

Explanation of each Section

SECTION 1: F&M Tuition Cost

Regardless of the OCS program you choose, you will be invoiced for full F&M tuition as you normally would while attending F&M. This amount has already been populated on the spreadsheet and is the cost of tuition for one semester at F&M. F&M will then pay your program tuition on your behalf.

Any financial aid you receive will be applied to the F&M tuition invoice (minus any Federal Work Study or College Work Option amounts, so please make sure work aid is not included in the financial aid amount you enter into the spreadsheet). Financial Aid will prompt students receiving financial aid in excess of F&M tuition to sign a refund release form which will allow students to use the refund to pay for non-tuition fees described in Section 2.

SECTION 2: Non-Tuition Costs

Non-tuition costs refer to all items that are NOT considered tuition. Non-tuition expenses typically consist of two types:

1) Program Invoice: The program will directly bill students for expenses the program incurs on students' behalf, such as housing, insurance, and other items. Students should expect to receive this program invoice at least a couple of months before the start of the program, or in the case of a few programs, shortly after the program starts.

2) ESTIMATED Additional Expenses: These are costs students should expect to incur out-of-pocket. *Students will not be invoiced by F&M or by their program for these expenses.* Students can use the cost estimate provided for these expenses to get a better understanding of the full budget and/or budget estimate for their off-campus study. It is very important for students to understand their own spending habits as they estimate what they will spend in each category. It is their responsibility to ensure that they stay on budget to avoid financial difficulties while away.

Some estimates to consider, refine as needed:

- airfare(s) \$600-\$2000/program
- groceries \$75-\$150/week
- books \$200-\$500/program
- visa/residenc permit \$100-\$1200/program
- local transportation \$50-\$100/week
- immunizations \$0-\$250/program
- Intl Phone Plan \$0-\$100/month
- Personal Expenses \$100-\$500/month
- Other \$0-\$500/program

SECTION 3: Total Out-of-Pocket Cost

This section displays the total of the previous two sections. The cost of **F&M Tuition plus the Program Invoice plus the Estimated Additional Expenses minus any Financial Aid** the student receives is calculated here. This shows students how much out-of-pocket cost they should expect to incur. Note that many students receive program and/or external scholarships, and those are not reflected in this worksheet unless the student manually adds them into the Financial Aid (Other) box in Section 1.

Students are strongly encouraged to complete this worksheet for each program they are considering in order to compare out-of-pocket costs for each program.

Off-Campus Study Cost Worksheet

Program:

Term:

SECTION 1: F&M Tuition Cost (invoiced by F&M regardless of program tuition costs)

	24-25 F&M Tuition		Financial Aid (1 semester)		Tuition owed to or refunded by F&M
I semester:	\$35,283		Grants:		\$35,283
			Loans:		
			Other:		
			TOTAL:	\$0	

A *positive* number above indicates money is owed to F&M.
A *negative* number above indicates the refund amount that will be issued to you by F&M to use for non-tuition expenses listed below.

SECTION 2: Non-Tuition Costs (includes fees invoiced by the program estimated additional expenses to expect for budgeting purposes)

	Program Fees (invoiced)		Estimated Add'l Expenses		Total Estimated Non-Tuition Fees
Housing:			Airfare:		\$0
Insurance:			Groceries:		
Other:			Books:		
TOTAL:	\$0		Visa/Residence Permit:		
			Local Transport:		
			Immunizations:		
			Int'l Phone Plan:		
			Personal Exp.:		
			Other:		
			TOTAL:	\$0	

This represents the total of the *program invoice AND* The *additional* items you should budget for.

When you are accepted to the program, you will most likely be asked to pay a program deposit to reserve your place in the program. Deposits are typically about \$500. Note that any deposit you pay is not *additional* to your costs but instead will be a *credit* toward your F&M tuition or your Program Fees.



SECTION 3: Total Out-of-Pocket Cost

(This is the total of F&M tuition + Program Invoice + Estimated Additional Expenses - any Financial Aid you receive)

\$35,283

This number does not take into account any program or outside scholarships you receive, so please remember to apply those to this total.

Off-Campus Study Cost Worksheet

Program: **Advanced Studies in England**

Term: **Fall 2024**

SECTION 1: F&M Tuition Cost (invoiced by F&M regardless of program tuition costs)

	24-25 F&M Tuition		Financial Aid (1 semester)		Tuition owed to or refunded by F&M
1 semester:	\$35,283	-	Grants:	=	\$35,283
			Loans:	=	
			Other:		
			TOTAL:		
			\$0		

A *positive* number above indicates money is owed to F&M.
A *negative* number above indicates the refund amount that will be issued to you by F&M to use for non-tuition expenses listed below.

SECTION 2: Non-Tuition Costs (includes fees invoiced by the program estimated additional expenses to expect for budgeting purposes)

	Program Fees (invoiced)		Estimated Add'l Expenses		Total Estimated Non-Tuition Fees
Housing:	\$6,100	+	Airfare:	\$1,250	=
Insurance:			Meals:	\$250	=
Other:			Books:	\$230	
TOTAL:	\$6,100		Visa:		
			Local Transport:	\$150	
			Immunizations:		
			Int'l Phone Plan:	\$150	
			Personal Exp.:	\$1,600	
			Other:		
			TOTAL:	\$3,630	

When you are accepted to the program, you will most likely be asked to pay a program deposit to reserve your place in the program. Deposits are typically about \$500. Note that any deposit you pay is not *additional* to your costs but instead will be a *credit* toward your F&M tuition or your Program Fees.

This represents the total of the *program invoice AND* the *additional* items you should budget for.

SECTION 3: Total Out-of-Pocket Cost (This is the total of F&M tuition + Program Invoice + Estimated Additional Expenses - any Financial Aid you receive)

\$45,013

This number does not take into account any program or outside scholarships you receive, so please remember to apply those to this total.