# Humboldt University (HU) Exchange 2019-2020 Handbook



Northwestern | GLOBAL LEARNING OFFICE

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# **Program Information**

# **Humboldt University**

Humboldt University (HU) ranks among the top 10 of German universities. Humboldt University is well known for its research in the ancient world and history of sciences, philosophy, quantitative economics, life sciences with a focus on theoretical biology, neuroscience and Immunobiology, mathematics as a key technology, material and optical sciences as well as climate and sustainability research.

Humboldt has nine faculties (schools) and hosts over 32,000 students and was chosen as a "University of Excellence" in June 2012. Students at Humboldt University may study at either traditional institutes of Campus Mitte, the picturesque Campus Nord, or at the modern Natural Science Campus Adlershof.

Humboldt is located in Berlin, a vibrant city with deep history and a hip, modern vibe with a population of just under 4 million. Berlin is the capital of Germany and is full of art and culture, museums, parks, historical sites, restaurants and cafes.

# **Program Team**

There are a number of different partners and players that make important contributions to your academic, cultural, and personal experience abroad.

At Northwestern, the team in the Global Learning Office (GLO) is available to support you before, during, and after your study abroad experience. GLO plays the following roles:

- Liaison with Host University: GLO works with the international office at your host university to pave the way for you to be successful. GLO collaborates with your host university to facilitate your nomination and application processes and to provide ongoing support.
- **Pre-Departure Orientation and Materials**: GLO provides you with important information about your program to help you prepare for your experience. This includes resources, such as this program handbook as well as online modules and in-person meetings related to health and safety, budgeting, travel, and academics.
- Course Registration: GLO will register students at Northwestern for the appropriate study abroad course(s) for their program; you will not register yourself for any Northwestern courses during your term(s) abroad.
- Academic Credit: GLO will receive and submit your transcript to the Registrar's
  Office, which will post general study abroad credits. Note: Please ensure you request
  original transcripts are sent to GLO.
- In-Country Support: Faculty and staff at your host university will provide support for you while abroad and should be your primary resource, but if you need additional assistance or would feel more comfortable speaking to GLO staff, please do not hesitate to contact your GLO adviser (see below).
- Re-Integration Support: Upon your return, GLO will provide you with resources to help transition back into campus life at Northwestern, as well as connect you to other study abroad returnees and program alumni.



Catrina DeBord

# **Assistant Director, Operations & Development**

Catrina has been in the field of international education for over 12 years and received her BA in International Relations, International Studies, and Italian from University of Wisconsin-Madison and her MS in Communication from Northwestern University. She studied abroad in France and Italy and has worked and traveled abroad in various locations throughout Europe, Asia, and North and South America. Before joining Northwestern, Catrina was the Associate Director of International Programs at Columbia College Chicago where she focused on centralizing and streamlining faculty-led programs and budgets running across six continents.

Catrina is a member of NAFSA: Association of International Educators, The Forum on Education Abroad, the Global Leadership League, the Northwestern Education Abroad Crisis Management Council, and the Association of Northwestern Women. She also actively volunteers with professional organizations, currently serving as the NAFSA Region V Chair Elect (2019-21), and previously serving as the NAFSA Region V Education Abroad Representative (2018-19), and the International Educators of Illinois (IEI) Study Abroad Representative (2015-17). When she isn't busy exploring Chicago neighborhoods with her husband and dog, Catrina loves to travel, learn about different perspectives and cultures, and taste foods from around the world.

Catrina is your **GLO Adviser** and primary point of contact for any questions you may have about your program, academics, preparing for study abroad, health and safety, or any other exchange-related matters, particularly **before your departure or after your return**.

#### **International Office at Exchange University**

The staff at the International Office can provide you with information, support, and connections to student life at your host university.

Their offices are located at Unter den Linden 6 and their website for international students is very helpful and can be found here: <a href="https://www.international.hu-berlin.de/en/studierende/aus-dem-ausland">https://www.international.hu-berlin.de/en/studierende/aus-dem-ausland</a>.

The International Club, Orbis Humboldtianus is also a great place to connect with international students and HU events and program of interest: <a href="https://www.international.hu-berlin.de/en/studierende/an-der-hu/orbis-infothek">https://www.international.hu-berlin.de/en/studierende/an-der-hu/orbis-infothek</a>.

