March 23, 2015

ESTIMATE OF STUDENT EXPENSES FOR THE SPRING 2016
COLGATE STUDY GROUP IN GENEVA

The following is an estimate of student expenses beyond tuition and student fees. Out of pocket expenses are provided by previous members of the study group. Dollar figures have been calculated using an estimated exchange rate of $0.964 USD per Swiss Franc (CHF) and $1.3 USD per Euro (€) and are subject to change. Where student-reported figures are listed, the average and/or the range of reported spending is included. **You should not assume that these amounts will be sufficient without careful spending!**

COSTS LISTED HERE ARE BASED ON ESTIMATES AND MAY CHANGE BETWEEN NOW AND THE TIME THE STUDY GROUP DEPARTS.

A) AMOUNT BILLED BY COLGATE BEYOND TUITION

- $3,869 Room in Geneva (4,014 CHF)
- 566 Residence Permit in Geneva, visa fee and mandatory health insurance
- 836 Double room at language school and half-board most days (643€)
- 1,635 Student portion of rail pass and overnight trains (1,258€)
- + 2,169 Room and meals on field trips (1,650 €) (includes an additional group meal)
- **$9,075 TOTAL ESTIMATED AMOUNT BILLED BY COLGATE BEYOND TUITION**

B) TRANSPORTATION TO STUDY GROUP SITE—MAY BE BILLED BY COLGATE

- $1,800 Estimate: Roundtrip airfare from NYC to Geneva
  - If student opts for Colgate-arranged flight, this will be billed. Flights originating from other cities may increase cost.
  - + 65 One-way Geneva to language site TGV ticket
- **$1,865 TOTAL ESTIMATED TRANSPORTATION COSTS**

C) NECESSARY OUT-OF-POCKET LIVING EXPENSES – NOT BILLED BY COLGATE

- $2,518 Estimated food costs in Geneva – group average (range: $840 - $3,860)
- + 501 Necessary expenses – books, photocopying, printing, phone, local transportation, etc. - group average (range: $100 - $1,102)
- **$3,019 TOTAL ESTIMATED NECESSARY OUT-OF-POCKET LIVING EXPENSES**

D) PERSONAL EXPENSES – NOT BILLED BY COLGATE

- $5,058 Personal expenses for daily living incidentals. This estimate also includes a modest amount for entertainment and personal travel. The reported range for personal expenses is $1,276 - $15,336.

**TOTAL ESTIMATED EXPENSES BEYOND TUITION (A + B + C + D)**

(A) $9,075 Amount billed by Colgate beyond tuition
(B) 1,865 Transportation to study group site
(C+D) 8,077 Necessary out-of-pocket and personal expenses
- $19,017 **TOTAL ESTIMATED EXPENSES BEYOND TUITION**
  - 7,415 Minus on-campus room and meals ($6,285) and on-campus expenses ($1,130) according to the Financial Aid Office
- **$11,602 TOTAL ESTIMATED EXPENSES BEYOND AN ON-CAMPUS SEMESTER**

INCREASES IN THE AID PACKAGE WILL BE BASED UPON THE ABOVE FIGURES. Some students may incur additional expenses. These may include but are not limited to travel and visa-related costs. It is your responsibility to understand and plan for the costs unique to your situation.