Table of Contents

Introduction .................................................................................................................................................. 3
First Steps ................................................................................................................................................ 4
Selecting a Program ................................................................................................................................... 4
Program Selection Advising .................................................................................................................... 7
Passports, Visas, & Insurance .................................................................................................................. 7
Academics ................................................................................................................................................... 7
Learning Abroad Opportunities ................................................................................................................ 9
Finances .................................................................................................................................................... 12
Frequently Asked Questions ..................................................................................................................... 17
Budget Worksheet .................................................................................................................................... 21
Helpful Resources ..................................................................................................................................... 22
Other Resources at the University of Minnesota ....................................................................................... 23
Hours and Contact Information ............................................................................................................... 24
Introduction

Welcome to the Learning Abroad Center! Advising staff are here to help you match academic and personal interests to an international experience. Study abroad programs can help you meet major or minor requirements, fulfill liberal education requirements, or achieve proficiency in a second language. You may also be able to do an internship or conduct research while abroad.

This handbook is designed as a reference for the process of selecting an education abroad program. You are responsible for reading and understanding this material. It highlights Learning Abroad Center programs, resources, services, and policies. The handbook is intended for undergraduate degree-seeking students at the Twin Cities campus. If you are a student at another University of Minnesota campus, at another university, a non-degree seeking student, or a graduate student, discuss your options with a Learning Abroad Center Adviser. They can discuss your eligibility for a particular program and provide you with information about financial aid and scholarships.

Services are available in the Learning Abroad Center to study abroad participants or to students, staff, and faculty planning to travel abroad. You can find:

Travel advising on packing, transportation, and other logistics
- Photos for applications, passports and visas
- International Student Identity Cards
- Resources for international health insurance
- Rail Europe tickets
- Travel guides and phrasebooks

Advising is free and student discounts are available for many products. Check out the information online at www.umabroad.umn.edu/travel/

Learning Abroad Center’s Advising Mission

Our mission as Advisers is to assist you in the selection of a learning abroad program that is compatible with your academic, personal, developmental, and financial needs and goals.

You can expect your Adviser to:
- Express genuine interest in your goals for learning abroad and/or encourage you to define your goals.
- Be knowledgeable about Learning Abroad Center programs (academics, costs, application processes) or be able to refer you to colleagues or resources to obtain additional details.

- Help you identify programs that match your goals, interests, and abilities.
- Be willing to openly discuss your questions about being abroad related to safety, being a student of color, GLBTA identity, religion, etc.
- Guide you to develop your research, decision-making, and problem solving skills to select and plan for a learning abroad experience. These skills will serve you well while abroad
- Prepare you with tools and resources to plan carefully with your academic Adviser. This will ensure your learning abroad experience helps you reach your academic goals and make progress toward your degree.

Learning Abroad Center Expectations of You

The valuable life skills you acquire from studying abroad are put into practice long before you arrive in your host country. Your Learning Abroad Center Advisers are available to guide you through the entire process, from selecting and applying for a program to pre-departure preparation. However, we rely on you to do your part by being mindful of the following expectations we have of you:

Carefully read and save ALL emails and materials the Learning Abroad Center and our partners provide you. In most cases, answers can easily be found in past email correspondence, a program handbook, or on our website. Create a study abroad folder in your email account to file important messages that you may need to retrieve later.

Although we can suggest resources and highlight certain programs, the decision is ultimately yours to make.

Oftentimes this will require a significant amount of research on your part, and multiple meetings with your academic Advisers to identify the best learning abroad program match for you.

Work directly with the Learning Abroad Center and resist recruiting or allowing your parents to take care of matters for you. After all, you are the one who is studying abroad, not your parents. You can navigate the University of Minnesota systems better than they can, and in many cases we are not at liberty to share information with them about your situation out of respect for federal privacy restrictions (FERPA).

Practice pro-active information-seeking. Voice your concerns to Learning Abroad Center staff well in advance, instead of waiting for us to anticipate your individual needs and questions. If after having reviewed your program materials and emails, you still can’t find the answers to your questions, feel free to ask us.
Advising Handbook

These pre-departure responsibilities are designed to help you exercise the independent problem-solving skills that you will need to rely heavily upon once you are abroad, as well as to cope with challenges of the real world long after you graduate.

Sometimes your questions won’t be answered directly, but instead you’ll be referred to a website or email. Consider this good practice in utilizing your available resources to find answers, handling ambiguous situations and deciphering indirect communication, all of which you’ll likely encounter abroad. You’ll be proud of what you can accomplish on your own when you are there, and will surprise yourself with the numerous opportunities for personal, professional and academic growth during your study abroad experience.

First Steps

Create a Profile

The profile you create is used by Learning Abroad Center Advisers to follow your progress throughout your education abroad planning, application and confirmation process. The information you provide in the profile allows Advisers to review your interests and questions so that they can better assist you during advising sessions.

You can create a profile at www.UMasroad.umn.edu.

Selecting a Program

Managing Expectations

In order to get the most out of your experience abroad, it is best to have realistic expectations. Don’t be afraid to ask your program provider plenty of questions before applying and make sure that what they are able to offer you matches up with what you are envisioning. Talk to past participants and people who are currently doing the program. Read up on cultural information for the country you are visiting and be prepared for cultural differences.

Goal Setting

Before you begin researching programs, it is important to form goals for this type of experience. Knowing what you hope to get out of your experience will make identifying a suitable program much easier.

Questions to ask yourself:

What are your goals for this opportunity?

- What do you hope to gain from the experience?
- How will the experience relate to your academic, career, and personal goals?

Where do you want to go?

- Rural or urban area
- Do you have the necessary language skills?
- Airfare costs and cost of living
- Political stability of destination

How much time would you like to spend there?

- Consider the length of available programs
- Depth of cultural immersion
- Your available finances
- School or work obligations and family and friends back home.

What would you like the program to include?

- Pre-departure or re-entry orientation
- On-site support and services
- Visa assistance
- Language training
- Organized travel opportunities

What is your financial situation?

- Program fees charged by organizations
- Additional costs such as airfare and international health insurance
- Financial aid
- Scholarships to pay for your experience

Can the experience benefit you academically?

- Major/minor course credit
- Liberal Education credit
- Language credit
- Directed study, research opportunities, or meeting a class service learning requirement

Questions to Ask Prospective Programs

- How far in advance should I apply?
- When will I be notified of my acceptance?
- What will a typical day be like?
• What does the program fee cover? What additional expenses can I expect that are not included in the fee?
• Can I contact a past program participant?
• What is the daily and weekly study/work schedule?
• What kind of advising or guidance will I receive?
• Where will I live and with whom will I live?
• Will I receive pre-departure information?
• Is there an in-country orientation?
• Are my expectations realistic?

Many more questions will come to mind as you do your research and as you discuss a program with the provider. The important thing to remember is to be inquisitive; the more you know about the program, the better your chances of being prepared for the experience and not being disappointed once you arrive on site.

Program Selection Considerations

When selecting a program, you should try to find a program that will meet your academic and/or career goals, help you progress toward your degree, provide the appropriate amount of support, and has features that are important to you. Program type, academics, and finances all impact one another. Some students may:

• Need a program that has specific academic opportunities
• Want a program in a country where their family is from
• Choose to speed up graduation by doing an intensive language program

With careful consideration of your personal factors as well as program information, financial aid, scholarship availability, and your degree requirements, you can make an informed decision about what program is right for you.

Other Important Considerations

Personal Considerations

Discuss with a program selection Adviser how these considerations may affect your selection of, and participation in, a program abroad.

<table>
<thead>
<tr>
<th>Health</th>
<th>Athletics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Budget</td>
<td>Diet</td>
</tr>
<tr>
<td>Physical/Hidden Disability</td>
<td>Family/Children</td>
</tr>
<tr>
<td>GLBTA Identity (Gay, Lesbian, Bisexual, transgender, and Allies)</td>
<td>ROTC</td>
</tr>
</tbody>
</table>

Prerequisites

Requirements for acceptance vary by program and usually include GPA, language level, and class standing.

Length of Program

Programs are available for a semester, academic year, winter break, May session, or summer session.

Cost

Costs of programs vary widely and are influenced by many factors. You should consider expenses usually not included in the program fee, including airfare and spending money.

See Finances on page 12.

Cultural Considerations

After researching different program types and program features, you may think you know what you’re interested in. It is useful when comparing program features to ask yourself: What level of interest and comfort do I have in a different culture?

If you haven’t spent a significant amount of time outside your own culture you may not know what your level of comfort is. This brief section on cultural issues in going abroad will outline some things to think about when considering what type of program and what program features are appropriate and important to you.

There are no “right” answers, which is part of the reason the Learning Abroad Center offers so many options. Every program offers a different level of cultural immersion. No matter where you choose to go abroad or what you choose
to do while you’re there, you will be living to one degree or another outside your cultural comfort zone.