The Guide for International Students is also very helpful and includes many resources and links for navigating HU: <a href="https://www.international.hu-berlin.de/en/studierende/aus-dem-ausland/wegweiser">https://www.international.hu-berlin.de/en/studierende/aus-dem-ausland/wegweiser</a>.

# **Program Participants**

The HU exchange is small and often there is only one, or a few, NU student(s) participating at any given time. Because of this, you are strongly encouraged to connect with alums of the

HU exchange (or the Berlin: Global City in the Center of Europe program, an NU summer program which is also hosted at HU) which you can find listed on the GLO website here: https://www.northwestern.edu/abroad/student-experiences/connect-with-students/index.html.

# Program Schedule

Program start dates may vary depending on in which orientation and arrival programming you participate so check your letter of acceptance for your specific details.

Typical HU suggested arrival dates are mid-September for the HU Winter term (the NU Fall/Winter guarters) and mid-March for the HU Summer term (the NU Spring guarter). For advanced planning, you should reference the following:

- HU academic calendar for specific dates: https://www.wiwi.huberlin.de/de/international/incomings/calendar
- HU Fact Sheet (provided by GLO and HU) for more details by term and year

#### Academics

Refer to the **Academic Planning** section of the GLO website for more information about academic information, expectations, and policies: https://www.northwestern.edu/abroad/study-abroad/academic-planning/index.html

In addition to familiarizing yourself with the information below, it is important that you take some time to learn about the academic culture of your host institution. Speak with past Northwestern students who have studied at your host university, as well as exchange students from your host university who are currently studying at Northwestern.

Choosing Courses, Registration, and Enrollment Requirements For the term(s) that you will be abroad, you will be enrolled at Northwestern in a placeholder course, which corresponds to your program. GLO will register you for your study abroad course(s), so please do not register yourself for any classes.

Students at Humboldt University (HU) can select from a broad offering of courses taught in German including agricultural sciences, archaeology and cultural studies, biology, biophysics, business administration, chemistry, computer science, economics, geography, information management, information technology, mathematics, physics, psychology, social sciences, and sports sciences. Berlin Perspectives, an interdisciplinary module in English and German for both HU students and international students of all subjects, is also available to exchange students. Note: Ensure that you have the requisite level of German required to participate in any courses that are offered in German.

Students must be enrolled and considered full-time students by the standards of both their host institution and by Northwestern (3 units of Northwestern credit per quarter). To be considered full-time at HU by NU standards, students must enroll in the following minimum credits per term.

 Fall/Winter: 22 ECTS Spring: 20 ECTS

• Full Year: 40 ECTS (20 per term)

For more information about how these local credits will convert to Northwestern units of credit, visit the GLO website: <a href="https://www.northwestern.edu/abroad/study-abroad/academic-planning/registration-credit/exchange-credit-transfer.html">https://www.northwestern.edu/abroad/study-abroad/academic-planning/registration-credit/exchange-credit-transfer.html</a>.

### Transcripts and Credit

Following completion of your program, you will be issued a transcript from your exchange host institution, and eligible course credit will be transferred to Northwestern, as long as students follow all rules regarding course transferability and earn course grades of C (or equivalent in the local grading system) or above.

A "C" equivalent at Humboldt is a local grade of 4 and below.

For more information about credit transfer, visit these sections of the GLO website:

- Transfer Credit Rules: <a href="https://www.northwestern.edu/abroad/study-abroad/academic-planning/choosing-courses.html">https://www.northwestern.edu/abroad/study-abroad/academic-planning/choosing-courses.html</a>
- Transfer Credit Process: <a href="https://www.northwestern.edu/abroad/study-abroad/return-home/credit-transfer/index.html">https://www.northwestern.edu/abroad/study-abroad/return-home/credit-transfer/index.html</a>

### Accommodations

While there are some student residence halls, it can be hard for short-term stay students to secure spaces within the halls. In general, the process to secure student housing in Berlin takes some leg-work and can require various applications and interviews. Speak to past exchange students, and the guidance and resources HU offers about this process in several sections of the Guide for International Students.

# Germany

German history and culture are both rich and complex. We encourage you to do some research about the history of your host country as well as general country information, including the political system, geography, the economy, population, culture, and current events. Your ability to take full advantage of your time abroad will be influenced by the amount of preparation and research you do before you go, so read as much as you can! Refer to the list of resources in the **Links & Recommended Reading** section.

