



Budget and Payment Schedule

University of Otago

Fall 2024

PROGRAM FEES

UO Study Abroad Fee	\$500
Estimated UO Insurance*	\$348
TOTAL PROGRAM FEES PAID TO GEO	\$848

**Estimated insurance cost for the program, based on program length*

ESTIMATED ADDITIONAL EXPENSES

Estimated University of Otago Tuition* <i>Paid to Otago</i>	\$9,900
Estimated housing** <i>Paid to housing provider</i>	\$5,050
Estimated Airfare from Eugene to Dunedin	\$2,500
Estimated textbook and course materials	\$250
Estimated Meals	\$1,575
Estimated Cell Phone Expenses	\$250
Estimated Travel Clinic & Pre-departure physical	\$50
Estimated compulsory New Zealand insurance	\$285
Estimated Visa fee	\$285
Estimated Cost of acquiring passport	\$165
Estimated Additional Living Expenses***	\$1,980
ESTIMATED ADDITIONAL EXPENSES TOTAL	\$22,290

**This estimate is based on the tuition cost for 3 or 4 papers (classes). This cost is inclusive of tuition fee, GST (NZ Goods & Services tax), University of Otago Students Services Fee, on-campus orientation programme, and end of study transcript copy and forwarding.*

***This estimate is based on the cost of standard shared accommodation in University Flats. For more information, please visit: <https://www.otago.ac.nz/uniflats/applying/fees>*

***This is a rough estimate for other living expenses such as doing laundry, buying toiletries, going to the movies, etc. This amount will vary depending on your spending habits and does not include personal travel.*

TOTAL ESTIMATED COST OF PARTICIPATION (Program fees + estimated additional expenses)	\$23,138
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CANCELLATION AND REFUND POLICY INFORMATION:

Important: The GEO Cancellation and Deferral Policy is effective from the time a student agrees to pay their non-refundable program deposit or electronically signs the program commitment form, regardless of application or acceptance status. It is essential to read this policy before a potential cancellation or deferral takes place, in order to fully understand the withdrawal and cancellation penalties, and understand what it means financially to commit to a study abroad program.

Please note that Otago has their own cancellation and refund policy for tuition fees and housing fees. See <https://www.otago.ac.nz/study/fees> (scroll down to Tuition fee due dates) for details on tuition payment policies, and contact your housing provider directly for information about housing cancellation policies.

Cancellation/Deferral Penalty Dates:

CANCELLATION/DEFERRAL DATE	PENALTY IF NOTICE RECEIVED AFTER THIS DATE
Upon acceptance to program	None
8 weeks before program start date	Student is responsible for 50% of total GEO fees
Program start date or after program begins	Student is responsible for 100% of total GEO fees

Cancellation/Deferral Process: Students who cancel or defer their participation must notify both GEO and the program provider or the host institution in writing. Fax (GEO: 541-346-1232) or email is acceptable (GEO: geoinfo@uoregon.edu). Verbal notification to GEO or notification given to a non-UO campus study abroad office is not sufficient.

- If one of the deadlines in the Student Budget posted on the program page of the GEO website falls on a weekend or holiday, GEO will accept written notifications received on the following business day.
- A student can defer their application for up to twelve months from the term in which their original program was scheduled to start, and upon approval by the GEO advisor. Beyond twelve months, a student must cancel their application and re-apply. In some cases, a student may be able to apply their non-refundable application fee and deposit to a future GEO program upon GEO approval.

Cancellation/Deferral Policy and Penalty:

- This cancellation and deferral policy applies to all cancellations and deferrals regardless of the reason for cancellation or deferral, including but not limited to inability to secure proper legal status (i.e. passport, visa, etc.) in the host country of the participating program.

- If the program fee has not been received by GEO at the time of cancellation or deferral, the penalty amount will be billed by GEO to the student's account.
- GEO fees include: the GEO program fee, the UO Study Abroad fee (UO students only), and/or any other fees that are billed by GEO.
- Some U.S. partner institutions have a direct billing arrangement with GEO and pay fees on behalf of their students. GEO refunds will be sent to the billed party: if GEO bills the institution, the refund is sent to the institution; if GEO bills the student, the refund is sent to the student at the permanent address listed on the initial application unless otherwise requested. Students who are unsure about the billing arrangements of their home institution should check with their home institution's study abroad office.
- GEO and the program provider or the host institution reserve the right to cancel a program due to low enrollment, natural disaster, public health emergency, political unrest, terrorism, acts of war or any other reasons beyond GEO's control. If a program is cancelled prior to the start date for any of these reasons, GEO will refund all payments received by GEO including the application fee, program deposit, and program fee. GEO assumes no further financial responsibility and is not responsible for airfare, visa fees, or any other fees related to the program that may have been paid. GEO strongly recommends that students purchase travel cancellation/interruption insurance.

PAYMENT SCHEDULE (What is due when?)

UO students: GEO will charge all program fees to your UO Student Billing Account.

Billing and Payment Schedule for UO Students

By July 9, 2024	You will need to pay the Otago tuition fees directly to the University of Otago. For tuition payment deadlines and late payment policies, please refer to this website: https://www.otago.ac.nz/study/fees
4 – 7 weeks before you depart	GEO will bill your UO Student Billing Account for the study abroad fee and UO insurance. This amount will be due according to standard UO Payment and Due Dates . For programs that take place over multiple terms, GEO will bill you a percentage of your fee over each term.

We encourage you to visit <https://geo.uoregon.edu/scholarships> to learn about scholarship and funding opportunities. Speak with a [financial aid counselor](#) regarding your current financial aid package.

Non-UO students: Payment due dates vary depending on your home campus. Students will receive instructions by email with a due date and payment instructions.