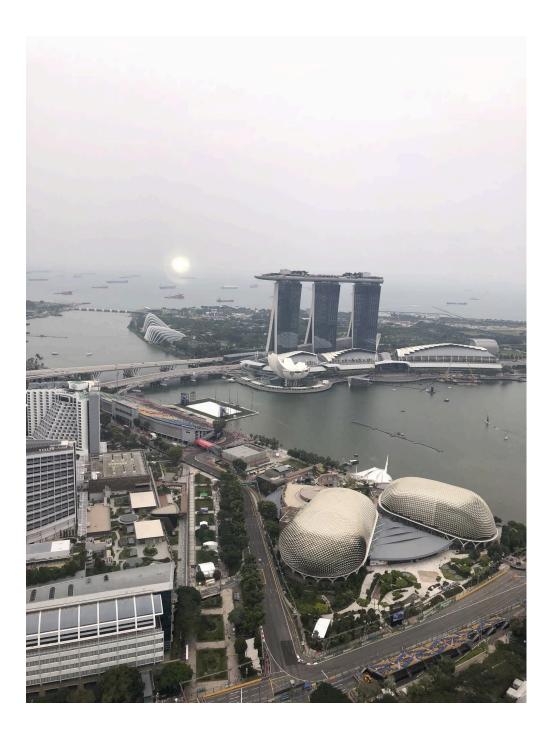
National University of Singapore Exchange 2019-2020 Handbook



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Program Information

National University of Singapore

A leading global university centered in Asia, the National University of Singapore (NUS) was founded in 1905 as a modest medical college with 23 students. Today, Singapore's flagship university spans three campuses in Kent Ridge, Bukit Timah and Outram, and is widely seen as among the best universities in Asia and the world.

NUS offers a distinctively Asian and global experience that is grounded in maximizing the potential of students and their future-readiness. Incoming exchange students can take a variety of cross-disciplinary modules from Engineering & Technology to Southeast Asian languages and cultures.

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 collect and submit your transcript to the Registrar's Office, which will post general study abroad credits.
- 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.



Lauren Worth

National University of Singapore Exchange 2019-2020

Study Abroad Program Manager

A native of Illinois, Lauren joined Northwestern after living and working around the US and the world for a number of years. She completed her BA in Political Science at Colorado State University and a MS in Student Affairs in Higher Education at Miami University (Ohio). Before joining the staff, she was a study abroad adviser at the University of Wisconsin-Madison and worked closely with programs in Asia and Eastern Europe. She spent four years living in beautiful Fukushima, Japan and completed a one year round-the-world trip. Lauren loves the adventure of traveling to remote or non-traditional destinations like North Korea, Siberia, Antarctica and the West Bank.

Lauren 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**.

Global Relations Office

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

The Peer Advising Leaders (PALs) are a team of six NUS students who have all recently returned from their own exchange at one of NUS' many partner universities. The PALs are here to help you ease into the life at NUS and in Singapore through a variety of events and activities throughout the semester!

Program Schedule

Your program will run from July 29 (orientation and registration) to December 7, 2019 (last possible day of exams). You may need to arrive earlier for housing move-in or be able to depart sooner based on your exam schedule. Refer to the university calendar for more details: <u>http://www.nus.edu.sg/registrar/calendar.html</u>

Academics

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

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.

NUS Registrar's Office assist in the application and registration of modules at NUS. Please see their Non-Graduating Programme page: <u>http://www.nus.edu.sg/registrar/education-at-nus/non-graduating-programme.html</u> for the complete information.

Please note that as part of your online application you will be asked to indicate up to ten relevant courses to take while on exchange at NUS. As you are not guaranteed a place in any of the courses, we recommend that you use all ten slots to better your chances at getting the minimum number of 12 Modular Credits per semester in order to be eligible for the Student's Pass. It is recommended that you rank your compulsory modules among your top three module choices so as to increase the chances or securing them. Modules with clashing class and examination time-table will not be approved.

Module requests will be assessed by the academics teaching the module based on availability and pre-requisites. Modules which are not offered to exchange students are automatically excluded from the online application portal.

After you arrive and once you have successfully registered as an NUS student, you will receive your personal NUS ID and password to access NUS' various internal systems such as <u>IVLE</u>. IVLE contains the latest information on modules including detailed module descriptions (syllabi), class structures, and the contact information for academic coordinators. The information available on IVLE will be very useful during the Add/Drop exercise if you intend to make changes to the list of approved modules given at the initial point of offer.