### Fast Facts<sup>1</sup>

- Surface Area: 357,022 sq km
- Population: 80,457,737 (July 2018 est.)
- Government type: Federal Republic
- President: President Frank-Walter Steinmeier (since 19 March 2017)
- Chancellor: Angela Merkel (since 22 November 2005)
- GDP per capita: \$50,800 (2017 est.)
- GDP real growth rate: 2.5% (2017 est.)
- Major industries: iron, steel, coal, cement, chemicals, machinery, vehicles, machine tools, electronics, automobiles, food and beverages, shipbuilding, textiles

### Language

German is Germany's official language. You will find that many people, particularly in stores and restaurants, are able to communicate in English as well.

# **Transportation**

There are many modes of transportation in Berlin. Below is some basic information about how to get around in Berlin and Germany, but also refer to the **Health**, **Safety**, **and Security** section for tips about safe travel.

- **Foot and bike.** Germans generally like to walk and bike a lot. You can easily walk to the grocery store and other sites of interest in the area.
- Public Transportation. Students can purchase public transportation passes that allow for unlimited use of buses, U-Bahn trains (underground trains) and S-Bahn trains (generally longer distances/above ground). The city has an excellent public transportation system, and most Berliners use public transportation for commuting to work, shopping and for excursions to other parts of the city. The trains and buses are clean and run very frequently. Familiarize yourself with the Berlin train system a little bit before you go.
- Taxis. Taxis are plentiful and efficient, and many taxi drivers speak English. All taxis use meters, but rides can get expensive: short trips in the city center usually cost about 20-25€. Because public transportation is so good, it is seldom necessary to consider taxis as a transportation option.

<sup>&</sup>lt;sup>1</sup> https://www.cia.gov/library/publications/the-world-factbook/geos/gm.html (2019)

### Getting To/From the Airport

You could take a taxi or various forms of public transportation to and from the airport. Reference the section above, use online navigation services, and make your transportation plans prior to arrival so that you are prepared. Be very careful with your belongings at the airport and when boarding a taxi or shuttle. Make sure your bags are in your possession at all times.

#### Visas

Students studying in Germany may require a visa prior to arrival depending on their country of citizenship. Many students (including those with USA citizenship) may be guided to enter as tourists and apply for student visa upon entry into the country. Students should reference the following recourses to determine if they require a visa to enter, and study in, Germany.

- HU Visa information for students in the Guide for International Students
- German Consulate General of Chicago

# **Money Matters**

Refer to the GLO website, and the final page of this handbook, for the program cost information. Also reference the Money Matters section of the GLO website and the relevant modules in Canvas for information about billing, financial aid, and budgeting: <a href="https://www.northwestern.edu/abroad/money-matters/index.html">https://www.northwestern.edu/abroad/money-matters/index.html</a>. If you have any questions about billing, financial aid, or scholarships, email Krista Bethel in Undergraduate Financial Aid at <a href="mailto:krista@northwestern.edu">krista@northwestern.edu</a>.

# Identity Abroad<sup>2</sup>

The sections below provide some basic information from Diversity Abroad. Also refer back to the Identity Abroad section of the GLO website for general guidance and resources: <a href="https://www.northwestern.edu/abroad/student-experiences/identity-diversity/index.html">https://www.northwestern.edu/abroad/student-experiences/identity-diversity/index.html</a>.

### Gender Roles & Identity

Gender equality is recognized and protected in Germany, so male and female students can expect treatment similar to what they experience in the United States. Regardless, it is important to follow common-sense precautions and to heed the general safety measures as you would in Evanston.

### Race and Ethnicity

As explained by the Diversity Abroad Network, although the vast majority (91.5%) of Germans are of Germanic descent, the country has large Turkish, Middle Eastern, and North African communities, particularly in its urban areas. German policy supports multiculturalism and so do many Germans. However, in recent years nationalist sentiment has grown, with resentment towards immigrant communities stirring a resurgence of extremist groups and political parties.

