

Al Akhawayn University Outbound Exchange Program

Estimate of Cost Sheet

Fall 2017

	In State	*Out Of State
Paid to Binghamton University		
Binghamton University Standard Fees	\$ 1,470.00	\$ 1,470.00
Binghamton Housing Differential	\$ 4,534.00	\$ 4,534.00
GeoBlue Health Insurance	\$ 219.75	\$ 219.75
IEGI Administrative Fee	\$ 800.00	\$ 800.00
Paid to Binghamton University or your home SUNY Campus		
SUNY Tuition	\$ 3,397.00	\$ 11,314.00
Other Student Costs		
Airfare Estimate	\$ 1,200.00	\$ 1,200.00
Personal Expenses	\$ 1,000.00	\$ 1,000.00
Restaurant (partial meal plan)	\$ 598.00	\$ 598.00
Optional airport pick-up	\$ 26.00	\$ 26.00
Books advance	\$ 390.00	\$ 390.00
Orientation fee	\$ 21.00	\$ 21.00
AUI's Health Insurance	\$ 86.00	\$ 86.00
Housing deposit (refundable)	\$ 130.00	\$ 130.00
Residency document service	\$ 26.00	\$ 26.00
Printing fee (refundable)	\$ 13.00	\$ 13.00
Total Estimated Costs	\$13,910.75	\$ 21,827.75

****Out-of state students will find the study abroad option less expensive than the exchange.***

All cost estimates are subject to change without notice. Personal expenses do not include additional travel or arrangements during campus breaks. Cost estimates in Morocco are based on an exchange rate of 0.105 MAD to \$1.00 USD. SUNY Tuition and Binghamton University fees are estimates, based on the 2016-17 rates plus 5%. Due to inflation and fluctuations in exchange rates, actual costs may differ.

SEE NEXT PAGE FOR COMPLETE COST EXPLANATIONS

Binghamton University Standard Fees: Outbound exchange students pay the full set of Binghamton University semester fees to cover the place of an inbound exchange student.

Housing Differential: The exchange agreement for this program includes standard housing. Outbound exchange students will pay the cost for a standard double room at Binghamton University to cover this cost for an inbound exchange student.

Health Insurance: All study abroad participants are required to purchase the SUNY-mandated health insurance policy, which 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.

Meals: Students purchase a partial meal plan and establish an account called a "cash wallet" during registration for approximately \$260 access fee (included in the program fee). If necessary, additional money can be added to the cash wallet in 50 Dirham increments only (e.g. 150, 200, 250, etc.). Details are explained on arrival.

Financial Aid Procedures: Financial aid is 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.

REFUND POLICY

Occasionally students must withdraw from a program after committing to participate in the program in their application account. At Binghamton we determine refunds based on the expenses that have been incurred on behalf of the participant on the program from the date the participant selects to commit to the program up until the date of withdrawal. Binghamton will refund any unused funds. The Binghamton refund policy covers the following payments:

Withdrawal Prior to the Start Date: Binghamton University begins making arrangements for each participant as soon as a student confirms their participation. As we make these arrangements, we incur up-front expenses that we must pay in advance of receiving your tuition, tuition differential, or program fee. These charges are placed on your Banner bill at the start of the term. Should you withdraw prior to the start date, IEGI will arrange for Student Accounts to invoice you for the expenses incurred on your behalf. These may be the total cost of your program, including airfare, as represented on the cost sheet. We will not bill you for any unused funds.

Withdrawal After the Program Start Date: Partners and program providers may need to retain the amounts allocated for housing and/or program activities. Binghamton will retain the amounts necessary for the administrative viability of the program. Tuition is not refundable after the start of the program if it is needed to cover the participation of an incoming exchange student or if it is needed to cover the instructional cost of the program. If a portion of the tuition is unused at the time of withdrawal, it is refunded in accordance with the refund policies of the Binghamton University Office of Student Accounts. Tuition differential may be refunded in whole or in part if the partner institution is able to make such a refund and if Binghamton's own administrative costs have been covered.

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 charges incurred due to changes to or the cancellation of any study abroad program for any reason -- including such events as program closures, changes in program plans, or other unforeseen events -- are the responsibility of the student.

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; canceled tickets will normally be credited toward future travel within one year, rather than refunded. Students should purchase changeable airline tickets even though 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 sources of information about the trip cancellation policies available.