



PROGRAM CONFIRMATION & PRE-DEPARTURE PLANNING AND REQUIREMENTS Global Healthcare Technologies

Congratulations once again on your decision to study abroad in South Africa! Contained here is some important information about requirements and next steps to help you prepare for traveling and living abroad.

If you have any questions, feel free to contact Karey Fuhs at 847-467-6953 or k-fuhs@northwestern.edu. Also refer to the [Pre-Departure Information](#) page on the IPD website.

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Checklist of Requirements

STEP 1: PROGRAM CONFIRMATION; Final Deadline: Friday, August 1

- Confirm Your Participation.** Submit a **Program Confirmation Form** (enclosed) to IPD as soon as possible and no later than the confirmation deadline. Email a scanned copy of your signed form to Karey at k-fuhs@northwestern.edu. **NOTE: Your place in your program will not be guaranteed until your Program Confirmation Form is received. If your program reaches capacity before your forms are received, you will be placed on a waitlist. Confirmation Deadline: Friday, August 1**
- Complete the Pre-Departure Section** of your **Northwestern Study Abroad Application** (<http://www.northwestern.edu/studyabroadapp>) under “Complete Pre-Departure Requirements” by filling out the Program Confirmation, Pre-Departure Checklist, Emergency Information, and Dietary Restrictions sections.
- Complete Parts A & B** of the **NU Health Assessment Form** of your **Northwestern Study Abroad Application** under “Complete Pre-Departure Health Assessment” (see **HEALTH & SAFETY GUIDE**). If you are prompted to complete Part C, schedule an appointment with your physician ASAP.
- Passport Info & Copy.** If you have not done so already, complete the “Picture and Passport Information” section of the **My Profile** area of the **Northwestern Study Abroad Application**. Also email a scanned copy of the ID page of your passport to Karey at k-fuhs@northwestern.edu.

NOTE: If you do not already have a passport or if it will expire within six months of your intended return, submit your application for a new/renewed passport by the confirmation deadline. Notify IPD if you do not carry a U.S. passport.

- Research visa requirements** and contact Karey Fuhs (k-fuhs@northwestern.edu) at IPD if you require a visa.

STEP 2: PRE-DEPARTURE ORIENTATION; Tuesday, November 4

- Turn in the **Cape Town University Registration Form**. More information to be provided.
- Review all videos in the **Study Abroad Pre-Departure Orientation** course on Blackboard prior to your in-person orientation. Be sure to mark all videos as reviewed.
- Attend the mandatory in-person **Pre-Departure Orientation** for your program; **Tues., May 20, 6-8pm, Norris**
- Complete and upload **Health Assessment Form: Part C - Healthcare Provider Evaluation** into your **Northwestern Study Abroad Application** (see **HEALTH & SAFETY GUIDE**). (Only required for students who answered “yes” to question 5 of Health Assessment Form: Part A.)
- Make an appointment with a travel health professional for a TB test, recommended immunizations, and travel health advice (see **HEALTH & SAFETY GUIDE**).
- Communicate and plan for any healthcare needs** with one or more of the following resources well in advance of your program’s departure date: a representative from IPD, the Office of Global Safety and Security, Dean of Students Office, CAPS, or Services for Students with Disabilities (SSD); a health care professional; parents or other family members
- Book your international flight and email your detailed itinerary to Karey at k-fuhs@northwestern.edu.
- Register with the US State Department Smart Traveler Enrollment Program (STEP): <https://step.state.gov/step/>

ONGOING

- Maintain satisfactory academic performance and a clean disciplinary record
- Respond promptly to correspondence from IPD
- Do your research! Learn about the history, geography, politics, economy, and culture of your host country.
- Get excited and await any additional instructions about your Winter Quarter in South Africa!

Program Information

Program Dates

The Global Healthcare Technologies Program will run from **Monday, January 5** (the date students *arrive in Durban, South Africa*), to **Sunday, March 22** (the date students *depart from Cape Town, South Africa*). Program-provided housing will be offered during official program dates. Students arriving before the program start date or staying after the program end date will be responsible for making their own accommodations arrangements.

