



The Ball State Office of Scholarships & Financial Aid is the ultimate authority regarding questions on financial aid.

Financing Study Abroad

We encourage students to financially plan ahead and look for financial support from many resources. Below are a few of the ways BSU students help to defray the cost of study abroad:

Federal Grants & Loans (Stafford Loans, Pell Grants, etc.)

Many Ball State students utilize federal financial aid to pay for their programs. Federal aid can apply for Ball State programs when students have registered for at least the minimum number of credits. Federal financial aid might not apply to non-BSU sponsored programs. Please refer to the handout on non-BSU sponsored programs for more information.

Students who wish to learn how their aid package would apply to their study abroad should follow these steps:

1. Select a specific study abroad program
2. Request or download a custom “Estimated Cost of Attendance” worksheet through the Study Abroad Office or Faculty Leader (for Faculty Led Programs)
3. Call 765-285-5600 to set up an appointment with the Office of Scholarships & Financial Aid (Lucina Hall, Room 245)
4. Take the “Estimated Cost of Attendance” worksheet to the meeting. They cannot help without first knowing the program type and cost.

TIP: Don't forget to complete the FAFSA by deadline to start the process of applying for need-based aid (e.g. loans and grants).

BSU Institutional Aid (Merit Scholarships)

If you are the recipient of a BSU scholarship such as the Presidential, Whiting, etc. the aid can usually apply to your Ball State approved program. Always check with the Office of Scholarships & Financial Aid to confirm the dollar amount. The value of your award may be affected by the program you select and the number of credit hours you take. For example, if you have a “full ride” at BSU, do not assume that all of your costs are covered. BSU institutional aid may not apply to non-BSU sponsored programs.

Rinker Center Scholarships

Did you know the Rinker Center has scholarship funds for BSU approved study abroad? Most scholarships require a minimum of a 3.0 GPA, however the Rinker Scholarship requires a 2.5 GPA. Applications can be downloaded from the Study Abroad website: bsu.edu/studyabroad. All scholarships use the same application form.

October 1: Deadline for spring programs

March 1: Deadline for summer, fall and academic year programs

KIIS Study Abroad Scholarships

For students who select a KIIS program, several program-specific scholarships are available. Each summer, winter, and semester program has one scholarship award.

- Summer programs: One [\\$600 scholarship](#) is available for each KIIS program.
- Winter programs: One [\\$300 scholarship](#) for each KIIS program.
- Fall Semester programs: One [\\$750 scholarship](#) for each KIIS program.

- Spring Semester programs: One [\\$750 scholarship](#) for each KIIS program.

To learn more visit: <http://www.kiis.org/go/Scholarships.php>

ISEP Study Abroad Scholarships

You can find more information about specific scholarship offerings on their [website](#).

Gilman Scholarship

This scholarship provides awards for U.S. undergraduate students who are receiving **Federal Pell Grant** funding to participate in study abroad programs worldwide. To qualify you must select a program of at least four weeks in one country. Programs going to more than one country are eligible if the student will be studying in one country for at least four consecutive weeks. For more information visit: www.iie.org/gilman

Other International Scholarships

Ball State students are eligible to apply for any number of competitive international scholarships and fellowships. Generally a GPA of 3.7+ is recommended. Learn more about some of the major scholarships and fellowships that are available and when to begin the application process for them. Speak with your department and college to see if they offer any scholarships for students studying abroad. Visit <http://tinyurl.com/3gbjt3c> or contact Dr. Barb Stedman bstedman@bsu.edu for additional details.

Financial Planning Considerations

Students should be aware that the application and pre-departure process will require a certain amount of money in advance. Some expenses must be covered before loans, scholarships and grants arrive. Common examples would be the application fees, passport application, plane tickets, immigration fees, and housing deposits. Application fees can be as high as \$500. If your program requires a student visa, the consulate might require you to show proof of adequate bank funds to support your entire stay abroad. Keep this in mind when planning for your study abroad experience.

