



Budget and Payment Schedule
 University of Pavia Exchange
 Academic Year 2019-2020

PROGRAM FEES	OREGON RESIDENT AMOUNT	NON-RESIDENT AMOUNT
GEO Application Fee	\$50	\$50
UO Exchange Program Fee	\$8,000	\$17,000
Estimated UO Insurance*	\$738	\$738
Housing and meals**	\$14,100	14,100
TOTAL PROGRAM FEES PAID TO GEO	\$22,888	\$31,888

*Estimated insurance cost per program, based on program length

**Housing and meals are provided by Collegio Ghislieri (closed for winter break).

ESTIMATED ADDITIONAL EXPENSES	AMOUNT
Estimated Airfare from Eugene to Milan	\$1,400
Estimated Additional Meals	\$500
Estimated Books & Course Supplies	\$520
Estimated Cost of acquiring passport	\$150
Estimated Cell Phone Expenses	\$450
Estimated Travel Clinic & Pre-departure physical	\$50
Estimated Local Transportation	\$350
Estimated Compulsory Italian Health Insurance	\$120
Estimated Visa/Residence Permit Expenses (if applicable)	\$70
Estimated Additional Living Expenses ⁽¹⁾	\$4,500
ESTIMATED ADDITIONAL EXPENSES TOTAL	\$8,110

⁽¹⁾ Includes estimate for housing and meals during winter break.

	OREGON RESIDENT AMOUNT	NON-RESIDENT AMOUNT
TOTAL ESTIMATED COST OF PARTICIPATION <i>(Program fees + estimated additional expenses)</i>	\$30,998	\$39,998

PAYMENT SCHEDULE (What is due when?)

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

Billing and Payment Schedule for UO Students

When you apply	An application fee of \$50 is due at the time of application; applications will not be considered until the application fee is received. Once paid, the application fee is non-refundable under any circumstances.
When you are selected to be nominated	<p>A non-refundable program deposit of \$500 is due within one week of 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	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.

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 <https://geo.uoregon.edu/scholarships> to learn about scholarship and funding opportunities. Speak with a financial aid counselor regarding your current financial aid package.

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.

Note: this cancellation policy refers to all GEO/UO fees. Housing and other costs that you pay directly to the host university or housing company will be subject to their own cancellation policy.

Cancellation/Deferral Penalty Dates:

60 DAY POLICY CANCELLATION/DEFERRAL DATE	PENALTY IF NOTICE RECEIVED AFTER THIS DATE
60 or more days before program start date	\$500 program deposit plus unrecoverable costs incurred by GEO
59-30 days before program start date	10% of total GEO fees plus unrecoverable costs incurred by GEO
29-1 days before program start date	20% of total GEO fees plus unrecoverable costs incurred by GEO
Program start date or after program begins	Full amount of 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. 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.
- 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.