



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

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. We encourage students to financially plan and look for financial support from many resources. Below are a few of the ways BSU students 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 contact BSU office of Financial Aid and Scholarships with questions about aid for non-BSU programs. .

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
3. Call 765-285-5600 to set up an appointment with the Office of Financial Aid & Scholarships (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: Do not forget to complete the FAFSA by deadline to start the process of applying for need-based aid (e.g. loans and grants).

Ball State Institutional Aid

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 Financial Aid & Scholarships to confirm the dollar amount. The program you select and the number of credit hours you take may affect the value of your award. For example, if you have a “full ride” at BSU, do not assume that all of your costs are covered. BSU institutional aid is generally not applicable to non-BSU sponsored programs.

Rinker Center Administered Scholarships

Did you know the Rinker Center has scholarship funds for Ball State approved study abroad? Most scholarships require a minimum of a 3.0 GPA, however the Rinker Scholarship requires a 2.5 GPA. Application can be accessed on the Study Abroad website portal: <https://studyabroad.bsu.edu/?go=RCIPscholarships>. All Rinker Center administered scholarships use the same application. See website for deadlines and application procedures or call 765-285-5422 for assistance.

Program Provider Scholarships (AIFS/KIIS)

For students who select a KIIS or AIFS program, program and provider-specific scholarships are available. Visit the provider website for current application procedures and deadlines. For AIFS programs:

<https://www.aifsabroad.com/financial-aid/> For KIIS Programs: <https://www.kiis.org/students/finances/scholarships/>

Benjamin A. Gilman International Scholarship Program

The Gilman Scholarship is a competitive federal grant program that assists students of limited financial means to study or intern abroad. To apply for a Gilman Scholarship, the student must be eligible to receive a Federal Pell Grant, a U.S. citizen in good standing, and in the process of applying to (or accepted for) a credit-bearing study abroad/internship of at least 3 weeks in a single country. The program destination must have an overall Travel Advisory Level 1 or 2 according to the U.S. Department of State's Travel Advisory System. Award amounts will vary depending on the length of study and demonstrated student need. www.iie.org/gilman Contact Dr. Barb Stedman, Director of National and International Scholarships (bstedman@bsu.edu), for additional details.

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 <https://www.bsu.edu/honors/scholarships> for additional details.

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 page 3 for a breakdown of application fees, deposits and what you will pay.

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: <https://www.bsu.edu/admissions/tuition-and-fees>

BSU Housing Rates: <https://www.bsu.edu/campuslife/housing/rates-and-plans>

Program Type	Application Fee	Application Fee Due...	Application Fee Paid to...	Deposit	Deposit Due...	Deposit Paid to...	BSU Study Abroad Fee	eBill Includes:
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 Bursar	\$100	<ul style="list-style-type: none"> • Program fee (varies across programs) • BSU tuition • BSU technology fee • Study Abroad Fee
KIIS	\$250	At time of application	KIIS via debit/credit card online	<i>Note: Ball State Students do <u>NOT</u> pay the program deposits designated by KIIS</i>			\$350	<ul style="list-style-type: none"> • KIIS program fee (varies across programs) • BSU technology fee • Group flight (if selected) • Study Abroad Fee
AIFS	\$95	Added to eBill when billed for study abroad program fees		\$500	At time of application	Check or money order made out to Ball State and turned in to the Bursar	\$350	<ul style="list-style-type: none"> • AIFS Program fee (varies across programs) • BSU tech fee • Group flight (if selected) • Study Abroad Fee
Exchanges	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	\$100	<ul style="list-style-type: none"> • BSU Tuition based on residency and credit hour load • Fees: Health, Recreation, Technology, Program Fees (CAP/MCOB/etc.) • Study Abroad Fee
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	\$100	<ul style="list-style-type: none"> • Internship Program Fee (varies) • BSU tuition and fees (based on hours, location code, residency) • Study Abroad Fee

DISCLAIMER: Be aware there are 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.