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 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 March 15th 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 2 scholarship funds for BSU approved study abroad? The **Yuhas Scholarship** requires a minimum of a 3.0 GPA and the **Rinker Scholarship** requires a 2.5 GPA. Applications can be obtained from the reception desk of the Rinker Center for International Programs (Student Center, Room 102) or by downloading the form from the Study Abroad website: [bsu.edu/studyabroad](http://bsu.edu/studyabroad). Both scholarships use the same application form.

- **October 1:** Deadline for spring programs
- **March 1:** Deadline for summer, fall and academic year programs

**Program-Specific Scholarships**

**AHA Study Abroad Scholarships**
Students who participate in Ball State's AHA study abroad programs are eligible to apply for AHA scholarship support for many of the programs. Awards range from $500 - $1,500. Both need-based and merit-based scholarships are available. To learn more about the current scholarships and deadlines visit the AHA Scholarships page.

**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](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](http://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](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 FAQ**

**How much does it cost to study abroad – and when will I need to pay for study abroad?**

Please refer to the table on the next page for a breakdown of application fees, deposits, and what you pay.
<table>
<thead>
<tr>
<th>Program Type</th>
<th>Application Fee</th>
<th>Application Fee Due...</th>
<th>Application Fee Paid to...</th>
<th>Deposit</th>
<th>Deposit Due...</th>
<th>Deposit Paid to...</th>
<th>Study Abroad Program Fee (paid via eBill)</th>
<th>You Pay...</th>
</tr>
</thead>
<tbody>
<tr>
<td>Faculty Led</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$500</td>
<td>At time of application</td>
<td>Check or money order made out to Ball State and turned in to the Study Abroad Office</td>
<td>$100</td>
<td>• Program fee (varies across programs)</td>
</tr>
<tr>
<td>Consortia – KIIS</td>
<td>$250</td>
<td>At time of application</td>
<td>KIIS via debit/credit card, check, or money order</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$350</td>
<td>• KIIS program fee (varies across programs)</td>
</tr>
<tr>
<td>Consortia – AHA</td>
<td>$50</td>
<td>At time of application</td>
<td>AHA via credit card or e-check</td>
<td>$200</td>
<td>Before or after admission</td>
<td>AHA</td>
<td>$350</td>
<td>• AHA program fee</td>
</tr>
<tr>
<td>Exchanges – ISEP</td>
<td>$390</td>
<td>At time of application</td>
<td>Check or money order made out to ISEP, <strong>but turned into the Study Abroad office</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$100</td>
<td>• ISEP fee - $300 / semester • BSU tuition and fees (including Health fee, Rec fee, Tech fee, etc.) • BSU housing (based on Studebaker West, double) • BSU meal plan (21 meals/week) • HTH Insurance</td>
</tr>
<tr>
<td>Exchanges – Partner Universities</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$500</td>
<td>At time of application</td>
<td>Check or money order made out to Ball State and turned in to the Study Abroad Office</td>
<td>$100</td>
<td>• BSU tuition and fees (including Health fee, Rec fee, Tech fee, etc.) • Host University Housing – at their rates (paid to host university) • HTH Insurance</td>
</tr>
<tr>
<td>Direct Enroll – ISEP</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$390</td>
<td>At time of application</td>
<td>Check or money order made out to ISEP, <strong>but turned into the Study Abroad office</strong></td>
<td>$350</td>
<td>• ISEP Direct fee • BSU tech fee • HTH Insurance</td>
</tr>
<tr>
<td>Direct Enroll – Partner Universities</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$500</td>
<td>At time of application</td>
<td>Check or money order made out to Ball State and turned in to the Study Abroad Office</td>
<td>$350</td>
<td>• Program fee • BSU tech fee • HTH Insurance</td>
</tr>
<tr>
<td>International Internships</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>$500</td>
<td>At time of application</td>
<td>Check or money order made out to Ball State and turned in to the Study Abroad Office</td>
<td>$100</td>
<td>• Program fee • BSU tuition and fees (including Health fee, Rec fee, Tech fee, etc.) • HTH Insurance</td>
</tr>
</tbody>
</table>

**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?

Below are the estimated costs to attend BSU for the 2014-2015 academic year. 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 these figures to help compare costs with your program.

<table>
<thead>
<tr>
<th>Estimated Cost/Semester (undergraduate)</th>
<th>IN Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ball State University</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Based on current rates- 12-18 credit hours (on campus) and fees with regular housing accommodation, double room &amp; 21 meal plan</em></td>
<td>$ 13,599</td>
<td>$ 21,232</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Estimated Cost/Summer (undergraduate)</th>
<th>IN Resident</th>
<th>Non-Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ball State University</td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Based on current rates- 6 credit hours (on campus) and fees with housing in Studebaker East, double room (5 week) &amp; 15 meal plan</em></td>
<td>$ 3,252</td>
<td>$ 7,224</td>
</tr>
</tbody>
</table>