Travel

You are responsible for making your own flight reservations to and from South Africa. Please note: since the program will begin in Durban, South Africa, and end in Cape Town, South Africa, you will need to book a “multi-city” ticket with the following specifications:

Departure Leg: To Durban (DUR; King Shaka International Airport), arriving on Monday, January 5

Return Leg: From Cape Town (CPT; Cape Town International Airport), departing on Sunday, March 22

Flights between the United States and South Africa are typically overnight flights. In order to arrive on Monday, January 5, you will need to depart the United States on Saturday, January 3, or Sunday, January 4.

In order to be able to facilitate group airport pick-ups and drop-offs, we encourage students to try to coordinate their flights with each other, so that they connect to the same flight(s) to Durban and from Cape Town. However, at the time that this packet was printed, there were relatively fewer flight options under the fare estimate provided in the enclosed budget than in previous years. Students are encouraged to check flight availability and fares on a variety of airlines and through various search engines. Possible search engines/travel vendors include:

- Kayak: <http://www.kayak.com>
- STA Travel: <http://www.statravel.com/>
- Student Universe: <http://www.studentuniverse.com/>
- IntraWorld Travel: <http://www.intrawld.com/>

When booking your tickets, be careful to note any restrictions associated with your ticket, particularly if you think you might need to make changes. These include: whether the ticket is refundable, what change penalties exist, the validity of the ticket (e.g., 90 days, 6 months, 1 year), re-routing options, etc.

Travel Considerations

- When searching for flights online, search for a “multi-city” ticket or “multiple destinations.”
- Be aware that you will be required to go through immigration in your first point of entry in South Africa. Therefore, if you connect in Johannesburg or Cape Town, you will need to go through immigration before moving on to your domestic flight. Since the immigration lines can be quite long in Johannesburg, it is recommended that you book flights with at least a 2-hour connecting time in Johannesburg before your onward departure to Durban. Airlines will often consider connections that are less than 2 hours as valid, but in these cases, you run the risk of missing your connection.
- Since you will be traveling just after the busy holiday season and may experience inclement winter weather, you may want to consider purchasing travel/trip insurance. A number of students have experienced missed connections and delays in previous years, due to weather. Although it is the airline’s responsibility to book you on the next available flight, in cases of inclement weather, they are unlikely to provide any assistance with additional expenses you may experience in transit, such as accommodations, meals, or transportation. IPD is also unable to assist in these cases.

IPD will arrange flights from Durban to Cape Town, the cost of which will be included as part of your program fee.

After you have booked your flight, **email your detailed itinerary** to Karey at k-fuhs@northwestern.edu. **Due November 4.**

Housing

Students on this program will share a house in Observatory, a trendy suburb within walking distance of the University of Cape Town. Students will stay in double or triple rooms with a shared bathroom and have access to a fully equipped kitchen, dining room, and multiple lounges. As a reminder, housing is only provided during official program dates, so if you are arriving before the program start date or staying after the program end date, you will be responsible for making your own accommodations arrangements.

Also be sure to [cancel your on-campus housing contract or sublet your off-campus apartment](#) for the term you are abroad.

Visas

U.S. citizens will not need a visa to enter South Africa for this program. They are permitted to enter South Africa as visitors for a 90-day (maximum) period. However, if you plan to stay after the program is completed and will exceed a 90-day visit, or if you do not carry a U.S. passport, contact Karey at k-fuhs@northwestern.edu and refer to the South African consulate website for information about the requirements for a study permit:

http://www.southafrica-newyork.net/homeaffairs/permit_study.htm.

University of Cape Town (UCT) Forms

The University of Cape Town (UCT) is the host institution for this program. Review the UCT website for more information about the university and facilities: <https://www.uct.ac.za/>

You will need to submit a Registration Form to get set up at UCT. IPD will distribute these electronically, which we will ask you to complete and return via email. More information to be provided. **Due November 4.**

Program Costs & Billing

Students participating in IPD study abroad programs will be charged a program fee equivalent to Northwestern tuition, which includes the program tuition, accommodations, some meals, program-related excursions, and HTH Worldwide Health Insurance. Refer to the enclosed student budget for expected program costs.

Invoices for study abroad are issued through CAESAR on the regular quarterly schedule, subject to the same due dates.

Financial Aid

Northwestern's policy of meeting demonstrated need extends to study abroad, so financial aid recipients participating in IPD programs can use their aid toward the program costs. The aid application is no different for study abroad than for regular campus study.

