to help in locating appropriate services. You are probably much more familiar with your needs and with how to find appropriate services and resources. Therefore, the more involved you can be in arranging your own support and accommodations, the more likely you are to have a smooth and successful transition to your overseas activity. Information on where to find resources overseas is listed in the Appendix and following chapters.

Fundraising: How to Finance Your Program Participation

If you're independently wealthy, skip this section.

If you're still reading, you may be wondering how you will afford your airfare, lodging, tuition and other expenses associated with overseas travel. Depending on where you're going and what you're doing, your budget can run into the thousands of dollars. That may sound overwhelming, maybe even impossible; but many other people, no richer than you, have garnered the resources to participate in international exchange.

How did they do it? The answers are as varied as the individuals who developed their own fundraising strategies. After Tanis Doe received the opportunity to volunteer at a Deaf school in Jamaica, she collected 40,000 soda and beer bottles on her college campus and returned them for the deposit. "I made $2000," she says. "That was enough for me to go." You will find your own funding sources, and dream up your own schemes for generating the money you need. The same skills and drives that lead you abroad—your talents, your convictions, your resourcefulness, your enthusiasm—can serve as a reservoir upon which you can draw when you take on the task of raising money.

Begin your fundraising process by developing a working budget which shows all the expenses associated with your trip. Some programs will charge a flat fee for everything, including tuition, supplies, travel and housing. Ask the exchange program coordinators if they have a list of costs and/or estimated expenses. In other cases, you'll have to estimate your own expenses—some of which may be unknown at this point, but make your best guess and try not to leave anything out. Go over your budget several times, considering every aspect of your international program, in order to ensure that you have included every expected cost. Think through typical travel expenses, as well as additional costs you may incur related to your disability and access needs. Your budget might include some or all of the following:

- Tuition and program fees
- Airfare
- Lodging
- Ground transportation, such as taxi and/or bus fare, car or van rental
- Meals
- Cost of renting adaptive equipment such as shower chair, portable Braille computer, TTY, oxygen, etc.
- Passport, visa and airport fees
- Travel expenses and wages for a personal assistant, including airfare, lodging, meals, etc.
- Sign language and/or foreign language interpreter

- Travel and medical insurance if not included in program fees
- Materials for your program such as textbooks, guidebooks, etc.
- Spending money abroad for entertainment and cultural events
- Communication, such as international calling cards, Internet access or Internet café fees, telecommunications surcharges, etc.
- Travel gear, such as a passport holder, backpack, first aid kit, etc.
- Gifts for those you meet or live with in the host community and to buy to bring home

Once you have estimated all of these costs, you should be able to come up with a rough total budget for your trip. Next, list any money already committed toward paying for your expenses. For example, your college financial aid package might cover part of your costs. The program may provide scholarships for airfare. Or your family members may have offered to bear some of the costs of your trip. You yourself may have some money saved up that you plan to spend for your travel.

By determining all of your costs, and available resources, you will be able to see how much money you still have to raise. Just as important, you will be able to show potential donors how their contributions will be used. Potential donors will also see how much of your own personal funds you are planning to spend, which gives them an indication of your commitment to your program; and they will be impressed by any support you are receiving from other people and organizations.

Using your working budget, begin to brainstorm about different ways you might generate funding. Consider a multipronged fundraising strategy, especially if you need to raise a large amount of money. That way, if one effort fails to bring in as much money as you hoped, you can move on to other activities that might be more successful.

Don't think you have to do this alone! When it comes to fundraising, two people planning and working are better than one, and five or six are even better! By asking a few friends and acquaintances to join your fundraising committee, you may create just the critical mass of energy you need to come up with great ideas, and to carry them out.

In order to join Up with People on its European musical and service tour, Frank Hernandez had to raise a significant amount of money to pay his participant fees. A talented and enthusiastic young performer who is blind, Hernandez took on this fundraising challenge with confidence, and with a supportive group of friends. He spent a year fundraising, employing a variety of tactics, and he succeeded. The following are some of the projects that helped Hernandez achieve his goal.