The Add/Drop exercises are typically conducted during the first two weeks of each semester. These exercises provide an opportunity for you to make modifications to the initial list of approved modules given to you at the point of offer. You are allowed to drop modules which are not suitable for your academic plan due to their content, class time or level of difficulty. You are also allowed to add modules (subject to availability and pre-requisites) which better meet your needs and class schedule during this time. All requests to add modules will be reviewed by the relevant Faculty, School or Department and placement into the module will be based on satisfactory completion of any pre-requisites (if required) and the availability of the module. It is important to note that no particular module can be guaranteed by NUS.

NUS Exchange has a minimum credit enrollment requirement of:

- 12 credits in Fall
- 15 credits in Winter/Spring
- [24 credits for Full Year

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

Economics, Psychology and Computer Science modules are extremely oversubscribed. Students majoring in Economics, Psychology and Computer Science will be given priority in the allocation of the respective modules. Students with other declared majors are advised against choosing Economics, Psychology and Computer Science modules.

Higher level undergraduate courses (e.g. module code starting from 4000 & above) have very limited supply and are usually NOT available to exchange students. In order to increase the chances of securing enough modules, incoming exchange students should consider taking modules with module code starting from 1000 to 3000.

Transcripts and Credit

Following completion of your program, you will be issued a transcript from NUS, 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. For more information about credit transfer, visit these sections of the GLO website:

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

Accommodations

NUS offers three types of on-campus accommodation: (1) Residential Colleges, (2) Residences, and (3) Halls of Residence. Each semester about 30% of exchange students are shortlisted for a particular Residential College (RC), and therefore some students will only see a particular RC on their housing application. The shortlisting helps to ensure that NUS is able to get as many exchange students allocated to on-campus accommodation as possible before arrival in Singapore. You can read about accommodation types here: http://nus.edu.sg/osa/campus-living/residential-options

The majority of exchange students will get to indicate their top three preferred on-campus accommodation. In the event the preferred accommodation is oversubscribed, we encourage students to consider on-campus accommodation with vacancy. Otherwise, students can source and secure private, off-campus accommodation.

Due to shortage of on-campus accommodation at NUS, exchange students are NOT guaranteed on-campus accommodation. With increasing numbers of incoming exchange students, it is very likely that some students will need to source and secure their own private and off-campus accommodation.

Singapore

Singaporean history and culture are both rich and complex. We provide some basic information below, but 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 Facts¹

- Surface Area: 719.2 sq km (slightly more than 3.5 times the size of Washington, DC)
- Population: 5,995,991 (July 2018 est.)
- Government type: Parliamentary republic
- GDP per capita: \$94,100 (2017 est.)
- Major industries: electronics, chemicals, financial services, oil drilling equipment, petroleum refining, biomedical products, scientific instruments, telecommunication equipment, processed food and beverages, ship repair, offshore platform construction, entrepot trade

Population

- Ethnic groups: Chinese 74.3%, Malay 13.4%, Indian 9%, other 3.2% (2018 est.) note: individuals self-identify; the population is divided into four categories: Chinese, Malay (includes indigenous Malays and Indonesians), Indian (includes Indian, Pakistani, Bangladeshi, or Sri Lankan), and other ethnic groups (includes Eurasians, Caucasians, Japanese, Filipino, Vietnamese)
- Religions: Buddhist 33.2%, Christian 18.8%, Muslim 14%, Taoist 10%, Hindu 5%, other 0.6%, none 18.5% (2015 est.)

Language

English (official) 36.9%, Mandarin (official) 34.9%, other Chinese dialects (includes Hokkien, Cantonese, Teochew, Hakka) 12.2%, Malay (official) 10.7%, Tamil (official) 3.3%, other 2% (2015 est.)

note: data represent language most frequently spoken at home

Transportation

There are many modes of transportation in [location], some of which are safer and more reliable than others. Below is some basic information about how to get around, but also refer to the **Health**, **Safety**, **and Security** sections of this Program Handbook for tips about safe travel.

