

## University of Edinburgh Direct Enroll Program

### Estimate of Costs Fall 2018

	In State	Out of State
Paid to Binghamton University		
Tuition Differential	\$ 9,472.00	\$ 1,052.00
*GeoBlue Health Insurance, 4 months	\$ 261.55	\$ 261.55
IEGI Administrative Fee	\$ 800.00	\$ 800.00
 Paid to Binghamton University or your home SUNY Campus		
SUNY Tuition	\$ 3,435.00	\$ 11,855.00
*Binghamton University Fees	\$ 255.00	\$ 255.00
 Other Student Costs		
Airfare Estimate, JFK to EDI	\$ 930.00	\$ 930.00
Housing Estimate, mid-level	\$ 3,248.00	\$ 3,248.00
*Meals/Personal Expenses	\$ 1,885.00	\$ 1,885.00
Books/Materials	\$ 232.00	\$ 232.00
 <b>Total Estimated Costs</b>	<b>\$ 20,518.55</b>	<b>\$ 20,518.55</b>

Items with an asterisk are based on 2017-2018 rates. Confirmed rates are not available until late summer. Students may wish to add 5% to these costs to prepare for any possible increases. All cost estimates are subject to change without notice. Cost estimates in the UK are based on an exchange rate of £1.00 to \$1.45. Due to inflation and fluctuations in exchange rates, actual costs may differ.

**SEE NEXT PAGE FOR COMPLETE COST EXPLANATIONS**

**Tuition Differential:** The overseas provider will charge IEGI their tuition rate for a visiting international student. When this tuition cost is higher than the SUNY tuition paid by the student, the tuition differential is added to the charges to cover the full program cost.

**GeoBlue Health Insurance:** All education abroad participants are required to purchase the SUNY-mandated health insurance policy. This policy covers students in any country outside the U.S. and includes evacuation, repatriation and traveler assistance coverage.

**IEGI Administrative Fee:** This fee is paid to IEGI, and is used to cover the administrative and operational costs for this program.

**Binghamton University Fees:** Binghamton students will pay the Academic Record Fee, Academic Excellence Fee, and the University Fee for the term while they are abroad. Other SUNY campuses have their own policies regarding fees charged to study abroad students in addition to SUNY tuition.

**Personal Expenses:** Depending on the lifestyle of the student and any plans for further travel, these costs can vary.

**Financial Aid Procedures:** Financial aid may be applicable to this program. Financially aided students should discuss this student budget with a financial aid counselor *before* making the decision to apply. Once admitted to the program, students on financial aid must follow the procedure established by the Office of Financial Aid Services. It may be possible for your aid to be adjusted to assist with the additional expenses of this program. Take a copy of your acceptance letter and this cost estimate sheet to the Office of Student Records and Financial Aid; your advisor can then review your aid options.

#### **Withdrawal Policy:**

When a student commits to an education abroad program in their Terra Dotta online program application, the Office of International Education and Global Initiatives (IEGI) mirrors the Binghamton University Student Accounts refund policy for tuition, tuition differentials, and all program fees

The Binghamton University Student Accounts refund policy can be accessed [online](#).

**Purchase of Airfare:** Binghamton University will not be responsible for the cost of airfare or for the cost of change/cancellation penalties for participants on education abroad programs. All airline costs incurred due to changes to or the cancellation of any education program for any reason -- including such events as program closures, changes in program plans, or other unforeseen events -- are the student's responsibility.

We strongly advise students to purchase airline tickets that allow for changes in the dates of travel or cancellation of the flight for a reasonable fee, even if they may be more expensive. Non-changeable tickets do not provide adequate protection for unforeseen circumstances. Be sure to read all of the provisions associated with any airline ticket purchase. Students should look into the purchase of trip cancellation insurance and be aware of what it does and does not cover. Travel agents and insurance companies are excellent sources of information about options for trip cancellation insurance.