



The total fixed fee includes academic fees, all housing, most meals and health insurance in Grand Cayman. In late April 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. The total program fee is expressed as two separate charges on the Bursar's invoice. The fees listed as "OVST fees IU-Admin program" are the instructional fees that qualify as educational expenses. Those listed as "OVST miscellaneous" include the non-instructional costs of the program (housing, meals, insurance).

Fixed Fees Paid to Indiana University		
	Resident	Non-Resident
Due March 2 to Overseas Study-Non-refundable Prepayment	\$500	\$500
Due May 10 to IUB Bursar:		
OVST fees (IU-admin program)	\$ 2,427	\$2,982
OVST Miscellaneous Fee	\$784	\$784
Overseas Study Prepayment Credit-applied to bill	(\$500)	(\$500)
Balance of fees due to IUB Bursar Bill	\$2,711	\$3,266
Total Fixed Fees Paid to Indiana University	\$3,211	\$3,766

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		
International Airfare		\$600 - \$1,000
Personal Expenses, Incidentals, Books		\$300 - \$600
Total ESTIMATED Additional Costs		\$900 - \$1,600
Total Estimated Program Costs		
	Resident	Non-Resident
Total Fixed Fees Paid to IU	\$3,211	\$3,766
Total Estimated Additional Program Costs	\$900 - \$1,600	\$900 - \$1,600
Total ESTIMATED Costs	\$4,111 - \$4,811	\$4,666 - \$5,366

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.

- Withdrawal before April 4 – \$500 prepayment
- Withdrawal between April 4 – May 11 – \$500 prepayment, plus \$1795
- Withdrawal on May 12 or after – 100% of the fee