

University of Northern Iowa Study Abroad

Name of Program: Universidad Veritas
 Program Budget Term: J-Term 2025
 Program Type: Partnership
 Estimated Program Start Date: January 6, 2025
 Estimated Program End Date: January 17, 2025
 Approximate Program Duration: 2 Weeks



ESTIMATED TOTAL PROGRAM COST \$ 5,212

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 \$ 3,910

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
Partnership Tuition and Fees (includes tuition for Tropical Ecosystems OR Intersections of Health & Biodiversity, airport pick up/drop off, homestay, field trips, and course materials)	\$	3,485
International Health Insurance (CISI)	\$	25

ESTIMATED OUT-OF-POCKET COSTS \$ 1,302

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*	\$	800
Food** (calculated for one meal a day, two included with homestay)	\$	81
Public Transportation**	\$	53
Personal Necessities**	\$	104

SPECIAL NOTE: UNI Tuition & Fees, when and where applicable, for 2024-2025 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.