Financing Study Abroad in an Uncertain Economy

Encouraging your student to study abroad may seem unfeasible during these difficult economic times. But consider this: depending upon your student’s residency status and financial-aid package, in some cases, it is less expensive to study abroad than to be on campus for a semester.

Students may use almost all of their financial aid to finance studying abroad. Students may also apply for scholarships through International Academic Programs (IAP), which awarded more than $500,000 in scholarships for the 2008–09 academic year. National study-abroad scholarships also can help to cover up to the entire cost of studying abroad.

Matt Geisler, student services coordinator for the UW’s Division of International Studies, addresses some of the myths related to the study-abroad experience.

Myth 1: Studying abroad is more expensive than a semester or year at UW–Madison.

The costs to attend the UW — including tuition and fees, room and board, books and supplies, and miscellaneous expenses — for the 2009–10 academic year are $20,283 (for residents), $22,108 (for Minnesota residents), and $35,033 (for non-residents). Most study-abroad programs are either less expensive or comparable to these costs.

For Wisconsin and Minnesota residents, exchange programs tend to be the least expensive programs because program fees are based on tuition costs. In an exchange program, UW students directly enroll at the host university and students from the host university come to UW–Madison to study, which keeps the costs of the program low. Students can choose from exchange or direct-enrollment programs that are comparable in cost in Chile, China, Denmark, England, France, Germany, Greece, Ireland, Israel, Italy, Japan, Netherlands, Norway, Peru, South Africa, South Korea, Spain, Sweden, and Taiwan.

For non-resident students, consortium or provider programs tend to be less expensive than on-campus attendance. Multiple schools (often from within the Big Ten) share the costs of consortium programs. Provider programs are often a hybrid; students take some courses with other U.S. students, but often also take courses at a local host institution. Students can choose among programs in a wide variety of countries throughout Africa, Asia, Australia, Europe, and Latin America.

“At first glance, a semester in Southeast Asia seemed well beyond my means, but through a combination of UW and national scholarships and loans, I was able to get the whole program paid for,” says Erin, a student who studied in Vietnam for a semester. “My advice for anyone considering a study-abroad program is, ‘Don’t limit yourself! Apply for many scholarships.’ There is a lot of support out there for motivated students who normally rely on full financial-aid funding.”

For program cost sheets, visit www.studyabroad.wisc.edu/financial/index.html.

Myth 2: Students can’t use financial aid or campus scholarships for study abroad, and scholarships aren’t available for studying abroad.

Students who study abroad on UW–Madison-sponsored programs for a semester, a year, or during winter break may use all but work-study funds received through the Free Application for Federal Student Aid (FAFSA). While work-study funds can’t be applied, a student may decline work-study for the term that he or she is abroad. Students should meet with an IAP financial advisor for more information. (See “Next Steps” for information on scheduling an appointment.)

For study abroad, students must complete the FAFSA. After a student confirms plans to study abroad, each study-abroad office reports total costs to the UW’s Office of Student Financial Aid, and financial-aid packages are reviewed based on the specific costs. If eligible, increased study-abroad costs may be covered by an increased award. Students who have UW–Madison scholarships can, in most cases, use those funds for study abroad. Students should contact their scholarship administrators for more information.

Students can also apply for merit and need-based scholarships when they complete their IAP online application to study abroad. These awards vary from $500 to $2,000, depending on program length. Also, many national scholarship competitions are available for study
Financing Study Abroad in an Uncertain Economy (continued)

abroad. Students who have a Pell Grant as part of their financial-aid packages are eligible for the Benjamin A. Gilman scholarship, which awards up to $5,000 for semester and yearlong programs. Students who are interested in the U.S. Foreign Service and critical languages may apply for the David L. Boren undergraduate scholarship competition, also known as the National Security Education Program (NSEP). NSEP awards up to $10,000 for a semester and up to $20,000 for a year, although students must apply more than a year in advance and agree to work for the U.S. government for one year.

For more information on financial aid and study-abroad scholarships, visit www.studyabroad.wisc.edu/financial/index.html.

Myth 3: Studying abroad delays graduation, making a student’s education more expensive.

Students are able to study abroad while staying on track for graduation — even with multiple majors. Students should work with their academic and study-abroad advisors as early as possible to determine how to complete credits on campus or abroad. Students earn UW–Madison academic credit for their time abroad that can count toward both general education requirements and degree requirements. In some cases, especially with intensive language programs, studying abroad may position students ahead in their majors. Students can even graduate abroad, as study-abroad programs are considered in-residence credit. Students can earn 12 to 18 credits for a semester program, and 3 to 12 credits for winter break and summer programs.