As in any other year, your expected family contribution (EFC) will be calculated based on information reported in the financial aid application materials, and will not change based on study abroad costs. When calculating financial aid awards, the Financial Aid Office will use the enclosed budget, which includes the IPD program fee, plus your transportation, books, and personal expenses abroad. Estimated personal and other costs take into account reasonable cost of living for the area in which you will be studying.

Because housing and other costs are included in the IPD program fee, and are therefore not experienced by IPD students abroad, the total cost of the program is slightly lower than a standard quarter on campus. For study abroad programs that cost less than studying at Northwestern, your financial aid award will be reduced: self-help aid (i.e., work-study and need-based loans) is typically reduced first, and Northwestern Scholarship may be reduced if necessary. Your EFC will remain the same.

Remember that your financial aid and loans cannot cover the cost of your housing in Evanston (on-campus or off-campus housing) while you are studying abroad.

IPD Fellowships & Outside Scholarships

Students receiving [IPD Study Abroad Fellowships](#) will see their award credited to their NU invoice. In some cases, IPD funding may replace other sources of self-help aid.

Students receiving [outside scholarships](#) must report these awards to the Financial Aid Office.

If you have any additional questions about billing or financial aid, email Krista Buda Bethel at krista@northwestern.edu or refer to the [Money Matters](#) resource pages of the Study Abroad Office website.

Pre-Departure Events, Coursework, and Orientation

Throughout Fall Quarter, IPD will arrange some required and optional activities intended to prepare you for your study abroad experience in South Africa. These events are opportunities for you to learn more about South African history and culture, to meet and interact with the students participating in your program and with program alumni, to set goals for your time abroad, and to prepare yourself intellectually for the challenges of study and research abroad.

Note the following:

- *Mandatory Blackboard Online Course:* Watch all **Study Abroad Pre-Departure Orientation videos** available on Blackboard; make sure to click “Mark as Reviewed” so that we have a record of your compliance with this requirement. This requirement must be completed before your in-person Pre-Departure Orientation.
- *Mandatory Pre-Departure Orientation:* **Tuesday, November 4, 6:00-8:00pm**, Location TBD. This orientation will cover important information about health and safety, tips for successful study abroad, and other important details. If you cannot attend the session during this time, contact Karey at k-fuhs@northwestern.edu to make alternative arrangements.

More information about additional opportunities will be provided, but be prepared to commit to about 10-20 hours over the course of Fall Quarter for pre-departure activities and events.

Health & Safety Guide

NU Health Assessment Form

All students are required to complete the **NU Health Assessment Form**, which places responsibility on students to conduct a personal health assessment, meet with a medical professional (if required), and discuss healthcare needs with one of more of the following—an IPD representative, Services for Students with Disabilities (SSD), a healthcare professional, parents, or other family members—well in advance of the program’s departure date.

Students must **complete Parts A & B** of the **NU Health Assessment Form** on the **Northwestern Study Abroad Application** (<http://www.northwestern.edu/studyabroadapp>) under “Complete Pre-Departure Health Assessment” by their program confirmation date. If required, students must submit **Part C – Healthcare Provider Evaluation** by uploading the completed form, signed by a physician, to the online application by the date of the **Pre-Departure Orientation** or no later than six weeks prior to the start date of the program.

Be sure to review the Health Section of the **Online Guide to Study Abroad**:

<http://www.northwestern.edu/studyabroad/resources/online-guide/health-and-safety/health/index.html>

Study Abroad Health Insurance

Northwestern University requires all study abroad participants be covered by HTH Worldwide Health Insurance regardless of any other coverage they have from their parents or Northwestern, unless they are a citizen of the country in which they will be studying. Our policy provides comprehensive, zero deductible health insurance coverage as well as care coordination, including assistance in making doctor’s appointments or seeking emergency medical services while abroad. The policy also includes pre-departure assistance for students with pre-existing conditions that may require professional health management while abroad. For example, staff in HTH’s Global Health Unit can arrange for a variety of services including but not limited to routine blood work, counseling, or allergy injections. Email them at globalhealth@hthworldwide.com or contact Julie Anne Friend, the Director of the Office of Global Safety and Security, at Julie.friend@northwestern.edu.

