

EDUCATION ABROAD ESTIMATED BUDGET EXPLANATION

1. **Pacific Tuition:** University of the Pacific will charge the student's account Pacific Tuition just as if the student were remaining on campus. This allows the student to take a full course load and earn Pacific credits while abroad.
2. **Education Abroad Admin Fee:** One time, non-refundable, administrative fee charged to the student's account once the program application has been submitted. Applies to all Pacific education abroad students.
3. **Pacific Fees:** Applies only to ISEP exchange students as they will not be responsible for similar fees at the host university (unless otherwise noted on the estimated budget).
4. **Pacific Housing:** Applies only to ISEP exchange students as they will not be responsible for similar fees at the host university (unless otherwise noted on the estimated budget).
5. **Pacific Board:** Applies only to ISEP exchange students as they will not be responsible for similar fees at the host university (unless otherwise noted on the estimated budget).
6. **Housing:** Different housing options are available depending on the education abroad program. If the student's housing choice was not known at the time the budget was created, the most conservative estimate was used. This fee will be paid by the student either directly to the education abroad program before going abroad, or to the resident director or landlord once the student arrives in the host country. The estimate may or may not include utilities, depending on the information available at the time the estimate is created.
7. **Meals:** Depending on the program options, students may have meals included in their housing fees, they may need to arrange meals on their own, or they may need to purchase some type of meal plan. "Included above" means the student's housing estimate is either a home stay or other type of combined room and board fee in which all meals are included.
8. **Books/Supplies:** We use the most conservative estimate provided by the education abroad program/host institution. Often, students find that books and supplies may be less expensive than the amount given.
9. **Miscellaneous:** This rate is based on the estimate provided by the program, or, if one is not available, we use a default rate to cover program-related costs that are likely to arise, such as required visa fees, class fees and health insurance. This estimate tends to be conservative so that students can prepare for such costs. By federal law, Miscellaneous expenses may not include personal expenses.
10. **Overseas Travel:** This rate is usually based on a figure provided by the education abroad program/host institution. An estimate for local transportation may be included if available. The cost of flights can vary greatly, so be sure to shop around when looking at airfare.
11. **Program Total:** Includes all known expenses related to housing, meals, books/supplies, miscellaneous and overseas travel. These fees will be paid by the student and will be due prior to departure or once the student arrives in the host country, depending on the program.

IMPORTANT THINGS TO REMEMBER

- If you have questions about financial aid, please contact the Financial Aid Office.
- All programs reserve the right to change program costs (housing, meals and which items are/are not included in your program costs). University of the Pacific reserves the right to revise the Education Abroad Estimated Budget at anytime.
- The Education Abroad Estimated Budget is used to give the Financial Aid office and education abroad students an **estimate** of how much participating in their education abroad program will cost. Although you may use this form as a budgeting tool, it is in no way a guarantee of costs that will be incurred during a your time abroad.