

By planning ahead, almost anyone can afford to study abroad, so start thinking about your finances as early as possible! That way, you can be sure to have enough resources to take full advantage of studying and living in a foreign country and the numerous opportunities it presents.

Tips for Students interested in a Study Abroad Program

Banking While Abroad

ATM/debit cards are the best bet for withdrawing money while abroad. Be sure that your card has an international pin number. Also with debit/credit cards: the banks need to be notified prior to the student leaving the country where they will be going or otherwise their fraud protection services will freeze the card after the first use.

Ask your bank about possible withdrawal fees and inform them that you will be using your card while abroad. Usually there are also currency conversion fees charges for each withdrawal. *For emergencies, money can be wired from the US Western Union offices located worldwide.*

Credit Cards Abroad

Visa and MasterCard are well accepted at most places abroad. However, be prepared to have another form of payment in the event you cannot use your credit card. Also, be aware that you may be charged a fee or percentage for the currency exchange rate.

Funding

See below for a listing of study abroad funding. Each funding source has a different set of requirements and eligibility.

Scholarship Database for Studying Abroad:

The University of Minnesota hosts an extensive listing of available [study abroad funding](#) and scholarship opportunities.

Federal Aid:

Federal student aid programs, such as the Pell Grant and Federal Direct student and Parent Plus loans, can be used to pay for an approved study abroad program, please check with the Office of Financial Aid.

Studying abroad at other academic institutions are likely to have different fee structures from that of Tougaloo, so you should provide a copy of a budget sheet to your Financial Aid office for any budget increases. Federal law also states that financial aid can cover all “reasonable” costs for a study abroad program, which include:

- Transportation to/from the program site
- Tuition and fees for the program
- Housing and meals
- Other living costs
- Textbooks
- Health insurance
- Passport and visa fees
- Optional field study/tours

Scholarships to Study Abroad:

Need-Based Scholarships

The **Benjamin A. Gilman International Scholarship Program** offers grants for U.S. citizen undergraduate students of limited financial means to pursue academic studies or credit-bearing, career-oriented internships

abroad. Such international exchange is intended to better prepare U.S. students to assume significant roles in an increasingly global economy and interdependent world. For more information, visit:

<http://www.iie.org/en/Programs/Gilman-Scholarship-Program/About-the-Program>

Study Abroad Third-Party provider Scholarships:

AIFS: American Institute for Foreign Study Financial Support

Each year, more than \$800,000 in scholarships, grants and financial support is awarded to deserving students & institutions. Funds are available for both summer and semester programs. The scholarships listed are not available to students on AIFS customized faculty-led programs. If you are participating in a program through your school, check with the study abroad director for details of any special AIFS scholarships that may be available.

To apply for one of the AIFS Study Abroad scholarships please visit:

<https://www.aifsabroad.com/scholarships.asp>



CIEE: Council on International Educational Exchange

Students studying on CIEE's college study abroad programs can apply for CIEE scholarships and grants. For information on eligibility requirements, award details, and how to apply for an award, use the links below.

Summer Session Discount – students who enroll in a summer study abroad short-term program today receive a 20% discount off second and third sessions.

Need-Based Grants – if you are a PELL eligible student, CIEE will cover your international air fare.

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Merit Scholarships – to celebrate our students with the strongest academic records, these awards honor CIEE’s great leaders and focus on specific programs and areas of study.

CIEE Website: <https://www.ciee.org/study-abroad/scholarships-grants/>

KEI: Knowledge Exchange Institute- offers grants, scholarships, payment plans and an early enrollment discount. Click on each item below for more information about KEI aid. Visit, <http://www.keiabroad.org/about/KEIMission.php>, to learn more about KEI funding for study abroad.



Merit Based Scholarships- funding based on individual achievements, such as academic, athletic, artistic or other accomplishments.

Boren Awards-an initiative of the National Security Education Program, provide unique funding opportunities for U.S. undergraduate students to study less commonly taught languages in world regions critical to U.S. interests, and underrepresented in study abroad, including Africa, Asia, Central and Eastern Europe, Eurasia, Latin America, and the Middle East. The countries of Western Europe, Canada, Australia, and New Zealand are excluded.

Boren Scholars represent a vital pool of highly motivated individuals who wish to work in the federal national security arena. In exchange for funding, Boren Scholars commit to working in the federal government for at least one year after graduation.

Award Amounts

Maximum scholarship awards are:

\$8,000 for a summer program (special initiative for STEM students only; 8 weeks minimum)

\$10,000 for a semester

\$20,000 for 6 - 12 months

Length of Study

Boren Scholarships promote long term linguistic and cultural immersion, and therefore study abroad proposals for two or more semesters are strongly encouraged. Preference will be given to undergraduate applicants proposing a at least 6 months overseas. Boren-funded programs can begin no earlier than June 1. Summer-only programs must be eight (8) weeks or more and are limited to science, technology, engineering and mathematics (STEM) students.

Website: <https://www.borenawards.org/>



George J. Mitchell Scholarship- named to honor former US Senator George Mitchell's pivotal contribution to the Northern Ireland peace process, is designed to introduce and connect generations of future American leaders to the island of Ireland, while recognizing and fostering intellectual achievement, leadership, and a commitment to community and public service.

Up to twelve Mitchell Scholars between the ages of 18 and 30 are chosen annually for one academic year of postgraduate study in any discipline offered by institutions of higher learning in Ireland and Northern Ireland. Applicants are judged on three criteria:

- scholarship,
- leadership, and
- a sustained commitment to community and public service.

The Mitchell Scholarship Program provides tuition, accommodation, a stipend for living expenses and travel.

Website: <http://www2.us-irelandalliance.org/content/43/en/Applying%20to%20the%20George%20Mitchell%20Scholarship%20Program.html>

Study Abroad Fellowship

The U.S. Department of State

Thomas R. Pickering Foreign Affairs Fellowship

Grants for students preparing to participate in the U.S. Department of State Foreign Service may be used toward study abroad. For more information, please contact the Assistant Director at pickeringfaf@woodrow.org or visit <http://woodrow.org/fellowships/pickering/>



The **Critical Language Scholarship (CLS) Program** is a fully funded summer overseas language and cultural immersion program for American undergraduate and graduate students. With the goal of broadening the base of Americans studying and mastering critical languages and building relationships between the people of the United States and other countries, CLS provides opportunities to a diverse range of students from across the United States at every level of language learning.

The CLS Program is a program of the [U.S. Department of State](#).

Scholarships to research that support any study abroad program:

- <http://www.alexiafoundation.org/grants>
- <https://fgscholars.org/legacyaward/>
- <https://www.tripping.com/scholarships>
- <http://www.fgscholars.org/grit/>
- <https://choosytraveler.com/scholarship/>
- <https://www.gooverseas.com/scholarships>
- <https://www.rotary.org/en/our-programs/grants>
- http://www.cjsfoundation.org/html/travel_study.html
- <https://www.tortugabackpacks.com/pages/study-abroad-scholarship>

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- <https://www.thestudyabroadjournal.com/study-abroad-scholarship/>
- <https://www.hiusa.org/programs/travel-scholarships/explore-the-world>

Good Luck!

This is just a snapshot of the ample scholarship opportunities available to aid in funding your study abroad experience. While cost is an influential factor, it should not be a deciding factor (especially if the decision is leaning towards a 'no!'). The CISGC wishes you good luck in your search for scholarships and consider the Center as resource!