours of credit for a quarter-length program abroad and 27 quarter hours for a semester program abroad. If students wish to apply more than 18 quarter hours for a quarter term abroad (or 27 quarter hours for a semester abroad), and providing that the University of Denver accepts the credit, then the additional hours will be charged to the student at the hourly tuition rate. Please note, however, that the University may refuse to accept part or all of such additional credit hours if they are deemed excessive for the period or conditions of study.

Normal Course Loads

Students should expect to take the normal course load taken by students at the overseas institution where they are studying. Such loads vary among overseas universities and sometimes among academic departments of the same institution. Students may sometimes be advised to take lighter loads due to differences in language or academic system, but must observe any visa requirements that may impose a

minimum course load. Students and faculty advisors may request information from the Study Abroad Office regarding the course loads that are normal to particular institutions.

Minimum Course Loads, Full Time Requirement, and Obligatory Courses

Students are expected at minimum to take enough courses to maintain full-time student status both at DU (12 quarter hours) and at the host institution abroad (in a U.S. model semester system curriculum, for example, this normally would be 12 semester hours.). Students also must take any courses that are mandatory within their program. Failure to comply with these requirements will result in forfeiture of Cherrington Global Scholars status and possible dismissal from their program.

Advance Approval of Programs

Participation in study abroad programs must have advance approval by the student's departmental advisor (or by an academic advisor in the Center for Academic and Career Development if the student has not yet declared a major) and by the Study Abroad Office.

Approval of Credit for Specific Courses and Requirements

Insofar as possible, credit for specific courses should be approved in advance by the appropriate academic authorities. Courses are not always known in advance, however, and usually are subject to availability and the possibility of change. Forms for securing approval for specific courses are available in the Study Abroad Office. These forms will direct students to the appropriate authority for each type of approval: major, minor, Foundations, or Core. Approval of elective courses is not required for participants in programs regarded as DU programs, but is required for students doing non-DU programs.