



<b>I. Fixed Fees Paid to Indiana University</b>	<b>Resident</b>	<b>Non-resident</b>
<b>Total Fixed Fees to IU</b>	<b>\$9,491</b>	<b>\$18,982</b>
<b>Due March 3 to Overseas Study:</b>		
Non-refundable prepayment	<b>\$500</b>	<b>\$500</b>
<b>Due August 10 to Bloomington Bursar:</b>		
Fall OVST fees (IU-admin program)	5,539	11,233
OVST Miscellaneous charges	<u>260</u>	<u>260</u>
	<b>\$5,799</b>	<b>\$11,493</b>
<b>Due December 10 to Bloomington Bursar:</b>		
Spring OVST fees (IU-admin program)	3,692	7,489
Overseas Study Prepayment credit	<u>(500)</u>	<u>(500)</u>
	<b>\$3,192</b>	<b>\$6,989</b>

IU fees cover tuition, fees, 1 week temporary housing, day trips in Italy and health insurance during the program dates. In order for your family to take advantage of government tax-saver benefit plans, your total program fee is expressed as two separate charges on the IUB Bursar's invoice. The fees listed as "OVST fees (IU-admin program)" are the instructional fees that qualify as educational expenses. Those listed as "OVST Miscellaneous charges" include non-instructional costs of the program, such as health insurance. Spring and fall fees must be paid by the deadlines specified on the electronic IUB Bursar's invoice, any IUB financial aid will be reflected as a credit there. The March 3 prepayment is applied as a credit to second semester fees.

**II. Variable Program Costs**

Variable costs are paid abroad as you purchase food and incidentals, pay rent, and travel. These costs vary significantly from student to student because they are based on individual spending habits and lifestyle. The dollar's value will also affect your costs for the year. Use them only as an approximate guide.

Apartment rent and housing costs	\$4,500 -	6,500
Groceries and meals	2,300 -	3,500
Italian medical insurance	100 -	100
Incidentals & personal expenses, books	2,500 -	4,200
Vacation travel	<u>1,500</u> -	<u>5,000</u>
<b>Variable cost range</b>	<b>\$10,900 -</b>	<b>\$19,300</b>

To estimate the total cost of study abroad for you, add the resident or nonresident payment to IU to the lower end of the variable cost range if you know how to manage on a smaller budget, or to the higher end of the range if you plan extensive travel and want considerable freedom to purchase clothing and eat out.

**IU Withdrawal and Refund Policy**

Students who withdraw from IU administered programs are responsible for non-recoverable costs. Your Bursar account will be assessed an additional charge to cover any/all amounts that Overseas Study has committed or paid on your behalf and are non-recoverable at the time of withdrawal, possibly including housing, meals, transportation, and faculty or staff compensation.