

Student Guide to **BUDGETING & PACKING** for Study Abroad



THE UNIVERSITY OF ARIZONA GLOBAL
Study Abroad



STUDY ABROAD BUDGET PLAN

Living and studying in another country is an exciting time! By planning ahead and developing a budget, managing expenses while abroad can help keep you focused more on your experience and worry less about unexpected expenses.

Steps to take after your acceptance into a study abroad program:

- ▶ **Discuss:** Go over your study abroad expenses with a Study Abroad Coordinator, Peer Advisor or your parents and family to help you plan.
- ▶ **Research:** Look into the [cost of living](#) of where you are going. Be sure to consider the [monetary exchange](#) rates as these may fluctuate. Begin investigating the attractions, activities and opportunities for travel that interest you, and take those estimated costs into consideration.
- ▶ **Prepare:** Utilize the lists below so you can plan to include these expenses into your study abroad budget. Use the packing list to get an idea of the supplies you may need to purchase in advance to take with you.
- ▶ **Live like a local:** While abroad, live, shop and eat like a local. Small things like shopping at the local market instead of large chains can save you money. Take the opportunity to cook at home (if possible) and try local recipes balanced with the planned expenses of eating at restaurants. Avoid tourist traps which tend to be expensive! Chat up the locals to find out the best spots. Bonus: Besides saving money, you'll have a more authentic experience.



Here is a sample exercise to help you anticipate and plan ahead for financing your study abroad. Researching these items online is recommended in advance of your trip. Please let your study abroad coordinator know if you have any questions.

KNOWN COSTS

Study Abroad Expenses	Estimated Costs
Program Cost	
GeoBlue Health Insurance	
Travel clinic visit	
Airfare	
Books/supplies for classes	
Passport Book/Passport renewal	
Housing	
Phone plan or SIM card	

UNKNOWN COSTS

Travel Related	Estimated Costs
Visa	
Luggage, luggage locks and luggage airport fees	
Travel Insurance (for flight changes or cancellation)	
In-country transportation (public transportation, taxis)	
Day trips	
Longer independent travel (transportation, accommodations, meals)	
Country exit fee (usually included in airfare, may apply if exit overland)	
Housing/Cost of Living	Estimated Costs
Groceries	
Housing Deposit	
Household items (kitchen items and general household supplies)	
Utilities	
Clothing	
Laundry	
Internet fees	
International phone fees (i.e. activation, roaming, calls home, texting)	
Healthcare	Estimated Costs
Clinic visits	
Prescription/Over the counter medications	
Emergency fund	
Gym/fitness center fees	
Financial Fees	Estimated Costs
Exchange fees	
International credit card fees	
ATM fees	
Wiring of funds fees	
Entertainment and Fun	Estimated Costs
Souvenirs & gifts	
Postage/shipping fees	
Entrance fees (tourist attractions, museums, shows, events etc.)	
Nightlife	
Meals out	
ESTIMATED TOTAL COSTS:	

FINANCIAL AID

	Estimated Funding
Scholarships	
Grants	
Loans	
Veterans Benefits/GI Bill	
Personal Funds	
ESTIMATED TOTAL FUNDS:	

You CAN use MOST of your financial aid, including but not limited to:

- ▶ Subsidized and Unsubsidized Loans
- ▶ Parent PLUS Loans
- ▶ Private Loans
- ▶ Pell Grant or University Grant
- ▶ Federal Supplemental Educational Opportunity Grant (FSEOG)
- ▶ Wildcat or Arizona Tuition Awards (in Fall and Spring only, these do not disburse in Summer)
- ▶ National Merit
- ▶ Most outside scholarships (check with the funding source to verify)

Be sure to verify your Financial Aid status by contacting the [Office of Scholarships and Financial Aid](#) BEFORE going abroad.





SUGGESTED PACKING LIST

Important Documents

- ▶ Passport! Make sure it is signed
- ▶ CatCard (Student ID)
- ▶ Driver's license or state ID
- ▶ Hard copies of important documents: passport, health insurance card, driver's license/ID, resumes (for networking!), debit or credit cards (front & back in case they get lost you have your account number and phone numbers to call)
- ▶ Local currency (around \$100-150 USD depending on location to get you started should be enough)
 - You may have to call your bank to ask if they can provide any local currency in advance. Alternatively, you can exchange US dollars for local currency at the airport.
- ▶ Course materials like books or supplies
- ▶ Hard copy of airport arrival instructions and the address of your accommodations that you received from your study abroad coordinator or program lead.

