



■ 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. Finally, the third page includes information on financial aid, scholarships, and our billing policy.

■ 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	\$18,400	\$5,190	\$4,975	\$10,165
Room & Board	\$5,550	\$2,395	\$2,200	\$4,595
BASIC PROGRAM COST	\$23,950	\$7,585	\$7,175	\$14,760
ADDITIONAL COSTS (ESTIMATED) - <i>The following should be used for planning purposes only; actual expenses may vary.</i>				
Airfare	\$2,400	\$2,400	\$2,400	\$2,400
Passport	\$200	\$200	\$200	\$200
Visa & Permit Fees (where applicable)	\$150	\$150	\$150	\$150
Immunizations/Medications	\$800	\$800	\$800	\$800
Personal Expenses	\$500	\$400	\$400	\$800
Program Breaks	\$300	N/A	N/A	\$300
ESTIMATED ADDITIONAL COSTS	\$4,350	\$3,950	\$3,950	\$4,650
TOTAL PROGRAM COSTS (ESTIMATED) - <i>basic program cost + estimated additional costs</i>				
ESTIMATED TOTAL PROGRAM COSTS	\$28,300	\$11,535	\$11,125	\$19,410

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

■ FINANCES IN THE FIELD

LOCAL CURRENCY: Tanzanian Shilling (TZS)

PREFERRED MEDIUM OF EXCHANGE: Tanzania is predominantly a cash-based economy. You will not use your debit or credit cards to make purchases except at some lodges or souvenir shops. You should still travel with a debit and credit card so you can withdraw more cash and in case of emergencies.

If you have a credit card other than Visa or MasterCard, check with the issuer before departure to see what services they have available in Central and East Africa. American Express is not easily accepted in Kenya or Tanzania, and only a few banks have ATM machines that will accept MasterCard and Visa cards with a pin numbers (although for use as a credit card these two are relatively well-accepted).

UPON ARRIVAL: We recommend bringing \$200 USD cash with you upon arrival. Make sure the bills you bring are the new multi-colored type with the larger numbers and larger pictures of presidents on them (printed in 2006 or more recent), as the old ones are no longer accepted by the banks or money change offices. \$50 and \$100 bills get the best exchange rate. We advise against exchanging money at the airport, as the exchange rates are not optimal. There will be many opportunities to exchange your US dollars for Kenyan and Tanzanian shillings while at the SFS Center.

ATM ACCESS: Students should bring an ATM card to withdraw more cash when possible – there are ATMs in Karatu where students can withdraw money occasionally. An ATM card or credit card with pin code (preferably Visa) are the best options.

PROGRAM-SPECIFIC TIPS/REMINDERS: Virtually all your needs are taken care of while you are at the SFS Center, but there are a few additional expenses and a variety of personal expenditures that you may make at your discretion. Souvenirs (including group t-shirt), postcards, postage, sodas, and meals in restaurants are the most common expenses. There is a duka (store) at the Center that sells soft drinks, candy bars, books, stickers, postcards, and postage (approximately \$1.00 for each letter to the USA). The duka is generally open daily for a short period of time each day during lunch and dinner. Expect to buy a few meals while on the road during expeditions and day trips, and while visiting nearby towns on days off. Meals cost between \$2 and \$10. Occasionally, on expedition, an optional buffet lunch may be arranged at a safari lodge which will cost \$15-\$25. Non-program days in Tanzania include activities that generally cost between \$10 and \$30 USD. Most students find that they spend money every free day, whether for activities, snacks and drinks, or souvenir shopping.

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>