

## Chile: Doing Business in Emerging Markets

### Estimate of Costs

Winter 2018

	<u>In State</u>	<u>Out of State</u>
Paid to Binghamton University via Quikpay		
Program Cost	\$ 2,283.00	\$ 2,283.00
GeoBlue Health Insurance	\$ 29.07	\$ 29.07
IEGI Program Fee	\$ 400.00	\$ 400.00
Paid to Binghamton University or your home SUNY Campus		
SUNY Tuition, 3 credits	\$ 834.00	\$ 2,694.00
Binghamton University Fees	\$ 24.30	\$ 24.30
Other Student Costs		
Airfare Estimate	\$ 1,555.00	\$ 1,555.00
Personal Expenses	\$ 250.00	\$ 250.00
<b>Total Estimated Costs</b>	<b>\$ 5,375.37</b>	<b>\$ 7,235.37</b>

**All cost estimates are subject to change without notice. Due to inflation and  
fluctuations in exchange rates, actual costs may differ.**

**SEE NEXT PAGE FOR COMPLETE COST EXPLANATIONS**

**Program Cost:** The Program Cost is billed to cover the on-site arrangements in Santiago, for room, partial meals and academic arrangements.

**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 Program Fee:** The Program Fee is paid to the Office of International Education and Global Initiatives, 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 their students on education abroad programs.

**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. 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 Financial Aid, where you will complete a form for study abroad participants. Then students should consult with the Office of Student Accounts to arrange for the disbursement of aid.

**Withdrawal Policy:**

When a student commits to an education abroad program in their Terra Dotta online program application, the Office of International Programs (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 study 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.