



Budget and Payment Schedule

SIT: Banking, Finance, and Social Responsibility in Geneva
 Fall Semester 2020

PROGRAM FEES PAID TO UO	AMOUNT
GEO Application Fee	\$50
UO Study Abroad Fee (\$1,000 per UO term)	\$1,000
TOTAL PROGRAM FEES PAID TO UO	\$1,050

PROVIDER PROGRAM FEES & ESTIMATED ADDITIONAL EXPENSES	AMOUNT
SIT Application Fee <i>Paid to SIT</i>	\$50
SIT Tuition <i>Paid to SIT</i>	\$19,630
SIT Program Costs <i>Paid to SIT</i>	\$7,754
Estimated Airfare from Eugene	\$1,180
Estimated Course Materials	\$100
Estimated Visa Expenses	\$55
Estimated Cell Phone Expenses	\$200
Estimated Travel Clinic & Pre-Departure Physical	\$50
Estimated Cost of Acquiring Passport	\$150
Estimated Additional Living Expenses	\$1,200
PROVIDER PROGRAM FEES & EST. ADDITIONAL EXPENSES TOTAL	\$30,369

TOTAL ESTIMATED COST OF PARTICIPATION <i>(Program fees + estimated additional expenses)</i>	\$31,419
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PAYMENT SCHEDULE (What is due when?)

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

Billing and Payment Schedule

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	You will need to pay a program deposit to the program provider (CIEE/ SIT/ IE3/ SAS) in order to confirm your space in the program.
4 – 7 weeks before you depart	GEO will bill your UO billing account for the Study Abroad Fee. This amount will be due according to standard UO Payment due dates: https://ba.uoregon.edu/content/payments Note: This payment method is for the UO Study Abroad Fee. You will pay the program provider tuition and program fees directly to the program provider (CIEE/ SIT/ IE3/ SAS). Additional payment instructions and schedules will be sent to you by your program provider.

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 has been nominated by the UO to the program provider or host institution, 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
60 days or more before program start date	None
59-30 days before program start date	15% of UO Study Abroad Fee
29-1 days before program start date	20% of UO Study Abroad Fee
Program start date or after program begins	Full amount of UO Study Abroad Fee

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 program provider or host institution 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 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 study abroad fee has not been received by GEO at the time of cancellation or deferral, the penalty amount will be billed by GEO.
- **This Cancellation and Deferral Policy only covers the GEO costs that are due to GEO. Students must follow the payment and refund policy outlined by the host institution or the program provider for the program fees or other costs that are due directly to the host institution or the program provider.**
- **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 insurance for some programs.**
- 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, study abroad fee, and insurance (if applicable). 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.