

University of Northern Iowa Study Abroad

Name of Program: Jyvaskyla University, Finland
 Program Budget Term: Fall 2025
 Program Type: Exchange
 Estimated Program Start Date: August 25, 2025
 Estimated Program End Date: December 19, 2025
 Approximate Program Duration: 17 Weeks

ESTIMATED TOTAL PROGRAM COST \$ 13,361

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.

ESTIMATED U-BILL CHARGES \$ 5,532

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.

U-Bill Cost Section Detail

Program Cost Item	Cost
Study Abroad Mandatory Program Fee	\$ 400
Exchange Tuition and Fees	\$ 4,968
International Health Insurance (CISI)	\$ 164

ESTIMATED OUT-OF-POCKET COSTS \$ 7,829

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.

Out-of-Pocket Cost Section Detail

Program Cost Item	Cost
Study Abroad Application Fee	\$ 100
US Passport (first time application cost quoted here)	\$ 165
International Airfare*	\$ 1,000
Residence Permit Card (when required by host country)	\$ 559
Housing & Housing Deposit (only when payable directly by student)	\$ 2,124
Food**	\$ 2,038
Public Transportation**	\$ 666
Personal Necessities**	\$ 1,177

SPECIAL NOTE: UNI Tuition & Fees, when and where applicable, for 2025-2026 are Reflected on this Sheet.

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.