



The IU fees cover academic fees and health insurance during the program dates. In late December 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. 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
Due October 17 to Overseas Study-Non-refundable Prepayment	\$500	\$500
Due January 10 to IUB Bursar:		
Spring OVST fees (IU-admin program)	\$6,955.00	\$15,884.00
OVST Miscellaneous Fee	\$188.00	\$188.00
Overseas Study Prepayment Credit-applied to bill	(\$500)	(\$500)
Balance of fees due to IUB Bursar Bill	\$6,643.00	\$15,572.00
Total Fixed Fees Paid to Indiana University	\$7,143.00	\$16,072.00

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.

ESTIMATED Additional Program Costs – Paid out of Pocket		
Immigration/Visa Fees		\$240
International Airfare		\$1,400
Room & Board *		\$4,800 - \$6,200
Personal Expenses, Incidentals, Books		\$2,000 - \$4,000
Arrival Expenses (including 4 days in Hotel)-see handbook		\$1,350 - \$1,600
Total ESTIMATED Additional Costs		\$9,790 - \$13,440
Total Estimated Program Costs		
	Resident	Non-Resident
Total Fixed Fees Paid to IU	\$7,143	\$16,072
Total Estimated Additional Program Costs	\$9,790 - \$13,440	\$9,790 - \$13,440
Total ESTIMATED Costs	\$16,933 - \$20,583	\$25,862 - \$29,512

*Breakfast and most dinners included in homestay, no meals provided in rented rooms or apartments.

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.