



Study Abroad
OFFICE OF INTERNATIONAL PROGRAMS

MEMBER THE TEXAS STATE UNIVERSITY SYSTEM

FUNDING STUDY ABROAD



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www.shsu.edu/study-abroad



SHSUStudyAbroad



SHSUStudyAbroad



SHSUOIP

DEBUNKING MONEY MYTHS

Myth: StudyAbroad is too expensive.

Fact You can study abroad on a budget. Location, program type and program length all factor in to the price. Financial aid can be applied to your program and there are many scholarships available on our website, www.shsu.edu/study-abroad

Myth: Study Abroad will delay my degree completion, costing more money.

Fact Students often earn the same credits abroad that they earn at SHSU, sometimes even getting ahead in their degree. Talk to your academic advisor to discuss how credits may transfer and be applied to your degree program.

Myth: Financial Aid won't transfer to my study abroad program.

Fact All programs listed on our website have been approved by SHSU. This means most financial aid will apply to study abroad.

Myth: Scholarships are guaranteed.

Fact Scholarships are not guaranteed. Be sure to have a back up plan if not awarded. Apply for as many scholarships as you can.

Myth: Financing a program is quick and easy.

Fact It is never too soon to start planning for your study abroad. The sooner you start the easier it will be. We recommend planning at least a year in advance.

More myths can be found on our [Busting Study Abroad Myths page](#).

CONSIDER THE COSTS

The cost of studying abroad will vary depending on the location, length and type of program you go on.

	Exchange	FacultyLed	Affiliate
SHSU Tuition	Your usual SHSU tuition rate based on number of credits	Your usual SHSU tuition rate based on number of credits	None
SHSU Fees	All mandatory SHSU fees less \$275	All mandatory SHSU fees less \$275	None
Study Abroad Service Fee	\$200	\$200	\$200
International Medical Insurance	Varies by program	Varies by program	Included in most programs
Program Fee	None	Varies by program	Varies by program
Additional Costs	Airfare, passport, visa, meals, educational expenses (see your program for specific details)		

Consider daily costs, including luggage fees, communication (cell phones and data plans), local transportation, souvenirs, spending money and other personal expenses. Costs depend on location and lifestyle.



USING FINANCIAL AID FOR STUDY ABROAD

Most financial aid, scholarships and grants can be used towards a study abroad program as long as you take academic credit towards your degree. However, there are some forms of financial aid that cannot be applied to the final program fee balance. Check with your donor or department to determine if you are eligible to use your award for study abroad. You must notify the OIP and Financial Aid if you withdraw from your program. Repayment of any federal aid already disbursed will be required.

FACULTY-LED AND EXCHANGE PROGRAMS

Students participating in faculty led or exchange programs pay their normal SHSU tuition. Any financial aid received will apply to your student account as normal to pay charges on your account. Contact the Bursar's Office for any disbursement questions. Be aware that not all scholarships will disburse before faculty-led program fees are due; therefore, students should expect to pay at least some of their study abroad costs before being able to access scholarship awards.

AFFILIATE PROGRAMS

Affiliate program participants will be responsible for paying program providers directly. Any aid disbursed will be refunded to you based on your refund preferences unless you have a remaining balance from a previous

GRANTS & SCHOLARSHIP

There are many study abroad scholarships available from different sources. Most are competitive and will require some effort and planning on your part, but don't let that stop you! Contact your study abroad advisor for more information about specific scholarship opportunities.

SHSU STUDY ABROAD SCHOLARSHIP

The Office of International Programs offers a merit-based scholarship to assist qualifying students cover some of the expenses of studying abroad. There is no set amount of how much each student will receive. All awards are contingent upon the recipient's acceptance and successful completion of a study abroad program. Submit an application online before the program deadline.

Fall and Academic Year	May 1
Spring and priority summer	November 1
Summer	March 15
Winter break	August 1

Eligibility Requirements

- x Be participating in an authorized study abroad program, and be receiving academic credit for that program.
- x Undergraduate students: Minimum 3.0 or higher SHSU GPA at time of application (OIP reserves the right to revoke an award from students who fail to maintain a 3.0 or higher GPA until the program start date)
- x Graduate students: Minimum 3.5 or higher SHSU GPA at time of application (OIP reserves the right to revoke an award from students who fail to maintain a 3.5 or higher GPA until the program start date)

SHSU SCHOLARSHIPS

Scholarships are usually restricted to students majoring in a specific academic discipline. Contact departments for application information and deadlines.

Terry Scholars

- x Contact Dr. Holmes in the Honors College at terrystscholar@shsu.edu to see how you could receive up to \$5,000 to study abroad. The \$5,000 stipend can be used for an approved Study Abroad program of between two and fourteen weeks in length in which a minimum of 3 semester credit hours of

SCHOLARSHIPS FROM AFFILIATE PROVIDERS

Many affiliates provide scholarships to students participating in their programs.

