



I. Fixed Fees Paid to Indiana University	Resident	Non-resident
Total fixed fee to IU	\$5,695	\$11,390
Due October 27 to Overseas Study:		
Non-refundable prepayment	\$500	\$500
Due December 10 to Bloomington Bursar:		
OVST fees (IU-Admin program)	\$5,539	\$11,234
OVST Miscellaneous	\$156	\$156
Non-refundable prepayment credit	<u>(500)</u>	<u>(500)</u>
Balance of Fixed Fees to IU	\$5,195	\$10,890

IU fees cover tuition, fees, 2 weeks of housing, day trips in Italy and health insurance during the program dates. In late November you will be notified by the Bloomington bursar via e-mail that your statement is available for viewing and printing from the web through their QuickPay application. The \$500 prepayment and any applicable IUB financial aid will be reflected as credits there.

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 Bursar's invoice. The fees listed as "OVST IU-admin" are the instructional fees that qualify for educational expenses. Those listed as "OVST Miscellaneous" include all the non-instructional costs of the program, such as health insurance.

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	\$3,500	-	\$4,500
Groceries and meals	1,800	-	3,150
Italian medical insurance	160	-	160
Incidentals & personal expenses, books	2,000	-	3,000
Vacation travel	<u>1,750</u>	-	<u>3,000</u>
Variable cost range	\$9,210	-	\$13,810

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.