

Program Fees and Estimates

In addition to Arcadia's [published program fees](#) (which cover tuition and standard housing options), we include an estimate of additional, out-of-pocket expenses that you should budget for (i.e. Visa application, flight, in-country transportation, meals). Amounts will vary depending on exchange rates and your spending habits.

Supplemental Fees

Supplemental fees may be incurred based on course selections or housing placements. These are unique to each program and student.

- We aim to assess supplemental fees as soon as they are confirmed alongside billing statement releases, though in some cases this may be after a program starts.
- Some universities overseas assess a special course fee for laboratory classes, physical sciences, engineering, drama, psychology, music, or computer science. Some require a fee for every special course taken, while others assess a fee only if a certain portion of courses is taken within one of these departments. Some art studio courses may also have a supplies fee.

Fee Publication Schedule

Fees for programs are released:

- In **March** for Fall/Academic Year programs;
- In **September** for Spring/January Term/Academic Year (Southern Hemisphere) programs;
- In **November** for Summer programs.



Studying abroad has always been a dream of mine. However, I [thought it] was a nearly impossible opportunity. After applying for several scholarships, I stumbled across the Fund for Education Abroad Scholarship.

Sarah Allevato,
FEA Scholarship recipient





How to Pay for Study Abroad

Scholarships: In some instances, scholarships and financial aid packages from your current school may apply toward study abroad. You may also be eligible for a need-based scholarship from Arcadia Abroad, which you can [apply for](#) in your portal once your spot is confirmed (if you don't see this option, we likely have a special relationship with your school). You can begin your search with [outside organizations or affiliate groups](#).

529 Plans: A 529 Plan is a savings account specifically designed for educational expenses. Since Arcadia Abroad programs are credit-bearing, we accept funds from 529 accounts toward program balances. You or your family should work with the financial institution of your 529 plan for more information on making withdrawals.

Billing Arrangements: Since we are part of Arcadia University, we understand the complexity of the University billing structure and strive to partner with institutions to ensure paying for our programs is as easy as possible. This often means that partial or full costs are invoiced to your current institution, and you continue to pay your typical educational expenses, typically using financial aid packages that you already receive.

We may have a direct billing agreement for our required program deposit, tuition, or housing fees, including any combination of these expenses. Information about the billing arrangement with your institution will be listed in the Fees & Payments tab of your portal.

Veterans Benefits: Arcadia Abroad applies eligible funds for veterans of military service—commonly known as the GI Bill or the Post 9/11 GI Bill—to program fees. We work closely with Arcadia's Office of the Registrar to process the necessary [applications and paperwork](#). For more information, contact your Program Manager.

Financial Aid: If you have questions about filing for financial aid and declaring Arcadia as the recipient or certifying private loans, contact finaid@arcadia.edu.

Payment Methods and Considerations

[This information](#) applies to any funds that you owe to Arcadia for your program fee. Some of your fees may be covered by a billing arrangement with your school, or by completing our [Financial Aid Deferment](#) form.

If you are awarded a scholarship from Arcadia Abroad or a third-party organization, we will apply that to your program balance. For outstanding balances, you may make a payment using whichever method works best for you. We can also provide information about federal and private loans to cover budgetary gaps.

- For a small fee, you can enroll in a payment plan once your spot is confirmed.
- If your guardian wishes to make a payment on your behalf, you can add them as an authorized user in our secure payment system (CashNet) through the Fees & Payments tab in your portal.
- Scholarships and payment plans are not available for the [\\$500 non-refundable program deposit](#).



I researched scholarship opportunities on my home campus, even if they were not specifically earmarked for study abroad. The two that I received contributed to my ability to cover my expenses abroad.

[Mary Rogers](#),
Program Manager at Arcadia Abroad



Forms

[Scholarship Application](#)
[Financial Aid Deferment](#)

What to Know Before You Go

Budgeting: It's important to [plan ahead](#) and understand what your program fee does and does not cover. For example, your airfare is not included. The "Estimate of Additional Expenses" information we provide may vary, as will the cost of meals, books, transportation, and personal items.

- If your residence hall requires a meal plan, you'll be billed after your program begins.
- Consider laundry, phone calls, entertainment, etc. Students at universities overseas also pay for gym memberships.
- Expect to spend extra on meals and basic expenses during your first few weeks as you settle in.
- Vacation expenses can add up, depending on the distance and length of your trip. If you are in a full-year program, you will have a break during each semester and may not have access to program housing. Most students travel during these breaks. Check your program calendar for additional holidays.

Contact Your Bank: Before you leave the U.S., contact your bank and/or credit card company to let them know where and how long you will be studying abroad. If not, your bank may cancel your card(s) due to suspicious activity. You should also confirm that you will be able to use your card(s) overseas, what your bank's fees are, and which outlets your card will be accepted at.

Carrying Cash: It's a good idea to arrive with the equivalent of \$200 in your wallet exchanged into local currency; you can do this at your bank if you give them notice or at the airport for a fee. Your American ATM card should work at most banks overseas, including your arrival airport. Local banks, building societies, or a bureau de change will also exchange currency, but many close by 5 p.m.

Cash Machines (ATMs): If your ATM card is linked to the Plus or Cirrus systems, it will work throughout the country. The advantage of using your American ATM card is that you will be assessed the wholesale exchange rate that applies to large foreign currency transactions. Check with your home bank to see if they have a partner bank that you may use to withdraw funds without a fee, and be sure to carry other sources of money in case your card does not work.

Credit Cards: You can use most credit cards abroad, but they must be in your name, as it appears on your passport. Visa and MasterCard are more widely accepted than American Express and Discover cards. Credit card cash advances are considered loans, so interest is charged from the day the advance is made.

Before you depart, check with your card company for more information on services, fees, and what to do if you lose your card. In some countries, such as Italy, shop staff may try to convince you to pay in cash, especially for small/medium purchases. Shops and restaurants in smaller towns may not accept credit cards.



Plan your semester abroad six months to one year in advance. This gives you plenty of time to determine what the right program is for you: personally, academically, and financially.

[Darius Carey](#),
Institutional Relations Manager at Arcadia Abroad



Planning Your Budget

[Preparing to Go - Budget Worksheet](#)