



# FUNDING YOUR STUDY ABROAD EXPERIENCE

# Introduction

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You are about to embark on an exciting and life-changing journey of academic enrichment and self-discovery. We are so excited for you and will be here every step of the way!

## **Don't let financial matters deter you from study abroad!**

Finances are often said to be a barrier to studying abroad. However, it is definitely feasible through financial aid, scholarships, community-based funding, and proper planning. We are committed to helping you navigate these resources in order to help facilitate your experience.

The information in this guide will assist you in planning and financing your study abroad program.

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# Debunking Money Myths

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## Myth: Study Abroad is too expensive

**Fact:** You can study abroad on a budget. Location, program type and program length all factor in to the price. Financial aid can be applied to your program and there are many scholarships available on our website, [studyabroad.unt.edu](http://studyabroad.unt.edu)

## Myth: Study Abroad will delay my degree completion, costing more money

**Fact:** Students often earn the same credits abroad that they earn at UNT, sometimes even getting ahead in their degree. Talk to your academic advisor to discuss how credits may transfer and be applied to your degree program.

## Myth: Financial Aid won't transfer to my study abroad program

**Fact:** All programs listed on our website have been approved by UNT. This means most financial aid will apply to study abroad. Email the Financial Aid Office at [specialprograms@unt.edu](mailto:specialprograms@unt.edu) to confirm your eligibility and awards for study abroad.



# Consider the Costs

	Affiliate	Exchange Exchange	Faculty Led
Application Fee	\$100 (non-refundable)	\$100 (non-refundable)	\$100 (non-refundable)
Confirmation Fee	\$200 (non-refundable)	\$200 (non-refundable)	\$200 (non-refundable)
UNT Tuition	None (pay Affiliate)	Your usual UNT tuition rate based on number of credits	Your usual UNT tuition rate based on number of credits
UNT Fees	None (pay Affiliate)	All mandatory UNT fees	See list <a href="#">online</a>
International Medical Insurance	Included in most programs	Varies by program	Included in program fee
Program Fee	Varies by program	None	Varies by program
Additional Costs	Airfare, passport, visa, meals, educational expenses (see your program for specific details)		

Consider daily costs, including luggage fees, communication (cell phones and data plans), local transportation, souvenirs, spending money and other personal expenses. Costs depend on location and lifestyle.



# Financial Aid

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It is possible to apply financial aid towards the cost of all programs offered by the UNT Study Abroad Office. Even if you believe you are not eligible for financial aid or have not received it in the past, consider applying for the time when you'll be abroad.

## WHEN TO APPLY

Complete your Free Application for Federal Student Aid (FAFSA) early. Applications for the following academic year are available **October 1**.

Due to the funding limitations of some programs, it is recommended you complete your FAFSA by **March 15**. This also allows Student Financial Aid and Scholarships to complete your award processing early.

## HOW TO APPLY

- Apply for a Federal Student Aid ID (FSAID) at [fsaid.ed.gov](https://fsaid.ed.gov). This is used to sign your FAFSA. A parent must also apply for an FSAID if you are considered a dependent student.
- Complete your FAFSA online at [fafsa.ed.gov](https://fafsa.ed.gov). **UNT's school code is 003594.**

## ASSESS YOUR ELIGIBILITY

The UNT Student Financial Aid and Scholarships office generally allocates the maximum award possible to students based on need and cost of attendance. However, there is still an opportunity to increase your eligibility. Your study abroad advisor will complete a contractual agreement that itemizes each estimated cost for your program.

Note: This does not guarantee that the amount of scholarships, grants, and/or most loans can be increased.

## USING FINANCIAL AID FOR STUDY ABROAD

### Faculty Led and Exchange Programs

Students participating in faculty led or exchange programs pay their normal UNT tuition. Any financial aid received will apply to your student account as normal to pay charges on your account. Please refer to Student Accounting for any questions regarding refund preferences and processing.

### Affiliate Programs

Affiliate program participants will be responsible for paying program providers directly. Any aid disbursed will be refunded to you based on your refund preferences unless you have a remaining balance from a previous semester.

