



## Budget and Payment Schedule

Tampere University Exchange  
2024-2025 programs

**Exchange terms available: Fall Semester, Spring Semester, and Academic Year**

### HOW TO USE THIS BUDGET

Exchange programs have a **fixed program fee** that is calculated **based on your Oregon residency status and the number of semesters/terms that you spend abroad**. To determine the GEO program fee for the exchange you are interested in, review the Exchange Program Fee Budget for the term you are interested in. **Please note that the terms available for each exchange vary based on the university's academic calendar**. Add the fixed program fees from the exchange budget to the estimated additional costs in this budget to determine your estimated total cost of attendance.

[Exchange Program Fee Budget link here](#)

<b>INSURANCE FEES</b>	<b>FALL OR SPRING AMOUNT</b>	<b>ACADEMIC YEAR AMOUNT</b>
Estimated UO Insurance*	\$365	\$768
<b>TOTAL INSURANCE FEES PAID TO GEO</b>	<b>\$365</b>	<b>\$768</b>

\*Estimated insurance cost per program, based on program length (\$2.50 per day of coverage). The insurance fees will be charged to your UO student billing account

<b>ESTIMATED ADDITIONAL EXPENSES</b>	<b>FALL OR SPRING AMOUNT</b>	<b>ACADEMIC YEAR AMOUNT</b>
Estimated housing (Paid directly to host university or housing company) <sup>1</sup>	\$2,500	\$4,500
Estimated meals	\$1,300	\$2,340
Estimated airfare from Eugene to Helsinki	\$1,600	\$1,600
Estimated books & course supplies	\$250	\$500
Estimated cost of acquiring passport	\$150	\$150
Estimated cell phone expenses	\$225	\$405
Estimated travel clinic & pre-departure physical	\$50	\$50
Estimated local transportation	\$300	\$540
Estimated travel to visa processing center	\$500	\$500
Estimated visa expenses	\$425	\$425
Estimated additional living expenses <sup>2</sup>	\$1,125	\$2,295
<b>ESTIMATED ADDITIONAL EXPENSES TOTAL</b>	<b>\$8,425</b>	<b>\$13,305</b>

<sup>1</sup> Students will have their housing arranged through TAOS, Tampere Student Housing Foundation organization. You can find more information on rent rates here <https://toas.fi/en/applying/new-international-students/>. Depending on what type of room students get, rent can range from approximately \$340 to \$1100 a month. This is a median price.

<sup>2</sup> 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. This does not include personal travel.

	FALL OR SPRING AMOUNT	ACADEMIC YEAR AMOUNT
<b>ESTIMATED ADDITIONAL COSTS OF PARTICIPATION</b> <i>(insurance fees + estimated additional expenses)</i>	<b>\$8,790</b>	<b>\$14,073</b>
<b>ESTIMATED TOTAL COST OF PARTICIPATION - OREGON RESIDENT</b> <i>(GEO fixed program fees + insurance fees + estimated additional expenses)</i>	<b>\$14,175</b>	<b>\$24,843</b>
<b>ESTIMATED TOTAL COST OF PARTICIPATION - NON-RESIDENT</b> <i>(GEO fixed program fees + insurance fees + estimated additional expenses)</i>	<b>\$20,840</b>	<b>\$38,173</b>

## **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 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 understand the ramifications.

### **Cancellation/Deferral Penalty Dates:**

<b>CANCELLATION/ DEFERRAL DATE</b>	<b>PENALTY IF NOTICE IS RECEIVED AFTER THIS DATE</b>
Upon acceptance to the program	Student agrees to \$500 non-refundable program deposit
8 weeks before program start date	Student is responsible for 50% of total GEO program fees
Program start date or after program begins	Student is responsible for 100% of total GEO program fees

- If a student has committed to participate in a full academic year exchange program, this policy will apply for the full academic year fees.
- 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. The student will be responsible for payment of any unrecoverable costs. 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.
- 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.
- 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**

When you are offered acceptance	<p>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.</p> <p>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. 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.</p>
4 – 7 weeks before you depart	<p>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. For programs that take place over multiple terms, GEO will bill you a percentage of your fee over each term. For more information about UO Payment and Due Dates, see this link: <a href="https://ba.uoregon.edu/content/payments">https://ba.uoregon.edu/content/payments</a></p>

Note: You will pay your housing costs according to the payment schedule of the host university or housing company. These costs may be due up to several months before the start of your program.

We encourage you to visit the GEO scholarships website to learn about scholarship and funding opportunities. Speak with a financial aid counselor regarding your current financial aid package.

<https://geo.uoregon.edu/scholarships>