One enterprise that proved particularly lucrative, and provided a needed service, was yard sale cleanup. Hernandez assembled a group of his friends, some of whom had trucks, and watched the local papers for yard sale notices. He then sent cards to people planning yard sales, offering to come and clean up their yards afterward, carting away whatever items were still unsold at the end of the day. Exhausted homeowners were happy to call on Hernandez' crew to carry away all their leftover merchandise to help with his fundraising. Once a month, Hernandez and friends

organized a yard sale of their own, and sold these items—with the profits going toward Hernandez' program fund.

Hernandez also contacted various clubs, church groups and service organizations, asking for the opportunity to come and make presentations at their meetings. He told his audiences about himself and his background, and about Up with People, a multicultural leadership program for young adults that served communities around the globe through musical performance and community service. He would appeal to these groups to contribute to his tuition fund. He also pledged to return after completing his yearlong tour with Up with People, to do a presentation for the group with stories and pictures.

Finally, Hernandez organized a high-quality musical show at a local theater and charged admission. More on that later.

You may decide to adopt a variety of fundraising strategies, like Frank Hernandez did. Or you may be able to meet your budgetary needs with just one type of activity. Below are some of the most commonly used and effective fundraising techniques used by people planning to work, volunteer or study abroad.

Soliciting Donations from Individuals and Organizations

It may sound simplistic, but one of the most effective ways to raise money for a worthy project is to ask for it! If you can convey the unique importance of your planned overseas program, and its particular value to you and your community, you may find that all kinds of people want to be a part of it. Write letters to friends, family members, acquaintances, business owners, service groups and nonprofit organizations describing your specific goal—whether it be learning a new language and culture, providing lead-

ership at an international conference, or sharing your skills with people in another country. In some cases, you may follow up your letter by meeting with a prospective donor or, as Frank Hernandez did, by speaking to a group of people. Take every opportunity to communicate your dreams and to invite people to support them.

Think about using the media to help publicize your project and to appeal for funds. Study your local radio and television news stations and your hometown newspapers, and identify reporters who regularly write human-interest stories about individuals doing interesting projects. You could be the next story! Send a brief letter to the reporter, describing yourself and your international project. Focus on the aspects of your trip that might appeal to a journalist and his or her audience. For example, if you plan to do a service project, describe the kinds of people you'll be helping. If and when the reporter comes to interview you, provide further information about your project and yourself. Tactfully explain that you are still seeking travel funds, and ask the reporter to mention that in the story.

The success of your appeal for funds will depend on the strength of your message, the value of your planned international activity, your evident ability to accomplish your goals, and the benefits available to your donors. Keep these ingredients in mind when you are asking people for money. Based on previous travelers' fundraising experiences, here are some *Dos* and *Don'ts* to guide your efforts:

Do convey a tone of courtesy and respect. Remember to say "thank you" several times along the way—first for considering your written request, again for meeting with you, again when a donation is pledged, and once more when the check is received. Your gratitude need not be overly effusive, just simple and sincere.

Don't play the pity card. Present your disability in a realistic, straightforward way—as an asset that gives you a unique perspective and, perhaps, a strong commitment to disability issues around the world if that is the focus of your experience. Avoid suggesting, or letting others suggest, that your disability makes you needy or desperate. While such an approach would probably tug some people's heartstrings and purse strings, many others will be turned off—and you won't feel good about it. A more effective tactic, Frank Hernandez says, is to "give someone an opportunity to want to help you, not because you have a disability, but because of what you're doing."

Do focus on the expected outcomes of your international experience, both for you and for your community. Remind your potential donors that you will return home with new knowledge, skills and perspectives that you will share to benefit your community. Talk about what you hope to learn, and how that learning will be useful after your journey is done. Will your time overseas make you a better leader, writer, artist, teacher or citizen of the world? If so, what will that mean to people you work with at home, or to your campus or to local businesses and public officials? Think creatively about outcomes.

