



Study Abroad and Student Loans Fact Sheet

Although this fact sheet 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 Aid.

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.
- It is **VERY IMPORTANT** for you to 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 differ from the standard study dates at TRU.
- 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 Aid 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 at TRU.



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How is my enrolment confirmed to receive my loan funding?

- TRU Student Awards & Financial Aid Advisors will confirm your full-time enrolment.
- For questions regarding a particular province's student loan procedures, please contact our office at finaid@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 payment-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 payment-free status.
- Please note that you can only apply for payment-free status during your study period, and not after the study end date has passed. For most provinces, students may apply for payment-free status online.
- Most academic programs require a separate Payment-Free application **each semester**, however you can submit an application for both fall and winter semesters at the same time.
- Remember to apply for payment-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 application deadlines, as they will not be extended.
- Upon your return to Canada, you may want to consider becoming a Study Abroad Ambassador. A limited number of competitive awards of \$2,000 each are available for students who have returned from a TRU approved Study Abroad program at either a bilateral or ISEP partner institution. To learn more, visit tru.ca/studyabroad/resources/awards/ambassador-awards.