



Study Abroad & Student Loans

AM I CONSIDERED A FULL-TIME STUDENT FOR LOAN PURPOSES?

- A student registered in a minimum of **9 new undergraduate credits** per semester (60% course load) is considered full-time for student loan purposes. Students with designated permanent disability status through their student loan provider are considered full-time at **6 undergraduate credits** per semester (40% course load).
- Students must have a study period that is at least 12 consecutive weeks in duration.

WHAT ARE MY STUDY DATES AND PROGRAM OF STUDY?

- Do not select regular TRU semester dates when applying for your student loan.
- Check your **exact study start and end dates** and apply for your loan or interest-free status term(s) with your exact study abroad dates. Please note that most study abroad dates vary from the standard study dates at TRU. (**VERY IMPORTANT**)
- If you have a break between your study terms, you should apply for two separate student loans to reflect the **exact dates of each study period** (e.g., August 22 - December 16 and January 17 - May 12).
- If you are applying for funding through StudentAid BC, you must select **Study Abroad** as your program of study for your Study Abroad semester(s). Selecting Study Abroad and entering the actual start/end dates will generate a notice that an Appendix 3 is required. TRU Student Awards & Financial Support staff electronically complete the Appendix 3. Once the Appendix 3 is completed, you may then continue with your loan application.

WHAT IS MY INSTITUTION?

- TRU will remain your "host" institution because you are registered through TRU and paying tuition to TRU.

HOW IS MY ENROLMENT CONFIRMED TO RECEIVE MY LOAN FUNDING?

- TRU Student Awards & Financial Support Staff will confirm your full-time enrolment.
- For questions regarding a particular province's student loan procedures, please contact our office (awards@tru.ca).
- You may wish to consider appointing a Power of Attorney (POA) so that a relative/friend can act on your behalf to sign any documents you may need signed.

HOW DO I MAINTAIN INTEREST - FREE STATUS WITH MY LENDERS?

- If you have previous student loans but will not be taking out new loans while on your study abroad term(s) (or at any other time that you are a full-time student), it is your responsibility to submit the appropriate request for interest-free status. Please note that **you can only apply for interest-free status during your study period, and not after the study, end date has passed**. For most provinces, students may apply for interest-free status online. Do remember to apply for interest-free status with the dates matching your **exact study abroad dates**.

AM I CONSIDERED A FULL-TIME STUDENT FOR TRU AWARDS PURPOSES?

- Students participating in a study abroad program remain enrolled at TRU while they study abroad and remain eligible for TRU Awards. Apply online through your MyTRU account. Remember to check deadlines, as they will not be extended.

Although this handout provides basic answers to some of our most common study abroad questions, it is a general guideline. We encourage all students who are thinking of going on study abroad to speak in-person to an Awards Advisor in Student Awards & Financial Support.

Student Awards & Financial Support

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