

## Sample Student Budget

University of Nicosia Global Semesters (UNGS)

**Program Name: Summer in Cyprus: Art & Photography**

**Program Term: Summer 2026 | Program Dates: Mid June – Mid July**

**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> UNGS Insurance ( <i>Mandatory</i> ) <b>Total Fees Payable to UNGS</b>	<b>\$6,900</b> \$150 <b><u>\$7,050</u></b>	Detailed UNGS Fee Breakdown is below if needed for financial aid.
UNGS Fees With Program Discounts	\$250 Discount	
<b>UNGS Program Fees</b> <b>Discount</b> for Early Deposit Payment <b>Fees with Program Discounts Payable to UNGS</b> UNGS Insurance ( <i>Mandatory</i> ) <b>Total Fees with Program Discounts Payable to UNGS</b>	<b>\$6,900</b> *( <b>\$250</b> ) <b>\$6,650</b> \$150 <b><u>\$6,800</u></b>	* If Non-Refundable Program Confirmation Deposit paid <b>by Jan. 15th (\$250 Discount)</b> .
Detailed Breakdown of UNGS Fees		
Tuition ( <i>For Up To 12 ECTS</i> ) Housing ( <i>Single Occupancy in Nicosia</i> ) Fees Transportation Other <b>UNGS Program Fees</b> UNGS Insurance ( <i>Mandatory</i> ) <b>Total Fees</b>	\$2,800 \$2,150 \$750 \$1,050 \$150 <b>\$6,900</b> \$150 <b><u>\$7,050</u></b>	
Other Items To Note		
Non-Refundable Application Fee Non-Refundable Program Confirmation Deposit	\$50 <b>**\$250</b>	<b>**Part of total Program Fees submitted to confirm participation in the Program.</b>

Estimated Personal Expenses	Low-End	High-End	
Airfare	\$850	\$1,700	
Meals	\$1,000	\$1,500	Meals <b>are not included</b> on this program.
Passport*	\$110	\$330	* <b>U.S., Canadian or EU Passport</b> holders do <b>not</b> require a visa — Passport holders from <b>all other countries</b> are required to obtain a visa, <b>visa fees will vary</b> .
Visa	-	-	<b>Art, Music or Lab Courses</b> might have higher supply costs.
Books and Supplies	\$50	\$150	
Personal Transportation	\$100	\$200	
Personal Expenses	\$500	\$1,500	Varies according to student spending habits.
<b>Total Estimated Personal Expenses</b>	<b><u>\$2,610</u></b>	<b><u>\$5,380</u></b>	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 12 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 \$150** 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.*