• Foot: Singapore is very pedestrian-friendly. Sidewalks are clean and in good condition. Walking through the various neighborhoods of Singapore is a great way to experience the city. The one downside is the heat and humidity. The NUS campus and surrounding area is quite hilly.

¹ <u>https://www.cia.gov/library/publications/the-world-factbook/geos/sn.html</u> (2019)

National University of Singapore Exchange 2019-2020

• **Public Transportation**: Getting around Singapore is easy. Trains and buses are in English and both accept EZ-link, the reloadable transit farecard. The Mass Rapid Transit (MRT) and Light Rail Transit (LRT) will hit all the major areas of interest, but you will need to take a bus between campus and the closest train stop. Buses run through the NUS campus.

- **Bike**: Bikes are not commonly used as a form of transportation, especially around campus where it is very hilly. Weather is also a factor. There is a bike-share program in Singapore but it is mostly a recreational activity in parks and nature reserves.
- **Taxi/Uber**: Taxis use meters and are reasonably priced and honest, however, a shortage of taxis in Singapore means that they are often unavailable for hours at a time. Taxis are equipped to handle electronic payments, but cards from foreign banks don't always work and in practice, drivers don't always accept them. It's helpful to have cash on hand. A local rideshare company bought out Uber. Grab is the most popular rideshare program and you can download their app before arriving in Singapore.

Getting To/From the Airport

You could take a taxi from the airport to NUS since you will likely have at least one suitcase with you. You may want to share the taxi with other fellow exchange students who are arriving in Singapore around the same time.

Here are the various ways which you can get to NUS:

Taxi

If you are heading towards the Kent Ridge campus from the airport, please direct the taxi driver to take the AYE expressway and towards the different student residences around Kent Ridge campus. Please show the address of your on-campus residence to the taxi driver. The metered taxi fare varies from S\$35 to S\$45 depending on the time of travel, type of taxi and any relevant surcharges.

Mass Rapid Transit (MRT) trains

From the MRT station at the Changi Airport Terminal 2, take the green line to Buona Vista MRT station and then change to the yellow line to go to Kent Ridge Station. After alighting at Kent Ridge Station, students may take the NUS free shuttle bus: <u>https://uci.nus.edu.sg/oca/</u>

to go to respective student residences. If you live off-campus, you can take a taxi from the nearest MRT station.

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

International students studying in Singapore are required to have their "Student's Pass" approved by the Immigration and Checkpoints Authority (ICA) of Singapore. Your offer of admission to NUS is conditional upon your successful application of your Student's Pass.

All incoming international students who are applying for a Student's Pass for 6 months and above are required to do a medical examination (details will be provided in the letter of offer).

NUS Registrar's Office will apply for the entry visa and an In-Principle Approval (IPA) letter for all international students through the ICA Student's Pass Online Application and Registration (SOLAR) system. All international students will then be required to fill out an online eForm 16 and print a copy to be brought to Singapore.

For international students who do not require an entry visa to Singapore, you will only need to show your passport and disembarkation card to get through Singapore immigration. You will be given the stamped IPA letter on the date of registration at NUS and you need the letter to collect your Student's Pass from ICA.

For international students who require an entry visa to Singapore, NUS will send the IPA letter via email to you after the application has been approved by ICA. The IPA letter will serve as a single-trip entry visa upon arrival in Singapore. Please show your passport, disembarkation card and the IPA letter to get through Singapore immigration. Upon registration at NUS, another IPA letter will be stamped and issued to you before you can proceed to collect your Student's Pass from ICA.

If you miss the official Student's Pass registration date that is allocated to you, you will need to notify the NUS Registrar's Office as soon as possible, and make your own arrangements to complete registration as a Non-Graduating Exchange (NGE) student at NUS as well as contact Immigration and Checkpoints Authority (ICA) of Singapore to obtain your Student's Pass.

Money Matters

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

Identity Abroad²

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

Gender Roles & Identity

Female students who travel to Singapore can expect a level of protection and respect equivalent to the U.S.

² Adapted from the Diversity Abroad Network (2019): <u>http://www.diversitynetwork.org/</u>

Race and Ethnicity

In general, the perception with regard to Singaporean ethnic relations is that racial harmony dominates. In recent years, however, an influx of migrant workers, a growing expat population, and developing concepts of what it means to be "Singaporean" have created some tension in this regard. For U.S. students of color visiting Singapore, this means that the prevailing national attitude values inter-racial harmony although incidences of racism and discrimination do occur.

