



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

- Pre-program advising
- On-site orientation
- Tuition and research fees
- Daily meals and snacks (Sun no incl)
- 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
Tuition	\$18,650	\$4,950
Room & Board	\$4,950	\$1,600
<b>BASIC PROGRAM COST</b>	<b>\$23,600</b>	<b>\$6,550</b>
<b>ADDITIONAL COSTS (ESTIMATED)</b> - <i>The following should be used for planning purposes only; actual expenses may vary.</i>		
Airfare	\$700	\$700
Passport	\$200	\$200
Visa & Permit Fees (where applicable)	N/A	N/A
Immunizations/Medications	\$800	\$800
Personal Expenses	\$2,190	\$1,340
Program Breaks	\$600	N/A
<b>ESTIMATED ADDITIONAL COSTS</b>	<b>\$4,490</b>	<b>\$3,040</b>
<b>TOTAL PROGRAM COSTS (ESTIMATED)</b> - <i>basic program cost + estimated additional costs</i>		
<b>ESTIMATED TOTAL PROGRAM COSTS</b>	<b>\$28,090</b>	<b>\$9,590</b>

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

## ■ FINANCES IN THE FIELD

**LOCAL CURRENCY:** US Dollar (USD) – officially Panamanian Balboa (PAB)

**PREFERRED MEDIUM OF EXCHANGE:** Cash is the most commonly accepted method of exchange, but many local establishments do accept ATM and credit cards. You will not be able to depend on credit cards for your regular spending money. Plan to carry a mix of smaller denominations (\$1, \$5, \$10, \$20).

**UPON ARRIVAL:** You should arrive in Panama with \$500 USD worth of cash. Small bills (\$20, \$10) are more widely accepted in Bocas. It is nearly impossible to receive change for bills larger than \$20 unless you are at a grocery store. It is also beneficial to bring \$1 bills or \$5 bills (perhaps \$50–100 worth) to pay for taxis and souvenirs from small establishments.

### **TYPICAL SPENDING:**

Bocas is expensive. It's recommended that students have at a minimum \$2,000 for the semester.

- Sundays– Students pay for their own meals. Lunch can be about \$20, plus taxi and dinner– \$80–100 if you go out on a Sunday exploring.
- A taxi ride to and from town is \$6 per person.
- A hamburger can range from \$4–\$20 depending on the location.
- A typical dinner is \$40/person.
- The mid–semester break is 8 days and while students have the option to stay on campus, they can find hostels in the region for about \$20–30/night.
- A taxi up to Bluff beach is \$20/taxi each way.
- A bus to Drago Beach can be \$5 each way.
- A taxi and walk across to Red Frog is \$15 each way.

**ATM ACCESS:** There are ATMs available in town for foreign debit cards. An ATM card or credit card with pin code (preferably Visa) is the best option.

Without an ATM card, there is no other way to withdraw money in Bocas. Be sure not to have an ATM card with a pin number NO greater than 4 digits. The ATMs here will not recognize pin numbers greater than 4 digits.

ATMs can run out of cash on weekends and during holidays, so plan accordingly!

You may only withdraw \$250 per day with a foreign debit card.

**PROGRAM-SPECIFIC TIPS/REMINDERS:** We require that each student leave at least \$100 in the safe at the SFS Center for medical emergencies, in addition to paying a \$60 room deposit upon arrival (which will be refunded at the end of the semester). *Please come prepared to leave \$160 in the safe at the Center.*

**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.

- 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:**

- 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.

## ■ 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	November 1

## ■ 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>