

HOW TO PAY FOR STUDY ABROAD

Studying abroad is a rewarding investment in your future. Like any other type of investment, it requires planning, careful management, creativity, perseverance, and commitment. The rewards of your effort will last a lifetime!



Honors Scholarship

The Honors Department has a scholarship opportunity for MCC Honor students in good standing who are participating in one of the MCC study abroad programs.

Applications are due by **March 11, 2022**. The maximum award is \$500. Submit to the Honors Office located in Building 35S at the Southern & Dobson campus or to the Honors Office in DW135 located in the Desert Willow Building at the Red Mountain campus.

For more information, call the Honors Department at 480.461.7079 or visit: www.mesacc.edu/honors/other-scholarships.

Financial Aid and Grants

MCC financial aid (FA) may be used to help cover the cost of participating in a study abroad program *ONLY if you are pursuing an eligible degree at MCC*. The amount of financial aid availability varies.

Due to a federal mandate on Course Applicability, financial aid may only be awarded for those courses which are required for your current program of study. Talk to your academic and financial aid advisors to determine course eligibility. Refer to:

www.maricopa.edu/future-students/financial-aid/course-applicability



To determine financial aid eligibility and for help completing

the 2021-22 Free Application for Federal Student Aid (FAFSA), visit: www.mesacc.edu/financial-aid/apply.

Summer Pell grant eligibility is based on any unused Pell grant funds from the fall/spring term for required courses in a degree program at MCC.

You must be making **Satisfactory Academic Progress**. *If you've used 100% of your Pell grant funding for the 2021-22 school year, you must be enrolled in 6 or more credits for summer to receive an additional Pell grant.*

The FA process varies from 2-6 weeks from the time you complete the FAFSA to the time you are offered a FA award.

All financial aid and scholarships are disbursed **after** your Summer term begins.

You should file your FAFSA at least 30 days **PRIOR** to the study abroad scholarship deadline.

Funds cannot be issued prior to the official disbursement date regardless of your study abroad departure date.

If you are awarded financial aid, you will need to fill out a **Student Authorization Form** allowing the Cashier's Office to apply the award toward your program fee.

View dates of financial aid workshops at: www.mesacc.edu/financial-aid/events-workshops.



Fund for Education Abroad Scholarship

Financial aid students participating in month-long programs (Britain & Ireland) can apply for a minimum \$1,250 Fund for Education Abroad Scholarship. Visit www.fundforeducationabroad.org for details.

Study Abroad Scholarships

Students accepted into a program can apply for a variety of scholarships including two offered through the MCC International Education Office. Information can be found at www.mesacc.edu/study-abroad/funding-study-abroad/scholarship-opportunities.



The IE Study Abroad Scholarship application deadline is **March 11, 2022 at 11:59 pm**.

You must have already applied to a program and paid your deposit in order to apply for a MCC scholarship.

If using a FAFSA score as part of consideration for a scholarship, file a 2021-22 FAFSA at least 30 days *prior* to the deadline (by 2/11/21).

A New Leaf, MesaCAN – Individual Development Account Program



A New Leaf, MesaCAN – Individual Account Program (IDA) is a community partnership that seeks to minimize or remove the financial barrier for obtaining a college education. The focus of the program is to improve access to a college education for all Maricopa Community College students and to enhance the financial wellness of participants in the program.

Earned income is deposited into a special savings account with A New Leaf's partnered financial institution

to pay for tuition, books, fees, and course materials required at MCC.



IDAs can cover study abroad expenses for tuition, registration/course fees, books, cultural excursions, and some misc. program expenses. Local/international transportation, lodging, and meals are NOT eligible covered expenses for an IDA account.

IDA students must participate in A New Leaf, MesaCAN - IDA Program a **minimum of 6 months**

in order to receive an 8:1 match on their special savings account.

Therefore, in order to meet all requirements, students need to be enrolled in the program by **October 31, 2021**

For info, contact the Center for Community & Civic Engagement in Bldg 35N at the Southern & Dobson campus, call **480-833-9200** and ask to be transferred to an IDA representative, email IDA@turnanewleaf.org or visit www.turnanewleaf.org/services/financial-empowerment/individual-development-account-program/

Gilman Scholarship.

The Gilman Scholarship provides awards up to **\$5,000** for Federal Pell Grant recipients.

EARLY Summer Deadline:

- 1st Tuesday in October
- Notification: Early December

If you apply for the Early Summer award, you will know if you received an award before program fees are due!

Summer Deadline:

- 1st Tuesday in March
- Notification: End of April

Tips:

- Get help from the [Writing Center](#).
- Apply early to avoid last minute technical difficulties.

Review tips and apply online at: www.gilmanscholarship.org.

Gift Certificates

MCC gift certificates may be purchased at Cashier Services of the Southern & Dobson and Red Mountain campuses. Gift certificates are available in denominations of \$50, \$100 and \$250 and may be used for tuition, fees and books. They have no expiration date and make great gifts for study abroad participants!

