Congratulations in taking the next step to explore your dreams of studying abroad! Understanding the financial logistics of a semester/year/summer away is an important part of planning your experience and you may find it stressful at times. We are here to help you navigate your specific circumstances and it’s important to start the process early. This document serves as a reminder of the financial details, including scholarship opportunities, we talked about in our first advising session. You may find it helpful as you research programs and consider the wide range of program costs.

Although you will continue to be enrolled as a Luther student, the finances of your semester/summer abroad with a partner program will look different than if you were on campus. Will your semester/summer abroad cost more, less, or about the same as being at Luther? The answer largely depends on the following factors:

- Cost of the particular program you have chosen (programs vary widely in cost)
- Local cost of living
- What you pay per semester at Luther and how much Luther scholarships/grants (if any) you will forfeit (disregard for summer study abroad)
- Study abroad scholarships

Kathy Kerber (563.387.1018) in the Financial Aid Office is your primary contact regarding your Luther financial aid package while studying abroad. As part of the study abroad application, you may choose either to attend a group financial aid session or meet with her one-on-one to discuss the specifics of your situation and any questions you have.

Here is a list of expenses you can expect:

<table>
<thead>
<tr>
<th>Partner program fees</th>
<th>Luther fees while studying abroad:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Include program fees, tuition, housing, onsite support, health insurance (some exceptions)</td>
<td>$440 study abroad fee (Itinerant Fee)</td>
</tr>
<tr>
<td>$9,000-$28,000, with the majority falling between $13,000-$16,500</td>
<td>$0 comprehensive fee</td>
</tr>
</tbody>
</table>

- Most state/federal loans/grants **can** be used for partner programs (not Iowa Tuition Grant).
- **Luther scholarships and grants cannot be applied to partner programs and are forfeited for the semester** (unlike Luther programs in Malta, Nottingham, Münster, Italy, Hangzhou, and Washington DC)

<table>
<thead>
<tr>
<th>Personal expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>airfare</td>
</tr>
<tr>
<td>in-country transportation</td>
</tr>
<tr>
<td>food (usually included in program fees if living with a host family)</td>
</tr>
<tr>
<td>books</td>
</tr>
<tr>
<td>passport</td>
</tr>
<tr>
<td>visa (if needed)</td>
</tr>
<tr>
<td>vaccines, medication</td>
</tr>
<tr>
<td>personal expenses</td>
</tr>
<tr>
<td>personal travel</td>
</tr>
</tbody>
</table>

Please share this information with your parents/guardians if they will be a part of making financial decisions regarding your study abroad experience.
Scholarship Opportunities

The list of scholarships below is not exhaustive, but rather opportunities students have found the most beneficial. An electronic version of this document with web links can be found on the Luther Center for Global Learning website in the section, “For Parents” (https://www.luther.edu/global-learning/).

LUTHER SCHOLARSHIPS - every year Luther awards $120,000+ in study abroad scholarships!
- **Departmental** (Spanish, French, German, Nordic Studies, Int’l Studies)
- **Endowed** - for programs during J-Term or fall/spring semesters
- **Peace Scholars Program** - for summer study in Oslo, Norway
- **Sophomore Study Away Scholarship Giveaway** – for study during any term
- **Wigeland/American-Scandinavian Foundation** Scholarship – for semester/year in Scandinavia

OUTSIDE SCHOLARSHIPS
- **Partner Program Scholarships** – many different scholarships available based on merit, field of study, financial need, status as underrepresented racial/ethnic/gender groups, first generation college students and students with disabilities
- **Boren** – merit and location
- **Critical Language** – merit and location
- **Davis Projects for Peace** – for independent summer service project
- **Fund for Education Abroad** – demonstrated financial need with priority given to status as underrepresented racial/ethnic/gender groups and first generation college students
- **Freeman-Asia** – demonstrated financial need and location
- **Gilman** – for Pell-eligible students
- **Lakselaget Foundation Scholarship Fund** – for women with a MN connection studying in Norway
- **Upper Midwest Rebuild Scholarship** – for study in Denmark

SEARCHES/DATABASES
- Diversity Abroad Scholarship and Fellowship Directory
- GoAbroad scholarships abroad search
- International Scholarship Search

OTHER SOURCES
- Crowdfunding (e.g. FundMyTravel, GoFundMe, Fundly)
- Home Rotary and Lions Club
- Home churches

Questions? Contact Elizabeth Finanger in the Center for Global Learning.
126 Larsen Hall ~ finaeliz@luther.edu ~ 563.387.1101
https://www.luther.edu/global-learning/ ~ https://studyaway.luther.edu