

# ISEP Exchange 2016-2017

## Cost Breakdown for SDSU Students Participating in ISEP Exchange

ISEP students pay tuition, housing, and SDSU insurance to SDSU in their Student Account Services (CashNet) portal. Students will *also* be required to purchase ISEP Insurance, and pay the non-refundable ISEP application fee in order to be considered for placement. Below is a breakdown of costs that you will pay for your ISEP Exchange program - not including costs such as flight, personal expenses, etc. You will be charged by SDSU each semester you are abroad, prior to the start of each semester (based on the SDSU Academic Calendar). Please see the reverse side to create your personal program budget. **All cost estimates listed are subject to change.**

### Estimated Program Costs paid to SDSU

Semester		Academic Year		Summer (3 units)		Summer (6 units)	
Full time enrollment (12 units tuition)*	\$ 3,542.00	Full time enrollment (12 units tuition / semester)*	\$ 7,084.00	Tuition**	\$ 1,072.00	Tuition**	\$ 1,942.00
Housing***	\$ 4,440.50	Housing***	\$ 8,881.00	Room & Board***	\$ 40 / day	Room & Board***	\$ 40 / day
Meals (19 meals/wk)	\$ 2,000.00	Meals (19 meals/wk)	\$ 4,000.00	Mandatory CSU FTIP Overlay Insurance****	\$ 45.00	Mandatory CSU FTIP Overlay Insurance****	\$ 45.00
Mandatory CSU FTIP Overlay Insurance****	\$ 75.00	Mandatory CSU FTIP Overlay Insurance****	\$ 130.00	<b>Total</b>	<b>varies</b>	<b>Total</b>	<b>varies</b>
<b>Total</b>	<b>\$ 10,057.50</b>	<b>Total</b>	<b>\$ 20,095.00</b>				

\*Based on undergraduate, CA resident tuition. For a detailed list of tuition and fees for graduate and/or non-resident students, please visit: [https://go.sdsu.edu/student\\_affairs/financialaid/coatables.aspx](https://go.sdsu.edu/student_affairs/financialaid/coatables.aspx).

\*\*Summer programs charged at 3 or 6 units only. For detailed information on summer tuition, please visit: <http://bfa.sdsu.edu/fm/co/sfs/money/Sum2016MoneyMatters.pdf>. Costs will vary for non-resident and graduate students

\*\*\*Room & board costs are based on rent, meals, and fees at Villa Alvarado, where incoming ISEP Exchange students are housed. For information, please visit: <https://newscenter.sdsu.edu/housing/costs.aspx>

\*\*\*\*CSU FTIP insurance premiums are based on length and location of travel. An additional accident and health premium may be added for travel to high hazard countries. Rates shown are based on 2015/16 premiums.

### Estimate Program Costs paid to ISEP = varies (see below)

Semester		Academic Year		Summer (3 units)		Summer (6 units)	
Placement Fee (non-refundable)	\$ 395.00	Placement Fee (non-refundable)	\$ 395.00	Placement Fee (non-refundable)	\$ 395.00	Placement Fee (non-refundable)	\$ 395.00
Insurance*****	varies (typically \$77 / mo.)	Insurance*****	varies (typically \$77 / mo.)	Insurance*****	varies (typically \$77 / mo.)	Insurance*****	varies (typically \$77 / mo.)

\*\*\*\*\*Can vary depending on the host country. Some host countries require national health insurance enrollment which must be purchased in addition to ISEP and SDSU insurance. In other instances, higher levels of coverage are required and insurance may be more expensive in these areas. For more information, contact your study abroad advisor or ISEP Coordinator.

### Important note about Fees

ISEP Exchange participants pay for housing, meals, and tuition based on SDSU cost of living. They receive the equivalent in *services* while at their host institution; they do not receive a dollar-for-dollar equivalent to their fees paid. Services received are calculated on the host institution cost of living, and amount paid is calculated on SDSU cost of living. Dollar-for-dollar, their services abroad may cost less or more than what they paid for to SDSU. In many cases, ISEP-Exchange is the more affordable option (vs. ISEP-Direct) for CA resident undergraduate students, but not always. For questions or clarification, please contact your Study Abroad Advisor or ISEP Coordinator.

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## Budget Worksheet

Use the worksheet below to budget your total program costs for the time you will be abroad.

The reverse side of this form lists estimates of core costs while we have provided some estimates of other program costs where possible below.

Please note that these costs are simply estimates and some programs will have higher or lower costs depending on location, program length, and personal spending.

We encourage you to utilize the right column and list all of your means of financial support to realistically plan for additional costs and spending.

### Program Budget

My Expenses	
Tuition	\$
Housing	\$
Meals	\$
Mandatory Supplemental Insurance	\$
ISEP Insurance	\$
ISEP Placement Fee	\$
International Flight (\$1,500 - \$1,700)	\$
Passport (\$110 - \$140)	\$
Visa (\$0 - \$400)	\$
Local Transportation (\$250 - \$1000)	\$
Extra Meals (varies)	\$
Personal Expenses (\$500 - \$4,000)	\$
Books (\$100 - \$500)	\$
<b>Total</b>	<b>\$</b>

My Means of Financial Support	
Financial Aid (Grants)	\$
Financial Aid (Loans)	\$
Personal Loans	\$
Personal Savings	\$
Family Contributions	\$
{Projected earnings with current job}*	\$
{Projected earnings with future/add'l job}*	\$
{Projected scholarship awards}*	\$
Other	\$
<b>Total</b>	<b>\$</b>

\*While these means of financial support can be helpful, we suggest creating a budget for yourself without taking them into consideration. You will have a more realistic idea of what funding options you have available to you now and how much you will need to save. Additions of future earnings and/or scholarships can be added in later as they are obtained. For tips on how to finance your study abroad program, please visit: [http://go.sdsu.edu/student\\_affairs/studyabroad/safinancescholarships.aspx](http://go.sdsu.edu/student_affairs/studyabroad/safinancescholarships.aspx)

### Important note about Financial Aid

You may have loans available to you that appear on your AidLink portal. Please remember **you must activate your loans** in order to be able to access them. If you know you are planning a study abroad program in the future, you may also want to activate any unused loans before the deadline listed in AidLink THIS SEMESTER to save and utilize for study abroad (however, be sure to save these funds and not spend them yet!) In addition to the Financial Aid you are typically awarded, you may see an adjustment in your award amount during the term you decide to study abroad. Financial Aid can many times provide more access to loans and (more rarely) grants to help you pay for additional costs incurred by study abroad. Even if you do not typically apply for FAFSA / Financial Aid, we encourage you to consider applying for the term you will be abroad. We recommend meeting with a Financial Aid advisor for any questions.