INTERNATIONAL PROGRAMS

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Study Abroad @ GRC

How to save and pay for a global student travel experience…

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Today's Presentation:

- Value of a Study Abroa Experience
- How to budget for studying abroad
- Funding tools and strategies

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Study Abroad Facts

- GRC offers Study Abroad programs *every quarter*
- Programs last 4 – 10 weeks
- Program Fees= $2,600 – $8,230
- Any type of student can study abroad (running start, veterans, international, etc.)
- Study abroad classes count towards AA and/or BA degrees

Academic & Professional Benefits

Studying Abroad:

- Increases students' GPA
- Increases students' 4-yr graduation rates
- Develops your critical thinking skills
- Develops your intercultural skills and global awareness
- Is Professional Development…
  - Employers value globally-minded workers!

Personal Benefits of Study Abroad

"Studying abroad will change your life. You'll come back a new person." *-GRC student*

- **Personal Growth** – Independence, adaptability, reflection
- **Intercultural Development** – Learn about the world & yourself
- **Make Lifelong Friends** – It's fun and exciting
- **Try new Food & Cultural experiences** – Kangaroo burger?!
- **An Invaluable Learning Opportunity**– Travel with a purpose

Sample Planning Timeline

There are several steps to take before you even start applying for scholarships…

Months in Advance of Program Start Date	To-Do List
8-12 months	Meet with your study abroad coordinator, academic advisor & financial aid office
8 months	Build a budget & savings plan. Start researching scholarships.
7 months	Apply for a passport
7 months	Submit your Preliminary Application
7 months	Attend Interview
6-7 months	Apply for scholarships

Budgeting

Build a realistic list of all expenses. Some costs are fixed and others will vary depending on your lifestyle.

Item	Estimated Costs
Program fee (housing, field trips, some meals)	$2,600-$8,230
Tuition (Billed separately from program fee. Amount depends on your school and # of credits taken)	$1,200-$1,500
Books	$0-$120
Food	$300-$500/month
Public transit, laundry, sim card, etc.	$200
Entertainment/extra travel	varies by person

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Practical $avings Tips

- ✓ Get a **job** – during school year and during time off of college
- ✓ Cut back on optional spending. Do you really need a $5 latte?
- ✓ Set up a **fundraising campaign**
  -GoFundMe, Kickstarter, etc.
- ✓ Ask family & friends for support
- ✓ Request funds for Birthday/Holiday **gifts**
- ✓ Eat at home instead of restaurants
- ✓ **Sell** your old stuff (garage sale, offerup, craigslist, etc.)
- ✓ Buy **used** items, instead of new
- ✓ Set up a Study Abroad **savings** account
- ✓ See if family or friends have **Frequent Flyer miles** you can use for a cheap or free flight
- ✓ Get another **job**
- ✓ Apply for **financial aid** and **scholarships**
- ✓ Be creative…

Example Savings Strategy:

Let's say Slater the Gator wants to study in Japan Fall…

- He estimates his total expenses will be $8,995
- He creates a **6-month** savings plan and presents it to his family

Activity	$ Earned	Subtotal	Total Saved
Part-Time Job (15 hours/wk @ $12/hour)	$180/week x 6 months	$4,320	$4,320
Financial Aid (his award = 50% of tuition)	$725	$725	$5,045
GoFundMe Campaign	$20 x 20 people	$400	$5,445
Coffee from home instead of Starbucks	$4 x 3 days/wk x 6 months	$288	$5,733
Sell items @ family garage sale or online	Old gaming system, Mountain Bike, etc.	$200	$5,933

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Now Slater has a plan to save $5,933 in 6 months! He still needs $3,062…

- He applies for 5 scholarships and gets 2 of them for a total of $1,500
- Slater's uncle agrees to give him an interest-free loan for $1,200
  - ✓ He will pay the loan back over 12 months after he returns from the program using his part-time job income.
- He is still short after that, so he spends the summer mowing lawns and doing odd jobs for people in the neighborhood

Grand Tally	
Slater's savings	$5,933
Scholarship 1	$1,000
Scholarship 2	$500
Family loan	$1,200
Yard work jobs	$400
Grand Total	**$9,033**

…Slater has met his goal with ~ $38 to spare! He decides to buy his uncle a small gift in Japan to thank him for his support.

Financial Aid Funding for Study Abroad

- Grants or loans can be applied toward tuition, program fees, and personal expenses
- A loan is borrowed money you need to pay back, with interest
- Federal student loans require students and/or parents to complete the FAFSA
- Non-governmental loans or private bank student loans are an option too (higher interest rates than government loans).
- Talk with your Financial Aid Office about these options.

A Note About Scholarships

- Deadlines can be 6-9 months before your date of travel.
- Most require that you be accepted and pay the program deposit **before** you can apply for funds.
- Competition means you are not guaranteed to get the one/s you apply for.
- They may only cover a small % of your total costs.
- Have a back up plan. Can you use other resources or should you wait and save until next year?

