



■ HOW TO USE THIS GUIDE

This document is meant to help you plan financially for studying abroad. Study abroad is an investment in yourself - you'll return home with new experiences, skills, knowledge, and friendships that will stay with you for the rest of your life. As with any investment, there are costs involved, which are best managed through proper planning and awareness. We hope this financial planner will help you prepare for your study abroad experience and get as much out of it as possible.

Start with the list below - this is an overview of what's included in the standard program cost. Next, refer to the chart further down this page for a breakdown of basic expenses like tuition, room and board, as well as some additional estimated expenses that are either required or likely to be incurred. Head to the second page of the guide for more detailed tips and information on managing your finances while in the field, and our billing policy. Finally, the third page includes information on financial aid and scholarships.

■ WHAT'S INCLUDED IN THE COST OF AN SFS PROGRAM?

- Pre-program advising
- On-site orientation
- Tuition and research fees
- Daily meals and snacks
- Housing (field station and on excursions)
- Airport transfers (for arrival/departure)
- Field excursions & cultural activities
- Emergency evacuation & 24/7 support
- Official transcript processing

■ COST BREAKDOWN

BASIC COSTS (BILLED BY SFS)	SEMESTER	SUMMER I	SUMMER II	SUMMER COMBINED
Tuition	\$18,325	\$4,850	\$4,850	\$9,700
Room & Board	\$7,625	\$2,100	\$2,100	\$4,200
BASIC PROGRAM COST	\$25,950	\$6,950	\$6,950	\$13,900
ADDITIONAL COSTS (ESTIMATED) - <i>The following should be used for planning purposes only; actual expenses may vary.</i>				
Airfare	\$2,500	\$2,500	\$2,500	\$2,500
Passport	\$200	\$200	\$200	\$200
Visa & Permit Fees (where applicable)	N/A	N/A	N/A	N/A
Immunizations/Medications	\$2,000	\$2,000	\$2,000	\$2,000
Personal Expenses	\$1,000	\$500	\$500	\$800
Program Breaks	N/A	N/A	N/A	\$500
ESTIMATED ADDITIONAL COSTS	\$5,700	\$5,200	\$5,200	\$6,000
TOTAL PROGRAM COSTS (ESTIMATED) - <i>basic program cost + estimated additional costs</i>				
ESTIMATED TOTAL PROGRAM COSTS	\$31,650	\$12,150	\$12,150	\$19,900

Learn more about program costs at: <https://fieldstudies.org/admissions/costs>

■ FINANCES IN THE FIELD

LOCAL CURRENCY: Bhutanese Ngultrum (NU); the Indian Rupee (INR) is equivalent in value to Nu and is also accepted.

PREFERRED MEDIUM OF EXCHANGE:

Bhutan is primarily a cash-based economy. Credit and debit cards are accepted at some craft and souvenir shops.

UPON ARRIVAL: It is recommended to bring most of the money you plan to spend in either USD or local currency (minimum \$300-400). Staff will assist students with exchanging USD to NU within the first few days of the program in Bhutan. The exchange rate is stronger for \$100 and \$50 bills. Newer bills (Series 2006 and newer) are better as well. \$100 bills from the year 1996 are not accepted. For exchange, the bills must be in excellent condition, meaning clean, unwrinkled, unmarked, and with no tears. Students should exchange a small amount of money to Thai Baht in the airport in Thailand to purchase souvenirs or snacks during the day spent in Bangkok.

ATM ACCESS: ATMs are available in Paro and Thimphu, though they are often unreliable. It is recommended to bring cash to exchange rather than rely on debit/credit cards.

CREDIT CARD REQUIRED: All students are required to bring a credit card with a limit of at least \$3,000 in case of emergencies. MasterCard and Visa are the most commonly accepted cards internationally.

TALK TO YOUR BANK:

- Be sure to notify your bank(s) and credit card companies that you will be travelling internationally. Be specific and include all locations where you will travel, including layovers!
- Ask your bank about whether or not they will charge you international fees when using your debit/credit card. If they do, you might consider using a bank that does not, if you plan to use your card often throughout the program.

SAFE: We have a small safe on-site, only accessible by SFS staff, where student valuables (passports, cash) can be secured.

TRAVEL SPENDING TIPS:

- Given the unreliability of ATMs, it is recommended to use a credit or debit card for higher-priced items (such as souvenirs) whenever possible so that your cash lasts longer.
- Plan to carry a mix of denominations, smaller denominations are often most widely accepted.
- Travel with cash in excellent condition, meaning clean, unwrinkled, unmarked, and with no tears.
- Personal checks are not accepted internationally.
- Since you will not have consistent access to an ATM, it is recommended to withdraw larger sums at a time so that you can have a supply on hand for a few weeks at a time.

■ BILLING INFORMATION AND DEADLINES

See the table on the right for tuition and room & board payment deadlines. Please note that these are not application deadlines and we will work with students on an individual basis if they apply to a session after these dates have passed.

Not all students pay SFS directly. Your home school may be responsible for making the payments; if this is the case we will send the invoice directly to your home school.

Learn more about our policies at:

<https://fieldstudies.org/admissions/costs>

PROGRAM	DEADLINE
Summer I / Combined	April 1
Summer II	April 30
Fall Semester	June 1
Spring Semester	October 30

■ FINANCIAL AID AND EXTERNAL SCHOLARSHIPS

SFS awards more than \$650,000 in need-based financial aid each year, in the form of scholarships, grants, and zero- and low-interest loans. All students are welcome to apply for SFS financial aid, and students who submit an SFS Financial Aid Application will be considered for our full range of aid options.

Financial aid applications are reviewed on a rolling basis after a student has been accepted to an SFS program. Early submissions are encouraged

External scholarships, such as the Benjamin A. Gilman International Scholarship and the Fund for Education Abroad, are awarded independently of SFS aid packages and can be a good way to help fund your study abroad experience.

Learn more about SFS financial aid and external scholarship opportunities at: <https://fieldstudies.org/admissions/aid>