The IU fees cover academic fees, Overseas Study Health Cover (OSHC) and the Student Amenities Fee, and the repatriation and medical emergency insurance. In late August you will be notified by the Bloomington Bursar via e-mail that your statement is available for viewing from the web through IU Bursar Pay. The $500 prepayment and any applicable IUB financial aid will be reflected as credit. 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 Fees - (IU admin prog)" are the instructional fees that qualify as educational expenses.

Due March 13 to Overseas Study-Non-refundable Prepayment $500.00

Due September 10 to IUB Bursar:

- Estimated University of Adelaide fee* $9,251.00
- IU Service Fee $237.21
- Repatriation & Medical Emergency Insurance $52.00
- Overseas Study Prepayment Credit-applied to bill ($500.00)
- Balance of fees due to IUB Bursar Bill $9,040.21

Total Fixed Fees Paid to Indiana University $9,540.21

* Fee based on published UA materials. Indiana University cannot guarantee the prices charged by University of Adelaide. Fee estimated based on current exchange rate and will be re-evaluated in late June to see if the rate of exchange has changed significantly. Fee could be increased or decreased based on the rate at that time.

Students will need additional funds to pay the estimated additional program costs. These will vary from student to student as they are based on individual spending habits and lifestyle choices. The dollar’s value will also affect your costs.

<table>
<thead>
<tr>
<th>Estimated Additional Program Costs – Paid out of Pocket</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigration/Visa Fees-Residency Permit</td>
<td>450</td>
</tr>
<tr>
<td>International Airfare</td>
<td>1,250-1,800</td>
</tr>
<tr>
<td>Housing and meals</td>
<td>3,040 - 7,020</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>170 - 270</td>
</tr>
<tr>
<td>Personal Expenses, Local Transportation</td>
<td>1,350 - 3,000</td>
</tr>
</tbody>
</table>

Total ESTIMATED Additional Costs $6,260 - 12,540

Total Estimated Costs $9,540.21

Total Estimated Additional Program Costs $6,260.00 - 12,540.00

Total ESTIMATED Costs $15,800.21 - 22,080.21

**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.