### Special Notes

Some forms of financial aid **cannot** be applied to the final program fee balance. Check with your donor or department to determine if you are eligible to use your award for study abroad.

You must notify SAO and Financial Aid if you withdraw from your program. Repayment of any federal aid already disbursed will be required.

# Financial Aid

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## SUMMER FINANCIAL AID

Visit [financialaid.unt.edu](http://financialaid.unt.edu) for current information.

### General Eligibility

- Enroll in UNT summer courses (minimum of 6 credits for undergraduates; 5 credits for graduates)
- Valid FAFSA for the current school year. Summer is part of the previous fall and spring academic year
- Complete the Summer Financial Aid Application on [my.unt.edu](http://my.unt.edu)

Eligible students will receive summer financial aid notifications via email with further instructions.

Aid will be disbursed by the first day of classes at UNT or the first day of your program, whichever is latest.

Summer funding is limited to your financial aid package from the preceding academic year. If you are able to save some financial aid from fall and spring semesters, you may be able to apply the remaining funds to your summer study abroad program.

Email [specialprograms@unt.edu](mailto:specialprograms@unt.edu) if you plan to use financial aid for study abroad.

# Grants & Scholarships

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The UNT Study Abroad Office offers travel grants and International Education Fee Scholarships to UNT students participating in approved study abroad programs. All awards are contingent upon the recipient's acceptance and successful completion of a study abroad program.

## STUDY ABROAD TRAVEL GRANTS

Grants are awarded based on financial need and merit. You may receive the travel grant once as an undergraduate and once as a graduate student. Submit an application online prior to the program deadline.

<b>Fall and Academic Year</b>	<b>March 31</b>
<b>Spring and Wintermester</b>	<b>October 31</b>
<b>Summer</b>	<b>March 31</b>

### Eligibility Requirements

- Degree-seeking student (undergraduate or graduate) at UNT at time of application
- Completed at least one UNT class within 12 months preceding the term abroad
- Will not graduate prior to program completion
- Good standing academically
- Have a current FAFSA on file at the time of application and be eligible to receive UNT financial aid
- Must not have previously received a travel grant in current academic career
- Minimum 2.0 or higher cumulative UNT GPA at time of application  
(SAO reserves the right to revoke an award from students who fail to maintain a 2.0 or higher GPA until the program start date)
- Must not be a participant on the UNT Emerald Eagle Study Abroad Program

# Grants & Scholarships

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## INTERNATIONAL EDUCATION FEE SCHOLARSHIP

This scholarship supports the development of UNT students into global citizens. The IEF is available to UNT students participating in programs abroad approved by the Study Abroad Office.

Grants are awarded based on need and merit. Students may receive the IEF Scholarship once as an undergraduate and once as a graduate student. Submit an application online before the program deadline.

<b>Fall and Academic Year</b>	<b>March 31</b>
<b>Spring and Wintermester</b>	<b>October 31</b>
<b>Summer</b>	<b>March 31</b>

### Eligibility Requirements

- Degree-seeking student (undergraduate or graduate) at UNT at time of application
- Completed at least one UNT class within 12 months preceding the term abroad
- Will not graduate prior to program completion
- Participate in an SAO-approved international program or register for international academic research
- Good standing academically
- Have a current FAFSA on file at the time of application and be eligible to receive UNT financial aid
- Must not have previously received an IEF Scholarship in current academic career
- Minimum 2.0 or higher cumulative UNT GPA at time of application  
(SAO reserves the right to revoke an award from students who fail to maintain a 2.0 or higher GPA until the program start date)

## UNT SCHOLARSHIPS

Scholarships are usually restricted to students majoring in a specific academic discipline. Contact departments for application information and deadlines.

Inform Financial Aid of your status as a study abroad student at [specialprograms@unt.edu](mailto:specialprograms@unt.edu) to determine what scholarships may be applicable during your time abroad.

### Emerald Eagle Scholars

- Contact your EESP coordinator to see what study abroad funding opportunities are available.

### Terry Scholars

- Contact Dr. Duban in the Office for Nationally Competitive Scholarships to see how you could receive up to \$5,000 to study abroad.