Some Asian-American and African-American students may not be perceived by locals to be U.S. American. Skin lightening is not an uncommon practice in Singapore.

Sexual Orientation and Identity

In strict legal terms, homosexual acts between males is an illegal and imprisonable offense in Singapore; however, the government declared in the late 2000's that this "crime" would no longer be "proactively enforced." The law has been maintained, however, as a symbol of the country's conservative values. While the law does not protect LGBTQ individuals from harassment or discrimination, overt acts of discrimination are not common. Public displays of affection are generally frowned upon in Singapore, especially between homosexual couples, although this is becoming more common.

Religion and Spirituality

There is no state religion in Singapore and the government generally promotes religious freedom with a few exceptions. Bans against the Jehovah's Witnesses and the Unification Church, for example, persist. Recent estimates show that approximately 85% of the Singaporean population identifies with a religious affiliation.

According to a recent Pew Research Study, Singapore was identified as the country with the greatest religious diversity, receiving the highest score on the Religious Diversity Index. There is a small but vibrant Jewish community in Singapore. Students traveling to Singapore can expect to encounter an environment with a high degree of religious tolerance and plentiful venues for religious expression.

Health, Safety, and Security

The sections below provide information about health and safety risks and resources in Singapore. 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

Good medical care is widely available in Singapore. In certain circumstances, the Ministry of Health may access patient medical records without the consent of the patient, and in certain circumstances physicians may be required to report information relating to the diagnosis or treatment without the patient's consent.

Mosquito-borne diseases: Dengue is active in Singapore and can be monitored at the Singapore National Environmental Agency. In addition, the U.S. Centers for Disease Control issued a travel notice for Zika virus in Singapore and most neighboring countries are Zika endemic.

Haze: Air pollution from forest fires in neighboring countries occurs intermittently, usually between July and October. Singapore's National Environmental Agency's Haze provides public updates on conditions.

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 in Singapore:

- The crime rate in Singapore is generally low. Even so, you should pay particular attention to personal belongings while in crowded shopping malls and markets, at the airport, and while traveling on public transportation.
- In Singapore, you may be taken in for questioning if you don't have your passport with you. Travelers should be aware of the following penalties for certain crimes in Singapore:
 - Possible arrest for jaywalking, littering, or spitting
 - Mandatory caning (a form of corporal punishment) for certain vandalism offenses
 - o Possible imprisonment, caning, or fines for immigration violations
 - Possible imprisonment, caning or fines for sex crimes or sexually inappropriate behavior. Lewd, unwanted behavior, including inappropriate comments, messages, or photography toward women who find it offensive may result in fines and imprisonment ("Insulting the modesty of woman"). If there is unwanted physical contact of any kind involved ("Outrage of modesty", molestation), the laws are gender neutral and punishments generally more severe.
 - Severe penalties for drug-related charges, including the death penalty or caning.
 - Strict penalties for those who illegally possess or carry firearms, or who commit crimes with firearms

 Singaporean authorities may conduct unannounced drug tests and property searches, including upon entry into the country, on foreign citizens who are suspected of consuming or possessing illegal drugs. Police may require you to provide a urine or blood sample on short notice. A positive finding or an unwillingness to participate can lead to a denial of entry into Singapore, detention and/or confiscation of your passport while under an investigation. Singaporean authorities may arrest and convict any permanent residents of Singapore even if they have consumed illegal drugs outside of Singapore.

- Drunk and disorderly conduct is treated seriously, and can lead to a fine or imprisonment. As of April 1, 2015, it is illegal to drink alcohol in a public place between 10:30 pm and 7:00 am.
- Public demonstrations are legal only at Speakers' Corner in Hong Lim Park and most outdoor public assemblies require a police permit. You are advised to avoid all public demonstrations.
- Refer to the U.S. Department of State Country Information Sheet for safety and security guidelines: <u>https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Singapore.html</u>

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Frequently Asked Questions (FAQs)

Packing

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

The weather in Singapore is hot and humid. You should pack breathable, light fitting clothing. There are frequent, sudden downpours that are at times hard to predict. If you forget an umbrella you can always find one at a convenience store. Singapore tends to use air conditioning quite generously indoors, so you may want to carry a light sweater with you if you get cold easily.

