



TURKS AND CAICOS ISLANDS

FINANCIAL PLANNER | 2023-2024

INCLUDED IN AN SFS PROGRAM

- Pre-program advising
- On-site orientation
- Tuition and research fees
- Airport transfers (arrival and departure)
- Housing (field stations and excursions)
- Scheduled meals and snacks (during program time)
- 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	\$22,350	\$6,350	\$6,350	\$12,700
Room & Board	\$7,150	\$2,550	\$2,550	\$5,100
BASIC PROGRAM COST	\$29,500	\$8,900	\$8,900	\$17,800
ADDITIONAL COSTS (ESTIMATED) – For planning purposes only; actual expenses may vary.				
Airfare	\$1,000	\$1,000	\$1,000	\$1,000
Passport	\$200	\$200	\$200	\$200
Visa fees (if applicable)	N/A	N/A	N/A	N/A
Immunizations/Medications	\$800	\$800	\$800	\$800
Personal Expenses	\$800	\$400	\$400	\$800
Program Breaks	\$1,100	\$N/A	\$N/A	\$600
ESTIMATED ADDITIONAL COSTS	\$3,900	\$2,400	\$2,400	\$3,400
TOTAL PROGRAM COSTS (ESTIMATED) - Basic program cost + Estimated additional costs				
ESTIMATED TOTAL PROGRAM COSTS	\$33,400	\$11,300	\$11,300	\$21,200
OPTIONAL SCUBA COSTS (ESTIMATED) – For students choosing to become SCUBA certified				
PADI Open Water Certification	\$550	\$550	N/A	\$550
Advanced Open Water Certification	\$250	N/A	\$250	\$250
SCUBA Gear	\$1,000	\$1,000	\$1,000	\$1,000
DAN Insurance	\$75	\$75	\$75	\$75
ESTIMATED SCUBA COSTS	\$1,875	\$1,625	\$1,325	\$1,875
TOTAL PROGRAM COSTS WITH SCUBA (ESTIMATED) - Basic program cost + Estimated additional costs + Estimated scuba costs				
ESTIMATED TOTAL PROGRAM COSTS WITH SCUBA	\$35,275	\$12,925	\$12,625	\$23,075

FINANCES IN THE FIELD

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.

LOCAL CURRENCY:

US Dollar (USD)

PREFERRED MEDIUM OF EXCHANGE:

Turks and Caicos is a primarily cash-based economy.

Debit/credit cards are accepted in Providenciales and Grand Turk for students before/after program or during semester students' mid-semester break.

UPON ARRIVAL:

Please bring at least \$800 USD for semester and \$400 USD for each summer session (no bills larger than \$20 USD) with you to start. It is recommended to bring the entire amount of what you plan to spend in USD with you rather than rely on the ATM.

ATM ACCESS:

There is an ATM available on South Caicos. However, the ATM is unreliable as it often malfunctions or runs out of money.

ATMs are available in Providenciales and Grand Turk for students before/after program or during semester students' mid-semester break.

TALK TO YOUR BANK:

Be sure to notify your bank that you will be traveling internationally. It is also recommended to ask your bank about international fees when using your debit/credit card.

SAFE:

We have a small safe on-site where students can store valuables accessible by SFS staff only.

BILLING INFORMATION AND DEADLINES

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

Not all students pay SFS directly. Your home school may be responsible for paying your tuition. If this is the case, we will send your invoice directly to your home school.

Learn more about billing policies [here](#).

PROGRAM	DEADLINE
Summer I / Combined	April 1
Summer II	May 1
Fall Semester	June 1
Spring Semester	November 1

FINANCIAL AID AND EXTERNAL SCHOLARSHIPS

All students are welcome to apply for SFS financial aid. 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. Students who submit a SFS financial aid application by the payment deadline will be considered for our full range of aid options.

Financial aid applications are reviewed on a rolling basis starting in February for summer programs, April for fall programs, and September for spring programs. 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 and can be a good source of additional funds for your study abroad experience.

Learn more about SFS financial aid and external scholarship opportunities [here](#).