



## Smart Ways to Study Abroad

Our crash course in paying for a student's stay overseas, from tuition to cell phone.

By Jane Bennett Clark

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While many U.S. college students spent their fall weekends cheering for their school's football team, Jonathan Jackson took in his first rugby match, cycled across the spectacular landscape in New Zealand and learned to pronounce "good on ya" Kiwi-style. A junior at Rice University, Jackson studied Maori culture last summer and fall at the University of Otago.

And as he immersed himself in a foreign culture and earned credits toward his college degree, Jackson ended up ahead on the deal. His financial-aid package, which went with him, amounted to more than the cost of the Otago program. Jackson, who lives in Ben Wheeler, Tex., used the surplus for travel and other expenses.

Not every kid is so lucky. But colleges and universities have made international study more attainable by beefing up financial aid, offering summer and between-term sessions, and accepting credits from a wider pool of institutions, some of which charge less for tuition and fees. (This year, Goucher College, in Baltimore, became the first U.S. institution to require that incoming undergraduates spend at least three weeks studying abroad.) As a result, student participation has jumped almost 20% since 2000.

But before your kids start dreaming of springtime in Prague, they should check with their adviser. They could feel pretty dumb if the credits they earn abroad don't transfer and they need an extra semester to score that sheepskin. "Integrating the program into your major can be tricky," says John Duncan, of StudyAbroad.com, a clearinghouse for international study. "To make this a reality, you should start planning as a freshman."

Study-abroad offices can guide you to programs whose credits should transfer, but students still need their adviser's sign-off. "We may approve a university in Australia, but that doesn't mean you can take tap dancing," says Daisy Fried, of Syracuse University's study-abroad program.

Kids can hit the books at an institution with which their school has a direct relationship or go through a program run by another U.S. university or outside organization, such as the Council on International Education Exchange. Rice University lets students choose among more than 500 study-abroad options; Jackson organized his Kiwi adventure through the Arcadia University Center for Education Abroad.

Financial aid. With so many choices, comparing prices is like playing translator in the Tower of Babel. Some schools, including Syracuse, require that you pay at-home tuition no matter where you go; others have you pay the sponsoring group or foreign school.

That's a big distinction. At Northwestern University, for instance, students who study this year through an affiliated program at the Universidad Nacional de Cuyo, in Argentina, will pay \$12,000, plus a \$3,200 administrative fee, compared with the \$32,000 tuition they would have owed Northwestern. As with Rice, Northwestern students who attend Northwestern's program or affiliated programs can keep the change if their financial-aid package exceeds the program's cost.

In addition to tuition, you must factor in the cost of transportation, health insurance, books and orientation, which some programs cover and others don't. Expect to spend more to study in big cities, in developed countries and at private universities. Even with the strengthening dollar, there are no more bargains in Western Europe, says Fried.

Some awards encourage students to travel to certain destinations. Marlena Del Hierro, a student at the University of Texas at Austin, used a scholarship from the Institute of International Education to study Kiswahili and conservation in Tanzania. The IIE also administers the Freeman-Asia Award, which pays up to \$7,000 to students who head to the Far East.

Paying for the program is only the beginning. Whether kids are traveling abroad for an entire semester or just over spring break, you also need to get them to their destination, replenish their funds once they're there, and have a way to stay in touch with them.

Generally, programs will either make travel arrangements for you or guide you to group rates. Arcadia tipped off Jackson to a \$1,000 round-trip fare between Auckland, New Zealand, and Los Angeles (he got to and from L.A. on his own). It's usually cheaper to buy a round-trip ticket than two one-way fares, even if you have to pay a surcharge to change the date for the return trip. Students who plan to roam after the program -- and many do -- should check out open-jaw fares, which allow departures from cities other than the arrival point.

Cost versus convenience. Students can use domestic credit or debit cards to exchange currency and get cash, especially in an emergency, but they'll be nailed on usage charges, which may add as much as 5% to each transaction (check the bank's policy). Jackson swallowed the cost and used ATMs affiliated with Chase Manhattan so that his mother could manage his account from back home. The Visa Buxx prepaid card lets you reload the account and track your child's spending (a plus from some perspectives), but banks that issue the cards also tack on significant fees. If your scholar spends an extended time abroad, the least expensive option might be to open a local account.

Staying in touch. Almost every country outside the U.S. uses GSM cell-phone technology. Your kid can buy a GSM phone before leaving home, but it may not accept a SIM card -- the chip that activates local service -- from other companies, and roaming

charges can add up to dollars a minute. It would be less expensive to buy a phone abroad, or through [www.celestial.com](http://www.celestial.com), whose SIM cards come with low-rate prepaid airtime for the country you're visiting. GSM operates on different frequencies around the world. The more frequency bands your phone works on, the more flexibility you'll have.

Remember land lines? They work, too. Check out low rates on prepaid phone cards at [www.speedypin.com](http://www.speedypin.com).

Finally, the Internet offers a dandy way for kids to check in with the 'rents. They can stop in at Internet cafés, which charge by the minute for Web access, from Paris to Peru. Or they can download free software from Skype, an online phone company, to tell Mom in their own voice how much they miss her.

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