

HOW TO PAY FOR STUDY ABROAD



Studying abroad is a rewarding investment in your future. Like any other type of investment, it requires planning, careful management, creativity, perseverance, and commitment. The rewards of your effort will last a lifetime!

Financial Aid and Grants

Honors Scholarships

The Honors Department has a scholarship opportunity for MCC Honor students in good standing who are participating in one of the MCC study abroad programs.

Applications are due by **February 15, 2019**. The maximum award is \$500. Submit to the Honors Office located in Building 35S at the Southern & Dobson campus or to the Honors Office in DW139 located in the Desert Willow Building at the Red Mountain campus. For more information, call the Honors Department at 480.461.7079 or visit: www.mesacc.edu/honors/other-scholarships.

MCC financial aid (FA) can be used to help cover the cost of participating in a study abroad program **ONLY if you are pursuing an eligible degree at MCC**. The amount of financial aid available varies. **FAFSA™**
Free Application for Federal Student Aid

To determine financial aid eligibility, visit: www.mesacc.edu/financial-aid/apply for information on completing the 2018-2019 Free Application for Federal Student Aid (FAFSA).

Financial aid for summer is limited, so students should apply as soon as possible. Students must be enrolled at least half-time in courses required for their degree program and must be making Satisfactory Academic Progress. In order

to obtain a Pell grant, students must have remaining Pell eligibility funds from the fall/spring term for required courses in a degree program at MCC and must be making **Satisfactory Academic Progress**.

To ensure your FA is processed in a timely manner (especially if you are applying for a scholarship), you should file your FAFSA at least 30 days **prior** to the study abroad scholarship deadline of Feb. 15, 2019 (by Jan 15).

The FA process varies from 2-6 weeks from the time you complete the FAFSA to the time you are offered a FA award. All financial aid and scholarships are disbursed **after** your Summer term begins.

Funds cannot be issued prior to the official disbursement date regardless of your study abroad departure date.

For specific dates, refer to the Important Dates link at: www.mesacc.edu/financial-aid/important-dates.

If you are awarded financial aid, you will need to fill out a **Student Authorization Form** allowing the Cashier's Office to apply the award toward your program fee. You can obtain this form from Cashier Services at the time of payment or from the IE Office.

View dates of study abroad financial aid workshops at: www.mesacc.edu/study-abroad/funding-study-abroad/financial-aid-grants.

Veterans Benefits

Veterans can use their VA Education Benefits to help cover *tuition* costs for a study abroad program. Contact the MCC Veterans Office at 480.461.7426 for information about using your benefits.

Study Abroad Scholarships

Students accepted into a program can apply for a variety of scholarships including two offered through the MCC International Education Office. Information can be found at www.mesacc.edu/study-abroad/funding-study-abroad/scholarship-opportunities.



The IE Study Abroad Scholarship application deadline is **Feb. 15, 2019 at 11:59 pm**.

You must have already applied to a program in order to apply for a MCC scholarship.

If using a FAFSA score as part of consideration for a scholarship, file a 2018-19 FAFSA at least 30 days **prior** to the deadline (by 1/15/19).

Fast Tracking the Dream to College Completion

A New Leaf

A New Leaf's [*Fast Tracking the Dream to College Completion*](#) program is a community partnership that seeks to minimize or remove the financial barrier for obtaining a college education. The focus of the program is to improve access to a college education for low to moderate income individuals and to enhance the financial literacy of participants in the program.

Earned income that is deposited into a special savings account with an ap-

proved financial institution is **tripled** to pay for tuition, books, fees, and course materials required at MCC.



Fast Tracking the Dream *Individual Development Accounts (IDA)* can

cover study abroad expenses for tuition, registration/course fees, books, cultural excursions, and some misc. program expenses. Local/international transportation, lodging, and meals are not eligible covered expenses for an IDA account.

Participants must participate in A New Leaf's IDA program a **minimum of 6 months** in order to receive the 3:1 match. Therefore, in order to meet all requirements, students need to be enrolled in the program by **October 31** of the year prior to the study abroad program.

For more information, please contact the MCC A New Leaf IDA Campus Liaison in the Center for Community and Civic Engagement in the Kirk Center at Southern & Dobson campus, or call **480-833-9200** and ask to be transferred to an IDA representative.

Gilman International Scholarship



The Gilman Scholarship provides awards up to **\$5,000** for Federal Pell Grant recipients.

Must be in one country for a minimum of 2 weeks.

Early Summer Deadline:

- 1st Tuesday in October, 10/2/18
- *Notification:* February 2019

Summer Deadline:

- 1st Tuesday in March, 3/5/19
- *Notification:* April 2019

Tips:

- Get help from the Writing Center.
- Apply early to avoid last minute technical difficulties.

Review tips and apply online

at: www.gilmanscholarship.org

Gift Certificates

MCC gift certificates may be purchased at Cashier Services of the Southern & Dobson and Red Mountain campuses. Gift certificates are available in denominations of \$50, \$100 and \$250 and may be used for tuition, fees and books. They have no expiration date and make great gifts for study abroad participants!