Don't talk merely about wanting to do something, without also explaining what you hope to accomplish. For example, while it might be accurate to say "I want to go to Italy," or even "I want to study art in Rome next year," it just isn't enough. A far more effective fundraising statement would be, "I hope to further my artistic and cultural education by studying at a prestigious art school in Rome, with the goal of exploring my own creativity and, eventually, becoming a working artist and a teacher of art." In other words, focus on solid goals and achievements, not just on vague desires. Also include how you will impact others when

you return home through mentoring or speaking engagements, for example.

Do provide as much information as possible about yourself and the program in which you are aiming to participate. One idea is to create information packets. Include documents which can help potential donors in considering your request, such as your resume; a description of the exchange program's mission, purpose, history and requirements; fact sheets about your destination country or countries; an overview of the project you'll be working on; perhaps an article you've written on a related topic; and other informative materials. You can send this packet to prospective donors, and to anyone else who requests it and who may have something to offer you.

Don't overlook potential, valuable non-monetary contributions. Sure, cash and checks are nice—but other forms of support can be worth just as much. Perhaps you know a businessperson who travels extensively for her or his job, and gets little time off for vacations; she or he may be willing to draw on accumulated frequent-flier miles to get you a free airline ticket. A medical supply vendor might provide you with enough supplies to last your whole trip. What about a local community newspaper that might like to help you reach your goal, but can't afford to give you money? Instead, ask them to do a feature article about you and your project, with a blurb asking readers to send donations.

Do offer potential contributors something in return for their donation. Think you don't have anything worthwhile to offer? Think again! By working or studying overseas, you may become something of a local expert on the culture, environment or history of the country or region you visit. If nothing else, you will have some great stories to tell! In approaching a group to request

funding, offer to share knowledge and stories with your supporters. You can suggest doing this in a variety of ways: regular e-mail dispatches reporting on your activities, presentations at group meetings, articles for organizational newsletters, or photo collages.

Don't make promises you can't keep! Follow through with any agreements. Make good on any offers for future presentations, articles or reports.

Do project confidence in the importance of your project, and in your ability to carry it out.

Don't forget to ask for money! One of the most common fundraising mistakes is to do a great job describing a worthwhile project—and then to neglect to actually ask for a donation! As a general rule, people don't give unless they are asked.

Fun and Funds: Organizing a Fundraising Event

Consider organizing some type of public event involving entertainment, a service or an informational program, and charging admission for it. A successful event can give a real boost to your travel budget. Don't expect your fundraising event to be an effortless windfall, though! It may last only two or three hours, but it can take weeks or months of planning to make everything come off smoothly. With some hard work and creativity, and a little help from your family, friends or colleagues, you can hold an event that will be both profitable and memorable.

When Frank Hernandez was faced with the daunting task of raising thousands of dollars to pay for his participation in the Up with People program, he held a show titled *Songs from the Heart.* The evening featured music on the theme of romance. Hernandez

performed, displaying the talent that had convinced the Up with People scouts to invite him to join the group for its tour of Europe. He also recruited several other local performers. He advertised the show and sold tickets in advance. The show was a hit, and Hernandez moved closer to his fundraising goal.

So you're not musically inclined? Think about other events that might appeal to the public, or to a segment of the public. Other overseas travelers have successfully raised money by bringing people together for a single event. Which of the following might work in your community, using your resources and talents?

- A dinner featuring foods of the country to which you are traveling, prepared by you and your friends in a local school or community center with a kitchen
- A slide show featuring photos of one of your previous trips abroad, or photos of your work in your local community
- An evening of readings by local writers and poets
- A wine and cheese party
- A picnic in the park offering refreshments and services such as a car wash
- A mini-film festival featuring videos about the country you're planning to visit
- A dance and ice cream social
- A weekend market with used and donated items for sale

The suggestions above are merely a jumping-off point to get you started brainstorming. You are the one who knows your own talents, connections and interests and what might work best in

your community. Use these to plan and carry out an exciting, successful event!

Admission fees are not necessarily the only source of income from an event. You may, for example, hold a silent auction in conjunction with a concert. Ask local businesses to donate merchandise, services or gift certificates. During intermission, have these items on display in the lobby, with bid sheets next to each one. People write down the amount they would be willing to pay for the item, more than the amount written down by the previous bidder. At the end of the evening, the high bidders are announced and the items are purchased.

