



The IU fees cover academic fees and health insurance during the program dates. Fall and spring fees must be paid by the deadlines specified on the electronic IUB Bursar's invoice which is available through *IU Bursar Pay*. IUB financial aid will be reflected as a credit there. The February 27 prepayment will be applied as a credit to second semester fees. 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. Those listed as "OVST Miscellaneous charges" include non-instructional costs of the program, such as health insurance.

Fixed Fees Paid to Indiana University		
	Resident	Non-Resident
Non-refundable Prepayment – Due February 27	\$500.00	\$500.00
<b>Due September 10 to IUB Bursar:</b>		
Fall OVST fees (IU-admin program)	\$6,665.00	\$15,773.00
OVST Miscellaneous Fee	\$299.00	\$299.00
Balance of fees due to IUB Bursar Bill	<b>\$6,964.00</b>	<b>\$16,072.00</b>
<b>Due January 10 to IUB Bursar:</b>		
Spring OVST fees (IU-admin program)	\$4,941.0	\$10,715.00
Overseas Study Prepayment Credit-applied to bill	(\$500.00)	(\$500.00)
<b>Total Fixed Fees Paid to Indiana University</b>	<b>\$11,905.00</b>	<b>\$26,787.00</b>

Students will need additional funds to pay the estimated additional program costs. These expenses 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 for the year.

ESTIMATED Additional Program Costs-Paid out of Pocket		
Immigration/Visa Fees	\$240	
Meals and Groceries	\$2,500 - \$4,000	
Apartment Rent	\$4,300 - \$6,000	
Personal Expenses, Incidentals, Books	\$4,000 - \$6,000	
Arrival Expenses (including 4 days in Hotel)	\$1,600	
International Airfare	\$1,600	
<b>Total ESTIMATED Additional Costs</b>	<b>\$14,240 - \$19,440</b>	
	Resident	Non-Resident
<b>Program Total ESTIMATED Costs</b>	<b>\$26,145 - \$31,345</b>	<b>\$41,027 - \$46,227</b>

If your **financial assistance** is greater than the IU fees, the difference will be refunded to you. Students should arrange to have the funds deposited into a U.S. bank account (see the Bursar website <http://bursar.indiana.edu>). If for some reason direct deposit is not an option, instruct the Bursar to mail a check to your permanent address where someone is authorized to open your mail and deposit the check into your bank account.

#### **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.