

FINANCIAL AID AND STUDY ABROAD

Step 1: Compare different program options and costs:

There are **THREE** ways at Elizabethtown College that you can study abroad.

- **Affiliated programs** – Etown affiliates with a number of programs, including BCA, AustraLearn, Nihon University in Japan, Herstmonceux Castle in the UK, and the School for Field Studies. If you choose one of these programs, you will remain registered at Etown while you are overseas, pay your normal tuition costs to Etown (and in most cases, housing costs), and be able to take all institutional, state, and federal financial aid with you overseas. You may also qualify for additional scholarships from your program provider and/or from external scholarship providers, such as IIE/Gilman.
- **Approved non-affiliated programs** – these programs are approved by Etown but are not affiliated with the College. During your semester overseas you will be registered at Etown for zero credits and pay your program provider directly (costs will vary, sometimes significantly). You will not be able to take Etown financial aid with you, but you may be able to take some state and federal aid with you. In some cases, you may qualify for program scholarships or external scholarships (such as the Gilman scholarship). You will be required to pay Etown \$200 to transfer credit from an overseas program back to Etown.
- **Other non-affiliated programs** – if you choose a program that has not been approved by Etown, you may request that Etown consider approving it. You will need to provide program materials to the Academic Director of International Programs. If the program is not approved, you must take a ‘leave of absence’ from Etown while you are overseas. You will not be registered at Etown and you will not be able to take any institutional or state aid with you. In order to re-enroll at Etown when you return, you will need to pay a \$200 fee. There is no guarantee that your credits will transfer back to Etown.

Compare program costs if you choose to participate in a non-affiliated program – each program provider has different program costs, and they often differ from one study abroad destination to the next. For example, it is often less expensive to study in Mexico or China than it is in Italy or France. Explore program websites to find this information.

Check carefully what program costs cover – some program costs are all inclusive and cover tuition, housing, meals, airfare, health insurance, and some extras. Other program costs do not include airfare or meals.

Make an appointment to talk to the Financial Aid Director, Elizabeth McCloud, about your specific costs and aid – sometimes additional aid is available when you study abroad. Also, be aware that you must pass all your classes and transfer those credits back to Etown in order to receive your semester grants/scholarships.

Research additional scholarships that may be available for your overseas study – there are a number of private, state, and federal scholarships available for overseas study. Further information is available from the Academic Director of International Programs. Note: there is more financial aid available for students who choose to study in ‘non-traditional’ locations overseas (in other words, non-English speaking or non-Western countries), and for students who study overseas for a semester or year, rather than a shorter period of time (see step 3 below).

Step 2: Make sure to take care of business at home before going abroad:

◆ **Visit the Financial Aid Office**

There is always paperwork that needs to be signed if you receive financial aid. Items such as loan promissory notes and award letters need your signature before aid can be disbursed. Signing all of the necessary paperwork will ensure your financial aid for the semester. FAFSA and grant forms, as well as scholarship applications, are usually due during spring semester. Most scholarship deadlines are March 1.

◆ **Select someone to have Power of Attorney**

While you are away there may be additional documents that require your signature, such as checks, award letters, financial aid verification forms, and residence hall contracts. Power of attorney will give authority to another person – preferably a member of your immediate family – to sign documents on your behalf. You can pick up a ‘power of attorney’ form from the Financial Aid Office in Zug.

◆ **Visit the Business Office**

You may be expecting a refund check before you depart. If so, the Business Office in Zug Hall will need a letter from you to request that the check be mailed to an off-campus address. Make sure that your semester account is paid in full or that proper payment arrangements have been made.

◆ **Taxes and FAFSA forms**

Students travelling during the spring semester must file their tax returns before departing the country if they choose to file. The Free Application for Federal Student Aid (FAFSA) must also be completed. Without a completed FAFSA, you cannot receive financial aid for the next school year.

◆ **Apply for a scholarship if you qualify**

Students may apply for a number of Elizabethtown College scholarships which they may put towards their study abroad experience (if taking part in an affiliated program). Application deadlines for fall and academic year programs are usually March 1st and for spring awards, October 1st. Elizabethtown College Financial Aid/Scholarship information is available in the Financial Aid Office. It contains descriptions of the institutional, departmental and outside scholarships which are offered each year to Etown students. Application procedures are also detailed.

Step 3: Explore sources of funding, including scholarships and loans:

Gilman International Scholarship Program – US Students who are currently receiving the Pell Grant may apply for this scholarship to cover study abroad expenses in most countries. Awards of up to \$5,000 are made to over 300 students annually. (<http://www.iie.org/gilman>)

National Security Education Program - NSEP seeks to lead in development of the national capacity to educate U.S. citizens, understand foreign cultures, strengthen U.S. economic competitiveness, and enhance international cooperation and security. Students who study in ‘non-traditional’ locations of strategic interest to the US may apply for semester and summer scholarships. (<http://www.ndu.edu/nsep/>)

Rotary Scholarships The Rotary Foundation Ambassadorial Scholarship is available to students with at least two years of university. It is a generous scholarship, covering all overseas expenses, but also highly competitive. Application forms are available from the Center for Global Citizenship's office, Nicarry 120. Students must apply at least a year in advance. (<http://www.rotary.org>)

Fulbright Scholarships Fulbright scholarships are very competitive and highly prestigious. Applications must reach the Institute of International Education (sponsors of the Fulbright grants) by early October. Elizabethtown College students may apply through the Center for Global Citizenship's Fulbright advisor, Dr. Amy C. Simes. (<http://www.iese.org/fulbright>)

CIEE: (Council for International Educational Exchange) Minority and International Study Program Scholarships – Students should either be a minority student participating on a CIEE program or a student studying at a CIEE program in the developing world; preference given to programs that enhance language skills or provide significant interaction with host country. (http://www.ciee.org/council_isp_scholarships.cfm)

Program Specific Scholarships – Students who take part in one of Elizabethtown College's affiliated programs may qualify for a scholarship directly from that program. Affiliates include AustraLearn, Herstmonceux, Nihon, and School for Field Studies.

Other sources of financial aid for overseas study on the internet:

International Education Financial Aid Page - a good source for grants, loans and scholarships for overseas study (<http://www.iefaf.org/>)

The Smart Student Guide to Financial Aid - this site will give you specific information about overseas financial aid (<http://www.finaid.org/otheraid/exchange.phtml>)

Alternative Loans - National Education's Alternative Loan; EducaidEXTRA Premier Load (see the Financial Aid Office or visit the CIE for a brochure) (<http://www.nationaleducation.com>)