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**Budget and Payment Schedule**

DIS: Stockholm

*Fall Semester 2024 & Spring Semester 2025*

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| PROGRAM FEES PAID TO UO | AMOUNT |
| UO Study Abroad Fee($1,000 per UO term)  | $1,000 |
| Estimated DIS tuition  | $22,050 |
| Estimated DIS Housing  | $7,125 |
| Estimated DIS Residence Permit Fee\* | $155 |
| TOTAL PROGRAM FEES PAID TO UO | $30,330 |

*\*Subject to change*

**Included in Program Costs:** Tuition, Course-integrated study tours, Course materials and textbook rental, Local transportation pass, Group pick-up at airport on arrival day, Medical insurance, On-site orientation, Pre-departure orientation and on-site support.

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| PROVIDER PROGRAM FEES & ESTIMATED ADDITIONAL EXPENSES | AMOUNT |
| Estimated Airfare from Eugene to Copenhagen | $1,800 |
| Estimated Additional Meals | $2,500 |
| Estimated Cell Phone Expenses | $250 |
| Estimated Travel Clinic & Pre-departure physical | $50 |
| Estimated Cost of acquiring passport | $150 |
| Estimated Additional Living Expenses | $1,500 |
| PROVIDER PROGRAM FEES & EST. ADDITIONAL EXPENSES TOTAL  | $6,250 |

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| **TOTAL ESTIMATED COST OF PARTICIPATION***(Program fees + estimated additional expenses)* | $36,580 |

 ***This budget assumes that the current global situation will improve enough to run this program safely as it was originally designed. All program details, including cost, will be updated if global or location-specific conditions require modifications to program structure (for example, limitations on in-country travel or the requirement of single-occupancy accommodation). GEO continues to closely monitor the conditions for each program to ensure that they meet the safety and travel requirements of the University of Oregon, the host country, and the local institutions with which we work.***

**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, to fully understand the withdrawal and cancellation penalties and understand what it means financially to commit to a study abroad program.

**Cancellation/Deferral Penalty Dates:**

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| **CANCELLATION/DEFERRAL DATE** | **PENALTY IF NOTICE RECEIVEDAFTER THIS DATE** |
| Upon acceptance to program | Student agrees to $500 non-refundable program deposit |
| 6 weeks before program start date | Student is responsible for 50% of total GEO program fees |
| On or after Arrival Day  | Student is responsible for 100% of total GEO program fees  |

**Please note that DIS’s cancellation and deferral policy may differ from GEO’s policy. Visit** [**DIS’s website**](https://disabroad.org/application-and-fees/tuition-and-fees/cancellation-change-fees/) **for their cancellation policies and payment policies.**

**Cancellation/Deferral Process: Students who cancel or defer their participation must notify both GEO and DIS 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.
* **This Cancellation and Deferral Policy only covers the GEO costs that are due to GEO. As a reminder, GEO pays DIS on the student’s behalf, and GEO bills students the amount charged by DIS. Students must follow the payment and refund policy outlined by the program provider (DIS) for the program fees or other costs that are due directly to the program provider (DIS).**
* 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 (including the DIS tuition and housing fees).
* 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 DIS 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?)

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

**Billing and Payment Schedule**

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| When you are offered acceptance | A non-refundable program deposit of $500 is due within one week of acceptance or nomination offer to confirm your space on the program.  The program deposit is not an additional fee but is part of the total GEO program fee. Once a student has authorized GEO to charge the deposit to their UO student account, or has submitted the deposit directly to GEO, the program deposit is non-refundable except in cases where a student is denied acceptance to the program for which he or she has applied or if the program is canceled. If the required application materials are not completed by the deadline, the application will be considered abandoned and cancelled by GEO. In such cases, the deposit will not be refunded. Students who fail to pay the program deposit by the first cancellation/deferral date listed below will have their program application canceled.  |
| 4 – 7 weeks before you depart | GEO will bill your UO Student Billing Account for the remainder of your program fee. This amount will be due according to standard UO [Payment and Due Dates](https://ba.uoregon.edu/content/payments). 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*](https://geo.uoregon.edu/scholarships) *to learn about scholarship and funding opportunities. Speak with a* [*financial aid counselor*](https://financialaid.uoregon.edu/study-abroad) *regarding your current financial aid package.*