



Budget and Payment Schedule
Marine Biology in Panama
Summer 2024

PROGRAM FEES	AMOUNT
UO Study Abroad Fee	\$500
Program Fee	\$3,960
Program Tuition (\$3,280)	
Housing & Included Meals (\$610)	
Insurance (\$70)	
TOTAL PROGRAM FEES PAID TO GEO	\$4,460

**Non-UO Students: Study abroad fees & application fees vary by campus, check with your home campus study abroad office*

Included in Program Costs: Program Tuition, Excursions, Housing, most meals, Course materials, Medical insurance, On-site orientation, Pre-departure and on-site support.

ESTIMATED ADDITIONAL EXPENSES	AMOUNT
Estimated Airfare from Eugene	\$1,000
Estimated Additional Meals	\$50
Estimated Cell Phone Expenses	\$50
Estimated Travel Clinic & Pre-departure physical and immunizations***	\$200
Estimated Cost of acquiring passport + notarization (\$10)	\$170
Estimated Additional Living Expenses	\$80
Estimated transportation	\$40
ESTIMATED ADDITIONAL EXPENSES TOTAL	\$1,590

****Non-UO Students: Travel clinic & health center fees vary by campus.*

TOTAL ESTIMATED COST OF PARTICIPATION <i>(Program fees + estimated additional expenses)</i>	\$6,050
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CANCELLATION AND REFUND POLICY INFORMATION:

Important: The GEO Cancellation and Deferral Policy is effective from the time a student agrees to pay their non-refundable program deposit or electronically signs the program commitment form, regardless of application or acceptance status. It is essential to read this policy before a potential cancellation or deferral takes place, to fully understand the withdrawal and cancellation penalties, and understand what it means financially to commit to a study abroad program.

Cancellation/Deferral Penalty Dates:

CANCELLATION/DEFERRAL DATE	PENALTY IF NOTICE RECEIVED AFTER THIS DATE
Upon acceptance to program	Student agrees to \$500 non-refundable program deposit
8 weeks before program start date	Student is responsible for 50% of total GEO program fees
Program start date or after program begins	Student is responsible for 100% of total GEO program fees

Cancellation/Deferral Process: Students who cancel or defer their participation must notify both GEO and the program provider or the host institution in writing. Fax (GEO: 541-346-1232) or email is acceptable (GEO: geoinfo@uoregon.edu). Verbal notification to GEO or notification given to a non-UO campus study abroad office is not sufficient.

- If one of the deadlines in the Student Budget posted on the program page of the GEO website falls on a weekend or holiday, GEO will accept written notifications received on the following business day.
- A student can defer their application for up to twelve months from the term in which their original program was scheduled to start, and upon approval by the GEO advisor. Beyond twelve months, a student must cancel their application and re-apply. In some cases, a student may be able to apply their non-refundable deposit to a future GEO program upon GEO approval.

Cancellation/Deferral Policy and Penalty:

- This cancellation and deferral policy applies to all cancellations and deferrals regardless of the reason for cancellation or deferral, including but not limited to inability to secure proper legal status (i.e. passport, visa, etc.) in the host country of the participating program.
- If the program fee has not been received by GEO at the time of cancellation or deferral, the penalty amount will be billed by GEO to the student's account.
- GEO fees include the UO Study Abroad fee (UO students only) and/or any other fees that are billed by GEO.

- Some U.S. partner institutions have a direct billing arrangement with GEO and pay fees on behalf of their students. GEO refunds will be sent to the billed party: if GEO bills the institution, the refund is sent to the institution; if GEO bills the student, the refund is sent to the student at the permanent address listed on the initial application unless otherwise requested. Students who are unsure about the billing arrangements of their home institution should check with their home institution's study abroad office.
- GEO and the program provider or the host institution reserve the right to cancel a program due to low enrollment, natural disaster, public health emergency, political unrest, terrorism, acts of war or any other reasons beyond GEO's control. If a program is cancelled prior to the start date for any of these reasons, GEO will refund all payments received by GEO including the program deposit and program fee. GEO assumes no further financial responsibility and is not responsible for airfare, visa fees, or any other fees related to the program that may have been paid. GEO strongly recommends that students purchase travel cancellation/interruption insurance.

PAYMENT SCHEDULE (What is due when?)

UO students: GEO will charge all program fees to your UO Student Billing Account.

Billing and Payment Schedule for UO Students

<p>When you are offered acceptance</p>	<p>A non-refundable program deposit of \$500 is due within one week of acceptance or nomination offer to confirm your space on the program. The program deposit is not an additional fee but is part of the total GEO program fee.</p> <p>Once a student has authorized GEO to charge the deposit to their UO student account, or has submitted the deposit directly to GEO, the program deposit is non-refundable except in cases where a student is denied acceptance to the program for which he or she has applied. If the required application materials are not completed by the deadline, the application will be considered abandoned and cancelled by GEO. In such cases, the deposit will not be refunded. Students who fail to pay the program deposit by the first cancellation/deferral date listed below will have their program application canceled.</p>
<p>4 – 7 weeks before you depart</p>	<p>GEO will bill your UO Student Billing Account for the remainder of your program fee. This amount will be due according to standard UO Payment and Due Dates. For programs that take place over multiple terms, GEO will bill you a percentage of your fee over each term.</p>

We encourage you to visit <https://geo.uoregon.edu/scholarships> to learn about scholarship and funding opportunities. Speak with a [financial aid counselor](#) regarding your current financial aid package.

Non-UO students: Payment due dates vary depending on your home campus. Students will receive instructions by email with a due date and payment instructions.