Lois Kellogg Memorial Scholarship: Study Abroad Ireland

Maximum Award: \$800

Criteria:

- Must be enrolled in either a Philosophy or Religious Studies course while participating in the 2022 **Study Abroad Ireland** program.
- Must be enrolled in 6 credit hours during Study Abroad Ireland.
- Minimum 2.5 Cumulative GPA

- Must have completed one (1) course (3 credits) in either Philosophy or Religious Studies at Mesa Community College at time of application.
- Must be able to demonstrate financial need by completing the 2021–22 Free Application for Federal Aid (FAFSA) form at www.fafsa.ed.gov.
- **Scholarship Deadline:** March 4, 2022 at 11:59 pm.

For more information on this scholarship and other external resources, visit:

www.mesacc.edu/study-abroad/funding-study-abroad/scholarship-opportunities.

mesacc.edu/study-abroad

**SD Campus: Bldg 36N Office 705
480.461.7879**

**RM Campus: PV225
480.654.7757**

Setting S.M.A.R.T. Goals Worksheet

Financial goals are things you want to do or buy that cost money, such as participate in a study abroad program, pay for tuition & books, save for a down payment for a car/apartment, or pay off credit card debt.

Setting **S.M.A.R.T.** goals helps you stay focused on achieving them. S.M.A.R.T. goals are:

- **S**pecific: “I want to study abroad in _____ next summer.”
- **M**easurable: “I will need a total of \$_____.”
- **A**chievable: “I can save \$_____ a week for _____ weeks/months.”
- **R**ealistic: List some examples of how you can do this.
 - I can develop a monthly budget & put money into savings from every paycheck. I will try out a budgeting app such as Mint.
 - I can cut back on bottled drinks and snack foods at convenience stores.
 - I can cut back on going out to eat lunch. I will learn to cook!
 - I can stream movies or I can reduce my monthly cable bill by using Netflix, Hulu, or Sling.
 - I can save my birthday and holiday money and save all of my spare change in a piggy bank.
 - I can give up my coffee shop spending habits. Keep track of how much money you save each day!
 - I can raise money by having a garage sale or selling gently used clothing.
 - I can file my taxes early in order to have my tax refund before the study abroad payment deadlines.
 - I can cancel any memberships that I don't use (e.g. gym).
 - I can apply for scholarships or see if I qualify for A New Leaf, MesaCAN IDA accounts. For details, go to: www.mesacc.edu/study-abroad/funding-study-abroad.
 - I won't impulse spend and try to use coupons and promotional codes or buy second hand.
 - I can find odd jobs (e.g. dog walking, house cleaning, babysitting, lawn mowing, etc.) or pick up extra shifts.
 - I can set up a fundraising campaign such as GoFundMe and reach out to friends, family members, and other acquaintances.
 - I can look into setting up an Upromise account to earn cash back for college on eligible purchases with my debit/credit card.
 - I can get a buddy and support each other's efforts to save money!
 - I can consider donating plasma to earn some money and help save lives at the same time!
- **T**ime bound: “I am going to save the money by the applicable study abroad fee deadlines of”:
 - Program Fee Deadline: _____
 - Tuition Deadline: _____
 - Airfare Deadline: _____
 - Meals: Not needed until the day of arrival to the host country

EXERCISE: Fill in the table below to create your S.M.A.R.T. goals.

Think of how you can use your weekly budget, savings, or tax refund to accomplish them.

My S.M.A.R.T Goals				
Goals	Cost	Date Needed	Number of Months to Save	Weekly Savings Needed to Achieve Goal
Program Fee	\$			\$
Tuition	\$			\$
Airfare	\$			\$
Meals	\$	Upon arrival to host country		\$

Study Abroad Financial Planning Worksheet



Estimate the total cost of your program.

ESTIMATED PROGRAM EXPENSES	
Visit www.mesacc.edu/study-abroad for current fees and payment deadlines.	
Program fee	\$
Tuition/registration fee (\$85 per credit hour + \$15 registration)	\$
Course fee(s)	\$
Airfare estimate	\$
Meal estimate (not needed until you arrive in country)	\$
Possible Additional Expenses	
Textbooks/supplies	\$
Passport book (if needed); Passport card \$30 (Puerto Peñasco program only)	\$165
Toiletries and laundry	\$
Local travel (taxis, buses, subway, train)	\$
Communication expenses	\$
Entertainment	\$
Personal travel expenses	\$
Gifts/souvenirs	\$
Total Expected Program Cost	\$



Draw from a variety of funding sources to pay for the cost of your program.

POTENTIAL FUNDING SOURCES	
Study Abroad Scholarships (MCC and/or external)	\$
Financial Aid (e.g. Pell Grant or loan)	\$
A New Leaf IDA Account (enroll by Oct. 31) For information, call 480.461.7958.	\$
Personal Savings	\$
Family Contributions	\$
Other Resource(s) (e.g. credit card, tax refund, 529 college savings account)	\$
Total Expected Funds Available	\$



Determine the difference and set some S.M.A.R.T goals for filling the gap.

DETERMINE DIFFERENCE	
Total Expected Program Cost	\$
Total Expected Funds	-\$
Difference (Total additional funds needed)	\$