



The IU fees cover academic fees and health insurance during the program dates. 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. Those listed as "OVST Miscellaneous charges" include non-instructional costs of the program, such as health insurance.

Table with 3 columns: Description, Resident, Non-Resident. Title: Fixed Fees Paid to Indiana University. Rows include Due February 27 to Overseas Study-Non-refundable Prepayment (\$500), Due September 10 to IUB Bursar: Spring OVST fees (IU-admin program) (\$6,964.00 / \$15,893.00), OVST Miscellaneous Fee (\$179.00 / \$179.00), 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.

Table with 3 columns: Description, Resident, Non-Resident. Title: ESTIMATED Additional Program Costs - Paid out of Pocket. Rows include Immigration/Visa Fees (\$240), International Airfare (\$1,400), Rent & groceries (\$3,500-\$5,000), 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 (\$8,490-\$12,240), Total Estimated Program Costs, Total Fixed Fees Paid to IU (\$7,143 / \$16,072), Total Estimated Additional Program Costs (\$8,490-\$12,240 / \$8,490-\$12,240), Total ESTIMATED Costs (\$15,633-\$19,383 / \$24,562-\$28,312).

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.