Travelers of color who visit Germany describe generally positive experiences. U.S. students of color should not feel highly concerned about experiencing racist acts or discrimination in Germany. Still, this should not be interpreted to mean that prejudice and racism are nonexistent there...Men and women of color have noted that, as a result of being an "other"

<sup>&</sup>lt;sup>2</sup> From the Diversity Abroad Network (2019): <a href="http://www.diversitynetwork.org/">http://www.diversitynetwork.org/</a>

in German society, they are saddled with racial stereotypes that result in excessive curiosity or exoticization. Men have described German women acting aggressively upon them and women of color occasionally being mistaken for prostitutes. The experience of U.S. students of color is likely to be fairly different than that of African or Middle Eastern immigrants to Germany, whose national origins may incur them additional stigma.

### Sexual Orientation and Identity

According to the Diversity Climate Notes, Germany is a popular destination for LGBT students because of its tolerant environment. It has long been one of the most progressive countries in the world with respect to gay rights. Robust anti-discrimination laws have helped foster a prominent gay community. U.S. students participating in education abroad programs in Germany can generally expect to find a campus environment that is at least as tolerant of and accommodating to the LGBT community as their home campus. Student support is readily available through community organizations and groups both on and off campus in most university cities. Many establishments exist to serve local gay communities across Germany, especially in Berlin. Berlin celebrates gay pride in June during its famous Christopher Street Day and the festivities that take place over the course of the preceding week.

### Religion and Spirituality

The German government legally respects and protects religious freedom through the establishment and enforcement of nondiscriminatory laws and policies. Germany is actively making efforts to better integrate minority groups into society through tolerance education and public outreach.

Students should feel well supported and protected regardless of religious affiliation. Unfortunately, not all German residents share tolerant and liberal perspectives. Hate and politically motivated crimes by such groups as right-wing extremists and Muslim immigrant youth do occur, if infrequently. Germany is religiously diverse. Houses of worship for Christians, Jews, and Muslims can be found in most urban areas of Germany.

# Health, Safety, and Security

The sections below provide information about health and safety risks and resources in country. Refer back to the **Health & Safety** section of the GLO website and the modules in Canvas for more information about preparing for and responding to health, safety, and security concerns.

# Staying Healthy

Germany has a very high standard of health care, both in private and public systems. Most doctors speak English, and all university hospitals offer treatment in a variety of specialties. GLO recommends that students utilize their GeoBlue insurance and resources to identify and schedule with GeoBlue network providers to ensure quality.

Food and water are safe in most locations, but you should always wash your hands with soap and water before eating. If you are traveling to other countries, be sure to do some research on food and water safety before you go.

# Safety and Security

In addition to the **Travel Safety** information outlined on the Global Learning and Global Safety and Security websites, you are advised to follow these precautions during your time abroad. Also refer to the U.S. Department of State Country Information Sheet for Germany for safety and security guidelines: <a href="https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Germany.html">https://travel.state.gov/content/travel/en/international-travel-Country-Information-Pages/Germany.html</a>.

- Crime: Violent crime is rare in Germany, but can occur, especially in larger cities or highrisk areas such as on large metropolitan subway systems and in train stations, primarily during late night or early morning hours. Most incidents of street crime involve the theft of unattended items and pick-pocketing. Pay close attention to your valuables at all times.
- European governments have been taking action to guard against terrorist threats, but the
  possibility for terror activity throughout Europe remains. Students should keep their
  phones on, charged, and loaded with airtime, so that they are reachable in case of
  emergency. Students are also advised to avoid large crowds or crowded places when
  possible and to exercise particular caution. In the event of heightened threat, students
  should return to (or remain at) a safe location, such as your host university or their
  accommodations, until further notice.
- Civil protest in Germany over various social issues (salaries, retirement, human rights, etc.) is quite common, and this typically takes the form of peaceful demonstrations. As a reminder, students are not permitted to participate in—or attend—any kind of public demonstration. In the event of severe civil unrest, students should return to (or remain at) Humboldt University or in their accommodations, avoid the demonstration route, and stay there until the situation stabilizes. Heed alerts about demonstrations, which will be sent to you via the U.S. Department of State through your STEP Registration.

# Frequently Asked Questions (FAQs)

### **Packing**

### Is there anything special that I need to pack for my program?

Germany's climate is seasonal, similar to the Midwestern climate, although it does not get as hot and as humid in the summer, nor nearly as cold in the winter. The temperature does drop at night even in warm months so be sure to pack some layered clothing appropriate for evening climate. It tends to rain more in the winter, so we recommend that you include a light rain jacket in your luggage.

