



Budget and Payment Schedule

Singapore Management University Exchange
Academic Year 2021-22

**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.

PROGRAM FEES	OREGON RESIDENT AMOUNT	NON-RESIDENT AMOUNT
GEO Application Fee	\$50	\$50
UO Exchange Program Fee	\$8,300	\$17,500
Study Abroad Fee (\$450 per UO term)	\$1,350	\$1,350
Estimated UO Insurance*	\$693	\$693
TOTAL PROGRAM FEES PAID TO GEO	\$10,393	\$19,593

*Estimated insurance cost per program, based on program length

ESTIMATED ADDITIONAL EXPENSES	AMOUNT
Estimated housing (Paid directly to host university or housing company) ¹	\$9,450
Estimated meals	\$3,400
Estimated airfare from Eugene to Singapore ²	\$1,400
Estimated books & course supplies	\$400
Estimated cost of acquiring passport	\$150
Estimated cell phone expenses	\$275
Estimated travel clinic & pre-departure physical	\$50
Estimated local transportation	\$850
Estimated SMU student fee & Singapore insurance	\$200
Estimated visa expenses	\$90
Estimated additional living expenses ³	\$2,275
ESTIMATED ADDITIONAL EXPENSES TOTAL	\$18,540

¹ Housing costs vary widely. This estimate is near the middle of the range for housing costs. See this page for more information about estimates: <https://www.smu.edu.sg/Student-Exchange%40SMU-Acceptance-Package?itemid=9056>

² When yearlong students are purchasing their roundtrip flight (after being accepted into the program), flights may not be available yet for the program end date. Thus, you may need to purchase an earlier return date and pay a fee to change the return date later on. Students are encouraged to consider flying out of Portland or other major airports in order to reduce airfare costs.

³ 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.

	OREGON RESIDENT AMOUNT	NON-RESIDENT AMOUNT
TOTAL ESTIMATED COST OF PARTICIPATION <i>(Program fees + estimated additional expenses)</i>	\$28,933	\$38,133

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

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:

CANCELLATION/DEFERRAL DATE	PENALTY AMOUNT
120 or more days before program start date	\$500 program deposit plus unrecoverable costs incurred by GEO
119-90 days before program start date	25% of total GEO fees plus unrecoverable costs incurred by GEO
89-30 days before program start date	50% of total GEO fees plus unrecoverable costs incurred by GEO
29-1 days before program start date	75% 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 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.