



**Budget and Payment Schedule**  
**Tampere University Exchange**  
*Fall Semester 2021*

\*\*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.

<b>PROGRAM FEES</b>	<b>OREGON RESIDENT AMOUNT</b>	<b>NON-RESIDENT AMOUNT</b>
GEO Application Fee	\$50	\$50
UO Exchange Program Fee	\$4,150	\$8,750
UO Study Abroad Fee (\$450 per UO Term)	\$450	\$450
Estimated UO Insurance*	\$350	\$350
<b>TOTAL PROGRAM FEES PAID TO GEO</b>	<b>\$5,000</b>	<b>\$9,600</b>

\*Estimated insurance cost per program, based on program length

<b>ESTIMATED ADDITIONAL EXPENSES</b>	<b>AMOUNT</b>
Estimated housing (Paid to TAOS) <sup>(1)</sup>	\$3,400
Estimated meals <sup>(2)</sup>	\$1,350
Estimated airfare from Eugene to Helsinki	\$1,600
Estimated books & course supplies	\$260
Estimated cost of acquiring passport	\$150
Estimated cell phone expenses	\$150
Estimated travel clinic & pre-departure physical	\$50
Estimated local transportation	\$285
Estimated visa/residence permit expenses (if applicable)	\$400
Estimated travel to consulate general or visa processing center (if applicable)	\$350
Estimated additional living expenses	\$1,500
<b>ESTIMATED ADDITIONAL EXPENSES TOTAL</b>	<b>\$9,495</b>

(1) 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 \$1050 a month.

(2) Be sure to take advantage of the meal options on camps, where meals cost approximately \$2 - \$3. Eating out will be more expensive with an inexpensive lunch costing about \$10 and dinner about \$20. Be sure to always ask for student discounts!

	<b>OREGON RESIDENT AMOUNT</b>	<b>NON-RESIDENT AMOUNT</b>
<b>TOTAL ESTIMATED COST OF PARTICIPATION</b> <i>(Program fees + estimated additional expenses)</i>	<b>\$14,495</b>	<b>\$19,095</b>

Please see payment schedule and cancellation policy below.

**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><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 <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:**

120 DAY POLICY CANCELLATION/DEFERRAL DATE	PENALTY AMOUNT
Before April 18, 2021	\$500 program deposit plus unrecoverable costs incurred by GEO
From: April 19, 2021 through: May 18, 2021	25% of total GEO fees plus unrecoverable costs incurred by GEO
From: June 18, 2021 through: July 17, 2021	50% of total GEO fees plus unrecoverable costs incurred by GEO
From: July 18, 2021 through: August 15, 2021	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](mailto: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.