If your event involves a program booklet, you have another excellent opportunity for fundraising: selling advertisements. When Frank Hernandez organized his evening of musical performance, he asked a local print shop to donate its services to print programs for the show. Then he approached other businesses about placing ads in the program—and with very little effort on his part, he made about $800 from ads alone.

Whatever kind of event you decide to hold, thorough planning is crucial. Don't try to organize something like this all by yourself. If possible, recruit people to help you who are responsible, detail-oriented and committed to your success. Ask each person to take on responsibility for a specific aspect of your event, which may include programming, logistics, publicity or refreshments. Planning an event involves a lot of work; it should not be undertaken lightly. But if you have the time, energy and support, a successful event can bring many benefits besides just the money. People who attend your event will tell other people about you and your project, and this may garner additional support for you. Some attendees may decide they want to contribute more than just the

price of an admission ticket, or may invite you to request funds from their organization. At your fundraiser you may meet people who can share valuable information, contacts and guidance with you.

Vocational Rehabilitation

If you're a U.S. college student pursuing a degree program, and a client of your state's Vocational Rehabilitation (VR) Department, you might be able to get VR to cover the costs associated with an international exchange program. Students who receive this funding and plan to study abroad as part of their education should work with their VR counselor to add the study abroad experience to their personal plan. VR funding can sometimes be used to cover particular study abroad expenses. If you have already been approved for funding for tuition, books, fees, a personal care attendant or other assistant, adaptive equipment or a note-taker while studying in the United States, it may be possible to use those funds to cover the same costs while studying abroad.

Tracy Grothe, who has a visual impairment, was pursuing a Master's degree in education with a focus on human services counseling from the University of New Orleans. During this time she spent a semester studying abroad with twenty other students in the Czech Republic and Greece. She received some financial support for her semester abroad from the Nebraska Commission for the Blind and Visually Impaired, which covered her tuition, books and supplies, as well as half of the cost of a portable notetaker with a speech synthesizer, which Grothe used for research, e-mailing professors, collecting data and writing assignments.

In approaching your VR counselor to support an international educational experience, point out that many VR agencies view studying abroad as one way to equalize disabled people's employ-

ability relative to people without disabilities. "A job applicant with a disability who has international experience brings that much more to the table to support their qualifications for the job," says Lynnae Ruttledge, Policy and Program Manager at Oregon's VR Services. When an employer learns that a disabled job applicant successfully participated in a study abroad program, or some other international experience, the employer may be more likely to consider the applicant to be highly motivated, creative, versatile and able to solve problems.

You could be eligible for VR funding for an exchange program if you can show a clear link between the benefits of international experience and your vocational objective. Try to make clear that those benefits are not available through participation in a domestic program. Each state has different criteria for deciding what kinds of activities it will fund, but cost alone can never be the only reason to deny funding for participation in a particular program. Jessica Lorenz, a San Francisco State University student who is blind, participated in a Mobility International USA three-week international exchange program to Costa Rica. At the time Lorenz was enrolled in California's VR program, working towards a multi-subject teaching credential with the goal of becoming an adapted physical education teacher. When Lorenz suggested the international exchange program as part of her vocational training, her VR counselor agreed that it would be an added asset to her educational endeavors by increasing her Spanish skills and disability knowledge, both of which would ultimately make her more employable as a teacher.

If your VR department and counselor support your request, it should be written into your vocational plan. If your request is denied, and you genuinely believe the overseas experience is important to your future employability, you can appeal the counselor's decision

through the Client Assistance Program. If you present a strong case that participation would enhance your employability, then you may secure VR support after appealing the initial denial. For more information about using VR funding for overseas study or other international exchange programs, contact the National Clearinghouse on Disability and Exchange.

Supplemental Security Income Provision

If a person with a disability from the United States receives Supplemental Security Income (SSI) benefits and has the opportunity to participate in an international exchange program, he or she should apply to have those benefits continue while abroad. There is a little-used SSI provision that allows for the continuation of benefits while participating in an overseas educational program. The *Social Security Handbook* states:

"A student of any age may be eligible for SSI benefits while temporarily outside the U.S. for the purpose of conducting studies that are not available in the U.S., are sponsored by an educational institution in the U.S., and are designed to enhance the student's ability to engage in gainful employment. Such a student must have been eligible to receive an SSI benefit for the month preceding the first full month outside the U.S."