Introduction to Culture

Culture has been defined in literally hundreds of ways for different reasons. For study abroad purposes, culture can be most broadly defined as the shared sets of values, attitudes, beliefs, and behaviors that are widely held by members of the host culture. A traveler will not only need to be aware of these cultural patterns but will have to respond to them appropriately. Because the patterns that exist in various cultures have been passed on by respected leaders and/or elders and have become sanctified over time, they are not only considered good and proper but natural and normal. This is why cultural matters are deeply rooted and intensely felt by members of a society. Therefore, conflict and change involving core values are always accompanied by tension. Studying abroad, which promotes encountering cultural difference and, hopefully, crossing cultural boundaries, can be expected to be uncomfortable and even incomprehensible some of the time.

A good start towards figuring this out begins by acknowledging that:

1. They have a culture
2. You have a culture
3. Some things in the host culture will be similar (or may seem familiar) to yours
4. Some things will be different (maybe in ways you can’t even imagine)
5. One of your main jobs while abroad is to discern:
   - what those differences are…
   - where those differences come from…
   - what those differences mean…
   - and how you are going to respond when conflict or misunderstandings arise.

Reactions to a New Culture

While reactions that signal transition shock are frequent enough to be considered completely "normal" by psychologists and study abroad Advisers, they can present a great personal challenge to students struggling through a difficult period in their adjustment. When travelers begin to ask themselves questions like, "What have I gotten myself into?" "What am I doing here?" "What is the matter with these people?" and "Why can’t they do it the right way?" you can be sure that some degree of transition shock is present.

Sources of stress overseas are often similar to the ones we encounter at home, but they may become magnified in a new setting. Learning abroad can become, often temporarily, more a challenge than a pleasurable experience. A "bad day" at home can usually be attributed to something concrete (a fight with a friend, a bad test result, lack of sleep) and quickly resolved. Sources of stress abroad are sometimes a bit harder to identify.

Examples of common stressors abroad:

1. Functioning in unfamiliar social and academic settings without a clear understanding of how to succeed or avoid failure. "Trying harder" without understanding the "rules" of the culture or modifying your normal behavior tends to compound the problem rather than resolve it.
2. Going abroad with unrealistic expectations and preconceptions of what life would be like and discovering those ideas are naïve, idealistic, or stereotypical.
3. Making every effort to learn the language or culture and failing to make the kind of progress you expected.
4. Attempting to make "foreign" friends, but finding this does not result in the kinds of relationships you had hoped to have.

Often people refer to these issues as “Culture Shock”. More accurately they probably fall under the category of "culture fatigue." Culture shock is a somewhat different and more intense version of the above frustrations and usually arises from sources that are even less obvious and circumstances that persist over a longer timeframe. The kinds of frustrations listed above will likely solve themselves as you become more knowledgeable and competent in the new culture. Although these frustrations are nothing to be feared they should at least be acknowledged. The self-knowledge and coping skills you’ll gain while faced with these challenges are some of the most important outcomes of learning abroad.

Your Experience

While you’ll encounter cultural difference on all programs abroad, some experiences will be more intense than others. This level of intensity can be driven by:

1. The amount of difference between your home and host culture
2. The amount of cultural immersion the program provides
3. The amount of language immersion the program provides
4. The amount of time you’ll spend abroad

Think about these factors as you’re considering your program options and make them part of your selection process. Pushing your comfort zone a little can result in great personal growth, but choosing a program that requires more independence and cultural learning than you’re ready for can mean your goals and expectations won’t be met. Finding a program that matches your level of cultural preparedness and readiness to experience a new culture will be critical to making your experience abroad successful.
Parts of the Cultural Considerations section have been adapted from Dr. LaBrack’s ‘What’s Up with Culture’ website: http://www.pacific.edu/xis/culture/

Program Selection Advising

Program Selection Advising gives you the opportunity to speak one on one with a Learning Abroad Adviser. Theses advising sessions are available by appointment or during the drop-in advising hours. If you have selected a program, and you have questions specific to that program, then you will want to schedule an appointment with the Adviser who works specifically with the program that you have chosen.

Program Selection Advising Hours

<table>
<thead>
<tr>
<th>Drop-in Program Selection Advising Hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday–Friday</td>
<td>12 p.m.–3 p.m.</td>
</tr>
<tr>
<td>Additional Hours on Monday</td>
<td>4 p.m.–6 p.m.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheduled Program Selection Advising Hours</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Monday, Wednesday–Friday</td>
<td>10 a.m.–4 p.m.</td>
</tr>
<tr>
<td>Tuesday</td>
<td>1 p.m.–4 p.m.</td>
</tr>
</tbody>
</table>

*Note that during winter break, spring break, may term, and the summer that this schedule may change. Please check www.UMabroad.umn.edu/about/hours for the most up to date schedule.

Passports, Visas, & Insurance

Passports

In general, the processing time for a passport application is four to six weeks. We recommend that you apply for your passport as soon as possible.

If you already have a passport be sure to check the expiration date. Many countries have visa specifications that require your passport to be valid for up to six months after you plan on being back in the United States.

For more details, visit: www.UMabroad.umn.edu/travel/travDocuments/index

Visas

Many governments require a visa for entry into their country. You must have a passport booklet in order to apply for a visa. Students enrolled in Learning Abroad Center programs should consult their program’s Confirmation Checklist for more information. For students participating in other programs, check with the your program’s sponsor for visa instructions. Visa processes can be lengthy; students may need to pay for several trips to out-of-state consulates as well as request notarized documents from Registrar’s and local government offices.

You can also find current visa information on the US State Department website at http://travel.state.gov/travel/travel_1744.html, or by contacting the consulate or embassy of your host country. Most travel agencies can provide visa services, or you can contact Perry International, a visa processing company, at 312.372.2703 or visit their website online at http://www.perryvisa.com. Keep in mind that there is usually a fee for these services.

The Learning Abroad Center does not advise on visa applications or processing.

Insurance

University of Minnesota students (for up to one term post graduation) participating in a study, work, intern, or volunteer abroad program through the Learning Abroad Center must purchase mandatory international health insurance. The cost of the insurance will be billed directly to your student account. International insurance must be purchased even if the program you are participating on provides insurance.

It is also very important to maintain your US health insurance coverage while abroad. International insurance coverage is NOT valid before you leave or after you return to the US.

For more information, including application instructions, visit: http://www.umabroad.umn.edu/healthSafety/healthInsurance

Academics

Studying abroad does not have to delay your graduation. With proper planning, you can select courses that will fulfill degree requirements to make progress toward graduation.

Academic Planning

1. As you choose your program, research course options. Collect syllabi or course descriptions when possible. Learning Abroad Center Advisers are available to assist you.

2. Meet with your college, major, or minor Advisers to
complete the Academic Planning for Study Abroad form available at [www.UMabroad.umn.edu/academic/academicPlanningForm.pdf](http://www.UMabroad.umn.edu/academic/academicPlanningForm.pdf). At this meeting, discuss the classes you’re interested in taking and identify which requirements they may fulfill. Bring the course syllabi or descriptions to advising meetings.

3. After finalizing classes with your Advisers, keep a copy of the Academic Planning for Study Abroad form for yourself and drop off a copy with the Learning Abroad Center.

4. Save your coursework and upon returning from study abroad, follow up with your Advisers to apply coursework to your degree requirements.

**Academic Policies**

University of Minnesota students are subject to all University of Minnesota policies while abroad. Some policies may be adjusted due to international circumstances.

See [www.UMabroad.umn.edu/policies](http://www.UMabroad.umn.edu/policies) for more details on:

- Academic policies, including the 13-credit policy
- Student Code of Conduct
- A–F/S–N grading
- Cancellation and refund policy
- Transfer credit limits
- Courses that may not be accepted
- Withdrawing from classes while abroad

**Grades**

If you are getting credit for your abroad experience it can take six weeks to several months for it to be posted to your University of Minnesota transcript. The time it takes your credits to be posted depends on how quickly the Learning Abroad Center receives an accurate and complete transcript from your program. In general, resident credits post sooner than transfer credits.

If you require posting of your credit in order to enroll in more advanced classes, maintain athletic eligibility, or retain scholarships, you should be aware of the possibility for delay. If you plan to go abroad in your senior year, particularly in your final semester, you should be aware that your graduation (and hence, future employment or graduate or professional school admission) may be delayed pending the posting of your credit.

Notify the Learning Abroad Center when applying for a program if one of these circumstances applies to you, and be in contact with the Learning Abroad Center Academic Specialist immediately upon your return. Any request to expedite credit merely to view grades cannot be accommodated.

**Credit Types**

The Learning Abroad catalog and website will indicate the type of credit for each program.