IPD will purchase HTH policies on behalf of program participants, and the cost is included in your program fee. IPD will enroll you in HTH for the official travel period of your program. After enrollment, you will receive an email confirmation of coverage with a link to download a PDF copy of your policy card. Be sure to download your card and familiarize yourself with the terms of your coverage before you go. More information can be found through the Office of Risk Management:

<http://www.northwestern.edu/risk/insurance/study-travel-abroad-health/index.html>

Should you elect to travel on your own prior to or at the end of your program, you will need to purchase additional coverage. There are dozens of companies that specialize in international medical insurance policies. You can research them on the web or you can purchase a policy similar to the NU coverage from our current provider **HTH Worldwide**. On the website, you can review a variety of coverage options, make a selection, and pay with a credit card. Your policy will be emailed to you within hours. The policy most similar to NU's coverage is the **TravelGap Excursion** plan. The coverage allows access to all of HTH's web tools; provides comprehensive protection; and, depending on the medical limit selected (it can range from a medical maximum of \$75,000 to \$1,000,000), the deductible chosen (it can range from \$0 to \$400), and your age at the time of travel, costs less than \$15 for the initial 10 days of travel while outside of the U.S. Remember, you will need to independently purchase this **separate insurance coverage**. You cannot extend the Northwestern study abroad coverage; a new policy must be obtained.

Travel Health & Immunizations

Even if you are not required to see a medical professional as part of the Northwestern University Health Assessment process, it is recommended that you consult a travel health professional about appropriate immunizations and preventative health measures for your trip. NU Health Service (NUHS) is not currently offering travel health services,

but you can consult the Travel Health Services page of the NUHS website for a list of local travel health professionals: <http://www.nuhs.northwestern.edu/evanston/travel.aspx>.

Before meeting with a travel health specialist, you are encouraged to review the CDC Travelers' Health page for your location: http://wwwnc.cdc.gov/travel/destinations/traveler/extended_student/south-africa. Also plan to bring a copy of the CDC recommendations to your visit.

NOTE: All GHT students are expected to get a TB Test prior to their departure and 8-10 weeks after their return to the US to ensure that they were not exposed to TB while on the program. Students should contact NUHS, their travel health doctor, or another physician to schedule individual appointments to get TB tests.

Mental and Emotional Health

Besides being personally rewarding, culturally expanding, and growth-producing, study abroad can be a *stressful* experience. As such, study abroad can cause students to have strong emotional reactions that can interfere with effective functioning as well as trigger and/or exacerbate mental health concerns, such as a return of symptoms or increased depression or anxiety. Please refer to the Mental Health Abroad page in the Online Guide to Study Abroad for information and resources:

<http://www.northwestern.edu/studyabroad/resources/online-guide/health-and-safety/health/mental-health-abroad.html>

The state of your mental health is a personal matter and a personal responsibility, but discussing your mental health needs and readiness for study abroad with your current mental health provider or Northwestern's Counseling and Psychological Services (CAPS) before you go abroad will help you to prepare for any mental health challenges abroad. Please also consult with your program administrators about your mental health history, so that they can help you plan ahead and discuss options available for support while abroad. Visit the CAPS website:

<http://www.northwestern.edu/counseling/index.html>

Smart Traveler Enrollment Program (STEP)

The Smart Traveler Enrollment Program (STEP) is a free service provided by the U.S. Government to U.S. citizens who are traveling to, or living in, a foreign country. STEP allows you to enter information about your upcoming trip abroad so that the Department of State can better assist you in an emergency. STEP also allows Americans residing abroad to get routine information from the nearest U.S. embassy or consulate. Visit STEP at:

<https://step.state.gov/step/>

All GHT students must register their travel with STEP prior to departure.

Preparing for Your Experience Abroad

Most students who participate in a study abroad program do so, among other reasons, to experience and to interact with people from another culture. Engaging with your host community and culture is central to the study abroad experience and to the discoveries that you will make about yourself and your host country. But remember: the level and depth of interaction that you will have with the local culture will depend largely on your own initiative, and the process starts long before your arrival in your host country.

IPD's specially-designed programs, such as this one, provide you with the comfort of a relatively familiar academic and social setting, since your curriculum aligns with your on-campus studies and you are living and studying with a group of your Northwestern peers. However, this structure can sometimes lead to a Northwestern "bubble" or "island" phenomenon abroad, which may pose a challenge to getting to know local people and having positive cross-cultural experiences. It is important that you make a concerted effort to cultivate relationships with students at your host institution, your homestay family (if applicable), or community members in the city where you live.