AIFS Automatic \$400 grant (semester) or \$200 (summer) for SHSU students who attend an AIFS study abroad program, since SHSU is affiliated with AIFS. Other study abroad scholarships & grants are available.

API Students may apply for multiple API scholarships (though may only be awarded one) and are encouraged to refer to the list of additional scholarship and funding resources included on their website. Additionally, API gives SHSU \$1,000 to award to one or more students participating in their programs as part of the affiliation agreement.

ISA As affiliate partners, SHSU students will get an automatic \$200 discount on all ISA programs and are eligible to apply for the Carlos Casteneda semester scholarship of \$2,000, which is only available to students from affiliated universities. There are additional ISA scholarships.

KEI SHSU students who attend a KEI-affiliated university or college may receive a \$1,000 grant for a semester abroad. Affiliate grants may be combined with other grants, scholarships, promotions and payment plans offered by KEI. The KEI Scholarship Program also offers awards of \$500-\$1,000 if students have a minimum cumulative GPA of a 3.0.

SOL SHSU students studying abroad with SOL Education Abroad receive an automatic \$100 grant on all SOL programs. SOL offers at least 50+ additional annual scholarships of \$100-\$750.

OUTSIDE SCHOLARSHIPS AND GRANTS

Benjamin A. Gilman International Scholarship Program

Awards of up to \$5,000 to support U.S. citizen undergraduate receiving Federal Pell Grant funding. Students studying in Critical Need Language countries may receive a \$3,000 supplement for a total possible award of \$8,000. Applicants must be studying abroad for at least 4 weeks.

PKP Grants help support undergraduates as they seek knowledge and experience in their academic fields. Forty-Five \$1,000 grants are awarded annually. Society Membership not required. www.phikappaphi.org

Rotary Foundation Grants

Rotary Grants support a wide variety of projects, scholarships, and training around the world. Depending on the type of grant, students may need to apply up to a year and half before going abroad. Award amounts vary depending on the type of grant. www.rotary.org

ADDITIONAL RESOURCES TO FIND SCHOLARSHIPS

GoAbroad.com

Search for general study abroad scholarships, grants and fellowships as well as study abroad scholarships in diversity and for nontraditional countries in Africa, Asia, Latin America, the Middle East and the Caribbean. www.goabroad.com

MONEY MANAGEMENT & RESOURCES

The key to success is to start planning at least a year in advance. This gives you time to estimate total costs and develop a funding plan. If costs are a concern, shop around to find programs that best fit your budget.

FINANCIAL COACHING SESSION

All students applying to study abroad must complete a Financial Study Abroad Coaching Session with the Student Money Management Center. Your coach will help you financially prepare for your study abroad experience. They will help you create budgets, explore various funding options, and create financial plans. Visit www.shsu.edu/dept/smmc/ to set up a personal coaching session.

FUNDING TIMELINE

12 months before

- x Get a job! Start budgeting & saving. Consider separate savings account.
- x Research scholarships and make a list of the different application deadlines.

9 months before

- x Apply for your program: this is your first expense if applying for a faculty-led or affiliated program.
- x Set up your budget for all pre-trip expenses.
- x Apply for financial aid.

6 months before

- x Planning for your specific program and all related fees.

3 months before

- x Buy all the fun stuff you will need: look for end-of-season sales.
- x Research your new city and come up with a reasonable spending plan for your time there.

1 month before

- x Make sure all payments are in place. Set aside an emergency fund.

First week abroad

- x Track your expenses, stick to your budget, & make adjustments where necessary

See [Student Money Management Center's Count Down to Study Abroad](#) for a more detailed timeline.

BUDGETING FOR YOUR PROGRAM

Use the [Student Money Management Center's Study Abroad Budgeting sheet](#) to help you plan.

1. When you are

2. Determine your "income" - scholarships, grants, loans, and savings.
3. Figure out your pre trip needs - tuition, transportation, baggage, insurance, phone plan, emergency fund, etc.
4. Figure out your in-country expenses: housing, food, transportation. Check out a cost of living calculator - www.numbeo.com/cost-of-living/
5. Figure out your wants - excursions, souvenirs, entertainment, etc.
6. Continue to manage your money and find ways to save before and DURING your trip.

ADDITIONAL IDEAS

Airfare assistance

- x Purchase airfare using frequent flyer miles
- x STA Travel Book Now, Pay (l)10 (l)10 (l)10 (4at)10 (n)-4 (Tw 17.4.1 (r1 ((lmo)-2 ramDC BT0 g0 Tc 0 Tw 12 -0 331