Financial Frequently Asked Questions:

How Much does it cost to study abroad, and when will I need to pay for my study abroad program?

Please refer to the table on the next page for a breakdown of application fees, deposits and what you will pay.

Program Type	Application Fee	Application Fee Due...	Application Fee Paid to...	Deposit	Deposit Due...	Deposit Paid to...	Study Abroad Program Fee (paid via eBill)	You Pay...
Faculty Led	N/A	N/A	N/A	\$500	At time of application	Check or money order made out to Ball State and turned in to the Study Abroad Office	\$100	<ul style="list-style-type: none"> • Program fee (varies across programs) • BSU tuition • BSU tech fee • HTH Insurance
Consortia – KIIS	\$250	At time of application	KIIS via debit/credit card, check, or money order			N/A Note: Ball State Students do <u>NOT</u> pay the \$2,000 program payment designated by KIIS	\$350	<ul style="list-style-type: none"> • KIIS program fee (varies across programs) • BSU tech fee
AIFS	\$95	At time of application	Check or money order AIFS	\$500	At time of application	Check or money order made out to Ball State and turned in to the Bursar Office	\$350	<ul style="list-style-type: none"> • Program fee • BSU tech fee • HTH
Exchanges – Partner Universities	N/A	N/A	N/A	\$500	At time of application	Check or money order made out to Ball State and turned in to the Bursar Office	\$100	<ul style="list-style-type: none"> • BSU tuition and fees (including Health fee, Rec fee, Tech fee, etc.) • Host University Housing – at their rates (paid to host university) • HTH Insurance
Direct Enroll - ISEP	N/A	N/A	N/A	\$390	At time of application	Check or money order made out to ISEP, but turned into the Bursar office	\$350	<ul style="list-style-type: none"> • ISEP Direct fee • BSU tech fee • HTH Insurance
Direct Enroll – Partner Universities	N/A	N/A	N/A	\$500	At time of application	Check or money order made out to Ball State and turned in to the Study Bursar Office	\$350	<ul style="list-style-type: none"> • Program fee • BSU tech fee • HTH Insurance
International Internships	N/A	N/A	N/A	\$500	At time of application	Check or money order made out to Ball State and turned in to the Bursar Office	\$100	<ul style="list-style-type: none"> • Program fee • BSU tuition and fees (including Health fee, Rec fee, Tech fee, etc.) • HTH Insurance

DISCLAIMER: Be aware there are a few additional costs that you may have when studying abroad. The following are examples of some of these costs: Airfare to and from your host country, Passport application fees, Visa application fees (not required for every country), Immunizations (only needed for certain locations), Travel insurance, Personal spending money for extra travel - varies greatly from student to student.

What am I paying for when I study abroad?

When you study abroad, you will generally pay for the same types of costs that you encounter during a term at BSU (tuition, housing, food, health insurance, transportation, etc.). Please refer to the chart above to see which programs include which costs. Be aware there are a few additional costs that you may have when studying abroad. The following are examples of some of these costs:

- Airfare to and from your host country
- Passport application fees
- Visa application fees (not required for every country)
- Immunizations (only needed for certain locations)
- Personal spending money for extra travel - varies greatly from student to student

Why do program costs vary so much?

Program costs vary greatly from program to program, largely because of two factors: location and program infrastructure. Programs located in countries with a comparably low cost of living are generally more affordable. Programs located in countries with a high cost of living or expensive airfare (such as Australia, New Zealand, or countries in Western/Central Europe), are generally more expensive. Programs with numerous built-in services and excursions also contribute to a higher program cost.

How much does study abroad cost in comparison to staying here at BSU?

As Ball State offers hundreds of program options, you will find programs that offer lower (and higher) costs, often in the same region. Please use Ball State tuition, fees, accommodation and meals plan costs to help compare against the costs of your program.

BSU Tuition and Fees: <http://cms.bsu.edu/about/administrativeoffices/bursar/tuitionfees/students>

BSU Housing Rates: <http://cms.bsu.edu/campuslife/housing/rates>