Studying abroad also adds value to the undergraduate experience, setting students apart as they enter the working world. According to the American Council on Education, 86 percent of companies recently reported a need for managers and employees with greater international knowledge.

“While studying in Mexico, I had the opportunity to speak Spanish every day and be immersed in the language,” says a UW student who studied in Oaxaca, Mexico. “In just a mere eight weeks, I came back with more confidence in my language abilities and increased fluency. Volunteering in a bilingual elementary school helped me further my career plans, and because of this program, I have decided to become a Spanish teacher.”

Next steps
Encourage your student to seek out more information about study abroad. Visiting this Web site is a good place to start: www.studyabroad.wisc.edu. Students can also visit the Resource Center in 250 Bascom Hall to set up an appointment with a financial advisor or to talk with a peer advisor (a returned study-abroad student). The center is open Monday through Friday, 8 a.m. to 4:30 p.m. Peer advisors can be reached via e-mail at peeradvisor@bascom.wisc.edu or via phone at 608-265-6329.

Language Learning: For Study Abroad and More

Learning a foreign language before studying abroad helps students to make the most of their time overseas. In fact, the more language study students can fit in before they go, the greater their gain in language proficiency while abroad. At UW–Madison, students learn languages to prepare for travel and study abroad, and for many other reasons (see chart). Language study at UW–Madison is something your student won’t want to miss out on: the university is a world leader in foreign language education, offering more than 80 languages during the academic year or in summer intensive institutes. Language offerings at UW–Madison span the globe, representing diverse linguistic and cultural traditions. For more information: visit www.languageinstitute.wisc.edu.
U.S. Secretary of Education to Speak at Commencement

U.S. Secretary of Education Arne Duncan will speak at UW–Madison’s Saturday morning commencement ceremony at the Kohl Center on May 15. Duncan came to President Obama’s administration in January 2009 after spending seven years as chief executive officer of the Chicago Public Schools, where he became the longest-serving big-city education superintendent in the nation.

James Kass, the founder of Youth Speaks, will speak to graduates at afternoon ceremonies on Saturday, May 15, and two ceremonies on Sunday, May 16. Kass, a 1991 UW–Madison graduate, is executive director of the San Francisco-based nonprofit group Youth Speaks, which set a national standard for creative writing, poetry and spoken-word programs for youth.

For more details about commencement, visit www.secfac.wisc.edu/commence/index.htm.

Check Out the Course Guide

Your student is likely to ask your advice about academic planning at some point during his or her time at UW–Madison. The Office of the Registrar encourages you to check out Course Guide, a tool you can use to help coach your student as he or she researches majors and makes plans for enrolling for courses each term.

Course Guide is available to you at mycourseguide.wisc.edu. Your student can access Course Guide through My UW (my.wisc.edu).

The guide makes it easy to find complete course information, details about textbooks and class materials, and links to other campus resources, such as the Schedule of Classes, the Undergraduate and Graduate Catalogs, and department Web sites.

Course Guide offers students additional features, including a planning tool to help them organize lists of courses and those they may want to take during future terms.

If you have questions, ideas, or suggestions, please send them to courseguide@em.wisc.edu.

Summer Health Services

Students who are staying in Madison for the summer — but are not taking classes — can pay the Student Health Fee to have continued access to University Health Services (UHS).

UHS is open Monday through Friday during the summer months, with the same hours and services as the academic year.

The Summer Health Fee is a one-time payment of $79 that grants eligibility for UHS visits from Monday, May 24, until Tuesday, August 31.

The fee must be paid prior to a student’s first summer appointment. Payment may be made at the Cashier in Room 8501, Student Services Tower, 333 East Campus Mall. Hours are 8:30 a.m. to 4:30 p.m., Monday through Friday. The fee can be paid by cash, a check with ID, or a credit card.

Students covered by the Student Health Insurance Plan (SHIP) have access to UHS without paying the summer fee.

As a reminder, access to UHS is not a substitute for having comprehensive health insurance, which is recommended for all students.

For more information about UHS or insurance options, visit the University Health Services Web site or call 608-265-5600.

