

# Education BUDGETING AND PLANNING FOR EDUCATION ABROAD

Technology Fee

EA Program Fee

EA Admin Fee

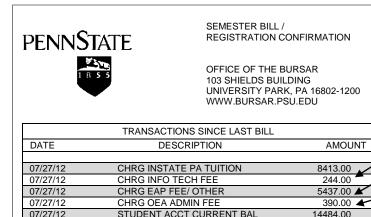
Affordability is an important factor when selecting an education abroad program. The programs offered through Education Abroad (EA) vary in cost, depending on the features of the program, geographic location, length, inclusions in the program such as excursions and cultural activities, and the level of on-site support. When considering cost, keep the following in mind:

- Financial aid and scholarships are available. Detailed information is available on the EA
  website, by speaking with a Peer Advisor in the Education Abroad Resource in Room 313
  Boucke, or from your Education Abroad Advisor.
- You can use most components of your financial aid packages toward the cost of education abroad, but please consult with PSU Office of Student Aid with specific aid questions.

Carefully consider the attached cost estimate information when reviewing programs. As institutions around the world determine program costs at different times, it is difficult for EA to provide actual cost information until shortly before the beginning of a program.

**UNDERSTANDING YOUR SEMESTER BILL** All Penn State students, even those studying abroad, must file a bill each semester to complete the registration process. Even though you may be out of the country, you must make arrangements to complete this process. If you do not receive a bill when you expect, contact the Office of the Bursar at www.bursar.psu.edu/question.cfm.

Following is a copy of the VIEW TRANSACTION HISTORY portion of your semester bill in eLion. The EA Admin Fee and the EAP Fee/ Other are usually charged to your student account two weeks later than your bill would regularly be posted for the semester.



#### **BILLABLE COSTS**

**PENN STATE TUITION** - The semester tuition for participation on programs abroad offered through EA is generally the same tuition rate as Penn State, because you stay enrolled at Penn State while abroad. Out-of-State differentials DO NOT apply for programs provided by IES, CIEE, and Arcadia. All IES program participants must also pay a \$500 confirmation fee directly to IES upon acceptance.

**EA PROGRAM FEE/ OTHER** - Unless otherwise noted, the EAP fee includes orientation, cultural activities, some local excursions and field trips, and local insurance (if required). Depending on the program, this *may* also include room and board.

**EA ADMIN FEE** - The non-refundable fee includes a \$250 EA administrative fee plus an additional amount (varies with program duration) for the mandatory health insurance coverage integrated within all EA sponsored programs.

**INFORMATION TECHNOLOGY FEE** - The IT fee provides you with an Access Account, your digital identity while you are a Penn State student. You can use Webmail to read, send and file your email from anywhere in the world. Your Access Account allows you to use eLion course information, class assignments, grades, student bills and more. *All Penn State students are assessed this fee.* 

#### **NON-BILLABLE COSTS**

**ROOM** – Housing type and availability vary by program and in some cases, the cost *may* be included in the EAP Fee/ Other or may be billed directly by the host institution.

**BOARD** - The cost of some meals *may* in some cases be included in the EAP Fee/ Other.

**HEALTH INSURANCE** - In some cases, the host institution may require additional insurance. Regardless, all participants have HTH Worldwide Health Insurance coverage as part of the Education Abroad program (see EA Admin Fee).

**AIRFARE** - Proof of a round-trip itinerary is often requested by immigration officials upon arrival. The cost of airfare depends on destination, carrier, and travel season and is not included in any fees billed by Penn State.

**BOOKS AND SUPPLIES** - The cost of books and supplies varies, but is often less than at Penn State.

**TRAVEL AND EXCURSIONS** - Schedules may permit domestic and international travel. Budgeting and early planning is necessary to control costs.

**DAILY TRANSPORT** – Your daily means of transportation may include train, bus, subway, bicycle, etc. Discounts may be available for student commuters.

**PASSPORT AND VISA** - A student visa is needed for many (but not all) EA programs. Though instructions for how to process the necessary paperwork will be distributed during pre-departure orientation, it is your responsibility to acquire final documentation.

**PERSONAL EXPENSES** - What personal expenses do you anticipate? Living like a student of the host country will help you integrate and save a lot of money!

### **DETERMINE YOUR EDUCATION ABROAD BUDGET**

Studying abroad requires very careful budgeting. Before making a budget, check your program information to learn exactly which costs are your responsibility. For example, are field trips included? Do you have to pay extra for housing during the breaks? Are meals included? Does the cost differ according to the housing you choose? Also, determine which costs are billed by Penn State and which you will pay directly to the host institution. Currency exchange rates can fluctuate sharply. Be aware of the value of the US dollar to the local currency and consider this factor in the budgeting process. Keep in mind that you will likely need more money during the first month to cover initial, one-time expenses (commuting passes, household items, etc.). Be sure to discuss this with your parents if they're helping you pay for this education abroad experience.

As part of the planning process, it is important that you understand what you are comparing when looking at program costs. The table on the left shows the cost of a typical semester at Penn State. To fill in the Budget worksheet to the right with your study abroad program information visit our website, www/global.psu.edu/EA, search for your program, and then click on the budget sheet located near the top of your program information page for estimated costs.

TYPICAL SEMESTER AT PENN STATE:	
Penn State Tuition	\$8,413
(PA Resident at University Park)  EAP Fee/ Other	n/a
Activity Fee	\$85
Facilities Fee	\$112
EA Administration Fee	n/a
Information Technology Fee	\$244
Room	\$2,455
Board	\$1,895
Health Insurance	n/a
Airfare (Round-trip)	n/a
Books and Supplies	\$580
Travel and Excursions	n/a
Daily Transport	n/a
Passport and Visa (if required)	n/a
Personal Expenses	\$1,500
Miscellaneous	\$200
TOTAL COST:	

EDUCATION ABROAD PROGRAM:	
Penn State Tuition (In-State/ Out-of- State)	
EAP Fee/ Other	
Activity Fee	n/a
Facilities Fee	n/a
EA Administration Fee	\$390
Information Technology Fee	\$244
Room	
Board	
Health Insurance	
Airfare (Round-trip)	
Books and Supplies	
Travel and Excursions	
Daily Transport	
Passport and Visa (if required)	
Personal Expenses	
Miscellaneous	
TOTAL COST	:

## FINANCIAL AID & SCHOLARSHIPS

Studying abroad can be costly, but there are many potential sources of financial assistance. Plan ahead and begin researching your options early. You may discover that many scholarships require that you apply a year or even 18 months in advance of when you are planning to study abroad. **Each day that goes by may mean fewer opportunities available to you.** 

Penn State students studying through Education Abroad can use most components of their financial aid packages toward the cost of these programs. This includes federal and state grants, VA educational benefits, federal student loans, and university scholarships and grants. Notable exceptions include work-study awards and some athletic scholarships. Check with you college/dept. about the availability of travel grants or scholarships for education abroad.

Global Programs administers a number of **Grant-in-Aid** opportunities for participants on programs offered through Education Abroad (EA). Need-based, undergraduate grants are available for minority students and students with disabilities. Eligible students must have a current year FAFSA on file at the Office of Student Aid. Applications are available to be downloaded from the Education Abroad website.