Clothing

- ▶ Clothing appropriate for:
 - Cultural Norms
 - Weather (you may need to pack for more than one season)
 - Program activities (Examples to consider are internships, outdoor activities, excursions, visits to sites of religious or cultural significance)
- ▶ Recommended: One nice dress outfit for professional events, outings, shows, nice dinners etc.
- ▶ Pair of comfortable walking shoes (you'll likely walk more than you are probably used to)
- ▶ Shower shoes for shared bathrooms
- ▶ Extra socks & underwear
- ▶ Swimsuit
- ▶ Towels, pillows, linens- these may be provided depending on your accommodation (recommend buying these in country since they will take up a lot of room in your suitcase)

Medication

- ▶ Items you may need from the [CDC recommended first-aid kit](#) (select your destination and view the Healthy Travel Packing List). Think of the possibility of getting sick in the middle of the night when you don't have access to a pharmacy.
- ▶ Prescription medications:
 - Pack in carry-on in case your checked bag gets lost or delayed
 - In original bottles with your name and your doctor's name
 - Only as many doses as you need while you're gone plus three or four additional doses in case of travel delays
- ▶ Letter(s) from your doctor(s) explaining why you need any drugs that could be considered a controlled substance
- ▶ Written prescriptions from your doctor for any life sustaining medications
- ▶ Extra pair of prescription glasses and/or contacts & contact solution
- ▶ Additional Resources: Please read [this informational article](#) about traveling safely with medication

Technology

- ▶ Laptop/tablet- Likely necessary for coursework
- ▶ Cell phone that can be utilized in country- It is **REQUIRED** for students to have cell phone service while studying abroad and cannot rely solely on wifi-based communication apps. Below are some options for students:
 - Unlocked cell phone that accepts international SIM card: call your carrier and ask whether your phone is compatible with international SIM cards. If so, you may be able to buy a prepaid SIM in country and pop it into your phone for access to the local network.
 - Speak with your cell phone provider to see their international plan options. Some U.S.-based carriers include international roaming service (depending on your phone plan), though most carriers have daily or monthly add-on packages
- ▶ Electrical outlet plug adaptors
 - This is different than a voltage converter! [This site](#) will provide more information on the differences. Most smartphones, tablets, and other gadgets are dual voltage, using a converter on something that is already dual-voltage can damage your device.
- ▶ Chargers for your technology/power banks for all your devices





Toiletries & Miscellaneous

- ▶ Travel-size shampoo, conditioner, soap for use in dorms and first days in country
- ▶ Toothbrush and toothpaste (put in carry on, may want to brush your teeth on long flights)
- ▶ Hand sanitizer or wipes
- ▶ Face mask/coverings
- ▶ Feminine hygiene products
- ▶ Condoms

Optional (but recommended)

- ▶ Small backpack or bag (for school & day trips)
- ▶ Travel guidebooks
- ▶ English to local language dictionary
- ▶ Packing cubes for suitcase
- ▶ Suitcase/backpack locks
- ▶ Reusable water bottle
- ▶ Camera
- ▶ Personal journal
- ▶ Hat
- ▶ Sunglasses
- ▶ Small umbrella
- ▶ Travel pillow
- ▶ Battery bank
- ▶ Thank you cards for professors, informational interviews, internship supervisors and other networking opportunities
- ▶ Small souvenirs from home for host family

What NOT to Pack

- ▶ Hair dryer, hair straightener/curling iron, electric shaver, electric toothbrush- these small appliances are not built to handle the 220/240-volt electricity in many countries. It is usually best to buy these in country.
- ▶ Voltage Converters- They are generally expensive, and the vast majority of modern tech gadgets are dual voltage, meaning they automatically convert to run on other voltage systems.
- ▶ An overly full or full suitcase (you will need room to bring souvenirs back!)
- ▶ Expensive items such as jewelry, gold, pearls, watches, etc.
- ▶ Large sums of US dollars. Besides being generally unsafe, exchanging USD to the local currency usually comes with high fees.