The voltage amounts used for electronic devices is different in the US and in Europe. Most transformers for computers and cell phones will show that they will work with various voltage, but you will still need a plug adapter. Consider purchasing at least one adapter before you leave or at the airport, so that you are prepared in transit (if you have connecting flights) or upon arrival. Electrical appliances with heating elements (hot pots, water heaters, hair dryers) must be products that have been tested for use in the specific country; despite this, often items purchased in the US and taken abroad do not work. Consider purchasing these items abroad or going without them for the duration of the program.

### Food & Water

### Can I drink the water?

Yes. Tap water is very safe in Berlin. Most Germans drink carbonated water, so don't be shy in asking if you are not immediately offered flat water! You also will not get free water with your meal in restaurants. When you order water, it'll typically be bottled and/or carbonated.

### What is the local cuisine? Is it vegetarian friendly?

In general, the food that is eaten in German restaurants and the food that is eaten in German homes is very similar to one another. For Germans, the most important meal is their breakfast. You will find a little bakery on almost every corner in Berlin, loaded with all different kinds of Brötchen (rolls). In general, Berlin is an international city, so you will also find a wide variety of ethnic cuisines, such as Turkish, Greek, and Chinese.

Traditional German cuisine is not inherently vegetarian-friendly, but Berlin is a metropolitan city and has many ethnic restaurants with lots of vegetarian options.

# Money

### How much does the program cost?

Refer to the program website, and the last page of this handbook, for a breakdown of program costs.

### Are meals included in my Program Fee?

No. All room and board costs are out-of-pocket costs for students. Only tuition, administrative expenses, and GeoBlue travel health insurance are included in the program fee billed by Northwestern.

How much money should I plan to spend?

Refer to the student budget on the GLO program website, and the last page of this handbook, for an estimate of costs for room and board, books, local transportation, and personal expenses. The figures included in the budget represent averages reported by past students spent over the entire duration of the program.

Be aware that your student budget does not include personal travel, and traveling can quickly add up. Travel costs will depend upon the nature of your trips, but travel in most countries in the region, after airfare, is quite affordable.

### How much cash should I bring?

For safety reasons, you are advised to bring no more than \$200 cash with you, plus a credit card and an ATM or debit card to use for purchases and to access additional funds. It is also recommended that you bring a second credit card in case of emergency. If you choose to bring more U.S. dollars, be sure to pack safely and monitor your belongings while traveling.

### Communications

### How do I get a cell phone that works abroad?

You have a few options. First, you can use an international plan provided by your current carrier, though this can be expensive for a long stay. If you phone is unlocked, you can purchase a SIM. You can buy these at the airport, grocery store, post office, etc. Wi-Fi is regularly available at cafes, popular tourist destinations, and of course, on campus, to help you save data. You can also consider buying an inexpensive local phone. Ask returned students for their recommendations!

# **Transportation & Travel**

### Will I be picked up from the airport?

No, you are responsible for arranging your own transportation.

### How will I get back to the airport for departure?

See above in this handbook for the best way to travel between housing and the airport.

### How much free time do I have? What can I expect to do outside of class?

This is up to you and how you organize your class schedule. There are a wide variety of places for you to explore in and around the city and country. Contact the Ambassadors for your program to get suggestions for things to do in your spare time:

https://www.northwestern.edu/abroad/student-experiences/ambassador-program/student-ambassadors.html

# Links & Recommended Reading

# **Program & Country Information**

- Humboldt University Exchange program page: https://www.northwestern.edu/abroad/study-abroad/explore-programs/europe/humboldtuniversity-exchange.html
- NU Student experiences and blogs: https://www.northwestern.edu/abroad/studentexperiences/index.html
- Facts about Germany: http://www.tatsachen-ueber-deutschland.de/en/
- General news on contemporary Germany in English or in German (texts, radio streaming and podcasts): http://www.dw-world.de/
- Deutschland Tourism: www.germany.travel/
- CIA World Factbook Germany: https://www.cia.gov/library/publications/the-worldfactbook/geos/gm.html

