This is the estimated budget for this study abroad program. It serves as an estimated cost of attendance for your semester or year abroad. Students often pay for study abroad through a combination of financial aid, personal funds, scholarships, grants, and alternative loans. The total amount listed as the Total Program Cost is the maximum amount of financial aid that can be awarded to you by GVSU. This total program cost does not reflect the amount of aid you will qualify for, rather, it serves as the cap on what can be awarded.

Cost Break	down for Universidad del Bio Bio	DUAL DEGREE AY					
Costs Billed by GVSU*							
Semester							
Item	Cost	Cost Description					
GVSU Tuition: • 12-15 credits for 2 semesters	\$11,648 *Tuition based on 2015-2016 upper-level in-state tuition rates (12-15 credits). Out-of-state students will pay the out-of-state tuition rate.	Paid to Grand Valley State University Student Accounts by the regular GVSU tuition payment deadline.					
IS 380 Course Fee	\$600	Paid to GVSU. The IS 380 course fee is \$25 per credit hour. Participants of this program will register for 12 credits of IS 380 per semester.					
Total estimated fees paid to G	/SU: \$12,248						
ADDITIONAL COSTS:							
Item	Cost	Cost Description					
Passport/Visa	\$153	Passport fees \$135. FBI Background check \$18.					
Flight and ground transport	\$1,500	Paid to Airline Provider and bus/train service					
Health insurance/ISIC	\$28 - 300	Paid to an insurance provider of your choosing if you do not already have insurance coverage. The Basic ISIC card is available online for \$28 and meets the PIC health insurance requirement. Other insurance options are available and can be found on the PIC website.					
Housing	\$4,500	On-site expense paid directly to homestay or other housing provider. Homestays are approx. \$450 per month and include meals. Figures are based on 10 months.					
Food	\$0	Most students will stay in a homestay which includes meals.					
Books & Supplies	\$500	On-site Personal Expenses					
Personal Expenses	\$2,000	On-site Personal Expenses					
Total Additional Costs:	\$8,681- \$8,953						

\$20,929 - \$21,201 \$25,897

(estimated cost for out-of-state students who do not receive the tuition differential)

Out-of-state students who receive a GVSU tuition differential scholarship will be able to use that scholarship towards the cost of this program. Exception: International students will not have access to the tuition differential scholarship for use towards the cost of this program, however, they may still be eligible for a Study Abroad Grant and/or the exchange student scholarship.

The Padnos International Center will be providing (2) \$500 Partnership grants for the 2015-16 academic years (excludes summer). If more than two applicants apply for this program, decisions on awards will be made based on the strength of a student's application and financial need. Students may be eligible for more than \$500, but two applicants will receive a minimum of \$500 in grant assistance. Decisions on awards will be made following the PIC priority application deadline.

- *Based on 2015-2016 in-state, upper-division tuition rate. If you complete more than 15 GVSU credits each your semester abroad, tuition charges for the additional credits above 15 will be billed to your student account after you return from study abroad and PIC completes the transfer of credit.
- **Housing costs will vary based on preferences.

Off-campus shared house usually with other international students (includes utilities only) estimated cost is \$250 US per month and does not include meals. Homestay (includes meals, laundry and utilities) estimated cost is \$450 US/ m

Pension is a room in a house with a local family (utilities included, meals not included) estimated cost is \$200-300 per mo.

***The cost of any study abroad program depends to a large extent on the participant's personal spending habits and life-style. Personal travel, entertainment, gifts, souvenirs, and other types of personal spending are costs not reflected in the above estimates.

Semester Cost Comparison (Based on in-state tuition rates)

While many study abroad programs are similar in cost to a semester here at GVSU, other are considerably more expensive. The following will provide a comparison between average semester costs at Univerdad del Bio Bio and Grand Valley State University:

	UBB	GVSU	Estimated Cost Difference per semester		
	\$21,201	\$20,588	\$613		
W/ grant	\$20,701	\$20,588	\$113		
*Red means less than GVSU					

