

Off-Campus Experience

Get an different education through an internship, co-op, work-study or study abroad.

Internships and Cooperative Education

Internships and co-ops are ways to gain work experience and possibly academic credit.

What is an internship?

Internships are jobs that you can hold outside of your school that are related to your field of study or career interest. They can be paid or unpaid and may or may not be integrated into your college program.

What is a co-op?

Co-op stands for cooperative education. It is a program through your college that integrates classroom study and work in your field. Co-op positions are usually paid, can be both full or part time, and can often extend the amount of time you spend in college.

What are the benefits?

- Internships and co-ops provide a chance to apply what you learn in the classroom to the "real world."
- In a co-op and some internships, you receive compensation for the hours you work, which you can put toward tuition or other college-related expenses.
- You can make valuable contacts in your field, which may help you land a job after graduation.

Where can you obtain an internship or co-op?

- Ask your academic advisor or career center if your school has internship or co-op opportunities.
- Contact a prospective company for internship and co-op opportunities.
- Network with friends and relatives for available internship positions.
- Check online for co-ops at www.co-op.edu or www.jobweb.com. Find internship information at www.fastweb.com, www.internshipprograms.com and www.monster.com.

Federal Work Study

Federal work study is awarded based on financial need. If you apply, are determined eligible and funds are available, it will show up on your award letter.

What would I be doing?

Some examples are working for your school in the library, in a campus office or for a private non-profit organization or community service agency.

What is the compensation?

Your federal work-study salary must match the current federal minimum wage, but it may be higher, depending on the nature of the work and level of job responsibility.

Study Abroad

What is study abroad?

Studying abroad consists of pursuing academic coursework or research project in another country.

When can I go?

Each college has its own schedule, but students usually go during their junior year. Programs are usually available for both undergraduate and graduate students.

Where can I study?

The number of opportunities to study abroad continues to grow, allowing students to visit dozens of countries worldwide. Pick a program that will fit your future educational or career plans.

Where can I find more information?

In addition to consulting your college's career center, the following organizations offer information on various study abroad programs:

- Studyabroad.com: www.studyabroad.com
- International Study and Travel Center: www.istc.org
- Rotary International: www.rotary.org

International Internships

You can also find work in another country for an academic term, full year or the summer. Check out these organizations that offer opportunities for international internships:

- ♦ The Council on International Educational Exchange (CIEE): www.ciee.org
- ♦ The British Universities of North America Club: www.bunac.org
- ♦ The International Association for the Exchange of Students: www.iaeste.org
- ♦ Institute for International Cooperation and Development: www.iicd-volunteer.org

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Budget Worksheet

Use our budget worksheet to start saving money today!

Step #1: Identify your income sources: The end goal of your budget should be spending less than what you have available. To do that, target the amount of money you have to work with in one month. Identify all sources of income. We've listed some examples below.

Jobs and wages (after taxes)	
Student loans	
Scholarships/grants	
Financial aid	
Parents	
Miscellaneous income	

Total Income: \$ _____

Step #2: Identify fixed expenses: There are certain items that cost about the same amount from month to month, such as your tuition or utilities. Can you do without any of the fixed costs?

Tuition	
Class materials/books	
Rent/room & board	
Cable/Internet access	
Gas (cooking and heating)	
Phone (land line, cell)	
Electricity	
Car payment	
Insurance (auto and medical)	
Gym membership	
Laundry/Dry cleaning	

Total Fixed Expenses: \$ _____

Step #3: Identify variable expenses: The items in this list are also important, but their cost can fluctuate from month to month. Depending on your budget, they also could be the items you target first when trying to cut costs.

Credit card payments	
Gasoline	
Transportation/commuting	
Groceries/toiletries	
Travel	
Eating out (including coffee)	
Movies/music/magazines	
Clothes	
Entertainment (misc.)	
Misc. expenses	

Total Variable Expenses: \$ _____

Step #4: What's your balance? Total Income - Total Expenses (Fixed + Variable) = Savings. If the number is less than zero (0), you'll want to rethink your budgeting strategies.

BALANCE (Income minus expenses):	\$ _____
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Step #5: Identify your financial goals: Your financial goals may be short-term: a plane ticket home, money for books next semester or building up an emergency fund. Identify your goals and begin to work toward them.

Step #6: Adjust your lifestyle accordingly: Decide whether you can reach your goals based on your current spending habits. If your goals are out of your reach, it may be necessary to reevaluate some of your financial decisions.

Over the Hump: Getting Started

- Save receipts on all purchases for at least one month (or at least write them down). Pay special attention to cash purchases. You'll be surprised at what you spend on "minor" expenses like snacks and soft drinks.
- Use a software program to help you chart expenses. Many financial programs come with a tutorial for further assistance.
- Restrict ATM use. It's easy to pull out \$20 here and \$40 there. Set a limit on ATM visits and stick to it.
- Save your bank statements, credit card statements and ATM receipts in one place. It'll be much easier to tally your expenses at the end of each month by staying organized.

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