National Scholarships

Gilman Scholarship

- Must qualify for a Pell Grant through FAFSA to apply
- Up to **$5,000** for Study Abroad
- Especially for First Generation and Community College Students
- Application Deadlines: Early October & Early March – Need to Apply for your Study Abroad program EARLY
- About 2,600 students/year earn a Gilman Award

Gilman Application Website

Fund for Education Abroad (FEA)

- Up to $5,000 for a quarter long program
- Must be U.S. Citizen
- Prefer students from diverse backgrounds

Fund for Education Scholarship Website

Location-Specific Scholarships

Japan: Freeman-Asia Scholarship

- Awards up to **$5,000** for a quarter
- Must be a U.S. citizen, and complete the FAFSA
- 2 Application deadline cycles annually

Freeman ASIA Website

GRC Student Scholarships

Australia / New Zealand = $1,000 scholarships (2/year)

Japan = $500 scholarships (2/year)

- Only domestic GRC students are eligible to apply.
- You must be accepted into the program and pay the $450 deposit before applying for a scholarship.

Essay Prompts:

- Describe how this experience would contribute to your career goals.
- Describe leadership, special awards, recognitions or other accomplishments that may support your application.
- Describe your financial need.
- Describe what receiving this scholarship would mean to you.

GRC Foundation Scholarships

- All GRC Students can apply, including Running Start and International
- The GRC Foundation offers over 300 scholarships, some of which may be applied to study abroad programs including books, fees and tuition costs.
- Complete a general application and indicate your interest in studying abroad.

GRC Foundation website

WCCCSA Scholarships

(WA Community College Consortium for Study Abroad)

- $500-$1,000 For all programs offered by WCCCSA, such as:
  - Barcelona, London, Lyon, Costa Rica,Berlin
- Excludes Japan, Australia/NZ
- Two scholarships offered per location. You are only competing with other Washington students in the consortium (=good odds!)
- Must be accepted to the program and pay deposit before you apply

WCCCSA Scholarship Website

Even More Scholarships…

- There are many search engines you can use to customize your search.
- View links to these and other resources on our WCCCSA consortium website

Japan and Australia/New Zealand Fundraising Options

- Students participating in GRC-operated programs (to Japan or Aus/NZ): If you are interested in organizing local fundraisers with other students in your study abroad cohort, we can assist you to collect donations without a fee.
- All proceeds will be split equally among students who work on the fundraiser together.
- Contact Megan Swanson for more information.

Scholarship Application Tips

- Write excellent essays!
  - ✓ See the next slide for essay-writing tips
- Follow instructions meticulously. If you miss one small detail, you may be disqualified.
- Don't procrastinate. Schedule time in your calendar to work on your application materials
- Give yourself plenty of time so you don't stress about missing the deadline.

Make Your Essay Competitive

- Essay writing is a process. Use multiple drafts. Work with Advisors and the Writing Center to make your essay stand out from the crowd.
- Use excellent grammar, punctuation, spelling, style, content, etc.
- Be unique and highlight your talents, accomplishments, hopes, dreams, goals
- Be realistic, thoughtful, meaningful, genuine, reflective
- Connect the essay to a bigger picture idea
- Explain how the experience will impact your life

Apply to Study Abroad @ GRC

- Minimum GPA of 2.5
- Need a valid **passport**
- Must be at least **17 years old** by the time you go
- Complete a **Preliminary Application**
- Submit **2 Letters of Recommendation** (one from a professor/teacher)
  - ✓ Submit an unofficial **transcript**
  - ✓ Write a **1 page essay** – *describe the reasons you wish to study abroad, and what you hope to accomplish on your adventure, and how you can use the experience in your academic or career plans*

GRC Contacts
We are here to help you!

Study Abroad Staff

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Additional Resources

Student Budgeting Tips

- Unpacked: A Study Abroad Guide for Students Like Me (content, including logo, mostly designed by Work-to-Study students)
- 4 Major Financial Keys to Make Study Abroad Affordable
- 4 Ways to Make the Most of Study Abroad on a Budget
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Federal Aid Resources

- Federal Student Aid: Includes Budget Calculators, Scholarship Search tools, Fact Sheets on Federal Grant and Loan programs, Information for International Students.
- Financial Aid Tool Kit: Includes Financial Aid Training tools, Outreach materials and resources.
- VA Benefits: Information on the Post- 9/11 GI Bill Study Abroad benefits
- Veterans Affairs list of Approved Institutions
- Public Service Loan Forgiveness Program

Budgeting Resources, Cont'd

Other Resources

- $ALT – Money Knowledge for college and beyond: 60 ways to get rid of your student loans (without paying them)
- Diversity Abroad Financial Aid Center
- GoOverseas.com Financial Aid Brochure: Ultimate Student Guide to Financing Your Life Abroad

Crowd-Sourcing Fundraising Platforms

- Fundly.com - Basic plan is free. Fees apply for donations received, up to 7.9%
- GoEnnounce.com – Sign up for free. Fees apply for donations received, 3.5% per donation:
- GO Overseas - Multiple fundraising ideas for study abroad. Sign up for free. 7.9% fees apply for donations received online
- IndieGoGo.com - Sign up for free. Fees apply on the funds you raise. 4% fee if you reach your goal amount and 9% fee if you do not reach your goal
- PlumFund.com - Sign up for free. No transaction fees and no setup fees because contributors pay money directly to organizer, offline, by cash or check. 5.2% fees apply for donations received online.