

Student Budget Worksheet

Program: _____

Semester: _____

Note: Depending on your length of study, some costs may vary. You may wish to budget some of your costs on a weekly or monthly basis. Remember the exchange rate may help or hurt you! Current exchange rate 1 US Dollar = _____ (host country note) Check www.oanda.com or www.xe.com for exchange rates and helpful hints.

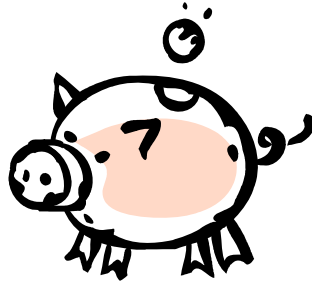
*****Please consult former students when completing this form.**

<u>Expenses (in US Dollars)</u>	<u>SDSU Semester</u>	<u>Cost Estimate (Per Semester)</u>
Application fee/Deposit	0	
Tuition and Fees (minus deposit)	1877	
Required Insurance (if not in program fee) SEE HEALTH AND SAFETY SECTION OF WEBSITE!!	0	
Airfare/international transportation	0	
Passport and visa fees	0	
Entry and exit taxes (if applicable)	0	
Immunizations (if applicable)	0	
Housing (if not included in program fee)	3200	
Housing deposit/bank deposit (if required)	may vary	
Meals (if not included in program fee)	2290	
Local commuting/transportation	1262	
Orientation expenses (ie:additional language coursework, early arrivals before your accomodations start etc.)	0	
Required course related fees (if applicable)	may vary	
Books/photocopies/art supplies	783	
Personal expenses (toiletries, postage, phone, entertainment, souvenirs, gifts, etc.)	1365	
Vacation/personal travel expenses	0	
TOTAL EXPENSES ANTICIPATED:	10,777	0

<u>Resources</u>	<u>Amount Estimate</u>
Family/friends contribution	
Your income	
Your savings	
Stafford Loan (deduct 5% for origination fees)	
Other financial aid	
Other resources	
Scholarships and Grants	

TOTAL RESOURCES EXPECTED: _____ **0**

TOTAL RESOURCES-EXPENSES= _____ **0**



Money Matters: Things to Think About

- Find out from the coordinator at your host university whether or not you will be required to establish an in-country bank account (applies in some countries, eg., Germany)
- Inform your credit card company and banks that you are going abroad, where you are going and for how long so they can be vigilant for fraud or unauthorized activity. Failure to notify your credit card company or bank may result in your accounts being frozen.
- Talk to your bank about how you may use your ATM and credit cards overseas and what fees you will be charged for transactions: cash withdrawals, credit card purchases, debit purchases, EFTs, etc.
- Ask your bank if it has a partner relationship with a bank (with branches in several cities) in the country where you will be studying. Partner banks may reduce fees or eliminate them all together.
- Make arrangements with your parents or other designated individuals to deposit money into your account while you are away. Find out from your bank how to authorize deposits either in branch or online.
- Set up power of attorney with a parent(s) or other designated individual to handle your financial affairs (bill paying, etc.) while you are abroad.
- Remember to pay the bills you have incurred in the United States. Set aside checks, or set up some form of online payment. You are still accountable for those bills even though you have left the country.
- Photo copy backs of all credit cards with telephone numbers to report loss or theft of card – keep separately from cards and wallet. Don't pack this information in your checked suitcase.
- Research local customs and regulations regarding gratuities and taxes (IVA)
- Research not only exchange rates, but the local cost of living: How much does a sandwich, cup of coffee or coke cost? Taxi, doing your laundry, etc.
- Think about the kind of traveler you are. Do you want to go to every country on the continent, or are you only going to take a few trips. Budget accordingly! You don't want to run out of money months before you come home.