

Financing

STUDY ABROAD IT'S EASIER THAN YOU THINK!

2011-2012



Financing Your Year

Many students assume that study abroad costs more than they can afford. Although it is undeniable that studying overseas with the CSU International Programs requires money, the cost is within the financial reach of most CSU students. Since 1963 over 15,000 CSU students have successfully managed to study abroad. You can do it too, but the key is planning early. Read your country flyer to see how affordable it is to study abroad.

How Can I Get Financial Aid?

Visit the Financial Aid office on your campus to inquire about the application process. All financial aid, with the exception of work-study, is applicable overseas; in fact, 65 percent of all IP participants use some form of aid to help finance their year abroad. Whether or not you have ever received financial aid, you should investigate this possibility if you need additional resources to study overseas.

Be sure to file applications/materials as soon as you can after the filing period begins (usually January 1 for the following academic year) and well before the deadlines indicated by the campus (usually in early spring). Because campuses have limited funds, students who file earliest have the best chance of receiving awards.

www.calstate.edu/ip

What is Included in the Estimated IP Costs?

To the greatest extent possible, the cost estimates are comprehensive and allow for all types of expenditures an IP student would normally make, except vacation travel. Please see your country flyer for an estimated budget. The budgets include these items:

- **State University Fee**
Same as your home campus.
- **Insurance and Departure Processing**
Includes orientation and materials sent to students prior to departure and a comprehensive group health and accident insurance plan.
- **Group Activities (For Most Overseas Centers)**
Covers various social gatherings, such as Thanksgiving dinner; group excursions to familiarize students with the country in which they are studying; and/or academically related field trips.
- **Round-Trip Transportation**
Includes the cost of transportation to the overseas center and back to California.
- **Housing and Meals**
Arrangements vary by overseas center.
- **Personal Expenses**
Includes such items as clothing, entertainment, books, postage and incidentals. The actual amount each student spends in this category can vary considerably, although the estimate is a good figure for planning.
- **Other**
There are charges in certain overseas centers for special items, such as instructional materials or temporary accommodations upon arrival. Again, please note that vacation travel is not included in the total cost estimate because students' expenditures in this area vary too widely.

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You Can Afford to Study Abroad

The systemwide average for single students living away from home in California is approximately \$21,145.

IP program costs vary but are comparable to studying at the CSU, depending on the country you select. More specific cost comparisons are provided on the individual country flyers.

While overseas you pay for the same expenses you pay for now in California, including rent, food, registration (non-resident students pay non-resident fees), and personal expenses. In addition, there will be costs for transportation and vacation travel. The total cost for an academic year overseas varies depending on several factors: the cost of living in your host country, the local rate of inflation, the currency exchange rate, the length of the academic year, and your own spending habits.

Some students may spend more than the estimated amounts; some may spend less. Students who budget their money carefully will find these estimates to be reasonably accurate. Participants receive updated information on costs upon their acceptance to IP.

Where Else Can I Look For Financial Assistance?

In addition to personal resources and campus financial aid, use the following ideas for other sources of funding:

- Check with your major department or faculty advisor; sometimes local or national organizations involved in your academic field offer scholarships.
- Find out if your employer or your parents' employers offer loans or scholarships to employees or children of employees.
- Ask the civic groups in your campus or hometown communities if they offer scholarships.
- Look into the possibilities of aid through any clubs or organizations to which you belong.
- Ask your IP Coordinator about scholarship opportunities.

www.calstate.edu/ip

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