Lois Kellogg Memorial Scholarship: Study Abroad Ireland Program

Maximum Award: \$800

Criteria:

- Must be enrolled in either a Philosophy or Religious Studies course while participating in the 2019 **Study Abroad Ireland** program
- Currently enrolled full-time at Mesa Community College for Spring 2019
- Minimum 2.5 Cumulative GPA

- Must have completed one (1) course (3 credits) in either Philosophy or Religious Studies at Mesa Community College at time of application.
- Must be able to demonstrate financial need by completing the 2018–2019 Free Application for Federal Aid (FAFSA) form at www.fafsa.ed.gov.

For more information on this scholarship and other external resources, visit:

www.mesacc.edu/study-abroad/funding-study-abroad/scholarship-opportunities.

www.mesacc.edu/study-abroad

**SD Campus: Bldg 36N Office 705 (TWF)
480.461.7879**

**RM Campus: PV225 (Mon. & Thurs.)
480.654.7757**

Study Abroad Financial Planning Worksheet



Estimate the total cost of your program.

ESTIMATED PROGRAM EXPENSES	
Visit www.mesacc.edu/study-abroad for current fees and payment deadlines.	
Program fee	\$
Tuition/registration fee (\$85 per credit hour + \$15 registration)	\$
Course fee(s)	\$
Airfare estimate	\$
Meal estimate (not needed until you arrive in country)	\$
Possible Additional Expenses	
Textbooks/supplies	\$
Passport (if needed)	\$145
Costa Rica airport exit fee (\$29-may be included in airfare) <i>(Costa Rica program only)</i>	\$
Toiletries and laundry	\$
Local travel (taxis, buses, subway, train)	\$
Communication expenses	\$
Entertainment	\$
Personal travel expenses	\$
Gifts/souvenirs	\$
Total Expected Program Cost	\$



Draw from a variety of funding sources to pay for the cost of your program.

POTENTIAL FUNDING SOURCES	
Study Abroad Scholarship(s)	\$
Financial Aid (e.g. Pell Grant or loan)	\$
A New Leaf IDA Account (enroll by 10/31/18) For information, call 480.461.7958.	\$
Personal Savings	\$
Family Contributions	\$
Other Resource(s): (e.g. credit card)	\$
Total Expected Funds Available	\$



Determine the difference and set some S.M.A.R.T goals for filling the gap.

DETERMINE DIFFERENCE	
Total Expected Program Cost	\$
Total Expected Funds	-\$
Difference (Total additional funds needed)	\$

Setting S.M.A.R.T. Goals Worksheet

Financial goals are things you want to do or buy that cost money, such as participate in a study abroad program, pay for tuition & books, save for a down payment for a car/apartment, or pay off credit card debt.

Setting **S.M.A.R.T.** goals helps you stay focused on achieving them. S.M.A.R.T. goals are:

- **Specific:** “I want to study abroad in _____ next summer.”
- **Measurable:** “I will need a total of \$4,680.”
- **Achievable:** “I can save \$90 a week for 52 weeks.”
- **Realistic:** List some examples of how you can do this.
 - I will develop a monthly budget & put money into savings from every paycheck. I will try out a budgeting app such as Mint.
 - I will cut back on bottled drinks and snack foods at convenience stores.
 - I will cut back on going out to eat lunch. I will learn to cook!
 - I won't go to the movies or I will reduce my monthly cable bill by using Netflix, Hulu, or Sling.
 - I will save my birthday and holiday money.
 - I will give up my coffee shop spending habits. Keep track of how much money you save each day!
 - I will save all of my spare change in a piggy bank.
 - I will raise money by having a garage sale or selling gently used clothing.
 - I will file my taxes early in order to have my tax refund before the study abroad payment deadlines.
 - I will cancel any memberships that I don't use (e.g. gym).
 - I will apply for scholarships or see if I qualify for A New Leaf IDA accounts. For details, go to: www.mesacc.edu/study-abroad/funding-study-abroad.
 - I won't impulse spend and try to use coupons and promotional codes or buy second hand.
 - I will find odd jobs (e.g. dog walking, house cleaning, babysitting, lawn mowing, etc.) or pick up extra shifts.
 - I will set up a fundraising campaign such as GoFundMe and reach out to friends, family members, and other acquaintances.
 - I will set up an Upromise account to earn cash back for college on eligible purchases with my debit/credit card.
- **Time bound:** “I am going to save the money by the study abroad fee deadlines of”:
 - Program Fee Deadline: _____
 - Tuition Deadline: _____
 - Airfare Deadline: _____
 - Meals: _____ (day of arrival to host country)

EXERCISE: Fill in the table below to create your S.M.A.R.T. goals.

Think of how you can use your weekly budget, savings, or tax refund to accomplish them.

My S.M.A.R.T Goals				
Goals	Cost	Date Needed	Number of Months to Save	Weekly Savings Needed to Achieve Goal
Program Fee	\$			\$
Tuition	\$			\$
Airfare	\$			\$
Meals	\$	Upon arrival to host country		\$