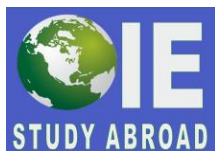


FINANCING A STUDY ABROAD PROGRAM

- Students want to know which programs is the CHEAPEST. One is not necessarily cheaper than the others – the cost will depend on what is included in the study abroad program fee, and whether the student is paying Resident or Non-resident tuition at IUP. Also students must keep in mind location and cost of living.
- Most types of **financial aid** (including federal aid, merit-based scholarships, and some alternative/parent plus loans) can be used on any IUP study abroad program. Questions should be addressed to the student's International Coordinator, the Financial Aid Office (SFAO), and/or the Scholarship Office.
- Staff/faculty **tuition waivers** can only be used on Faculty-led programs.
- The Study Abroad offers several **Scholarship Opportunities** to eligible study abroad program participants: *Trettel, Laposata, Carone, Hernandez, and Geletka*. Students need only submit one application in order to be considered for all Study Abroad Office Scholarships for which they are eligible. Students may receive more than one award. To be considered, students must submit the online application before the scholarship deadline: January 15 of the academic year they go abroad. (ex: outbound student fall 2010 and outbound spring 2011 will apply January 15 2011.)
- Some Partnership programs offer their own scholarship opportunities. We encourage students to search independently.
- Many federal study abroad scholarship opportunities also exist (such as the Gilman, NSEP and others). The study abroad advisor can help students apply for these awards.
- Students should not limit themselves by thinking only of study abroad scholarships. You should let them know about any other scholarship opportunities you might be aware of that could potentially help defray the cost of a study abroad experience (ex. On-campus work-study).
- It is important for students to understand that they should not depend on scholarship funding while making a decision on whether or not to study abroad. Most scholarship decisions are made and awarded weeks or months after the study abroad deadline.



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