Food & Water

Can I drink the water?

Yes. You can drink tap water unless explicitly told otherwise.

Is the local cuisine vegetarian friendly?

It is not difficult to find vegetarian and vegan friendly restaurants, but students will need to do some research in advance. Students should be aware that many traditional Asian foods use fish stock so even if there's no obvious fish or meat in a dish, it might not be animal-free. Students who eat fish or fish-based products will have an easier time while dining out.

Money

How much does the program cost?

See Appendix I or refer to the program website 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 in **Appendix I** 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 in Singapore?

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. 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?

MRT and/or taxi is 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 Singapore. Contact the Ambassadors for your program to get suggestions for things to do in your spare time: <u>https://www.northwestern.edu/abroad/student-experiences/ambassador-program/student-ambassadors.html</u>

Links & Recommended Reading

Program & Country Information

- Program website: <u>https://www.northwestern.edu/abroad/study-abroad/explore-programs/asia/national-university-of-singapore-exchange.html</u>
- Student Blogs: https://sites.northwestern.edu/studyabroadblogs/
- Connect with past students: <u>https://www.northwestern.edu/abroad/student-</u> <u>experiences/connect-with-students/index.html</u>
- CIA World Factbook Singapore: https://www.cia.gov/library/publications/the-world-factbook/geos/sn.html
- U.S. Department of State Country Guide for Singapore: <u>https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Singapore.html</u>
- Visit Singapore: <u>https://www.visitsingapore.com/en/</u>

Health & Safety

- Northwestern Office of Global Safety and Security: <u>http://www.northwestern.edu/global-safety-security/index.html</u>
- Northwestern Counseling and Psychological Services (CAPS): <u>http://www.northwestern.edu/counseling/</u>
- Northwestern Center for Awareness, Response, and Education (CARE): <u>http://www.northwestern.edu/care/</u>
- Northwestern Travel Health Services: <u>http://www.northwestern.edu/healthservice-evanston/medical-services/travel-health-services/index.html</u>
- World Health Organization: Singapore: <u>https://www.who.int/countries/sgp/en/</u>
- CDC: Health Information for Singapore: <u>https://wwwnc.cdc.gov/travel/destinations/traveler/extended_student/singapore?s_cid=nce_zid-dgmq-travel-single-001</u>
- GeoBlue Health Insurance: <u>https://www.geo-blue.com/</u>
- Smart Traveler Enrollment Program: <u>https://step.state.gov/step/</u>

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Appendix I: Cost Breakdown

2019-2020 Program Cost Information National University of Singapore Exchange (Singapore)

FEES CHARGED BY NORTHWESTERN				
	Fall 2019	Full Year 2019-20	/Winter Spring 2020	
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 (if applicable). It also includes GeoBlue Global Health Insurance, which is purchased by GLO on students' behalf for the full length of the program.	\$18,744 1 quarter of tuition	\$56,232 3 quarters of tuition	\$28,116 1.5 quarters of tuition	
Study Abroad Administrative Fee Students are exempt from the Study Abroad Administrative Fee.	\$0	\$0	\$0	
TOTAL FEES CHARGED BY NORTHWESTERN	\$18,744	\$56,232	\$28,116	
ESTIMATED ADDITIONAL COSTS				
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 their travel costs.	\$1,500	\$1,500	\$1,500	
Room & Board Students are responsible for making their own accommodations arrangements, based on suggestions from GLO and the host institution (if applicable). Costs can vary by housing type. Housing and meal costs provided here represent expected averages.	\$5,500	\$11,000	\$5,500	
Visa Fees	\$100	\$100	\$100	
Books & Supplies	\$100	\$200	\$100	
Local Transportation	\$200	\$400	\$200	
Personal Expenses Personal expenses vary based on individual spending habits and budgets. Figures represent student-reported averages and include incidentals and living expenses, such as clothing, toiletries, entertainment, and communication expenses. Students who plan to travel outside of their program location should estimate an additional \$500-\$2,000.	\$800	\$1,600	\$800	
TOTAL ESTIMATED ADDITIONAL COSTS	\$8,200	\$14,800	\$8,200	

TOTAL STUDENT BUDGET	\$26,944	\$71.032	\$36,316
(Fees + Estimated Additional Costs)	\$20,944	φ/1,03Z	\$30,310