**Resident Credit**

- 90% of our programs are resident credit
- Grades received will be calculated into your University of Minnesota GPA
- Individual courses will appear on your University of Minnesota transcript
- Many academic departments have pre-approved course equivalencies
- Many academic departments prefer resident credit when reviewing study abroad coursework
- This is a good option for students with many transfer credits or those restricted by the senior residency requirement

**Transfer Credit**

- Grades received will not be calculated into your University of Minnesota GPA
- Credit will appear on your University of Minnesota transcript as a block of credit, without individual course names
- Check with your department regarding whether they will accept transfer credit for major/minor requirements
- See the Academic Policies section for information on transfer credit limits

**Non-Credit Options**

- The Learning Abroad Center offers some work, internship, and service learning programs that are not credit bearing. Please refer to the Work, Intern, Volunteer & Teach English Handbook, available in the Learning Abroad Center, for more information about these opportunities.

**Transcript Memo**

You will receive a transcript memo reflecting your study abroad experience. For example:

COURSEWORK COMPLETED PRIMARILY IN FRENCH ON THE STUDY ABROAD IN
**Advising Handbook**

**MONTPELLIER, FRANCE PROGRAM.**

**Liberal Education Requirements**

You can fulfill liberal education requirements on most study abroad programs and on some other program types as well. The Learning Abroad Center has a database at [www.UMabroad.umn.edu/academic/libEdNew](http://www.UMabroad.umn.edu/academic/libEdNew) of several hundred courses that have already been approved for liberal education credit. New courses may be submitted online for approval.

**College Requirements**

You may be able to fulfill college requirements while abroad, including a senior paper or honors thesis, field experience, or internship requirement. Be sure to meet with your major, minor and college Advisers to discuss how the courses you plan to take abroad will fit into your academic plan.

**Language Requirements**

Programs are available to develop your language skills, often at an accelerated pace. You may choose to begin, finish, or make progress toward completing a language requirement while abroad.

A list of language intensive programs can be found at [www.UMabroad.umn.edu/programs/language](http://www.UMabroad.umn.edu/programs/language)

**Undecided Majors**

Learning abroad can help your degree program even if you have not yet declared a major. In fact, going abroad is a great way to explore your academic interests. Be sure to save your coursework from your courses abroad so that you can review them with your academic Adviser upon your return.

**Learning Abroad Minor**

The learning abroad minor is an individualized, interdisciplinary College of Liberal Arts (CLA) minor that integrates a study abroad experience with related University of Minnesota coursework. The minor is open to all students, regardless of college of enrollment. The minor is an excellent way to highlight your study abroad experience, as all the coursework is directly relevant to your international experience.

- Whatever your college and/or major, earning a learning abroad minor will give you the opportunity to increase your awareness, understanding, and appreciation of other cultures and your own.

- Requirements include a study abroad experience of at least eight weeks and earning a minimum of six credits, two years of college-level second language study appropriate to the study abroad experience, two intercultural communication courses, and six credits in upper division coursework focusing on the country of study.

- The coursework taken prior to your departure will help prepare you for the transition to living abroad so that you can get more out of your experience abroad.

- The coursework taken after you return will help you readjust to life in the US and provide you with an opportunity to share your experience.

- Coursework for the learning abroad minor may overlap with courses you already plan to take for your major(s), other minor(s), or liberal education requirements.

For more information about the learning abroad minor, ask a Learning Abroad Center Adviser, pick up a brochure, or check out the Learning Abroad Center website at [www.UMabroad.umn.edu/academic/learningabroadminor/index](http://www.UMabroad.umn.edu/academic/learningabroadminor/index).

**Global Identity: Connecting Your International Experience to Your Future**

Learn how to effectively showcase your study abroad experience to future employers, graduate/professional schools, and scholarship committees through this optional course available to all students on semester and academic year Learning Abroad Center-sponsored, cosponsored and exchange programs. The Global Identity course assignments and instructor feedback will guide you to incorporate your own culture and language learning into a professional portfolio. The assignments build upon each other from “Establishing Expectations” to “Job skills + Overseas Experience = A Step Ahead of the Rest”. This one-credit online course also provides an additional layer of support to you while abroad.

More details on the course, including a sample syllabus, can be found at [www.UMabroad.umn.edu/academic/globalidentity/index](http://www.UMabroad.umn.edu/academic/globalidentity/index)

**Learning Abroad Opportunities**

**Study Abroad**

Study abroad is an academically focused time overseas during which you accrue academic credit toward a degree program at your home institution. These opportunities can take many forms, from short 3-week programs, to field-based work lead by a faculty member to a full semester or year at an institution abroad. Sorting through the vast array of study abroad models, types and features can be a daunting task. This entire handbook is a resource dedicated to assisting you in that task, but it is
also helpful to outline some specifics about the different study abroad options you might encounter as you do your research.

Program Types

University of Minnesota students have access to a variety of learning abroad programs. As you are researching programs, you will find that they fall into five general categories.

Learning Abroad Center/Sponsored Programs

• These programs are administered by the Learning Abroad Center.

• Learning Abroad Center programs are generally more affordable, offer later application deadlines, and have faster application review and acceptance.

• Programs have a high level of on-site support and may be led by University of Minnesota faculty.

• Learning Abroad Center staff are most familiar with these programs and course syllabi or descriptions can usually be found on the Learning Abroad Center’s website.

• Programs award University of Minnesota resident credit.

• Programs are referred to on the web as (Learning Abroad Center).

Cosponsored Programs

• These programs are administered by other institutions and organizations, and have been evaluated and endorsed by the Learning Abroad Center.

• Be mindful of two separate application processes.

• On-site support varies, but most programs offer comprehensive on-site support.

• Learning Abroad Center Advisers can offer some information, but specific program and course information must be obtained from the program sponsor.

• Programs may offer University of Minnesota students a discount or scholarship.

• Programs award University of Minnesota resident credit.

• Programs are referred to by provider name (e.g. CIEE, Butler).

College/Departmental/Custom Programs

• The Learning Abroad Center provides assistance only with registration, financial aid, and insurance.

• Programs are usually led by University of Minnesota faculty.

• Programs are administered by University of Minnesota colleges or academic departments (questions about the program should be directed to the department).

• Programs are designed for majors in the sponsoring academic department.

• Programs usually award University of Minnesota resident credit.

• Programs are referred to on the web with acronym of college or department (e.g. CSOM, CSOE, DHA).

Exchange Programs

• Enroll in foreign universities and take classes in most academic areas offered at the university.

• Some exchanges offer full or partial scholarships.

• Ideal for an independent student. On-site support may be limited and you will live and study like a student from that country.

• Program and course information may be less accessible.

• Deadlines to apply can be up to 12 months in advance.

• Exchanges may award resident or transfer credit, depending on the type of exchange.

• Programs are referred to as an Exchange in the program name.

Outside Programs

• Programs are administered by organizations or institutions with no affiliation with the University of Minnesota or the Learning Abroad Center.

• Learning Abroad Center staff can assist you with registration, financial aid, and insurance, but provide no endorsement for outside programs.

• You are required to be very independent, investigate
programs yourself, and gather all application and program information from the program sponsor.

- Programs do not appear on the Learning Abroad Center website.
- You may receive transfer credit for an outside program.

Program Features

English
- Courses taught in English are available in both English-speaking and many non-English-speaking countries.
- Programs may combine courses taught in English with a course taught in the language of the host country.

Another Language
- University study abroad programs in non-English-speaking countries generally require the equivalent of at least four college semesters of prior language study.
- Learning a language in-country may speed up language proficiency.

Field Based or Classroom-Based Coursework
Study abroad programs offer courses that are field-based, classroom-based with local excursions tied to course content, or solely classroom-based. Most classroom courses include lectures, discussions, laboratory work, and/or tutorials.

Classes Primarily with Host-Country Students (University Study)
- Classes are taken at a university abroad, allowing you to choose from a variety of courses.
- Programs offer further cultural immersion with local students.
- Program dates follow the academic calendar of the university abroad, rather than the University of Minnesota calendar. Semesters may begin earlier or end later than the US academic calendar.
- You are expected to perform at the same level as a local student and are graded accordingly.

Classes Primarily with US Students (Study Center)
- Classes are usually taught in a study abroad center for U.S. or international students by instructors experienced with study abroad students.
- Courses are often similar to US classes with syllabi, regular assignments, and more frequent exams.

- Programs usually follow the US semester calendar.
- Programs generally have a narrower selection of courses.

Combined Option
- Programs allow you to experience both university and study abroad center educational settings.
- This is ideal if you would like to take only a few university courses taught in the host language because you are not confident in your foreign language fluency.

Internship
Programs may include an internship, earning you academic credit for work experience in-country.