### Berlin

- Berlin's official website: http://www.berlin.de/en/
- Mensa (Berlin student dining halls): https://www.stw.berlin/en/dining-facilities.html
- Museums: http://www.berlin.de/en/museums/
- Church concerts: http://www.kulturinkirchen.info/
- Music: <a href="http://www.berlin-ticket.de/">http://www.berlin-ticket.de/</a>
- Weekly Berlin Magazine (cultural events): http://www.zitty.de
- Berlin Zoo: http://www.zoo-berlin.de/
- East Side Gallery: http://www.eastsidegallery-berlin.de/

#### Travel Information/Guides

- Berlin Public Transportation: http://www.bvg.de/
- German Trains: http://www.bahn.de
- Visit Berlin: http://www.visitberlin.de/en
- German Bundestag: http://www.bundestag.de/
- Weimar: http://www.weimar.de/nc/en/tourism/homepage/
- Dresden: http://www.dresden.de/index\_en.php
- Hamburg: http://www.hamburg.de
- Frankfurt an der Oder: https://www.brandenburg-tourism.com/detail/id/7577/theme/az.html
- Spreewald: http://www.luebbenau-spreewald.com/pages/en/home.php?lang=EN
- Easyjet (low-cost airline): www.easyjet.com
- Ryanair (low-cost airline): www.ryanair.com
- Rail Europe (train travel in Europe): www.raileurope.com/

### Language

- http://dict.leo.org/
- http://dict.tu-chemnitz.de

### Health & Safety

- World Health Organization: Germany: <a href="http://www.who.int/countries/deu/en/">http://www.who.int/countries/deu/en/</a>
- US Department of State Country Guide for Germany:
   <a href="https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Germany.html">https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Germany.html</a>
- CDC: Health Information for Germany: http://wwwnc.cdc.gov/travel/destinations/traveler/extended\_student/germany
- GeoBlue Health Insurance: <a href="https://www.geo-blue.com">https://www.geo-blue.com</a>
- Smart Traveler Enrollment Program: https://step.state.gov/step/

# 2018-2019 Program Cost Information Humboldt University Exchange (Berlin, Germany)

FEES CHARGED BY NORTHWESTERN			
	Fall/Winter 2018-2019	Full Year 2018-2019	Spring 2019
Program Fee Students are charged a program fee equivalent to the Northwestern University tuition rate. The program fee covers program expenses, including academic fees, program administration, and orientation. It also includes GeoBlue Global Health Insurance, which is purchased by ULA on exchange students' behalf for the full length of the program.	\$27,060	\$54,120	\$18,040
Study Abroad Administrative Fee Students participating in this program are exempt from the Study Abroad Administrative Fee.	\$0	\$0	\$0
TOTAL FEES CHARGED BY NORTHWESTERN	\$27,060	\$54,120	\$18,040

ESTIMATED ADDITIONAL COSTS			
	Fall/Winter 2018-2019	Full Year 2018-2019	Spring 2019
International Airfare Students are responsible for making arrangements to fly round- trip to their host city. International airfares vary greatly based on the point of departure, carrier, and type of ticket purchased as well as volatility of airline industry pricing. Students may choose to take advantage of frequent flyer or other airline awards available to them, which could significantly lower travel costs.	\$1,500	\$1,500	\$1,500
Room & Board Students are responsible for making their own accommodations arrangements, based on suggestions from ULA and the host institution (if applicable). Costs can vary by housing type.	\$6,000	\$12,000	\$6,000
Visa Fees	\$70	\$70	\$70
Books & Supplies	\$200	\$400	\$200
Discretionary Expenses Personal expenses vary based on individual spending habits and budgets. Discretionary expenses represent an average of the amounts reported by previous students and include local transportation, personal expenses, and other incidentals. Students who plan to travel outside of their program location should estimate an additional \$500-\$2,000.	\$4,500	\$9,000	\$4,500
TOTAL ESTIMATED ADDITIONAL COSTS	\$12,270	\$22,970	\$12,270

TOTAL STUDENT BUDGET	\$39,330	\$77,090	\$30,310
(Fees + Estimated Additional Costs)	<b>\$39,330</b>	\$77,090	\$30,310

For more information about billing, finances, and financial aid for study abroad, please refer to the Money Matters resource page of the ULA website or contact Krista Buda Bethel (<a href="krista@northwestern.edu">krista@northwestern.edu</a>) in the Financial Aid Office. Also refer to the Withdrawal Policies for Northwestern-Sponsored Programs for information about refunds in the case of withdrawal or dismissal.