

SOURCES OF FUNDING FOR STUDY ABROAD

Researching funding sources, filing applications and gathering necessary documents can be a daunting process. Nevertheless, motivated students who plan ahead can be successful in their search.

- ◆ **FAMILY** -- Parents, grandparents, in-laws, etc., have been known to contribute to a unique opportunity such as study abroad. Waive holiday or birthday gifts in exchange for financial gifts. Write creative letters to friends and family asking for financial support in exchange for monthly letters while abroad and dinner or presentation upon return. Personal loans, or fundraising parties in the neighborhood might also be possibilities.
- ◆ **PERSONAL SAVINGS** -- Working and saving up before going abroad is a good reason to plan well in advance. The term of study may not begin until October, November, or March, leaving extra time to continue working and saving.
- ◆ **GOVERNMENT FINANCIAL AID** -- Eligibility will be need-based and will require University verification. Campus Financial Aid Offices are the sources of these awards which might be grants or loans. Students may apply early in the calendar year, as soon as these application forms (FAFSA) are available, in order to get timely information on the types and amounts of aid for which they are eligible. Student loan officers in local banks can assist with information on federally-backed loans which they administer.

Be sure to check out the U.S.M. Financial Aid website at <http://www.usm.maine.edu/fin/>

◆ **SERVICE GROUPS, FOUNDATIONS AND CORPORATIONS**

Family employers may have foundations, or be open to proposals for funding. High school alumni associations, professional and business clubs, media (radio, TV and newspapers) sororities and fraternities (local and national), and ethnic and religious organizations may also be a good source of funding. Be specific about how you plan to spend the funding (airfare, tuition, a special project for academic credit). Include a photo of your self for that personal touch. Enthusiasm, creativity and perseverance will help, and don't be afraid of rejection.

Be aware that in exchange for financial support you should offer to give something back. Perhaps regular updates from abroad or when you return, write an article for the local paper, show slides from your trip or help others to participate in a similar experience. In addition, there are many directories which list Foundations and their funding interests, but it takes time and motivation to identify them and develop a winning proposal.

- ◆ **SCHOLARSHIPS** -- The same is true here, as is true of foundations. Marshall Scholarships, Fulbright Awards, among others, offer most of their funds for graduate study or research. Information for these and other grants is available in the International Exchange Office or on the

International Programs website. All require significant lead time. Campus scholarships for study abroad are another small source of funding.

Check out the following web sites for more information:

- U.S.M.'s Scholarship Homepage on the World Wide Web.
<http://www.usm.maine.edu/fin/schint00.htm>
- Financial Aid Resources
http://www.studyabroad.com/forum/financial_aid.html
- The Foundation Center
<http://fdncenter.org/index.html>
- Fast Web Scholarship Search
<http://www.fastweb.com>
- IIE Passport Scholarship Database
www.studyabroadfunding.org
- Transitions Abroad
www.transitionsabroad.com/listings/study/resources/printfundingactivities.shtml

- ◆ **FUND-RAISING** -- While some of these ideas may sound strange, they have worked! Ask your friends to help you raise money by offering services such as painting, yard work or car washing. Ask your church or synagogue to sponsor a special dinner or raffle with the proceeds going toward your study abroad experience. Try donating services such as cooking classes, quilting, dancing or computer skills. Have a sign stating your purpose and ask for donations to help offset the cost of your program.
- ◆ **INTERNSHIPS ABROAD** -- An internship abroad may or may not be awarded credit, however, it might provide an exceptional opportunity to gain valuable experience in one's field. Directory of International Internships, published by Michigan State University is a good place to start. Independent study credits might be arranged with faculty members.
<http://www.isp.msu.edu/students/internships/>
- ◆ **WORK ABROAD** -- While students cannot usually plan to work while they are enrolled abroad, as they might in the U.S.A., C.I.E.E. (<http://www.ciee.org>) offers work abroad programs in several countries. BUNAC also offers a work exchange program that allows participants to work anywhere in England, Scotland Wales or Northern Ireland. (<http://www.bunac.org>) Salaries cannot be relied upon to fund a semester abroad, but this can be a valuable alternative experience abroad.
- ◆ **VOLUNTEER OPPORTUNITIES AND SERVICE** -- These projects are another means of living in a foreign country for a time. Information on these is available in the International Programs Office, and students should plan well ahead and be willing to correspond with organizations to get more information. Most often, however, volunteers will be expected to provide their own international transportation and some living costs. <http://www.volunteerabroad.com/>