

# University of Northern Iowa Study Abroad

Name of Program: Jyvaskyla University, Finland  
 Program Budget Term: Fall 2019  
 Program Type: Exchange  
 Estimated Program Start Date: September 3, 2019  
 Estimated Program End Date: December 22, 2019  
 Approximate Program Duration: 16 Weeks



<b>ESTIMATED TOTAL PROGRAM COST</b>	<b>\$</b>	<b>13,162</b>
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*The estimated total cost of this program is comprised of two primary components: 1. billable charges that will post to your U-Bill at the beginning of the program's term, and 2. out-of-pocket costs that you will pay directly out-of-pocket before, during, and possibly after the program. These two main cost components are detailed in the sections below.*

<b>ESTIMATED U-BILL CHARGES</b>	<b>\$</b>	<b>5,283</b>
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*The estimated U-Bill charges for this program will appear on your U-Bill at the start of the program's term. Payment is due on or around the 20th of the first month of your program. Tuition, Housing and Foreign Travel cost items will have a 2.5% University mandated Self-Supported Funds Overhead Fee applied and are subject to currency rate fluctuations and foreign transaction fees.*

<b>U-Bill Cost Section Detail</b>		
<b>Program Cost Item</b>		<b>Cost</b>
Study Abroad Mandatory Program Fee	\$	400
Exchange Tuition	\$	4,582
Technology Fee	\$	150
International Health Insurance (CISI)	\$	151

<b>ESTIMATED OUT-OF-POCKET COSTS</b>	<b>\$</b>	<b>7,879</b>
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*This section contains the estimated out-of-pocket program costs you will pay yourself before, during and possibly after the program. For example, you will purchase your airfare before the program; you will pay for food, transport, and personal necessities during the program; and if you use credit cards or loans you may have additional payments due after the program. The items appearing in this out-of-pocket section will vary due to changes in currency exchange rates, airline ticket demand, host university fee increases, foreign government fee increases, and your own personal spending habits.*

<b>Out-of-Pocket Cost Section Detail</b>		
<b>Program Cost Item</b>		<b>Cost</b>
Study Abroad Application Fee	\$	100
US Passport ( <i>first time application cost quoted here</i> )	\$	145
International Airfare*	\$	1,000
Visa & Immigration Costs ( <i>when required by host country</i> )	\$	372
Travel Health Consultation & Immunizations ( <i>if applicable to host country travel</i> )	\$	43
Housing & Housing Deposits ( <i>only when payable directly by student</i> )	\$	2,311
Food**	\$	2,467
Public Transportation**	\$	417
Personal Necessities**	\$	1,024

**SPECIAL NOTE: UNI Tuition & Fees for 2018-19 to be announced in June 2019 and will change from amounts shown.**

*All fees, charges, and costs shown on this budget sheet are estimates for the university program and term indicated. These estimates draw from currently available information and may change at any time during the application process or during the program. Selection of additional courses, upgraded housing, or other optional program additions will incur additional costs.*

*\* International airfares can vary significantly between air carriers and selected flight itineraries. The airfare estimate shown uses the program's estimated start and end dates. All airfare estimates assume a single roundtrip flight between Chicago's O'Hare International Airport (ORD) and the nearest major international airport to the host university. Flight itineraries originating and terminating at a local airport, or those that include upgraded seating or supplemental amenities may increase airfare cost.*

*\*\* Food, Public Transportation, and Personal Necessities estimates are based off the published UNI Cost of Attendance (COA) for the program's term and are adjusted using a cost of living multiplier for the nearest major metropolitan area to the host university as well as the program's anticipated duration. All such costs are computed using a "live like a student" model. Dining out, taking taxis instead of public transit, weekend travels, purchasing souvenirs, and partaking in optional non-program related activities will all increase your total program cost.*