At the same time, having some knowledge about your host country will make you better equipped to interact with your local environment in a substantive and meaningful way. Having a basic understanding of the history and geography of your host country as well as social, economic, and political systems will help you build relationships with local people and better understand the cultural dynamics you will experience. Additionally, the more informed you are about the environment in which you will be living and studying, the more likely you will be to question assumptions or misconceptions you may have about the place and people, to understand and cope with differences between your expectations and the reality you experience, and to distinguish yourself from the "Ugly American" stereotype.

Make a Plan to Know Before You Go

Take some time before you depart to set specific goals for yourself while you are abroad and plan how you might accomplish them. Begin by researching the basic history of your host country and/or city, as well as local politics and government, language, religion, holidays, traditional art and music, the economic system, customs and traditions, gender roles, recent hot topics and controversies, etc. Besides basic Internet searches, consider watching a movie from or about your host country (there are many in the IPD library), reading a novel or non-fiction work about the place you are visiting (also available in the IPD library), reading articles from local newspapers online, and buying a travel guide that points out the major sights and attractions in the area where you will be living. Students participating in global health programs abroad may wish to consult the World Health Organization (WHO) country guides or review other health-related publications specific to their host country. Contact the IPD Ambassadors for your program and other returnees and start asking questions.

IPD will provide some resources and suggestions in a Pre-Departure Orientation Guide, which will be distributed shortly before the Pre-Departure Orientation meeting. However, you should focus on topics that are of interest to you and aim to find information from a variety of sources, mediums, and viewpoints. In the meantime, we've included a few resources to get you started.

Contacts

International Program Development

ipd@northwestern.edu

Tel: +1-847-467-6953

<http://www.ipd.northwestern.edu/>

Karey Fuhs

Assistant Director, IPD Study Abroad

k-fuhs@northwestern.edu

Study Abroad Office

studyabroad@northwestern.edu

<http://www.northwestern.edu/studyabroad/>

Tel: +1-847-467-6400

Quick Links

Program Information

- Global Healthcare Technologies Program: <http://www.ipd.northwestern.edu/undergraduate/science-engineering/global-healthcare-technologies.html>
- IPD Pre-Departure Information: http://www.ipd.northwestern.edu/undergraduate/apply/predeparture_ipdprograms.html
- NU in South Africa Blog: <http://blog.ipd.northwestern.edu/nu-southafrica/>
- IPD Program Ambassadors for South Africa: <http://www.ipd.northwestern.edu/undergraduate/ambassadors.html#southafrica>
- Online Guide to Study Abroad: <http://www.northwestern.edu/studyabroad/resources/online-guide/index.html>
- Study Abroad Office: Student Voices (including a password-protected area to access returnee information): <http://www.northwestern.edu/studyabroad/student-voices/index.html>
- University of Cape Town: <https://www.uct.ac.za/>

Country & Traveler Information

- US Department of State Information for Travelers: <http://travel.state.gov/content/travel/english.html>
- US Department of State Country Information Sheet South Africa: <http://www.travel.state.gov/content/passports/english/country/south-africa.html>
- CIA World Factbook: <https://www.cia.gov/library/publications/the-world-factbook/geos/sf.html>
- CDC Travelers' Health South Africa: http://wwwnc.cdc.gov/travel/destinations/traveler/extended_student/south-africa
- World Health Organization South Africa: <http://www.who.int/countries/zaf/en/>



PROGRAM CONFIRMATION FORM

Name:		
Last	First	NU Student ID Number (if applicable)

If you intend to study abroad, please confirm your program: <ul style="list-style-type: none"> List your program's title as it appears on the Study Abroad Office website. If you are enrolling in a specific concentration/track, list that as well. If you're waiting to hear about acceptance from your program(s), fill out this form as if you will attend your preferred program and submit it by your Program Confirmation deadline. You must notify your Study Abroad Adviser if your plans change after signing and submitting this form. 	NU term(s) abroad (include relevant quarter[s] and year):
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Withdrawal Notice: I'm <u>withdrawing</u> my NU Study Abroad Application for the following reason(s) [check all that apply]:		
<input type="checkbox"/> Academic Reasons	<input type="checkbox"/> Financial Reasons	<input type="checkbox"/> Extracurricular Commitments
<input type="checkbox"/> Health or Safety Concerns	<input type="checkbox"/> Personal or Family Reasons	<input type="checkbox"/> Other (please describe below):

Program Confirmation - Northwestern Students:
 If you withdraw from a **Northwestern-Sponsored Program** (click here for a list: [Northwestern-sponsored programs](#)) after signing and submitting this Program Confirmation Form, you will be charged a **minimum \$1,000 cancellation fee plus unrecoverable costs** incurred on your behalf by your program office, as indicated by the [Withdrawal Policies for Northwestern-Sponsored Programs](#).