Research
Conducting research abroad allows you to use local resources, such as interviewing locals, utilizing libraries, or visiting in-country organizations.

Excursions
Many programs offer excursions to various points of interest around the city or country. These may be day trips, weekend trips, or week-long excursions. You may also choose to travel independently when classes are not in session.

Housing Options
Housing is usually arranged for you and may include a homestay, apartment, or dormitory.

On-Site Staff, Support, & Services
On many programs, staff are available in-country to meet you upon arrival, conduct orientation, lead excursions, coordinate housing, and provide academic advising. Other programs require more independence and offer fewer services.

Meals
Depending on your housing you may prepare your own meals, have a meal plan, or have meals prepared for you.

Application Deadlines
Application deadlines vary from 3 to 12 months in advance of the program start. You are encouraged to apply early.

Service Learning
Some study abroad programs may offer a class in service learning or employ service learning community placements to achieve the overall academic objectives of the program. Service learning programs combine service to the community with student learning in a way that fosters a
student’s sense of civic responsibility and benefits both the student and the community.

Service learning permits you to:

- Volunteer in a host community as part of a credit-bearing course
- Immerse yourself in social realities of your host country
- Reflect upon your own socio-cultural values and understandings
- Improve your cross-cultural skills
- Gain insights into issues of class, power, privilege, and social justice
- Develop new perspectives on the US and its social issues

Combining Two International Experiences

Combining two international experiences can be a great way to extend your international experience and put to use what you have already learned about a country. Students who plan to study abroad may wish to consider combining their study abroad with a work, intern, or volunteer opportunity after their study abroad experience. The Learning Abroad Center does not recommend a work, intern, volunteer, or service learning program immediately prior to study abroad. Consider the benefits and challenges of combining your international opportunities and then talk with a Learning Abroad Center Adviser in more detail.

Benefits

- Provides two different means of local community integration.
- Allows initial support with a study program, followed by a more independent opportunity that will facilitate personal and professional growth.
- Offers the possibility to build on what you learned in the classroom in a professional or community context.
- Solidifies the language and communication skills you gained while studying abroad.
- Builds a support system to ease transition to a more independent opportunity by studying first.
- Contribute to funding for your study abroad experience or other financial obligations through paid opportunities.

Challenges

- Requires advance planning to meet application, visa, insurance, and other logistical requirements for both opportunities prior to departure for the first experience.
- Demands motivation to arrange a program independently or to commit to additional time abroad.

Finances

The Learning Abroad Center knows that for many students, the cost of learning abroad is a significant consideration. Fortunately, financial aid and scholarship resources are available and many study abroad programs are comparable with the cost of studying at the University of Minnesota.

If you are pursuing a work, intern, or volunteer program that does not award credit, financial aid and scholarships are generally not available.

Researching Costs and Creating Budgets

Virtually all programs offered by the Learning Abroad Center have a detailed budget estimate available online or in the resource center. Budget estimates include all program costs, including expenses not covered by the program fee such as airfare, textbooks, or essential daily expenses, so you can know the comprehensive cost of a program. If you need help, ask an Adviser how to access budget estimates for your program. Program catalogs and brochures usually do not list the most up-to-date fees, nor are the fees all-inclusive. Make special note of programs with fee reductions or scholarships. Learning Abroad Center sponsored programs are among the most affordable opportunities. A few programs include a full-scholarship. A list of programs offering reduced fees and scholarships can be found on the Learning Abroad Center’s financial resources website under the heading “compare costs”.

Using the Budget Planning Worksheet on page 35 in this handbook, consider these expenses as well as elective expenses such as travel or souvenirs. Note that the Budget Planning Worksheet indicates with an asterisk which costs are generally paid out-of-pocket prior to the release of financial aid or scholarships.

Determine how much you feel comfortable spending and how much you are able to earn or borrow. If cost is a major factor, explore less expensive countries or cities, different program types, or shorter programs. Begin this process early to have more time to save. Choose the program that best fits your academic career and personal goals, while keeping a realistic budget in mind.

For a point of reference, the University of Minnesota’s 2010–11 annual cost of attendance for a full-time student paying tuition plus room and board is $23,058 for residents, and $34,688 for non-residents.
Up Front Costs

You must pay a portion of program expenses, such as an application fee, airfare, and your deposit, up to several months before your program starts and before the release of financial aid or scholarships. Plan ahead and be prepared to pay these expenses. If you are using financial aid, you cannot defer these payments until financial aid is released.

The following are examples of items that often need to be paid for well in advance, with approximate amounts you may owe:

- Application fee: $25–$100
- Nomination fee (exchange programs only): $50–$400
- Confirmation deposit: $400–$500
- Housing Deposit (co-sponsored programs): $300–$500
- Airfare: $500–$2,000
- Travel to obtain visa and visa fees: $200–$1,000

If you participate on an Outside Program, you will be required to pay your administrative and insurance fees, and possibly your entire program fee, before your financial aid is released. Consult your program provider for billing policies and to ask if payment arrangements can be made prior to confirming your participation on the program.

Billing

Learning Abroad Center program fees are posted to your University of Minnesota student account shortly before the start of your term abroad. You will receive an email notice in your University of Minnesota email account with a link to view online the total amount due and payment due date(s) in student accounts.

You can view your student accounts online anytime at the One Stop Student website www.onestop.umn.edu. Under the "Finances" category, click on "Your Student Account." Enter your X.500 Internet user ID and password.

If you are participating on an academic or calendar year program, the amount billed to your student account is for the current semester portion of the bill only. The amount due reflects any previous payments (which includes deposits).

If you receive financial aid from the University, the awards will also be deposited into your student account and will be deducted from the total program fee. You may arrange for any excess aid to be directly deposited to your checking account.

Students participating on outside programs will be billed directly by their program providers. If you elect to use the Learning Abroad Center's outside program process, the administrative fee and insurance will be billed to your student account.

If you are studying on a program offered by a U of M campus other than your home campus, the process outlined above will be slightly different. Review the billing website for multi-university students at www.UMabroad.umn.edu/programs/accept/multiuinfo.

Financial Aid Overview

Financial aid (loans, grants, and scholarships) is available for study and intern abroad experiences awarding credit. Generally, work and volunteer opportunities do not grant academic credit, and intern and service learning programs may not award credit, and therefore cannot be funded by financial aid. If you choose a non-credit program, credit may sometimes be obtained through directed study or research. Consult a Learning Abroad Center Adviser if you wish to pursue directed study or research abroad.

You must be an active (i.e. currently enrolled) University of Minnesota student enrolled in a degree-seeking or eligible certificate program to be eligible for financial aid. Consult the Office of Student Finance in 200 Fraser Hall or at 612.624.1111 if you are uncertain whether you are eligible for financial aid. Even if you have not received aid in the past, you should consider applying for financial aid for the period of your study abroad.

Additional Eligibility Considerations:

- Additional financial aid will likely be awarded in the form of loans
- Financial aid award may not cover the entire cost of study abroad experience
- For May and summer, a minimum of six credits is required to access financial aid
- Summer aid may only be available to students who have not already used up their financial aid during fall and/or spring semester
- Terms of summer financial aid may be less favorable (e.g. higher interest rates, required co-signers, loans awarded instead of grants)

Financial Aid Process

To access financial aid for study abroad, you will need to complete the following four steps:

1. Complete your Free Application for Federal Student Aid (FAFSA)
2. Schedule and attend a Financial Aid Preview Meeting
3. Request a Study Abroad Cost Estimate (SACE)
4. Submit your SACE to the Office of Student Finance
Each step is explained below. For additional details, visit our financial aid web page at www.UMabroad.umn.edu/financial/aid/index. You will need to complete these steps at least two months prior to departure for your study abroad program.

Step 1: Complete Your Free Application for Federal Student Aid (FAFSA)

Apply as early as possible—at least six months before your program starts, but not before January 1 for the following academic year. Apply online at www.fafsa.ed.gov. Allow at least two weeks for processing.

Fill out the FAFSA as if you normally would were you attending the University of Minnesota. Once you submit an official SACE, your financial aid award package will be reassessed by the Office of Student Finance.

There is no fee to apply, so it is ideal to apply for aid even before you have applied to your program. The earlier you apply, the earlier you can find out your award and plan a budget. Applying early may also increase your chances of accessing more desirable forms of aid that have limited availability.

If you have never used financial aid before, consult with the Office of Student Finance about your options and timing.

Step 2: Schedule and attend a Financial Aid Preview Meeting at 200 Fraser Hall

Preview meetings offer the chance to see how much aid you have available for your study abroad program before you apply and/or pay any non-refundable fees or deposits. It is especially important if your decision to participate on a study abroad program heavily depends on the amount of your financial aid award. At the meeting, the financial aid Adviser will also answer any additional questions you have about accessing financial aid for study abroad. This meeting can help you plan, if necessary, how much you will likely need to work and save prior to leaving to make up the difference in cost.

