



PROGRAM COST SHEET
 India, Varanasi - UW India
 Year 2018-2019
Estimated Program Fee

IAP Program Fees

Wisconsin Residents	\$19,000.00
MN Reciprocity	\$19,600.00
Non-Residents	\$21,700.00

The UW Program Fee is a fixed cost including academic expenses, administrative costs, mandatory health insurance, housing, transportation from Delhi to Varanasi, orientation, an all inclusive Hindi language retreat, cultural excursions and lectures in Varanasi, overnight field trips, field work expense stipend, Monday-Friday breakfast and lunch at program house, and use of computer lab & internet access at program house. This fee reflects a discount given by CET for students who participate in the year duration of the UW in India program.

Big Ten Academic Alliance Shared Programs Abroad students students: IAP bills the Wisconsin Resident Fee to your home institution study abroad office. Your home institution may charge additional fees. All fees are paid to your home institution.

Estimated Additional Expenses

The following are estimated expenses to help plan and prepare for the program. These amounts are subject to change depending on international economic factors and past participant reports. Student expenditures in-country depend greatly on personal spending habits, post-or during-program travel, and available funds.

Airfare	\$1,400.00
Books and Supplies	\$100.00
Meals	\$500.00
Personal/Miscellaneous	\$1,400.00
Visa	\$100.00
Total Estimated Additional Expenses	\$3,500.00

Airfare estimate is based on a round-trip fare: Chicago-Dehli-Chicago.

Meals estimate is for meals not included in the program fee; mainly dinners.

Personal/Miscellaneous estimate includes daily living expenses, spending money, reasonable travel, and pre-departure costs.

Total Cost of Attendance

Wisconsin Residents	\$22,500.00
MN Reciprocity	\$23,100.00
Non-Residents	\$25,200.00

International Academic Programs (IAP) reserves the right to adjust the fees and expenses at any time. During the course of Program operations, actual figures may vary.

CANCELLATION AND WITHDRAWAL POLICIES

A. Program

The program provider, CET, uses the following cancellation fee schedule:

After acceptance and confirmation of participation in the Program, and more than 90 days from the [CET] Program start date, the [CET] cancellation fee is \$100.

Between 90 and 46 days prior to the Program start date, the [CET] cancellation fee is \$500.

Between 45 and 31 days prior to the Program start date, the [CET] cancellation fee is 20% of the full [CET] tuition amount.

Between 30 and 16 days prior to the Program start date, the [CET] cancellation fee is 30% of the full [CET] tuition amount.

Between 15 and 1 days prior to the Program start date, the cancellation fee is 50% of the full [CET] tuition amount.

After the Program begins, if a Student chooses to interrupt his/her participation in the Program for any reason whatsoever or chooses not to attend certain parts of the Program, there is no refund for any unused portions of the [CET] fee.

At the time of Student cancellation, Provider will also assess the total amount of non-recoverable costs incurred by Provider on the Student's behalf. Provider pays its overseas partners in full well in the advance to the start of any Program, and these costs are non-recoverable.

B. International Academic Programs

Students may wish to cancel their participation before the program begins or withdraw after the program starts. Official cancellations or withdrawals are effective the date IAP has received written notification from the student. In either case, only recoverable IAP program fee costs will be waived or refunded. The IAP Acceptance Deposit is non-refundable. In all cases, non-IAP program fees are the responsibility of the student.

As the amount of program fee costs that are recoverable can vary greatly depending on the program and the timing of the cancellation/withdraw, IAP strongly encourages students to check with IAP regarding what the specific amounts may be before making a final decision.

If a student cancels their participation between the dates below, a \$300 IAP Cancellation Fee will be charged in addition to any non-recoverable IAP program fee costs:

Program Duration	Cancellation Fee Date Range
Summer	April 1 to Program start date
Fall Semester	June 1 to Program start date
Year	June 1 to Program start date
Winter Intersession	November 15 to Program start date
Spring Semester	November 15 to Program start date
Calendar Year	January 1 to Program start date
Spring Break	February 1 to Program start date

Conditional Participants: Should a student not meet the condition established by IAP and therefore their participation is cancelled, only recoverable IAP program fee costs will be waived or refunded. The student will be responsible for the IAP Acceptance Deposit and the \$300 IAP Cancellation Fee.

Students Placed on Probation: Should a student be placed on probation and therefore their participation is cancelled, only recoverable IAP program fee costs will be waived or refunded. The student will be responsible for the IAP Acceptance Deposit and the \$300 IAP Cancellation Fee.

Change of Program Duration: Should a student wish to defer their participation on a program, the student may transfer the IAP Acceptance Deposit for the same program to a future duration within the current or next fiscal year. The \$300 IAP Cancellation Fee will not be charged; however, should the student cancel participation on the future duration the fee will be charged. The student may also incur program specific fees depending on the written notification date of deferral.

Called to Active U.S. Military Service: IAP follows the UW-Madison policy for enrolled UW-Madison students who are called to active U.S. military service.

