

## Financial Details for Affiliate and Exchange Semester Study Abroad Programs

### Billable Expenses

**Tuition:** All students are billed Drake tuition on their Drake Student Account, just as they normally would be for the semester.

**Non-tuition fees:** In addition to tuition, all students on affiliate provider, exchange host institution, or other on-site support (“partner”) programs are billed through Drake for non-tuition fees to cover program inclusions. Billing arrangements may vary for exchange programs, upgraded housing costs, optional excursions, etc. The non-tuition fee is based on the specific program the student is participating in, and cost will vary program to program. The non-tuition fee typically includes room and partial or full board, program required excursions and cultural activities, and international supplemental health insurance and emergency assistance coverage. See the brochure page in Via to confirm program inclusions.

**Study Abroad Fee:** For students who participate in an Affiliate Partner Program (such as AIFS, WorldStrides, etc.), a \$500 non-refundable Study Abroad Fee is due after they are "Conditionally Accepted" in Via. This fee must be paid to Commit to the program. If a student later withdraws from the program, the study abroad fee will be forfeit as it is non-refundable. For students who participate in an exchange program, the study abroad fee is waived.

### Financial Aid

Students will receive 100% of their financial aid package and Drake scholarships. Exceptions can apply, such as work study aid. Students using their financial aid package toward their semester abroad may be able to have their financial aid package modified based on the program’s estimated expenses, also referred to as the program’s cost of attendance. All students using financial aid should meet with the Financial Aid Office. Appointments can be scheduled by emailing: [financialaid@drake.edu](mailto:financialaid@drake.edu).

### Financial Deadlines

Students on affiliate programs pay their study abroad fee after they are "Conditionally Accepted" in Via to confirm their participation in the program. Failure to pay the study abroad fee, and commit to the program within two weeks of acceptance, could result in the student losing their spot on the program. Instructions on how to pay the study abroad fee through students’ Drake student Account, will be shared after program acceptance.

Drake tuition and non-tuition fees are billed according to Drake’s semester billing cycle with billable expenses due the first day of Drake’s semester, however, payment in full is

allowed at any time before the start of the term. If interested, students can establish a payment plan with Drake's Office of Student Accounts.

To study abroad, students' Drake Student Account must be current with no outstanding balance owed to Drake University for any term.

## Partner Programs Fees

In addition to Drake tuition and the partner's non-tuition fees, which are billed through Drake Student Accounts, students are responsible for paying the partner directly if the partner program has an application fee or deposit as a part of the application process. All fees paid to the partner, by Drake or the student, are subject to the partners' payment and withdrawal policies. Students should review the partner's policies for the most accurate details regarding your program.

## Withdrawal Policy

Students applying to a partner program are subject to the partner's withdrawal policy and associated deadlines. Students should review the partner's policy when completing their forms through the partner's application process, and make note of important withdrawal deadlines, as after certain dates, there may be no refund possible.

Additionally, students are responsible to Drake for any payments Drake has made to the partner on the student's behalf. Fees students pay directly to the partner, which could include application fees, commitment payment, or housing deposit, will only be refunded according to the partner's policy.

The partner makes program arrangements prior to students' arrival and refunds may not be possible after the deadlines outlined in the partner's withdrawal policy. However, if a student has a bona fide medical withdrawal, serious family emergency, or a life-or-death extenuating circumstance arises, the partner may be open to negotiation on an individual basis, but no refunds are guaranteed. Students should also contact Global Engagement in writing at [studyabroad@drake.edu](mailto:studyabroad@drake.edu) to discuss the situation further, so we can advocate on the student's behalf to the partner.

If a student elects to withdrawal from the partner program and instead enroll at Drake for the semester, the student is responsible for all charges as invoiced from the partner, as well as reimbursing Drake for all payments made to the partner on the student's behalf. The student is also responsible for charges related to enrolling at Drake, including tuition, and any other required charges on their Drake Student Account.

**All withdrawal requests must be sent in writing to [studyabroad@drake.edu](mailto:studyabroad@drake.edu).**

## Cancellation Policy

If a program is cancelled by Drake or the on-site partner after a student commits, (before or after departure), students will receive a refund for any recoverable program costs. Should a student withdraw while a program is in progress, the student will forfeit all billable

expenses. The student will also be responsible for any additional fees that result from the withdraw (such as additional airfare). Purchasing travel insurance is highly recommended.

### Non-Billable Expenses

Students are responsible for all non-billable costs associated with studying abroad including, but not limited to passport and visa fees, airfare, checked luggage fees, books, personal spending, meals not included in the program, transportation in the host location, international cell phone plans and/or data charges, travel insurance (recommended purchase), any lodging before or after the program travel dates, and more.

### Travel Insurance

Travel insurance is not provided by Drake. It is strongly recommended students consider purchasing travel insurance which can help mitigate financial risks related to travel. Travel insurance policies can vary greatly with some covering expenses related to lost baggage, delayed travel, new medical issues that impede your ability to travel, etc. However, there are also more comprehensive travel insurance plans called Cancel For Any Reason (CFAR). If considering CFAR travel insurance, many insurance providers require the plan to be purchased within 14-21 days after your initial deposit. While travel insurance is optional, it's recommended students research plans and discuss options with their family or insurance representative to determine what is best for them. One option for searching travel insurance plans is: [www.insuremytrip.com](http://www.insuremytrip.com)

I confirm that I fully understand semester study abroad financial policies, including withdrawal and cancellation policies.