Note: It is recommended you have this meeting before you pay any non-refundable deposits or fees. You may even schedule a preview meeting if you have not yet applied to or have been accepted by your study abroad program. If you have already paid your deposit and confirmed your participation in a program, you may obtain a Study Abroad Cost Estimate (see below) without first scheduling a preview meeting.

To arrange a preview meeting:

• Obtain a budget estimate for your program from the Learning Abroad Center or your program provider. Consult a Learning Abroad Center program selection Adviser if you are having difficulties locating a budget. Be sure to consider all costs, including those not listed in the published program fees, such as airfare, additional meals, textbooks, travel to obtain student visas, and insurance. Use the budget worksheet provided in this handbook to help make these comparisons easier.

• Call 612.624.1111 to set up a meeting with a financial aid Adviser in 200 Fraser Hall. Be sure to state that you want a financial aid preview meeting for study abroad.

• Bring the budget estimate to the meeting. If you are considering multiple programs or additional terms, bring estimates for each program or scenario.

• If, after the preview meeting, you wish to proceed with your study abroad plans, you can complete the next steps.

Step 3: Request a SACE from the Learning Abroad Center

The SACE is the official document used to modify your aid eligibility. If you plan to use financial aid, you must request an official SACE from the Learning Abroad Center and submit it to the financial aid office. It documents all eligible financial aid costs of your study abroad program and is used to adjust your cost of attendance from University of Minnesota costs to your study abroad program costs. A SACE may increase or decrease your cost of attendance, depending on the program.

Note that you will be required to pay a non-refundable deposit in order to obtain your SACE. For this reason, you are strongly encouraged to schedule a financial aid preview meeting before requesting a SACE.

The process for requesting a SACE varies by program. Visit www.UMabroad.umn.edu/financial/aid/sace for program-specific instructions for requesting a SACE.

If you are using scholarships (and do not wish to receive loans or grants), check with the Office of Student Finance or with the scholarship provider to inquire whether you will need a SACE or other form of documentation of your cost of attendance. In most cases, you will not need a SACE. Scholarships awarded by the Learning Abroad Center do not require a SACE in order to access the funds.

Step 4: Submit your SACE to the Office of Student Finance in 200 Fraser Hall

Each step is explained below. For additional details, visit our financial aid web page at www.UMabroad.umn.edu/financial/aid/index. You will need to complete these steps at least two months prior to departure for your study abroad program.

Step 1: Complete Your Free Application for Federal Student Aid (FAFSA)

Apply as early as possible—at least six months before your program starts, but not before January 1 for the following academic year. Apply online at www.fafsa.ed.gov. Allow at least two weeks for processing.

Fill out the FAFSA as if you normally would were you attending the University of Minnesota. Once you submit an official SACE, your financial aid award package will be reassessed by the Office of Student Finance.

There is no fee to apply, so it is ideal to apply for aid even before you have applied to your program. The earlier you apply, the earlier you can find out your award and plan a budget. Applying early may also increase your chances of accessing more desirable forms of aid that have limited availability.

If you have never used financial aid before, consult with the Office of Student Finance about your options and timing.

Step 2: Schedule and attend a Financial Aid Preview Meeting at 200 Fraser Hall

Preview meetings offer the chance to see how much aid you have available for your study abroad program before you apply and/or pay any non-refundable fees or deposits. It is especially important if your decision to participate on a study abroad program heavily depends on the amount of your financial aid award. At the meeting, the financial aid Adviser will also answer any additional questions you have about accessing financial aid for study abroad. This meeting can help you plan, if necessary, how much you will likely need to work and save prior to leaving to make up the difference in cost.

Note: It is recommended you have this meeting before you pay any non-refundable deposits or fees. You may even schedule a preview meeting if you have not yet applied to or have been accepted by your study abroad program. If you have already paid your deposit and confirmed your participation in a program, you may obtain a Study Abroad Cost Estimate (see below) without first scheduling a preview meeting.

To arrange a preview meeting:

• Obtain a budget estimate for your program from the Learning Abroad Center or your program provider. Consult a Learning Abroad Center program selection Adviser if you are having difficulties locating a budget. Be sure to consider all costs, including those not listed in the published program fees, such as airfare, additional meals, textbooks, travel to obtain student visas, and insurance. Use the budget worksheet provided in this handbook to help make these comparisons easier.

• Call 612.624.1111 to set up a meeting with a financial aid Adviser in 200 Fraser Hall. Be sure to state that you want a financial aid preview meeting for study abroad.

• Bring the budget estimate to the meeting. If you are considering multiple programs or additional terms, bring estimates for each program or scenario.

• If, after the preview meeting, you wish to proceed with your study abroad plans, you can complete the next steps.

Step 3: Request a SACE from the Learning Abroad Center

The SACE is the official document used to modify your aid eligibility. If you plan to use financial aid, you must request an official SACE from the Learning Abroad Center and submit it to the financial aid office. It documents all eligible financial aid costs of your study abroad program and is used to adjust your cost of attendance from University of Minnesota costs to your study abroad program costs. A SACE may increase or decrease your cost of attendance, depending on the program.

Note that you will be required to pay a non-refundable deposit in order to obtain your SACE. For this reason, you are strongly encouraged to schedule a financial aid preview meeting before requesting a SACE.

The process for requesting a SACE varies by program. Visit www.UMabroad.umn.edu/financial/aid/sace for program-specific instructions for requesting a SACE.

If you are only using scholarships (and do not wish to receive loans or grants), check with the Office of Student Finance or with the scholarship provider to inquire whether you will need a SACE or other form of documentation of your cost of attendance. In most cases, you will not need a SACE. Scholarships awarded by the Learning Abroad Center do not require a SACE in order to access the funds.

Step 4: Submit your SACE to the Office of Student Finance in 200 Fraser Hall
By submitting your SACE to the Office of Student Finance, you are officially requesting an adjustment to your financial aid award. Most students who have already had a financial aid preview meeting can simply drop off the form. However, you or your financial aid Adviser may request a follow-up appointment when submitting the SACE, especially if your financial situation has changed since your preview meeting, or if you chose to skip the preview meeting step.

**Power of Attorney**

It is extremely important that you select a contact person and grant them power of attorney. Do this in addition to completing the Release of Information form and granting parent/guest access online if you are using financial aid. Completing the appropriate written power of attorney documentation allows your contact person to take care of most unanticipated financial affairs while you are out of the country. Without power of attorney, it will be difficult or impossible due to federal student privacy laws, for your contact person to obtain information on your financial aid, complete financial aid paperwork, or resolve other financial and legal matters. More details are available at the Learning Abroad Center or on the web at [www.UMabroad.umn.edu/policies/financeCancellation/powerOfAttorney](http://www.UMabroad.umn.edu/policies/financeCancellation/powerOfAttorney).

To obtain a power of attorney from Student Legal Services, you must schedule an appointment; walk-in appointments are not available.

**Scholarships**

Do not wait for organizations or people to come to you about scholarships. The most successful recipients take the initiative to ask about scholarships available and invest a fair amount of time researching funding opportunities. They also apply for many scholarships to increase their chances, and ask others to help them proofread their scholarship essays. Remember scholarship deadlines may come before program deadlines.

Start researching possible scholarships early—at least one semester to two years prior to when you plan to go abroad. Most scholarship deadlines are well before your program deadline, often a year or more prior to the actual award year. In most cases, you may apply for the scholarship before you apply for, or have been accepted by, your program.

The Learning Abroad Center administers a number of scholarships. These scholarships are awarded based on an essay question, rather than financial need or academic merit. All students are encouraged to apply for the scholarships for which their program is eligible. For details on the application, essay question, eligible programs, or deadlines, visit [www.UMabroad.umn.edu/financial/scholarships/uofmscholarships](http://www.UMabroad.umn.edu/financial/scholarships/uofmscholarships).

Review the scholarship database on the Learning Abroad Center website and check with organizations to which you or your family belong. Remember that you may be able to apply general scholarships toward international experiences, so extend your search beyond study abroad scholarships. Also check with your program sponsor about scholarships designated specifically for their program participants. Your host country’s local cultural organizations may also offer scholarships. You may use the following websites to search for scholarships. In addition to listing scholarships, many also provide helpful hints for financing your international opportunity.

