Financial aid recipients who wish to study abroad should understand how the budgeting and billing process works before they begin their time abroad. Students who plan to study abroad should use this worksheet to understand:

- How the study abroad budget is determined
- How their financial aid is adjusted to accommodate the new budget
- How the study abroad billing process differs from the regular Barnard billing process

Please note: This worksheet is only an estimation.

**Step 1: Creating your Study Abroad Budget Students should complete Step 1 Only**

<table>
<thead>
<tr>
<th>Study Abroad Budget Items</th>
<th>Fall @ Barnard</th>
<th>Fall Abroad</th>
<th>Spring @ Barnard</th>
<th>Spring Abroad</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barnard Tuition</td>
<td>$27,890.50</td>
<td>$27,890.50</td>
<td>$27,890.50</td>
<td>$27,890.50</td>
</tr>
<tr>
<td>Comprehensive Fee (+ Study Abroad Fee)¹</td>
<td>$943.50</td>
<td>$160</td>
<td>$943.50</td>
<td>$160</td>
</tr>
<tr>
<td>Room²</td>
<td>$5,413</td>
<td>$________</td>
<td>$5,413</td>
<td>$________</td>
</tr>
<tr>
<td>Board³</td>
<td>$2,432.50</td>
<td>$________</td>
<td>$2,432.50</td>
<td>$________</td>
</tr>
<tr>
<td>Personal</td>
<td>$685</td>
<td>$685</td>
<td>$685</td>
<td>$685</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$575</td>
<td>$575</td>
<td>$575</td>
<td>$575</td>
</tr>
<tr>
<td>Travel⁴</td>
<td>$________</td>
<td>$________</td>
<td>$________</td>
<td>$________</td>
</tr>
<tr>
<td>Study Abroad Medical Insurance &amp; Fees</td>
<td>$0</td>
<td>$________</td>
<td>$0</td>
<td>$________</td>
</tr>
<tr>
<td>Visa fees (if applicable)</td>
<td>$0</td>
<td>$________</td>
<td>$0</td>
<td>$________</td>
</tr>
<tr>
<td>Local transportation (if applicable)</td>
<td>$0</td>
<td>$________</td>
<td>$0</td>
<td>$________</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$________</td>
<td>$________</td>
<td>$________</td>
<td>$________</td>
</tr>
</tbody>
</table>

Steps 2-4 will be completed at your Financial Aid study abroad appointment

**Step 2: Calculating Your New Total Grant for the Term**

| 2019-2020 Family Contribution (Per Term) | $          |
| Need (Total Budget from Step 1 – Family Contribution) | $          |
| -Self-Help (Loan Only)                    | $          |
| = New Estimated Total Grant for the Term  | $          |

¹ A $160 study abroad fee is charged for one semester abroad. Students who study abroad for the full year will be charged $210.

² Maximum of $5218 per term (the cost of Barnard room allowance)

³ Maximum of $2350 per term (the cost of Barnard meal plan allowance)

⁴ Travel allowances are designated by Barnard. Please visit [https://www.barnard.edu/finaid/study-abroad](https://www.barnard.edu/finaid/study-abroad) to view Barnard’s overseas travel expense allowances by region. If you have been allocated a travel allowance as part of your budget @ Barnard, you will find this amount listed on your award letter.
Step 3: Understanding Billed Costs vs. Non-Billed Costs

Once you understand your study abroad budget and fees, it is important to understand how study abroad billing works. All students are charged for Barnard tuition and then Barnard pays the tuition of the study abroad program. The study abroad program must send a bill to Barnard for tuition only. The Bursar’s Office will send a tuition payment to the program directly. Any deposit you make should only go towards non-tuition expenses such as housing.

All financial aid awarded to the student is first applied to the Barnard bill. If you have a refund Barnard after your grant and loans are applied, you MUST use these funds to help pay your student abroad fees and expenses.

<table>
<thead>
<tr>
<th>COSTS BILLED BY BARNARD (Per Term)</th>
<th>EXPECTED COSTS NOT BILLED BY BARNARD5 (Per Term)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>Housing</td>
</tr>
<tr>
<td>$28,834</td>
<td>$___________</td>
</tr>
<tr>
<td>Health Insurance6</td>
<td>Meal Plan</td>
</tr>
<tr>
<td>$1,285</td>
<td>$___________</td>
</tr>
<tr>
<td>Fall</td>
<td>Travel</td>
</tr>
<tr>
<td>$28,834</td>
<td>$___________</td>
</tr>
<tr>
<td>Spring</td>
<td>Other Program Fees</td>
</tr>
<tr>
<td>$28,834</td>
<td>$___________</td>
</tr>
<tr>
<td></td>
<td>Books &amp; Supplies</td>
</tr>
<tr>
<td></td>
<td>$575</td>
</tr>
<tr>
<td></td>
<td>Personal Expenses</td>
</tr>
<tr>
<td></td>
<td>$685</td>
</tr>
<tr>
<td>Total Billed: $___________________</td>
<td>Total Non-Barnard Billed: $___________________</td>
</tr>
</tbody>
</table>

Step 4: What you owe to Barnard vs. What you owe to your Study Abroad Program

Your Barnard Bill:

Total Billed Costs (Above) $____________

- New Estimated Total Grant (Step 2) $____________

- Student and Parent Loans (1/2 yearly amount minus fees) $____________

= Estimated Balance owed OR Estimated Credit $____________

Your Study Abroad Bill:

Study Abroad Housing Fee $____________

+ Study Abroad Meal Plan Fee $____________

+ All other applicable non-tuition fees $____________

= Estimated Balance owed to Program $____________

Students and their families are responsible for paying all non-tuition fees & costs that are NOT billed by Barnard (including but not limited to: service fees, non-tuition program fees, housing, meals, airfare, local transportation, books, personal expenses, visa fees, and laundry).

If you are receiving a refund from Barnard you MUST use that money to help pay for your non-tuition expenses. If no refund is calculated, then the family contribution will be applied towards these charges.

Student Signature: ________________________________ Date: ________________________________

5 Please note that some of these costs will be billed by the study abroad program and some are estimated out-of-pocket expenses.

6 Students who are already covered by another medical insurance should be sure to submit a Health Insurance Opt-Out form to have these fees waived. Students who receive need-based institutional aid and do not qualify for the waiver are encouraged to contact our office directly to discuss additional funding to cover their health insurance fees for the year.