This is an exception to the better known SSI 30-day rule that does not allow for the continuation of SSI benefits while outside the United States for more than 30 days. The requirements to qualify are rigid, but this provision can make it possible for some people with disabilities to gain the international experience needed to enhance future employability.

Another option available to SSI beneficiaries to finance international exchange is an SSI work incentives program called Plan to

Achieve Self-Support, or PASS. An individual with a disability receiving SSI benefits can work with a VR counselor to apply for a PASS, which allows an individual to set aside income and/or resources that will be used to achieve a career goal. Income and resources set aside in a PASS are not included in determining the individual's continued eligibility for SSI benefits. If international experience is approved by the VR counselor as being necessary to advance an individual's career goal, income and resources can be set aside to cover some of the expenses related to participating in the program.

Even if you manage to keep your SSI eligibility while traveling abroad, you should be aware that your Medicaid coverage probably will not transfer overseas. You may need to discuss insurance options with exchange program coordinators and you may ultimately arrange for private medical insurance for the duration of your trip.

Other Government Funding

Some people are able to secure government funding in support of their international exchange objectives. David Oaks traveled to Chile as part of a U.S. delegation to the 1999 World Federation for Mental Health World Congress. Oaks' main purpose during this trip was to work with an international group of people to create a World Network of Users and Survivors of Psychiatry. Oaks obtained partial funding for his travel to Chile from a government scholarship. "I guess I'm lucky," says Oaks, "because I'm working in a network where I find out about certain resources that are available. For instance, government-supported groups in Europe helped pay for my trip when I went to Norway. When I went to England, [a government-supported group] helped me get a bed and breakfast since I did a workshop there."

In order to obtain funding to travel as a leader in the psychiatric survivor movement, Oaks says he had to think creatively. Being an outspoken advocate brought Oaks opportunities and support for his international work, but it also made some resources harder to come by. "Sometimes the system prefers to send people that are not speaking out, rather than people who are working on advocacy or social change," says Oaks. "There may be fewer opportunities for me because of my activism-based approach."

Fellowships and Scholarships

Federal scholarships or awards are also available specifically to support people in studying overseas. Some of these are reserved for graduate students or faculty, while others are available to undergraduates or recent graduates. Some fellowship money will also support unaffiliated scholars, authors, professionals or artists conducting independent projects overseas. For example, Smita Worah, whose field is special education, was awarded a Fulbright Student Fellowship to come to the United States from India and study for a year. The Fulbright Program allows university graduates, graduate students and other advanced-degree students, professionals and educators to study, teach and conduct research abroad in over 140 countries. As a person with a disability, Worah says that it was interesting to see firsthand the impact of U.S. disability laws on accessibility in the United States, and she had new ideas and perspectives on special education when she returned home after completing the program. Another program, the Benjamin Gilman scholarship program, provides grants for U.S. undergraduates to study abroad and specifically targets students with financial need. A third program, the Hubert H. Humphrey Fellowship Program, offers the opportunity for mid-level professionals from designated countries in Africa, Asia, Latin America, the Caribbean, the Middle East and Eurasia to come to the United States for a year of study and professional development. The

Fulbright, Gilman and Humphrey programs are sponsored by the U.S. Department of State and have included people with disabilities.

If you are already receiving financial aid to attend school, you can usually use that same scholarship money for your overseas study program. Your college may also have an alumni association that occasionally supports current students in undertaking special projects. Financial support may also be available for overseas study and research through private foundations and organizations such as the Ford Foundation, the American Association of University Women, the Dewitt Wallace Foundation, the Kellogg Foundation and the Thomas J. Watson Foundation. Civic organizations such as Rotary International or Lions International, certain unions, or special interest groups such as the Sierra Club or Returned Peace Corps Volunteers may be eager to help fund you if your project is compatible with their missions. See the Appendix for further ideas.