- [www.UMabroad.umn.edu/financial/scholarships/](http://www.UMabroad.umn.edu/financial/scholarships/)
- [www.onestop.umn.edu/onestop/Financial_Aid/grants.html](http://www.onestop.umn.edu/onestop/Financial_Aid/grants.html)
- [www.mrs.umn.edu/cerp/abroad/](http://www.mrs.umn.edu/cerp/abroad/)
- [www.worldstudy.gov](http://www.worldstudy.gov)
- [www.fastweb.monster.com](http://www.fastweb.monster.com)
- [www.fnaid.org](http://www.fnaid.org)

Although most of the Learning Abroad Center’s scholarships are not awarded based on geographic location, some other scholarships are. In general, there are more scholarships available to students going to non-traditional sites, i.e. outside of Europe and Australia. You may be able to find less expensive opportunities with more scholarship money available by exploring options in Africa, Asia, and Latin America. In addition, many scholarships or program fee reductions are available for students who choose to stay for an academic year versus a semester or summer.

The University of Minnesota encourages students to study abroad. To support students, many colleges (such as CSE, CDES, and CBS) also have scholarships available to study abroad students. Check your college website or ask your college Adviser for details on how to apply.

**Other Creative Ways to Raise and Save Money**

Be creative and diligent in finding ways to fund your experience abroad. When asking for contributions, explain how you intend to use the money or donated items. In return for financial assistance, offer to contribute your services or knowledge once you return. This can include sharing your photos or stories, making a presentation, cooking a meal, promoting an educational or business exchange, or writing a newsletter article for a high school, church, or library program. You may also offer to update your donors with a monthly email or blog post while you are abroad.
Other suggestions for funding include:

- Find work or pick up extra hours during breaks to earn extra money. Plan early and spend carefully now so you have enough time to save.

- Check local libraries, high schools, alumni associations, religious organizations, chambers of commerce, city halls, Lions Clubs, travel agents, media (TV, newspapers, radio stations), country clubs (some will offer scholarships to students who worked there as caddies!), etc. for scholarships, or ask them to sponsor a pancake breakfast or raffle on your behalf.

- 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.

- Seek professional organizations in the area in which you plan to work, or are working, and inquire about grants or scholarships.

- Ask credit unions, banks, or major corporations for donations or scholarships.

- Have your parents ask their employers about scholarships for children of employees.

- Ask a relative for a low- or no-interest loan.

- Forego birthday and holiday gifts in exchange for money for study abroad.

- Ask your friends and neighbors to help contribute money or used items, such as a backpack or travel gear. Also ask local stores to contribute supplies.

- Sell your non-essential items at a garage sale. Ask friends and family to donate items for the sale, and let people know the purpose of the garage sale.

- If you have a talent, do artwork, bake cookies, or build crafts or similar items and sell them.

- Ask your fraternity or sorority to sponsor you.

- Organize a car wash in your neighborhood.

- Arrange for someone to sublet your apartment while you are gone. You may use the bulletin board outside of the Learning Abroad Center to post your ad.

- Offer to let a relative or friend use your car while you are gone in exchange for helping you make your car payments. Or, if your car is paid off, ask for a small amount of money.

- Shop around early for your international airline tickets. Online vendors do 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.

- Look into alternative student loans if you do not qualify for need-based financial aid. Contact the Office of Student Finance at 612.624.1111 for a list of alternative loans.

**Working While Abroad**

Sometimes it is possible to work while engaging in another opportunity abroad, just as you might work while studying on campus at the University of Minnesota. While this can be a positive opportunity, there can be more complications doing this abroad than at home. It is generally to your benefit to explore this option only if you have experience successfully working while studying in the US.

Start by talking with your program’s Advisers. On some programs, the academic schedule or rigor makes it impossible to simultaneously work and succeed academically. If your program’s Advisers tell you that working while abroad may be an option, here are more points to consider:

**Benefits**

- Experience deeper immersion in the host culture.

- Experience non-academic host culture settings.

- Get to know more people from a wider spectrum of the host culture (not just students).

- Earn money to help pay for your experience abroad or for financial obligations at home.

**Challenges**

- You may need more study time abroad than in the US, particularly if your coursework is taught in another language.
• Your work schedule can limit your free time and freedom to travel.
• You may miss out on excursions, activities, travel, etc. due to your work schedule

Questions
• Is it legally possible to work in my program’s country?
• Are visa requirements different if I want to work and study?
• Is it realistic to expect that I can find employment in my host country?
• Can I find work for which my language skills are sufficient?
• Am I planning a healthy balance between studies, work, community/extracurricular group involvement, and personal leisure? Because of the time and energy needed to adjust to and become involved in a different culture, leave yourself more free time than you need at home.

Frequently Asked Questions

Choosing a Program

Can I study in a country with a travel warning?
The University of Minnesota has a policy governing education abroad in countries with travel warnings and reserves the right to suspend or cancel a program when a significant health or safety risk is raised. The University reserves the right not to allow students to register for credit, nor will they be eligible for financial aid, if a student decides to participate on a program in a country under a travel or health warning. See www.international.umn.edu/travel_warning for more information or to petition to study abroad in a country with a travel warning.

What if I can’t find what I’m looking for?
If the programs in the Learning Abroad Catalog or website do not match your needs, you are welcome to participate in an outside program, which is a program not affiliated with the University of Minnesota. It is important to work with the Learning Abroad Center if you choose this option so you can be helped with credit transfer and accessing your financial aid. For more information about outside programs, review the outside programs website at www.UMabroad.umn.edu/programs/outside/index.

How can I contact past participants?
Most Learning Abroad Center sponsored programs will include contact information for past participants on the program website. For other programs, you may contact the program provider or the Learning Abroad Center for a list of recent past participants willing to share their contact information.

Can I study at another US university?
The National Student Exchange (NSE) offers the opportunity to study at another US university. For more information on NSE, contact the Off-Campus Study Programs office in 240 Appleby Hall or call 612.626.2044.

What are my options to study abroad as a graduate student?
Some Learning Abroad Center programs are open to graduate students. You can also investigate pursuing an entire graduate degree abroad. If you are a graduate student, it is essential that you work closely with the graduate school or your professional school, your faculty Adviser, and the director of graduate studies in your department. After consulting your department, make an appointment to meet with the Learning Abroad Center graduate Adviser. Graduate students do not need to attend a First Step Meeting.

Many University of Minnesota graduate departments have established exchange agreements with foreign universities, and your department or college may have internal resources, programs, or faculty activity abroad that are not well publicized. For information on pre-dissertation or dissertation research abroad, contact the Office of International Programs in 100 University International Center or visit www.international.umn.edu.

Eligibility & Applying for a Program

I have a disability. Can I still go abroad?
Yes. Students with disabilities are encouraged to explore opportunities abroad. The Learning Abroad Center has information on accessibility at over 40 study abroad sites in 22 different countries. By working with Learning Abroad Center and Disability Services Advisers, you can discuss your accommodation needs and select an appropriate site. Necessary accommodations can be made for hidden and learning disabilities. Advance planning is essential. Visit www.UMabroad.umn.edu/access. Special study abroad scholarships are also available to students registered with Disability Services.

How many times can I study abroad?
Many University of Minnesota students study abroad more than once. There is no official limit on the number of times you can study abroad. However, you do need to plan carefully by working with the Learning Abroad Center and your college and major Advisers.

What if my GPA is less than what is required?
Some programs may be flexible on the GPA they accept—check with the program sponsor. You may also ask about other programs to nearby sites that have different GPA requirements.
**Advising Handbook**

**Can I study abroad my first semester at the University of Minnesota?**

The Learning Abroad Center strongly encourages you to spend at least one semester on campus as a degree-seeking student before studying abroad. First semester students encounter many problems with completing academic planning, financial aid, and registration.

**Can I study abroad my last semester at the University of Minnesota?**

Yes, but there are a number of issues to consider. These may include the impact of a delayed transcript on admission to graduate school or employment, petitioning for credits to apply to your degree after you return, and eligibility for financial aid. Talk with a Learning Abroad Center Adviser for more details.

**How many times will I need to come into the Learning Abroad Center?**

You will need to visit the Learning Abroad Center several times before you depart. The number of times can vary depending on the student. In general, students visit for a First Step Meeting, program selection, to turn in supplemental application & confirmation materials, to complete financial aid paperwork, and to attend orientation. It is especially recommended that you visit for help with selecting a program and using financial aid.

**Do I need to be a full-time student the semester before I study abroad?**

In most cases, full-time student status is required the semester prior to your term abroad. Consult with a Learning Abroad Center Adviser on your specific situation.

**Safety & Support Services**

**What resources are available to address diversity issues?**

You are encouraged to explore information in the Learning Abroad Resource Center that focuses on women, students of color, GLBTA students, and heritage-related study abroad. You are invited to openly share your concerns about diversity issues abroad with any Adviser at the Learning Abroad Center.

**What safety measures are there for study abroad?**

Current international situations and events are monitored on a daily basis to ensure your best interests. Each program’s on-site staff confirms that students feel safe and supported overseas, and all reasonable and feasible precautions are taken so you have a safe experience abroad.