Madison Initiative Supports Seven New Projects

Chancellor Biddy Martin has announced the most recent projects that will receive funding in this second round of the Madison Initiative for Undergraduates (MIU). The MIU program involves a supplemental tuition charge to improve undergraduate education while making it affordable for all. The initiative was designed to add faculty and instructional support in high-demand areas, increase access to high-impact educational processes, improve student services, and increase need-based financial aid. This round of funding involves about $8 million. The first round, awarded last fall, totaled about $3.8 million, leaving about $4 million for the third and final round next year. To find out more about this initiative visit madisoninitiative.wisc.edu/

Still Time to Register for Badger Family Spring Visit

It’s not too late to register for Badger Family Spring Visit, an event that showcases free or low-cost family-friendly events during April. Simply choose an April
weekend that works for you, take advantage of the entertainment options, and enjoy the beauty of springtime in Madison.

You’ll receive a complimentary welcome bag filled with great giveaway items, including discounts on parking, a coupon card for area shopping and dining at more than 75 establishments, and much more.

To view the complete list of weekend events and special attractions, and to reserve your welcome bag, visit www.parent.wisc.edu/visit/.

Questions? Call 1-877-262-3977 or e-mail parent@uwmad.wisc.edu.

Staying Safe during the Mifflin Street party

This year’s Mifflin Street Block Party, an outdoor celebration with live music, is scheduled for Saturday, May 1. The Offices of the Dean of Students is reminding students to be safe during this longstanding Madison event. Safety reminders include controlling who enters a student’s residence, not using glass containers or carrying open intoxicants (even for those of legal drinking age), participating in an alternative event to avoid the crowds, and attending the party with other people you know and trust. Police will be stationed throughout the Mifflin Street area during the event.

University Housing Move-Out Week and Summer Storage

To help make the experience of move-out week (May 8–15) as pleasant as possible, encourage your student to begin planning and packing early. With planning, your student can bring winter coats, extra supplies, and rarely worn clothing home a few weeks early — saving on trips and making loads lighter for his or her official move-out day.

If your student will be returning to the residence halls in fall, there are two easy options available for summer storage:

- Your student can contact his or her Building Supervisor to make arrangements for storage through University Housing. Keep in mind that space is limited.

- Lazybones, Inc., is a company that specializes in summer storage, moving, and shipping. Students who are returning to University Housing in fall can have Lazybones store their possessions during the summer and deliver them into their new rooms in the fall. This makes move-in easy; once they arrive back on campus, students only need to unpack. Students who are not returning to University Housing can have Lazybones pick up their boxes and ship them to a specific destination. To use the Lazybones service, students must to place an order online for a pick-up appointment. For more information and to sign up, visit lazybones.com

Remember that students must vacate their rooms within 24 hours of their last final, and may not stay later than 9 p.m. on Saturday, May 15. University Housing strongly recommends that students move their belongings out before May 14, the first day of commencement, as traffic will be heavy. Students are also advised to avoid moving out on Sunday, May 9, because there is a concert at the Kohl Center.

Housing also encourages residents to recycle or donate items during move-out week. Recycling and donation centers will be set up in five locations: Sellery, Witte, and Smith halls; Tripp Circle; and Cole Beach. Recycling-only sites are available at Elizabeth Waters and Chadourne Halls. Last year, thanks to efforts by residents to keep items out of the dumpsters and the landfill, the cost of hauling trash was cut in half, five semi-trailer loads of usable goods were donated to St. Vincent de Paul, and nearly half of the discarded carpeting was diverted from the landfill.

For more details about University Housing move-out, visit www.housing.wisc.edu.

Football Ticket Sales Begin in June

As the Badger football season approaches, student fans will have a chance to purchase student ticket packages. Student season tickets are sold on a first-come, first-served basis and cost $154 for all seven home games.

For undergraduates: All full-time undergraduate students (continuing students, incoming freshmen, transfer students, and UW Connections students) can begin purchasing season tickets at uwbadgers.com on
Monday, June 21, at 7:30 a.m. CST.

Ticket sales are exclusively online. To purchase tickets, students need a Student ID number (also referred to as a Campus ID number). New students and those who have never purchased student tickets online will first need to activate a student ID number online prior to when tickets go on sale. All returning students should use a student ID number and existing password to purchase student tickets.

For graduate and professional students: All full-time graduate and professional students (both returning and incoming) can begin purchasing season tickets at uwbadgers.com on Wednesday, July 7 at 7:30 a.m. CST. (Tickets go on sale two weeks after the undergraduate ticket sale because of the later admittance of many incoming graduate and professional students.)

Ticket sales are exclusively online. Based on past sales, approximately 1,700 tickets will be held for graduate and professional students and will be sold on a first-come, first-served basis.