For all other programs (i.e. affiliated, approved unaffiliated, and Non-NU Summer), you are bound by the billing, withdrawal and refund policies of the program provider and/or host institution. Please contact your program for details.

Program Confirmation - Non-Northwestern Students:
 In order to reserve your place in a **Northwestern-Sponsored Program**, you must pay a **\$1,000 non-refundable deposit** (which will be applied to your overall program fee) by your program confirmation deadline. If you confirm your participation but do not submit a \$1,000 deposit within 10 days after the program's confirmation deadline, you are subject to an additional \$500 penalty fee.

If you withdraw from the program after signing and submitting this Program Confirmation Form, your program office will charge you for unrecoverable costs incurred on your behalf, and your deposit will not be refunded, as indicated in the [Withdrawal Policies for Northwestern-Sponsored Programs](#).

Student Statement (all students who are confirming): By signing below, I agree that I will:

- Review and abide by all Northwestern and program-specific requirements and regulations pertaining to the program in which I plan to participate, as indicated on the Study Abroad Office's website and in the Student Agreement I signed as part of my approved NU Study Abroad Application.
- Complete all NU pre-departure requirements.

I have reviewed the refund, cancellation and withdrawal policies that apply to my program. My signature here confirms that I understand and agree to all of the statements and conditions set forth in this Program Confirmation Form, and I certify that the information in my NU Study Abroad Application is true and accurate to the best of my knowledge.

Student signature: _____ **Date:** _____
A signature is not required for students who are withdrawing their NU Study Abroad Application.

Northwestern Students: Please submit this form, in person and by your deadline, to the appropriate study abroad office.
Non-Northwestern Students: Please contact the appropriate office for submission instructions.



**GLOBAL HEALTHCARE TECHNOLOGIES (Cape Town, South Africa)
WINTER QUARTER 2015
Program Cost Information**

PROGRAM FEE	
Tuition The tuition fee covers all program expenses, including: <ul style="list-style-type: none">lectures and instruction for four coursesproject facilitation, required equipment, and other supportHTH Worldwide Health Insurance throughout the program periodfield visits and excursions to locations such as Table Mountain and Kwazulu Natal, including all related travel costs	\$11,112.00
Housing The housing fee covers: <ul style="list-style-type: none">lodging at a shared house in Observatory, with 24/7 security assistanceaccommodations in guest houses, hostels, or camps during overnight excursions No meals are included; students are responsible for covering the costs of all meals.	\$4,500.00
TOTAL PROGRAM FEE (Charged in Full by Northwestern)	\$15,612.00

ESTIMATED ADDITIONAL COSTS	
Study Abroad Administrative Fee Students participating in this program are exempt from the Study Abroad Administrative Fee .	\$0.00
International Airfare Students are responsible for making arrangements to fly in to Durban, South Africa, and out of Cape Town, South Africa, on the dates provided. 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.	\$1,800.00
Books & Supplies	\$300.00
Discretionary Expenses Personal expenses vary based on individual spending habits and budgets. Discretionary expenses represent an average of the amounts reported by previous students and include meals, non-program transportation, moderate personal travel, and other incidentals. Students who plan to do significant amount of personal travel (e.g., 2+ trips outside of Cape Town) should estimate an additional \$500-\$1,000. Please note that the program is quite busy and structured, so free time to pursue non-program activities is limited.	\$2,300.00
TOTAL ESTIMATED ADDITIONAL COSTS	\$4,400.00

TOTAL STUDENT BUDGET (Program Fee + Estimated Additional Costs)	\$20,012.00
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For more information about billing, finances, and financial aid for study abroad, please refer to the [Money Matters](#) resource page of the Study Abroad Office website or contact Krista Buda Bethel (krista@northwestern.edu) in the Financial Aid Office. Also refer to the [Withdrawal Policies for Northwestern-Sponsored Programs](#) for information about refunds in the case of withdrawal or dismissal.