

## **Bellarmino University -Budgeting for Study Abroad**

Cost is one factor students will need to consider when choosing an international experience. The expenses associated with a study abroad or exchange program will vary considerably and will depend on many elements such as the destination country, the type and length of the program, and the total components included. Some programs will offer orientations, excursions, cultural activities and internet access while others will only provide basic services. Students should select one that will work for their budgets and meet their academic and personal goals.

**When comparing program fees, students should carefully consider what is included in the total cost.** This information will be listed in the program brochures and on websites. One program may appear to cost less than another but when the extra expenses are added for what is not included, the program may in fact be more expensive than the other options- plus there is the additional work of purchasing all that is not included.

### **In addition to program expenses students should budget for the following items:**

- **BU study abroad fee**
- **Passport fee**
- **International health and evacuation insurance**
- **International Student Identity (ISIC) Card (currently \$22)**
- **Airfare to the international destination (if not included in the program fee)**
- **Visa & resident permit expenses (typically only applicable to long-term programs)**
- **Books**
- **Transportation costs for free weekends and vacations**
- **Personal spending, etc.**

**While cost is an important component to consider when selecting a program, remember that it is only one among many.** Students should consider what they hope to gain from the experience and select accordingly. For example, a Spanish program in Costa Rica may be less expensive than one in Spain; however, if the student hopes to study European Politics, Spain would obviously be the better choice in spite of the higher cost.

### **Study Abroad Administrative Fees**

Students studying abroad are required to pay a Bellarmine Study Abroad Fee. **The amount of the fee will vary by program and ranges from \$50 for summer programs to \$500 for academic year programs.** Bellarmine is not unique in charging these fees. During the last decade most universities have instituted a fee associated with study abroad.

### **Financial Aid and Study Abroad**

Federal financial aid and most BU scholarships can be applied towards study abroad if a student participates in a BU exchange or a BU internal program. The table on this sheet lists the costs associated with the different programs at BU. Spending a semester or academic year abroad on an exchange program is essentially the same cost as spending that time on the Bellarmine campus.

### **Scholarships and Grants**

<http://www.bellarmino.edu/cas/foreignlanguages/scholarships.asp>

There are many scholarships and grants available for study abroad. The Bellarmine International Programs Office has listings on its website, however it is not extensive. Keep in mind that some scholarships apply only to Bellarmine students and others are open to all study abroad participants in a

particular program. We encourage students to do additional research to see if they may qualify for other awards. We have included a few search engines on the IPO scholarship page to assist with this process. Please read the scholarship and grant descriptions carefully to determine eligibility. Students studying abroad in a foreign language or applying to programs in non-traditional locations will have additional scholarship opportunities. You may want to consider this as you are selecting a program.

<p><b>ISEP and Bilateral Exchange Programs</b></p>	<p>Billed by BU for tuition &amp; fees. Housing is either paid to Bellarmine or paid directly to the overseas institution depending on the agreement. Bellarmine financial aid is transferable for all exchange programs. Depending on the agreement, students will either budget to purchase their own food to cook in shared kitchens or receive a food stipend or a meal plan. Students will be responsible for their own transportation, visa fees and international health and evacuation/repatriation insurance.</p>
<p><b>Short-Term BU Faculty- Led Programs</b></p>	<p>Billed by BU for both the tuition and the cost of the program. The program fee will typically include transportation, housing and some meals – refer to the individual program description. For meals that are not included, students will purchase food from restaurants or grocery stores. Students will be billed for BU summer tuition, or if it the program is offered as part of a spring or fall course, the tuition will be included in the semester.</p>
<p><b>BU Summer &amp; Winter Break Consortium Programs</b> (CCSA, KIIS, CIEE, CC-CS)</p>	<p>Billed by the organization or university sponsoring the program. Please consult the program materials regarding payment due dates. Depending on the program fee structure, students may be responsible for their own transportation and international health and evacuation/repatriation insurance. The tuition cost may or may not be included in the program cost; please check the program materials to verify what is included for the program for which you are applying.</p>
<p><b>Third Party Provider Programs</b></p>	<p>Billed directly by the program provider for tuition, fees, housing and board. Bellarmine internal financial aid will NOT transfer for these programs. In order to ensure transfer of credits, the program must be pre-approved by Bellarmine before a student enrolls in the program. Not all programs are approved so please work closely with the IPO to choose an appropriate one. Students will be responsible for their own transportation, visa fees and international health and evacuation/repatriation insurance, etc.</p>

**Additional Ideas for Study Abroad Funding:**

Learn about working abroad as a student -- where to find jobs abroad, what you need to work abroad, how to teach English abroad and more... Keep in mind that some countries will not allow you to work while studying. [http://studenttravel.about.com/od/workingabroad/International\\_Student\\_Work\\_Abroad\\_Student\\_Jobs\\_Abroad.htm](http://studenttravel.about.com/od/workingabroad/International_Student_Work_Abroad_Student_Jobs_Abroad.htm)

Budgeting to pay for travel is always an issue for student travelers and backpackers. A job that can travel with you is blogging. Look into all the details of blogging as a way to earn money and learn whether it can work for you. [http://studenttravel.about.com/od/financingstudenttravel/bb/blogging\\_money.htm](http://studenttravel.about.com/od/financingstudenttravel/bb/blogging_money.htm)

Are you trying to avoid an educational path that leads to a cubicle? Do you hope to travel the world in search of meaningful adventure? You may want to consider applying for the Delaying the Real World Travel Grant! [http://studenttravel.about.com/od/financingstudenttravel/qt/dealy\\_grant.htm](http://studenttravel.about.com/od/financingstudenttravel/qt/dealy_grant.htm)