

# General Information on Scholarships and Financial Aid for Study Abroad

The Office for Education Abroad will notify the Financial Aid Office of a student's plan to study abroad after acceptance to a program. An adjustment will be made to these students' budgets to reflect additional expenses they may incur while abroad.

All students participating in CSB | SJU study abroad programs may apply for financial aid. When participating in one of CSB/SJU's study abroad programs, students are eligible to use their scholarships, grants and loans to apply to the cost of study abroad. (Student employment is not an option during study abroad).

While grants and scholarships do not increase based on the cost to study abroad, students typically have access to additional loans. In addition, a few competitive scholarships are available from CSB | SJU and outside sources. (See opposite side of the brochure for more information.)

If you have questions about financing your study abroad experience that are not answered here, the Office for Education Abroad encourages you to make an appointment with a staff member of the CSB | SJU Financial Aid Offices.

The total cost of a study abroad experience will depend on many factors, including your destination, the type and length of your program, the local cost of living, and your personal spending habits. Be sure to read the "Financial Considerations" section on the program brochures for specific information about that site.

We have included below an estimate of what past participants report spending during their semester abroad. We hope that this will be a valuable tool as you prepare for your experience abroad.

\*Please note that the majority of the expenses listed (*Education Abroad Program Fee, Tuition & Fees, Books & Supplies, Food, and Transportation*) are necessary in order for you to participate on the program. The number which fluctuates the most is the *Personal Spending* figure. You can significantly influence this dollar amount through wise personal choices and budgeting.

The estimated *Personal & Miscellaneous* amounts below do not include spending on personal travel before, during, or after the program. They reflect solely on-site spending.

COSTS FOR 2012-2013:	ON CAMPUS	AUSTRALIA	AUSTRIA	CHILE	CHINA	FRANCE	GREECE & ITALY	GUATEMALA	INDIA	IRELAND CORK	IRELAND GALWAY	JAPAN	LONDON	SOUTH AFRICA	SPAIN
<b>Tuition &amp; Fees</b>	Students on study abroad pay the same CSB SJU tuition and fees as they would if they remained on campus. The figures below are estimates from our past participants about the other anticipated costs of a semester abroad.														
<b>Education Abroad Program Fee</b>	\$0	\$6,940	\$4,580	\$5,500	\$5,040	\$6,480	\$5,610	\$5,310	\$4,550	\$5,600	\$4,800	\$4,420	\$5,950	\$4,500	\$6,050
<b>Visa Fees</b>	\$0	\$550	Included in Program Fee	Included in Program Fee	Included in Program Fee	\$140	Included in Program Fee	Included in Program Fee	Included in Program Fee	\$210	Included in Program Fee	Included in Program Fee	\$425 (Only for Internships)	Included in Program Fee	Included in Program Fee
<b>Books &amp; Supplies</b>	\$500	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250
<b>Housing</b>	\$2,378	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee	Included in Program Fee
<b>Food</b>	\$2,318	\$1,685	\$1,250	Included in Program Fee	\$800	Included in Program Fee	\$1,250	Included in Program Fee	\$325	\$1,740	\$1,150	\$1,450	\$1,500	\$1,000	Included in Program Fee
<b>Transportation/ Intl. Airfare</b>	\$200	\$2,300	\$1,350	\$1,600	\$1,550	\$1,400	\$1,350	\$900	\$1,700	\$1,000	\$1,050	\$1,525	\$1,150	\$2,000	\$1,100
<b>Personal &amp; Miscellaneous*</b>	\$450	\$1,640	\$1,125	\$1,000	\$650	\$1,000	\$1,200	\$750	\$800	\$1,460	\$1,000	\$1,150	\$1,950	\$1,700	\$975
<b>Total:</b>	<b>\$5,846</b>	<b>\$13,365</b>	<b>\$8,555</b>	<b>\$8,350</b>	<b>\$8,290</b>	<b>\$9,270</b>	<b>\$9,660</b>	<b>\$7,210</b>	<b>\$7,625</b>	<b>\$10,260</b>	<b>\$8,250</b>	<b>\$8,795</b>	<b>\$10,800</b>	<b>\$9,450</b>	<b>\$8,375</b>
<b>COSTS ABOVE ON CAMPUS EXPENSE</b>	<b>***</b>	<b>\$7,519</b>	<b>\$2,709</b>	<b>\$2,504</b>	<b>\$2,444</b>	<b>\$3,424</b>	<b>\$3,814</b>	<b>\$1,364</b>	<b>\$1,779</b>	<b>\$4,414</b>	<b>\$2,404</b>	<b>\$2,949</b>	<b>\$4,952</b>	<b>\$3,604</b>	<b>\$2,529</b>

**External Study Abroad Programs:** Costs for study abroad programs not affiliated with CSB | SJU vary greatly. It is up to the student to determine tuition, fees, room & board and other expenses for non-CSB | SJU programs. It is important to know what is included and what is not; do not just focus on the sticker price. Note that students on external programs will not pay on-campus tuition, room, and board. As a result, students will not be able to apply their CSB | SJU institutional financial aid (i.e. President's or Regents'/Trustees' Scholarships, CSB | SJU Grants, Music or Theater Scholarships, etc.) during their semester on an external program. State & Federal Aid may still be applied to External Study Abroad programs. All students considering this option should meet with an OEA Advisor and Complete the External Study Abroad Application.