IAP Program Cancellation

If IAP cancels a program before or after the program starts and students cannot receive academic credit, the student will receive a full refund of the IAP program fee including the IAP Acceptance Deposit.

If IAP cancels a program at a point when students can receive academic credit, no refund of the IAP program fee is provided. For programs which are an academic or calendar year length in which students can receive credit for their first semester only, the second semester IAP program fee will be refunded.

In all cases, non-IAP program fees are the responsibility of the student.

PAYMENT SCHEDULE

Accepted students pay a non-refundable IAP Acceptance Deposit to secure a place in the program which is credited to the IAP program fee. The remainder of the IAP program fee is billed by the UW-Madison Bursar's Office as an eBill. eBills are sent approximately four weeks in advance of the general payment due date listed below. Official payment due dates are on the eBill. If a student has a problem meeting the payment due date, the student should contact their IAP Financial Specialist before the eBill due date to avoid penalties.

Program Duration	General IAP Program Fee Due Dates
Summer	Mid-May
Fall	Mid-August
Academic Year	Mid-August - 50% of IAP program fee Mid-January - 50% of IAP program fee
Winter Intersession	Mid-December
Spring	Mid-January
Calendar Year	Mid-January - 50% of IAP program fee Mid-August - 50% of IAP program fee
Spring Break	Mid-March

Students may incur additional charges during or after their study abroad program (i.e.: single room charge, additional course fee) for which the student will be billed. At any time, a student can view their account balance and financial aid awards in MyUW. Payments must be paid by the due date on the student's eBill. Payments received after the due date listed on the eBill will be charged a \$100 late fee. IAP reserves the right to cancel a student's participation and/or to place a hold on the student's UW record for failure to pay.

Information on payment methods and delivery, late fees, and financial aid disbursement and refunds can be found on the Bursar's Office website at www.bussvc.wisc.edu/bursar. Review the IAP Study Abroad Handbook for more details on the payment process.

FINANCIAL AID

UW-Madison student may be able to utilize financial aid on UW-Madison study abroad programs. Guidelines on the usage can be found on the Office of Student Financial Aid (OSFA) webpage at www.finaid.wisc.edu.

If you have not received aid in the past, you may still be eligible for financial aid to help with your study abroad expenses. Students interested in receiving financial aid (loans, grants, scholarships) should complete the Free Application for Federal Student Aid (FAFSA) which is available online at www.finaid.wisc.edu. It is possible to apply for aid anytime during the academic year. However, it can often take in excess of 4 weeks to complete the processing of your application with OSFA; therefore, it is best to apply as early as possible.

If you already receive aid, you may qualify for additional funding to offset the extra costs sometimes associated with study abroad. Additional aid often comes in the form of loans, although there are some need-based study abroad grants available annually through OSFA. Likewise, if anticipated study abroad costs are less than on-campus costs; aid packages can be reduced. IAP provides OSFA with program cost information for each of our study abroad participants.

According to OSFA, if you accept your financial aid award before you leave the U.S. and complete and return promissory notes for loans (if appropriate), financial aid funds will be credited to your UW account no sooner than 10 days

prior to the start date on campus for the applicable fall or spring semester (5 days prior for summer abroad programs.) If your program start date is after the start date on campus, financial aid funds will be disbursed 10 days prior to the later start date. OSFA cannot legally disburse funds sooner than that. Therefore, it is important that you apply for financial aid long before you leave on your abroad program (at least by March 1 for a summer program; by June 1 for an academic year or fall program; and by October 1 for a winter intersession or spring abroad program). Your financial aid funds will be credited to your IAP program cost(s). If you have more than enough aid to cover the program cost(s), you will receive a refund (either electronically or paper check by mail depending on what you have set-up with the Bursar's Office).

Questions about financial aid and funding your study abroad program should be addressed to:

Heidi Johnson
OSFA Financial Aid Advisor
University of Wisconsin-Madison
Tel: 608-262-3060
Email: heidi.johnson@finaid.wisc.edu

SCHOLARSHIPS

Students are encouraged to apply for scholarships and grants. Visit IAP's Scholarship Information at www.studyabroad.wisc.edu/scholarships.html which has detailed information regarding study abroad scholarships, creative fundraising ideas, and other helpful financial tips.

Private scholarships received from agencies or companies outside the university may or may not allow students to use the scholarship for off-campus study abroad programs. Students should consult with the scholarship grantor if this is not clarified in the scholarship award letter.

Student scholarship recipients for the following scholarships should inform their IAP Financial Specialist to receive assistance with using this award when studying abroad:

- | Chancellors Scholar
- | National Security Education Program (NSEP)
- | Powers Knapp
- | UW Athletic scholarships

INTERNATIONAL ACADEMIC PROGRAMS FINANCIAL CONTACT

Judy Humphrey
IAP Financial Specialist
Email: jhumphrey@studyabroad.wisc.edu
Tel: 608-265-6329