If any season tickets remain unsold by Friday, July 9, at 4:30 p.m. CST — although that is unlikely — any full-time undergraduate, graduate, or professional student who has not yet purchased tickets is eligible to buy unsold tickets beginning on Tuesday, July 13 at 7:30 a.m. CST until all are sold. Student football season tickets have sold out for the past 16 seasons.

For more information, visit uwbadgers.com.

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**Career Corner**

**The Job Market for Students**

It’s understandable if you’re anxious about your career-seeking graduate jumping into the workforce with the highest unemployment rates in a generation. You’ve made sacrifices to invest in your student’s future, and you only want the best for him or her.

Eric Grosso, senior economist with the Wisconsin Department of Workforce Development, tells us that the job market will improve. According to Grosso, “The growth will be slow and protracted, but it will improve. The recovered job market will not look the same as it was before the recession, though it will benefit those who have continued their post-high school education.” Because it is an employer’s market at this time it will be important for job seekers to make themselves as marketable as possible to keep up with their competition. Here are a few tips for your students who are looking for an entry level job or internship:

**Dress the part:** Encourage your student to wear business-casual or business-professional attire to career fairs, information sessions, and interviews. This demonstrates that the applicant is taking the position seriously.

**Do your homework:** Applicants who do their research about the company and are prepared to ask questions position themselves in a more confident place as they are interviewing.

**Use your resources:** Refer your student to his or her department’s Career Services Center; most provide helpful workshops and seminars on resume construction and interviewing tips. These sessions offer the opportunity to practice answering common interview questions and build confidence.

**Network:** Encourage your student to talk with friends who currently work in an area of interest, as well as professors and teaching assistants. Others who have gone through the process for the same major might have useful tips to share. It is always a good strategy to let others know about a job search.

**Get Involved:** Adding additional student leadership roles, research, and experiences to a student’s resume is always valuable. Companies are looking for well-rounded people who are able to effectively communicate and assume leadership roles. It is never too late for students to join a student organization or try something different that will distinguish them from other candidates.
Summer can be a particularly good time to assess how financial arrangements worked during your student’s first year, and to determine whether adjustments are needed for the future.

Start by asking: Was it difficult to get through the first year with the amount of money available? If so, why? What changes, if any, do we need to make for next year?

If financial problems did arise, talk with your student about taking on a part-time job. A commitment of working ten to fifteen hours per week not only provides extra income for your student, but also may be a valuable out-of-class experience. If your student has already had a part-time job, were his or her grades affected? If so, was that due to working too many hours?

Lastly, if finances fell short the first year, the Office of Student Financial Aid can be an excellent resource for students and families.

The Wisconsin Idea

Make Everyday Earth Day
Earth day, now celebrated throughout the world, was originally founded in Wisconsin by Gaylord Nelson in 1970. Today, the Nelson Institute for Environmental Studies at the UW–Madison continues to carry on Nelson’s legacy through environment-focused research, their nine degree and certificate programs, and active student organizations. By encouraging interdisciplinary collaboration across the UW–Madison campus, the Nelson Institute is able to improve the quality of life and the environment in Wisconsin and around the world.

In celebration of Earth Day, the Nelson Institute hosts an annual Earth Day Conference in April; it is among the nation’s largest Earth Day celebrations. This year guest lecturers include environmental advocate Robert F. Kennedy Jr., author Margaret Atwood, and S.C. Johnson Chair and CEO H. Fisk Johnson. For more information visit www.nelson.wisc.edu/earthday40.

Warning: Sublet Scams

UW–Madison’s Campus Area Housing Office is warning students about a recent upsurge in rental scams in Madison. Students trying to find someone to sublet their apartments are especially vulnerable. Here are a few tips to identify scams:

- The message will come by way of “BCC” or blind-copy.
- The grammar and spelling will usually be poor.
- The e-mail will not say anything specific about the apartment—only very broad terms will be used.
- The scammer will offer to send more money than required. The money will be sent in a cashier’s check, which the student cashes at a financial institution, wiring back the excess money. A few days later the bank will learn that the check is bad and will seek to recoup those funds from the student—including the money sent to the scammer.

For more information about rental scams visit campusareahousing.wisc.edu.

Send an E-postcard!

The Parent Program Web site now offers a new, easy way to brighten your student’s day with the addition of an e-postcard application to our Web site, linked from the “Send a Smile” page.

Simply choose from eight photos that capture UW–Madison, select one of our six postcard greetings or create your own for any occasion, and add a personal message to your student. Send an e-postcard and put a smile on your student’s face today!