## FINANCIAL AID FOR SUMMER PROGRAMS

CSB|SJU does not award institutional grants or scholarships for summer programs. Instead, the tuition rate is set lower than that charged for fall and spring semesters.

Therefore, financial aid for summer programs is typically limited to student and parent loans.

Your eligibility and choice of loans depend primarily on how many credits you will be taking. If you will be enrolled in six or more credits, you could borrow through the Federal Direct Stafford Loan or your parents could borrow through the Federal Direct PLUS Loan. However, since the Federal Direct Stafford Loan has a yearly maximum (\$7,500 for juniors), most students will "reserve" their Stafford Loan funds for the academic year (Fall & Spring). If you will be enrolled in less than six credits, you are limited to non-federal private loans.

See the Loan section of the Financial Aid Website for private loan options.

Students who receive funding through the Federal Pell Grant or Minnesota State Grant during the academic year may be eligible for these grants during summer. You must inform the CSB|SJU Financial Aid Office that you will be enrolled, and you will need to file the upcoming year's Free Application for Federal Student Aid (FAFSA) to be considered.

Please note: Students often look to short-term programs as a way to reduce costs. While short-term programs may have a less expensive price-tag, you may find that there are more resources available to you for semester- or year-long study. Though the sticker price for a semester abroad may be more at the outset, the per-day cost can be much less as costs such as your plane ticket do not change drastically according to the length of time you are abroad. Practice economies of scale and gain a longer immersion time!

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# Financing your Experience

## Scholarships and Financial Aid for Study Abroad



### Office for Education Abroad

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320-363-5952  
abroad@csbsju.edu  
www.csbsju.edu/oea



## CSB|SJU SCHOLARSHIPS

The scholarships listed below are offered in cooperation with various CSB|SJU academic departments and donors. Each scholarship has a unique set of criteria for award. Please visit OEA's study abroad financial aid and scholarship section of the website for more details or contact the sponsoring department.

### SISTER RENÉE DOMEIER FOR SPANISH

*For more information:* Hispanic Studies Website  
*Deadline:* End of March

### OTMAR DREKONJA FOR GERMAN CULTURAL STUDIES

*For more information:* MCLL Website  
*Deadline:* End of March

### SISTER MARGRETTA NATHE FOR GERMAN

*For more information:* MCLL Website  
*Deadline:* End of March

### DR. & MRS. JOSEPH B. GAIDA & FAMILY FOR FRENCH

*For more information:* MCLL Website  
*Deadline:* End of March

### O.W. PERLMUTTER FOR SJU STUDENTS

*For more information:* OEA Website  
*Deadline:* End of April

### SISTER TELAN HU FOR CHINESE

*For more information:* MCLL or Asian Studies Websites  
*Deadline:* Mid April

### JASSO FOR STUDY IN JAPAN

*For more information:* OEA or Asian Studies Websites  
*Deadline:* Early April

### FATHER NEAL LAWRENCE OSB FOR JAPAN TRAVEL

*For more information:* OEA or Asian Studies Websites  
*Deadline:* With study abroad application

### S. RAHMAN MEMORIAL SCHOLARSHIP FOR LONDON TRAVEL

*For more information:* OEA or [http://www.fie.org.uk/student\\_center/admissions/scholarships/](http://www.fie.org.uk/student_center/admissions/scholarships/)  
*Deadline:* Early July (Fall) or Early November (Spring)

## EXTERNAL SCHOLARSHIPS

CSB|SJU students participating in study abroad may also choose to apply for scholarships which are sponsored by external organizations.

For a general database, which includes thousands of scholarship opportunities, begin your search at [www.studyabroadfunding.org](http://www.studyabroadfunding.org).

It is important to read the criteria for each scholarship program as some may apply only to specific locations or areas of study.

### BRIDGING SCHOLARSHIPS FOR STUDY IN JAPAN

*For more information:* [www.colorado.edu/ealld/atj/Bridging/scholarships.html](http://www.colorado.edu/ealld/atj/Bridging/scholarships.html)  
*Deadline:* Early April for upcoming academic year

### FREEMAN-ASIA SCHOLARSHIPS FOR STUDY IN ASIA

*For more information:* <http://www.iie.org/programs/Freeman-ASIA/>  
*Deadline:* Early April for upcoming academic year

### GERMAN ACADEMIC EXCHANGE SERVICE (DAAD)

*For more information:* [www.daad.org](http://www.daad.org)  
*Deadline:* End of January

### GILMAN INTERNATIONAL SCHOLARSHIP

*For more information:* [www.iie.org/programs/gilman/index.html](http://www.iie.org/programs/gilman/index.html)  
*Deadline:* Early March (Fall) or Early October (Spring)

### MONDALE SCHOLARSHIP

*For more information:* [www.mn-japan.org](http://www.mn-japan.org)  
*Deadline:* Early June

### NSEP DAVID L. BOREN UNDERGRADUATE SCHOLARSHIPS

*For more information:* [http://www.borenawards.org/boren\\_scholarship](http://www.borenawards.org/boren_scholarship)  
*Deadline:* Early February

### FUND FOR EDUCATION ABROAD

*For more information:* [www.fundforeducationabroad.org](http://www.fundforeducationabroad.org)  
*Deadline:* Contact sponsor