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Student Guide to BUDGETING & PACKING for Study Abroad



THE UNIVERSITY OF ARIZONA GLOBAL
Study Abroad

615 N. Park, Office 150 | Tucson, AZ 85721

studyabroad.arizona.edu | #WildcatsAbroad | 520-626-9211



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.



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

EXPECTED STUDY ABROAD COSTS

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

POTENTIAL STUDY ABROAD 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, to/from airport)	
Day trips	
Longer independent travel (transportation, accommodations, meals)	
Other	
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)	
Other	
Healthcare	Estimated Costs
Clinic visits/Immunizations	
Prescription/Over the counter medications	
Gym/fitness center fees	
Emergency Fund	
Other	
Financial Fees	Estimated Costs
Exchange fees	
International credit card fees	
ATM fees	
Other	
Entertainment and Fun	Estimated Costs
Souvenirs & gifts	
Postage/shipping fees	
Entrance fees (tourist attractions, museums, shows, events etc.)	
Nightlife	
Meals out	
Other	
ESTIMATED TOTAL COSTS:	

AT HOME COSTS

	Estimated Costs
Rent/mortgage payment & housing insurance	
Car payment & insurance	
Utilities	
Caregiving expenses	
Streaming Services, other Memberships, subscriptions	
Credit card, loan & other debt reduction payments	
Contributions to family budget	
Other	
ESTIMATED TOTAL COSTS:	

FINANCIAL AID & FUNDING

	Estimated Funding
Scholarships	
Grants	
Loans	
Veterans Benefits	
Personal Funds	
Other	
ESTIMATED TOTAL FUNDS:	

Can I use Financial Aid to Study Abroad?

Usually, Study Abroad offers a few different program types, which each carry their own fees. When [searching for programs](#), students should always check the program type. It may be Faculty-Led, Exchange, Arizona Abroad, or something else. Students and families can use the [list of eligible aid](#) available to determine which varieties of funding can be used on each program type. For example, a student on a Faculty-Led program could use their Pell Grant but not their Wildcat Excellence Award, whereas a student on an Exchange program would be able to use both. Additionally, students should keep in mind that some tuition awards are only available in the fall or spring, so summer programs may require different funding. The [Office of Scholarships and Financial Aid](#) has a great page on Study Abroad funding.

- ▶ Loans: Federal Student Loans, Parent PLUS Loans and Private Loans
- ▶ Grants: Pell Grant, Pell Pledge Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), University Grant
- ▶ Tuition Awards: Such as Arizona, Wildcat, National Merit etc. (in Fall and Spring only, these do not disburse in Summer)
- ▶ Most outside scholarships (check with the funding source to confirm)

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 for possible student discounts)
- ▶ 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)

Medications and Health

- ▶ Items you may need from the [CDC recommended first-aid kit](#)
- ▶ Face masks/coverings
- ▶ Feminine hygiene products
- ▶ Birth control such as condoms or birth control prescriptions
- ▶ 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
- ▶ Written prescriptions and note from your doctor for any life sustaining medications, controlled substances, or injectable medicines such as insulin or EpiPens
- ▶ Extra pair of prescription glasses and/or contacts
- ▶ Additional Resources: Please read this [CDC article about traveling safely with medications](#)



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. You may be able to buy a prepaid SIM abroad to connect to the local network.
 - An eSIM is a digital version of the traditional physical SIM card. eSIMs allow you to connect to a mobile data service provider using an app. Check if your phone is unlocked, compatible with eSIM cards and the one you are purchasing covers the countries you are visiting.
 - 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 the first days in country (save luggage space and buy more upon arrival)
- ▶ Toothbrush and toothpaste (put in carry on, may want to brush your teeth on long flights)
- ▶ Hand sanitizer or wipes

Apps to Download

- ▶ Your airline app
- ▶ WhatsApp or other messaging apps
- ▶ [Duo Mobile](#): For verification when logging into UAccess. Have the notification-login enables since you may not have your US number to verify login while abroad.
- ▶ Google Translate: Download local language dictionary for offline use
- ▶ [Duolingo](#) or [Memrise](#) to brush up on your language skills
- ▶ [GeoBlue](#)- International Health Insurance app

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 & other mentors
- ▶ 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.