Here is a list of helpful Web sites for information on financial aid, grants and scholarships:

The Department of Education
www.fafsa.ed.gov
www.studentaid.ed.gov
www.ed.gov

FinAid: The Smart Guide to Financial Aid
www.finaid.org

The Institute for International Education
www.iie.org

Rotary International
www.rotary.org/programs/fellowships/index.html

GoAbroad.com
www.goabroad.com

Studyabroad.com
www.studyabroad.com

Can’t Afford to Study Abroad?
You’re Probably Wrong!

For more information on paying for your study abroad experience, please contact:

Amy Thompson
Office of Financial Aid
Room W311, O’Connor Hall
althompson@sjcny.edu
631.447.3211

Dr. Steven Fuchs
Coordinator of Global Studies

Ken Kuveke
Assistant Coordinator of Global Studies
Office of Global Studies • Room N304A
155 West Roe Blvd. • Patchogue, NY 11772
631.447.8545 • kkuveke@sjcny.edu
THE KEY TO PAYING FOR STUDY ABROAD? PLANNING AHEAD

The total cost of studying abroad varies based on country, school, length of program, exchange rate, housing, airfare and other expenses. Find the appropriate and reasonably priced program for you.

There are many sources of funding available to pay for study abroad, including financial aid, grants, scholarships and savings. Determine which is best for you.

Scholarships and grants are available for students who wish to study abroad. Most require that you apply a year in advance of your travel.

Depending on your need, financial aid is available, but you must complete a Free Application for Federal Student Aid (FAFSA) to be eligible.

Though short-term programs might be less expensive, more financial resources are available for long-term programs.

SCHOLARSHIPS

DAVID L. BOREN UNDERGRADUATE SCHOLARSHIP
The National Security Education Program provides scholarships to undergraduates who wish to study geographic areas, languages, cultures and fields of study considered important to U.S. national security.

BENJAMIN A. GILMAN INTERNATIONAL SCHOLARSHIP
Students who receive a Federal Pell Grant are eligible to apply. This scholarship supports undergraduates who might not otherwise participate in study abroad due to financial constraints. Additional funding is available for students who study critical needs languages.

FULBRIGHT PROGRAM
Sponsored by the State Department, the Fulbright Program is the largest U.S. international exchange program for students, scholars and professionals. Grants are available in all fields of study.

ROTARY INTERNATIONAL AMBASSADORIAL SCHOLARSHIPS
Rotary International offers scholarships to promote international understanding and goodwill through study abroad. To be eligible, students must study abroad for a year or more. Academic scholarships granted by St. Joseph’s College cannot be used for study abroad.

For more information, visit the Institute for International Education at www.iie.org.

FINANCIAL AID: GRANTS AND LOANS

FEDERAL PELL GRANT
The Federal Pell Grant Program provides need-based grants to low-income undergraduates. Unlike a loan, it does not have to be repaid.

FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITIES GRANT
Generally, students must qualify for the Federal Pell Grant to receive an FSEOG.

FEDERAL STAFFORD LOAN
Subsidized and unsubsidized federal student loans are available to almost all students regardless of financial need. Federal student loans are the most affordable loans available to students, with the best interest rates and deferred payments until after graduation.

FEDERAL PERKINS LOAN
Low interest loans awarded based on financial need.

FEDERAL PARENT PLUS LOANS
Allows parents with good credit histories to borrow money to pay their children's education expenses.

You must complete a Free Application for Federal Student Aid (FAFSA) to be eligible for the above grants and loans.

For more information, visit the U.S. Department of Education at www.federalstudentaid.ed.gov.