# Grants & Scholarships

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## **AFFILIATE PROVIDERS**

Many affiliates provide scholarships to students participating in their programs. Contact your study abroad advisor for more information about specific scholarship opportunities.

## **BENJAMIN A. GILMAN INTERNATIONAL SCHOLARSHIP PROGRAM**

The Gilman Scholarship program is awarded to undergraduate Pell Grant recipients. Students are eligible to receive up to \$5,000 for credit-bearing programs, including research and internships.

## **BOREN AWARDS, STEM INITIATIVE**

Boren Scholarships provide funding opportunities to undergraduate students to study uncommon languages critical to U.S. interests and underrepresented in study abroad. This scholarship offers a special initiative for STEM majors. Some students focus on language study and incorporate a STEM-related internship to their overseas plan. Internships should be academic in nature, unpaid, with a non-governmental organization.

## **CRITICAL LANGUAGE SCHOLARSHIP PROGRAM**

The CLS Program is open to undergraduate and graduate students from any major who are U.S. citizens. The Program is funded by the U.S. Department of State and provides full funding for students to participate in a 7-10 week critical language summer program. Eligibility requirements vary depending on language of study.

## **DIVERSITY ABROAD SCHOLARSHIPS**

Diversity Abroad connects and assists students in reaching their academic and career potential in our increasingly interconnected world. Search for global programs, scholarships, graduate and career opportunities.

## **FUND FOR EDUCATION ABROAD**

Fund for Education Abroad offers scholarships to U.S. citizens or permanent residents currently enrolled as undergraduates who plan to study abroad for at least four weeks. Students can be awarded up to \$10,000.

## **GERMAN ACADEMIC EXCHANGE SERVICE (DAAD)**

DAAD offers scholarships to undergraduate students to study abroad in Germany regardless of major. These scholarships are offered for up to ten months during the German academic year. It is a flexible scholarship program which offers a variety of program length options.

## **PHI KAPPA PHI HONOR SOCIETY GRANTS**

PKP Grants help support undergraduates as they seek knowledge and experience in their academic fields. Forty-Five \$1,000 grants are awarded annually. Society Membership not required.

## **ROTARY FOUNDATION GRANTS**

Rotary Grants support a wide variety of projects, scholarships, and training around the world. Depending on the type of grant, students may need to apply up to a year and half before going abroad. Award amounts vary depending on the type of grant.

**Never pay for a scholarship search!**

**Additional scholarship opportunities can be found at [studyabroad.unt.edu](http://studyabroad.unt.edu)**



# Money Management & Resources

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The key to success is to start planning at least a year in advance. This gives you time to estimate total costs and develop a funding plan. If costs are a concern, shop around to find programs that best fit your budget.

**With more than 800 programs in 90 countries, there is a program for every budget!**

## FUNDING WORKSHOPS

Develop your funding plan and learn how to determine costs at a Study Abroad Funding Workshop.

## FINANCIAL COACHING SESSIONS

Student Money Management Center coaches are available to help you financially prepare for your study abroad experience. They help create budgets, explore various funding options, and create financial plans. Visit [moneymanagement.unt.edu](http://moneymanagement.unt.edu) to set up a personal coaching session.

## ADDITIONAL IDEAS

### Airfare Assistance

- Purchase airfare using frequent flyer miles
- STA Airfare Deposit Program
- Search for flights with student rates

### UNT Tuition Assistance and Exemptions

- Hazlewood Act
- Texas Tomorrow Fund/Texas Guaranteed Tuition Plan
- Veterans Benefits

Visit [studentaccounting.unt.edu/waivers-and-exemptions](http://studentaccounting.unt.edu/waivers-and-exemptions) for more information.

### Fundraising

- Parents and extended family
- Employer
- Religious community and/or organizations
- Cultural and/or ethnic organizations
- Crowdfunding via GoFundMe, FundMyTravel, Project Travel, and Indiegogo

### Creativity

Think outside the box! From garage sales to selling handmade crafts, students continually think of new ways to raise money to study abroad.

# UNT Study Abroad Office

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