Study Abroad Finances - Partner Programs

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 being 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 (not applicable for summer study abroad)
- Study abroad scholarships

Rachel Moser and Kathy Kerber (563.387.1018) in the Financial Aid Office are your primary contacts 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 either Rachel or Kathy one-on-one to discuss the specifics of your situation and any questions you have. For now, here is a list of expenses you can expect:

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<tr>
<th><strong>Partner program fees</strong></th>
<th><strong>Luther fees while studying abroad:</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>- Includes program fees, tuition, housing, onsite support, health insurance (some exceptions)</td>
<td>- $430 study abroad fee (Itinerant Fee)</td>
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<td>- $9,000-$28,000, with the majority falling between $13,000-$16,500</td>
<td>- $0 comprehensive fee</td>
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<td></td>
<td>- Luther scholarships and grants cannot be applied to partner programs and are forfeited for the semester (unlike Luther programs in Malta, Nottingham, Munster, Italy, Hangzhou, and Washington DC)</td>
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<tr>
<th><strong>Personal expenses</strong></th>
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<tbody>
<tr>
<td>- airfare</td>
<td>- passport</td>
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<tr>
<td>- in-country transportation</td>
<td>- visa (if needed)</td>
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<tr>
<td>- food (usually included in program fees if living with a host family)</td>
<td>- vaccines, medication</td>
</tr>
<tr>
<td>- books</td>
<td>- personal expenses</td>
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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.

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 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
- **Upper Midwest Rebuild Scholarship** – for study in Denmark

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.
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