As a commuter student, not being on campus as regularly as other students can be a barrier to studying abroad for a myriad of reasons. This handout outlines some of the tips, tricks, and considerations to take into account when starting out on your study abroad journey.

**COST CONSIDERATIONS**

- **Exchange** programs are the most popular types of programs that ISEP offers, but with exchange you will need to pay for housing as if you were living on campus, and meals as if you were eating at the cafeteria at your home university.

- A **Direct** program might be more affordable. For example, the University of Ghana has housing that's only $950 for a four-month semester program. That's less than $250 per month! And, you will get to budget for your own meals instead of paying for a meal plan.

- Use our [budget calculator](https://www.isep.org/budget-calculator) to determine which program works best for you.

- Apply for [ISEP scholarships](https://www.isep.org/scholarships) and other study abroad scholarships.

*Please note on exchange, due to differences in cost of living across the global membership, housing and meal benefits are always equivalent but rarely, if ever, equal. Students on exchange always receive housing for the full dates of the program including 19–21 meals per week. Housing types and benefits at home versus host university are not equal in terms of monetary amount due to variability in scales of economy, government subsidies, location, cost of living etc.*

**TIPS AND TRICKS**

- Find and utilize your resources: talk to your study abroad office about what online resources are available to you to make sure you’re not behind the on-campus students in obtaining information pertinent to your study abroad experience.

- Consider the length of time you would like to be away from home. ISEP offers programs as short as two weeks (either over the summer or winter break) to as long as a year and everything in between.

- Decide if you would like to live in an apartment, dormitory, or homestay. You can filter by what type of housing you prefer by using our [Program Finder](https://www.isep.org/program-finder).

- Are you a student with one or more dependents? ISEP has programs that can accommodate you and your dependents. Contact us to learn more.

- Get in touch with ISEP and the study abroad office at your university to help you narrow down your options and to determine which programs might work best for your specific needs.

**GET STARTED AND SEARCH PROGRAMS:**

[www.isep.org](http://www.isep.org)