



Creative Ways to Finance Study Abroad

Right Away

- Research [scholarships](#) ASAP, not a few months before you're leaving. There are some national scholarships with great odds, but may only have deadlines once or twice a year.
- Start a travel registry on fundraising sites like [GoFundMe.com](#) or [Razoo.com](#). Request a donation around holidays, your birthday, and before you leave. Use pictures and creative descriptions.
- Open a Study Abroad Savings Account, designated entirely for study abroad savings. This will make it easier to set money aside without being tempted to use it for other purposes.
- Reduce living expenses on campus. Re-evaluate money spent on-campus for living expenses and housing, and identify areas that can be cut back to reduce expenses (such as frequent visits to Starbucks). Add this extra money to your study abroad savings account.
- Use [expatistan.com](#) to compare the cost of living in the different locations you're considering- it can vary dramatically from location to location. Take these cost differences into consideration when making a final program choice.
- Find work or pick up extra hours during breaks to save up.
- Ask your family, friends, neighbors, and social media community to help contribute money or used items, such as a backpack or travel gear.
- Have your parents ask their employers about scholarships for children of employees.
- Sell your non-essential items at a garage sale, and larger items on Craigslist.com.

Once You Have Chosen a Program

- Apply for [scholarships](#); You can usually write a better essay once you've decided where you'd like to go.
- Consider using the [STA Travel Airfare Deposit Program](#) in order to defer the payment of your flight up to seven days prior to your departure.
- Shop around early for your international airline tickets. The internet does not always give the best prices. Try the newspaper, local travel agents, or look into

group flight options offered by the program provider. Ask for a student discount whenever possible.

- Arrange for someone to sublet your apartment while you are gone. You can't receive financial aid to maintain an apartment, car payments, or other expenses at home while you are away.
- Contact local heritage organizations for funding, especially if you are a member of that community or if you are planning on studying abroad in a country relevant to the organization's members. Examples include the Swedish-American Society and the Japan American Society.
- Contact Civic Groups. Examples include Rotary, Lions Clubs, Toastmasters, and Kiwanis. Your hometown may be a great place to start looking for these organizations.
- Seek professional organizations in the area in which you plan to work, or are working, and inquire about grants or scholarships.
- Ask a relative for a low- or no-interest loan.
- If you have a talent, do artwork, bake cookies, or build crafts or similar items and sell them.
- Ask a student organization you are apart of to sponsor you.

What to Keep in Mind When Asking for Money

Community organizations or your neighbors may be willing to help fund you. Things to keep in mind when asking for a contribution include:

- Direct, informal appeals often work best. While mass emails and Facebook posts may save time, they often get a low return rate if they aren't combined with a personal appeal.
- Be specific on how you will be spending the funds (program fee, tuition, airfare, personal travel, special project, etc).
- Let donors know what this experience will mean to you, and share something about yourself.
- Include a photo with your request so it's easy for donors to envision a personal connection with you.
- Make donating as easy as possible (online, cash, or check); follow up if you don't get a response.
- Offer to contribute your services or knowledge once you return. This can include sharing your photos or stories, making a presentation, cooking a meal, or writing a newsletter article for a high school, church, or library program.
- Offer to update your donors with a monthly email newsletter or blog while you are abroad.