**Will I need to buy international health insurance for the period of my study abroad?**

It is important to be in good health and have adequate medical insurance in case of illness or accident while abroad. Mandatory international health insurance is provided through Cultural Insurance Services International (CISI) for students going abroad through the Learning Abroad Center. The cost of this insurance is included in most program fees. In addition, you must maintain your US-based health coverage, including hospitalization coverage, during your time abroad in case you need care after your return for illness, injury, or a pre-existing condition.

**Financial Planning**

**Can I use financial aid for study abroad?**

Yes! It is possible to use financial aid for virtually every study abroad option. Even if you have not received aid in the past, you should consider applying for financial aid for the period of your study abroad.

**Do my grades affect my future financial aid?**

Successful completion of the program will affect your financial aid status in the same way that it would if you studied on campus. Read and be familiar with the Satisfactory Academic Progress Policy for Financial Aid Recipients. For more information, please refer to onestop.umn.edu/onestop/Financial_Aid/SAP.

**What kind of aid is available?**

There are three basic types of financial aid:

**Need-based financial aid:** This type of aid is based on an evaluation of your financial need and is processed by the University of Minnesota Office of Student Finance. It includes the Minnesota State Grant, Federal Pell Grant, Ford Federal Direct Subsidized Loan, and assorted University of Minnesota Trust loans and grants.

**Supplementary loans:** These loans are not need-based and are designed to supplement the parent/student contribution to your educational costs. They can be used alone or in conjunction with need-based financial aid to finance your study abroad costs. Supplementary loans involve a separate application process through the Office of Student Finance and
include the Ford Federal Direct Unsubsidized Loan, Student Educational Loan Fund (SELF), and Ford Federal Direct PLUS (i.e. loan for parents).

**Scholarships:** An expanding variety of study abroad scholarships are available to University of Minnesota students. Visit the Learning Abroad Center, research scholarships on the Learning Abroad Center’s website, or talk with a Learning Abroad Center Adviser for information on other scholarship opportunities.

**When should I start applying for financial aid?**
Complete the FAFSA early, but not before January 1 for the following academic year. Application deadlines are posted on the FAFSA web site. Keep in mind that financial aid procedures for study abroad will take additional time and planning. Most scholarship application deadlines are from six months to one and a half years prior to departure.

**Can my financial aid be released early because I am leaving for my program before aid is normally disbursed?**
Students studying at universities in Australia, New Zealand, Asia, South America, and other southern hemisphere sites will often encounter this issue. Even if your program starts before financial aid is disbursed, you will not be able to request an advance of your financial aid. Students participating on May session programs will likely receive their aid after they return in mid-June. Fortunately, Learning Abroad Center-affiliated program fees, with the exception of the deposit, are generally due after financial aid is released.

**Do I need to apply to a program before I can find out how much aid I can access for study abroad?**
No, but you will need to have narrowed down your search to one or two programs. The Learning Abroad Center actually recommends that you arrange a Financial Aid Preview meeting with a financial aid Adviser at One Stop to review your eligibility before you have applied to a program.

**Do I need to apply to a program before I can apply for scholarships?**
The Learning Abroad Center urges you to start applying for scholarships before or while you are applying for your program because many scholarship deadlines are earlier than program application deadlines.

**Can I use my financial aid to pay my program deposit?**
You will need to pay your deposit before your financial aid is released. Don’t wait until your aid is disbursed to pay the deposit because you will likely lose your place in the program. Rest assured that the amount of the deposit is calculated in your total cost of attendance when financial aid is awarded.

**Do I need a SACE even if I only plan to use scholarships?**
In most cases a SACE is not required if you only plan to use scholarships to study abroad. Ask your scholarship provider if any documentation is required in order to access your scholarship funds. If documentation is required, an unofficial budget estimate will usually work in place of a SACE. You will, however, need to obtain a SACE if you would like to be considered for additional types of financial aid, such as loans or grants.

**Do I need a SACE if I don’t need my aid award adjusted?**
Because your financial aid cannot exceed the cost of attendance for your chosen study abroad program, you will still need to submit a SACE to the Office of Student Finance to document your actual cost of attendance. You will also receive important information at your meeting with the financial aid Adviser regarding access to your aid while abroad, regardless of whether your financial aid needs to be adjusted.

**Are all University of Minnesota students eligible for financial aid?**
University of Minnesota students must be enrolled in a degree-seeking or eligible certificate program to be eligible for financial aid through the University.

**Are there limits on the amount of financial aid I can receive?**
Yes, there may be limits, especially for May and summer session programs since these programs are part of the previous academic year. Your financial aid, including scholarships, can never exceed the cost of attendance for your chosen study abroad program. Discuss your situation with an Adviser at the Office of Student Finance and review the Financial Aid Overview* section of this handbook. We strongly recommend you arrange a Financial Aid Preview Meeting with a financial aid Adviser to discuss your eligibility based on the cost of studying abroad. (* See page 22 for more details)

**How much of my costs will financial aid cover?**
It depends on your study abroad program cost, your financial need, and the number of supplementary loans to which you will have access. Your financial aid award may not cover the entire cost of studying abroad. In reviewing your options, you should also consider how much loan debt you are willing to incur.

**Should I even bother to apply for aid? I probably won’t get any financial aid because my parents make too much.**
Most students don’t think they will get any financial aid and therefore never apply. However, many who do qualify for need-based aid never find out because they didn’t apply. Every student is eligible for some type of financial aid, and it depends on which type you are willing to accept. It is a good idea to apply anyway in case you might unexpectedly need to access some of the funds, even if they are in the form of loans.

**Do the number of credits I take affect my financial aid?**
Yes. Study abroad credit load requirements are the same as those for on-campus study. For specific details, refer to One Stop’s Enrollment Criteria at onestop.umn.edu for financial aid or check with the Office of Student Finance for credit requirements for your particular aid package. In general,
Minnesota State Grants require a minimum of fifteen credits per semester for full-time status. Other aid may only require twelve credits per semester. May and summer term students must enroll in at least six credits to maintain minimal eligibility.

Can I use a tuition waiver, such as the National, PSEO, or the Regent’s Scholarship, to pay for my study abroad program fee?

Very rarely can a Regent’s Scholarship be used for study abroad. It is possible that a small portion of the program fee may be covered by a PSEO tuition waiver. This is worked out on a case-by-case basis, and depends on the program. Other tuition waivers such as the National Scholarship (Maroon National/Gold National) may not be used.

I'm not a University of Minnesota student. Can I apply for aid through the University?

No. Even if you are enrolled in a University of Minnesota study abroad program, you must access financial aid through your home institution. You may not transfer to the University just for the term that you are abroad in hopes of accessing University of Minnesota financial aid. For more details, visit the Students from Other Institutions section of our financial aid web page at www.UMabroad.umn.edu/programs/nonUofM/index.

Who is responsible for taking care of my financial aid while I am overseas?

You are responsible. The Learning Abroad Center or your home institution’s study abroad office can advise you in making the necessary arrangements to ensure that all funds are sent to the appropriate places. Keep in mind that you must make these arrangements prior to your departure or your aid may be delayed or may not be released at all. You may wish to grant your contact person power of attorney to assist in resolving issues in your absence. However, we recommend that you work with your financial aid and study abroad Advisers at the University of Minnesota directly as much as possible. It is much easier to resolve issues directly with students rather than with parents because you are more familiar with the University’s systems and processes, and have broader access to your personal information.

Can I defer past loans while studying abroad?

Yes. You must contact your loan agency to request and complete the necessary paperwork. Loan deferment requires that you register for a minimum of 6 or 12 credits per semester, depending on your loan status. Be sure to arrange for completion of the appropriate forms or your loan agency may expect repayment to begin while you are abroad.

Returning From Abroad

What do I need to do once I return from my experience abroad?

The Learning Abroad Center strongly encourages you to visit your major, minor, or college Adviser upon your return from study abroad to talk about your experience and to ensure that credit for your study abroad courses has been applied toward your degree requirements.

The Learning Abroad Center is also eager to hear from you when you return from study abroad. Share stories and pictures about your study abroad experience and fill out the online program evaluation form.

Communicate the value of your experience abroad and the skills you learned to a potential employer or graduate school. Visit www.UMabroad.umn.edu/students/returnedStudents/index for sessions that highlight how to do this. You can also work with your college’s career services center.

How can I present my international experience to future employers and graduate/professional schools?

