The IU fees cover academic fees, Overseas Study Health Cover (OSHC), the Student Amenities Fee, and repatriation and medical emergency insurance. In late December, you will be notified by the Bloomington Bursar via e-mail that your statement is available for viewing from the web through IU Bursar Pay. The $500 prepayment and any applicable IUB financial aid will be reflected as credit. The total program fee is expressed as two separate charges on the Bursar's invoice. The fee listed as "OVST Provider Instructnl Fees" includes the academic and OSHC fees. The fee listed as "OVST Insurance" is the repatriation & medical emergency insurance fee.

The IU Service fee underwrites the operation of the IU Education Abroad office.

<table>
<thead>
<tr>
<th>Fees paid to Indiana University</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Due October 24 to Education Abroad</strong></td>
<td></td>
</tr>
<tr>
<td>Non-refundable Prepayment</td>
<td>$500.00</td>
</tr>
<tr>
<td><strong>Due January 10 to IUB Bursar:</strong></td>
<td></td>
</tr>
<tr>
<td>OVST Provider Instructional Fees*</td>
<td>$10,200.00</td>
</tr>
<tr>
<td>OVST/IU Service Fee</td>
<td>$241.95</td>
</tr>
<tr>
<td>OVST Insurance Fee</td>
<td>$53.75</td>
</tr>
<tr>
<td>Prepayment credit</td>
<td>($500.00)</td>
</tr>
<tr>
<td>Balance of fees due to IUB Bursar Bill</td>
<td>$9,995.70</td>
</tr>
<tr>
<td><strong>Total IU Fees</strong></td>
<td>$10,495.70</td>
</tr>
</tbody>
</table>

*Fee based on published UWA materials. Indiana University cannot guarantee the prices charged by University of Western Australia. Fee estimated based on current exchange rate and will be re-evaluated in late January to see if the rate of exchange has changed significantly. Fee could be increased or decreased based on the rate at that time.

Students will need funds to pay the estimated additional costs associated with the program (i.e. food, personal expenses, and international travel). These costs vary significantly from student to student because they are based on the individual spending habits and lifestyle. The dollar's value will also affect your costs. Use these costs as an approximate guide.

<table>
<thead>
<tr>
<th>Additional Estimated Program Costs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Immigration/Visa Fees - Residency Permit</td>
<td>$450</td>
</tr>
<tr>
<td>International Airfare</td>
<td>$1,250 - $1,800</td>
</tr>
<tr>
<td>Housing and meals</td>
<td>$5,168 - $7,080</td>
</tr>
<tr>
<td>Books and Supplies</td>
<td>$190 - $310</td>
</tr>
<tr>
<td>Personal Expenses, Local Transportation</td>
<td>$1,350 - $3,000</td>
</tr>
<tr>
<td><strong>Total ESTIMATED Additional Costs</strong></td>
<td>$8,408 - $13,040</td>
</tr>
</tbody>
</table>

**Total Estimated Program Costs**

| Total Fixed Fees Paid to IU                            | $10,495.70          |
| Total Estimated Additional Program Costs               | $8,408 - $13,040    |
| **Total ESTIMATED Costs**                             | $18,903.70 - $23,535.70 |

**IU Withdrawal and Refund Policy**

Students who withdraw from IU administered programs are responsible for the IU service fee and non-recoverable costs. Your Bursar account will be assessed an additional charge to cover any/all amounts that Education Abroad has committed or paid on your behalf and are non-recoverable at the time of withdrawal, possibly including housing, meals, transportation, and faculty or staff compensation.