

Sample Student Budget

University of Nicosia Global Semesters (UNGS)

Program Name: Semester in Cyprus: Business

Program Term: Fall 2026 | Program Dates: Mid Sept – Late Dec

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
UNGS Program Fees	\$13,300	Detailed UNGS Fee Breakdown is below if needed for financial aid.
UNGS Insurance (Mandatory)	\$200	
Total Fees Payable to UNGS	\$13,500	

UNGS Fees With Program Discounts	\$500 Discount	\$250 Discount	
UNGS Program Fees	\$13,300	\$13,300	* If Non-Refundable Program Confirmation Deposit paid by Aug. 15th (\$500 Discount). ** If Non-Refundable Program Confirmation Deposit paid by Sept. 15th (\$250 Discount).
Discount for Early Deposit Payment	*(\$500)	** (\$250)	
Fees with Program Discounts Payable to UNGS	\$12,800	\$13,050	
UNGS Insurance (Mandatory)	\$200	\$200	
Total Fees with Program Discounts Payable to UNGS	\$13,000	\$13,250	

Detailed Breakdown of UNGS Fees		
Tuition (For Up To 30 ECTS)	\$6,050	
Housing (Single Occupancy in Nicosia)	\$4,150	
Fees	\$1,900	
Transportation	\$1,000	
Other	\$200	
UNGS Program Fees	\$13,300	
UNGS Insurance (Mandatory)	\$200	
Total Fees	\$13,500	

Other Items To Note		
Non-Refundable Application Fee	\$50	***Part of total Program Fees submitted to confirm participation in the Program.
Non-Refundable Program Confirmation Deposit	***\$1,000	

Estimated Personal Expenses	Low-End	High-End	
Airfare	\$850	\$1,700	
Meals	\$1,600	\$2,700	Meals are not included on this program.
Passport*	\$110	\$330	* 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 .
Visa	-	-	Art, Music or Lab Courses might have higher supply costs.
Books and Supplies	\$200	\$300	
Personal Transportation	\$250	\$750	
Personal Expenses	\$750	\$3,000	Varies according to student spending habits.
Total Estimated Personal Expenses	<u>\$3,760</u>	<u>\$8,780</u>	There may be additional personal expenses related to Government regulations regarding COVID-19.

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
- ✓ Local e-SIM or 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.