The Learning Abroad Center Returned Students web page [www.UMabroad.umn.edu/students/returnedStudents/index] includes a list of ways for you to keep your international experience alive. By involving yourself in these opportunities, you tap into skills you acquired while abroad and gain practice with articulating your new skills and knowledge. There is also a Returned Students workshop and an annual statewide re-entry conference to help you achieve this goal.
### Budget Worksheet

**Staying on Campus** 2010-2011 Undergraduate Estimates

<table>
<thead>
<tr>
<th>Expense Items</th>
<th>Resident Expenses</th>
<th>Non-Resident Expenses</th>
<th>Program Option #1</th>
<th>Program Option #2</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Semester</td>
<td>Yearly</td>
<td>Semester</td>
<td>Yearly</td>
</tr>
<tr>
<td>Tuition &amp; Educational Costs</td>
<td>$6,144</td>
<td>$12,288</td>
<td>$8,294</td>
<td>$16,588</td>
</tr>
<tr>
<td>International Health Insurance</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Housing and/or Meals</td>
<td>$3,788</td>
<td>$7,576</td>
<td>$3,788</td>
<td>$7,576</td>
</tr>
<tr>
<td>Transportation to &amp; from the program site</td>
<td>$97</td>
<td>$194</td>
<td>$97</td>
<td>$194</td>
</tr>
<tr>
<td>Passports/Visa/Required Documents/Photos/Required Immunizations</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Texts/Materials</td>
<td>$500</td>
<td>$1,000</td>
<td>$500</td>
<td>$1,000</td>
</tr>
<tr>
<td>Housing and/or Meals not included in program fee</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Essential Daily Living Expenses</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>US Health Insurance</td>
<td>$930</td>
<td>$1,860</td>
<td>$930</td>
<td>$1,860</td>
</tr>
<tr>
<td><strong>TOTAL COST</strong></td>
<td><strong>$12,459</strong></td>
<td><strong>$24,918</strong></td>
<td><strong>$14,609</strong></td>
<td><strong>$29,024</strong></td>
</tr>
</tbody>
</table>

**Learning Abroad**

<table>
<thead>
<tr>
<th>Program Option #1</th>
<th>Program Option #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

**Additional Spending Money** *(Not eligible for financial aid)*

<table>
<thead>
<tr>
<th></th>
<th>Program Option #1</th>
<th>Program Option #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$2,000</td>
<td></td>
</tr>
</tbody>
</table>

Expenses displayed are estimates only. Figures are for undergraduates on the UMTC campus.
Helpful Resources

Learning Abroad Center Catalog:
The Learning Abroad Center Catalog can be picked up in 230 Heller Hall or found next to Minnesota Daily kiosks around campus. It contains a

- Comprehensive list of over 300 programs in nearly 70 countries
- Program key that provides a quick glance at program features and helps you find more detailed information in the Learning Abroad Resource Center

Learning Abroad Center Website
Visit www.UMabroad.umn.edu for
- Up-to-date information on study abroad program courses, fees, and dates
- Liberal education database to view pre-approved courses or submit courses for review
- Study abroad applications
- Searchable database of work, intern, and volunteer opportunities
- Scholarship information and database
- Information on travel services and products

Learning Abroad Resource Center
In 230 Heller Hall, you can find
- A library of study, work, intern, and volunteer program information
- Comprehensive advising services
- Computers for program research
- Scholarship information
- Travel advising and products

Learning Abroad Program Selection Adviser
Work one-on-one with a program selection adviser to
- Find a program that matches your goals and interests
- Research programs
- Compare programs
- Find programs you may have missed
- Clarify scholarship and financial aid information

Study Abroad Major Advising Sheets
Study Abroad Major Advising Sheets (SAMAS) describe academic considerations for study abroad and highlight specific study abroad programs approved by faculty and academic advisers. To assist you in finding programs related to your major or minor, SAMASes are available at www.UMabroad.umn.edu/academic/advisingsheets

Your Major/Minor and/or College Adviser
Throughout the process, you will want to talk with your academic adviser to discuss:
- Requirements you have left to fulfill
- Timing for study abroad, taking into account sequence courses and courses you must take on campus
- Your degree progress, especially if you choose a work, intern, or volunteer program

Financial Aid Resources
Common questions students ask about financial aid are located in the Study Abroad Frequently Asked Questions on page 12. The following web sites may also provide useful additional information:
http://onestop.umn.edu/onestop/financialaid.html
www.fafsa.ed.gov
www.UMabroad.umn.edu/financial/aid/index.html
Other Resources at the University of Minnesota

Office of Student Finance (OSF)
200 Fraser Hall
612.624.1111
www.onestop.umn.edu/onestop/financialaid.html
This full-service office contains Student Accounts Receivable and Financial Aid. Students should work closely with OSF to ensure proper application of their financial aid for study abroad and payment of all program fees.

Student Legal Services (SLS)
160 West Bank Union
612.624.1001
www.umn.edu/usls/
SLS provides advice and service for fee paying students on legal matters and, in particular, power of attorney for students studying abroad.

Career and Community Learning Center (CCLC)
345 Fraser Hall
612.626.2044
www.cclc.umn.edu
CCLC administers the National Student Exchange (NSE) program for students who would like to study for a semester or year at another US university. CCLC also offers the Community Engagement Scholars Program.

Office of International Programs (OIP)
100 University International Center
612-624-5580
www.international.umn.edu
OIP is the central international office for the University of Minnesota. Offices related to study, work, intern, volunteer, and travel abroad, as well as international students and scholars, are part of OIP.

Disability Services (DS)
180 McNamara Center
612.626.1333 (V/TTY)
http://ds.umn.edu/
DS helps to ensure equal learning and working opportunities for disabled students by increasing the capacity of communities to eliminate physical, programmatic, policy, informational, and attitudinal barriers on campus and abroad. DS also seeks to develop, evaluate, and disseminate innovative models and exemplary practices that promote disability leadership, community, culture, and pride.

University of Minnesota System Learning Abroad Offices
If you have selected a program offered by one of the other University of Minnesota campuses, contact their study abroad office for program details and an application.

Crookston Learning Abroad Center
240 Student Center
2900 University Avenue
Crookston, MN 56716
Phone: 218.281.8339 or 800.862.6466
Email: rhowe@umn.edu
Web: www3.crk.umn.edu/services/studyabroad/

Duluth Office of International Education
138 Kirby Plaza
1208 Kirby Drive
Duluth, MN 55812
Phone: 218.726.8764 or 877.755.4200
Email: ieo@d.umn.edu
Web: www.d.umn.edu/ieo

Morris Center for International Programs
231 Community Services Building
600 E 4th Street
Morris, MN 56267
Phone: 320.589.6464 or 800.842.0030
Email: cip@morris.umn.edu
Web: www.mrs.umn.edu/cerp/abroad

Carlson School of Management International Programs Office
321 Nineteenth Avenue South
Suite 4-104
Minneapolis, MN 55455
Phone: 612-625-9361
csomip@umn.edu
Hours and Contact Information

Learning Abroad Center
University of Minnesota
230 Heller Hall
271 19th Avenue S
Minneapolis, MN 55455-0430
Phone: 612.626.9000
Toll Free: 888.700.UOFM
Email: UMabroad@umn.edu
Web: www.UMabroad.umn.edu

Office Hours
Monday 9 a.m.–6 p.m.
Tuesday–Friday 9 a.m.–4 p.m.

Scheduled Program Selection Advising Hours
Monday: 10 a.m.–4 p.m.
Tuesday: 1 p.m.–4 p.m.
Wednesday–Friday: 10 a.m.–4 p.m.

Drop-In Program Selection Advising Hours
Monday–Friday: 12 p.m.-3 p.m.
Additional hours Monday: 4 p.m.–6 p.m.

Check www.UMabroad.umn.edu/about/hours or call 612.626.9000 for information on hours during breaks and holidays.
You’ve completed your First Step!

Wondering what’s next?

☐ Complete a First Step
☐ Complete an online profile *(required)*
  www.UMabroad.umn.edu/programs/getStarted.html
☐ Research programs and options on the Learning Abroad Center website
  www.UMabroad.umn.edu/programs/study.html
☐ Visit the Resource Center in 230 Heller Hall for drop-in advising, or call 612.626.9000 to schedule an appointment
☐ Contact your academic adviser(s) to discuss Coursework you plan to take abroad
☐ Schedule a Financial Aid Preview Meeting with One Stop; call 612.624.1111 *(optional)*
☐ APPLY!

Program Selection Advising Hours

<table>
<thead>
<tr>
<th>Drop-in Program Selection Advising Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday–Friday</strong> 12 p.m.–3 p.m.</td>
</tr>
<tr>
<td><strong>Additional Hours on Monday</strong> 4 p.m.–6 p.m.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Scheduled Program Selection Advising Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monday, Wednesday–Friday</strong> 10 a.m.–4 p.m.</td>
</tr>
<tr>
<td><strong>Tuesday</strong> 1 p.m.–4 p.m.</td>
</tr>
</tbody>
</table>

If you have any questions along the way, feel free to contact us!

230 Heller Hall • www.UMabroad.umn.edu • 612.626.9000