

# Sample Student Budget

University of Nicosia Global Semesters (UNGS)

**Program Name:** Semester in Cyprus: Business

**Program Term:** Fall 2025 | **Program Dates:** TBD

**Students:** Please read the instructions on the second page of this document. **Note:** A range is provided for expenses that fluctuate based on student spending habits.

## Program Fees and Student Expenses

UNGS Fees		Notes
<b>UNGS Program Fees</b>	<b>\$13,100</b>	<i>Detailed UNGS Fee Breakdown is below if needed for financial aid.</i>
UNGS Insurance ( <i>Mandatory</i> )	\$200	
<b>Total Fees Payable to UNGS</b>	<b><u>\$13,300</u></b>	

UNGS Fees With Program Discounts	\$500 Discount	\$250 Discount	
<b>UNGS Program Fees</b>	<b>\$13,100</b>	<b>\$13,100</b>	* If Non-Refundable Program Confirmation Deposit paid <b>by Aug. 15th (\$500 Discount)</b> . ** If Non-Refundable Program Confirmation Deposit paid <b>by Sept. 15th (\$250 Discount)</b> .
<b>Discount</b> for Early Deposit Payment	<b>*(\$500)</b>	<b>**(\$250)</b>	
<b>Fees with Program Discounts Payable to UNGS</b>	<b>\$12,600</b>	<b>\$12,850</b>	
UNGS Insurance ( <i>Mandatory</i> )	\$200	\$200	
<b>Total Fees with Program Discounts Payable to UNGS</b>	<b><u>\$12,800</u></b>	<b><u>\$13,050</u></b>	

Detailed Breakdown of UNGS Fees		
Tuition ( <i>For Up To 30 ECTS</i> )	\$6,050	
Housing ( <i>Single Occupancy in Nicosia</i> )	\$4,050	
Fees	\$1,850	
Transportation	\$950	
Other	\$200	
<b>UNGS Program Fees</b>	<b>\$13,100</b>	
UNGS Insurance ( <i>Mandatory</i> )	\$200	
<b>Total Fees</b>	<b><u>\$13,300</u></b>	

Other Items To Note		
Non-Refundable Application Fee	\$50	
Non-Refundable Program Confirmation Deposit	\$1,000	
Refundable Housing Damage Deposit	\$250	<i>This amount is refunded if there are no damages.</i>

Estimated Personal Expenses	Low-End	High-End	
Airfare	\$850	\$1,700	<i>Meals are not included on this program.</i> <b>* U.S., Canadian or EU Passport holders do not require a visa — Passport holders from all other countries are required to obtain a visa, visa fees will vary.</b> <b>Art, Music or Lab Courses</b> might have higher supply costs.  <i>Varies according to student spending habits.</i> <i>There may be additional personal expenses related to Government regulations regarding COVID-19.</i>
Meals	\$1,600	\$2,700	
Passport*	\$110	\$330	
Visa	-	-	
Books and Supplies	\$200	\$300	
Personal Transportation	\$250	\$750	
Personal Expenses	\$750	\$3,000	
<b>Total Estimated Personal Expenses</b>	<b><u>\$3,760</u></b>	<b><u>\$8,780</u></b>	

### UNGS PROGRAM FEES FOR THIS PROGRAM INCLUDE:

- ✓ Tuition and Registration Fees (*For up to 30 ECTS*)
- ✓ Guaranteed Housing (*Single in Nicosia - Double during overnight excursions*)
- ✓ Official Transcript
- ✓ Airport Pickup on Designated Group Arrival Days
- ✓ Orientation
- ✓ Cell Phone Handset with Local SIM Card (*Cost of Calls is Extra*)
- ✓ Welcome Dinner & Local Cultural Activities
- ✓ In-Country Excursions
- ✓ UNGS Staff on Travel Excursions
- ✓ On-Site UNGS Staff
- ✓ 24/7 Emergency Support
- ✓ UNGS Administrative and Advising Fees
- ✓ Farewell Dinner

Mandatory **Insurance Fee of \$200** is required in addition to Program Fees.

*UNGS Insurance includes up to \$200,000 of medical coverage, \$200,000 for medical evacuation, and \$100,000 for security evacuation.*

### INSTRUCTIONS

Please take these estimates to your financial aid office to understand how much financial aid you are eligible for. You might be eligible for more financial aid than you currently receive if the cost of studying abroad is higher than your fees at your home institution.

Federal financial aid regulations allow the use of financial aid for all "reasonable" expenses associated with study abroad, which commonly includes the categories listed in the **UNGS Fees** and **Estimated Student Expenses** sections above (e.g. *Program Fees, Transportation, Housing, Insurance, etc.*).

The "**Low-End**" and "**High-End**" costs listed in the **Estimated Personal Expenses** section are meant to reflect the range of student spending practices.

We will execute **Consortium Agreements** with your financial aid office as needed to process financial aid. A UNGS Consortium Agreement can be found in the **Document Download Center** in your **globalsemesters.com account**, but we would be happy to work with the consortium agreement that your university uses.

#### Consortium Agreements

**Fax:** (703) 935-0519, ATTN: Admissions / **E-mail:** admissions@globalsemesters.com

**Please contact your student advisor for more information if needed.**

### QUESTIONS?

Call Your Student Advisor At: **212 321 0921 x1**

Email Us At: **admissions@globalsemesters.com**

Submit a Question from within your **globalsemesters.com account**

### NOTES

While Global Semesters takes reasonable efforts to provide accurate information in this document, there is no guarantee or warranty of accuracy.

All fees in this document are subject to change without notice.

Students who have paid their fees will not be subject to price changes.

Student Expenses are estimates, will vary based on the personal financial practices of an individual student, and might also be impacted by currency fluctuations.

*All students are required to comply with Government and University regulations regarding COVID-19.*