



OFF-CAMPUS STUDY AT SKIDMORE COLLEGE

Finances and Off-Campus Study

How much does it cost to off-campus?

Students studying off-campus will be charged the Skidmore comprehensive fee for their semester or year. (Note: Skidmore's comprehensive fee will differ from the fees of program providers.) This fee is equal to Skidmore's tuition, on campus apartment rate, board, as applicable and mandatory college fees. If the program does not include room and/or board, or only includes partial board, the Skidmore fee will be adjusted accordingly. Skidmore's billing for room charges will reflect students selecting the mandatory homestay option. Students participating in the Frontiers Abroad, National Student Exchange or Washington Semester programs will be charged only Skidmore tuition and fees, when applicable. **Students are required to use program arranged room and board where available.**

Fall '13 or Spring '14 Semester	Academic Year 2013-2014
Tuition - \$22,410	Tuition - \$44,820
Room - \$4,636	Room - \$9,272
Board - \$2,494	Board - \$4,988
Required Fees - *\$452	Required Fees - *\$904
Total: \$29,992	Total: \$59,984

* Visiting students participating on the Shakespeare Programme and Skidmore students on an Approved Program are not charged the required fees.

What does the Comprehensive Fee cover?

For Skidmore and International Approved Programs the Skidmore comprehensive fee covers costs for overseas tuition and mandatory academic fees, double room, board if applicable, medical insurance, and any other mandatory program fees. Students are responsible for their transportation costs to and from the program, on site transportation if not included in the provider's program fee, books, personal expenses (including passport and visa charges), accommodation upgrades (for example: requesting a single room, etc.), room and/or board if not included in provider's program fee, voluntary field trips and excursions, and any refundable deposits. For the Frontiers Abroad, National Student Exchange and Washington Semester programs the comprehensive fee covers tuition and fees at the host institution. Students on those programs are responsible for their transportation costs to and from the program, on site transportation if not included in the provider's program fee, books, personal expenses, room and board, voluntary field trips and excursions, and any refundable deposits.

Does the comprehensive fee cover all course fees?

Students should be aware that their program provider's mandatory course enrollment and maximum credit load for the semester may differ from Skidmore's 15 semester credit requirement. Should a student opt to add an additional credit-bearing course(s) that is not included in the provider's mandatory course load, the student will be responsible for paying any supplemental fees for said course directly to the program provider. If a student chooses to enroll in courses during his/her off-campus program that have not been approved for academic credit and therefore are not transferable to Skidmore, he/she will be responsible for payment of said course fees.

Occasionally, students **must** enroll in additional coursework in order to stay on track for graduation. If the program provider considers these additional courses to be an overload, the student should consult with OCSE regarding this policy.

Can Financial Aid be used for off-campus study?

Yes, financial aid can be used for off-campus study. Students receiving financial aid should speak with a Financial Aid representative to review possible aid changes based on increased expenses resulting from off-campus study. Once a student has determined the program that she/he will be attending it is recommended that she/he meet with Skidmore's Financial Aid Office to find out if the increased expenses associated with studying off campus qualify them to receive aid even if they previously did not.

Skidmore College ~ Off-Campus Study & Exchanges
Starbuck Center 202 Tel: 1-518-580-5355 E-mail: ocse@skidmore.edu Web: www.skidmore.edu/ocse

What are program deposits and to whom are they sent?

Most programs require two deposits upon acceptance - a non-refundable confirmation deposit to secure a spot in the program and a housing deposit. The **non-refundable confirmation deposit** of \$500.00 is to be paid to Off-Campus Study & Exchanges, not to the provider, within two weeks of notification by OCSE of approval for off-campus study. This non-refundable deposit will be credited to the student's Skidmore College account. The student should note on his/her acceptance paperwork to the provider that the deposit was paid directly to Skidmore, and Skidmore will arrange to pay the non-refundable confirmation deposit to the program provider. Students are responsible for paying any *refundable* deposits and additional fees directly on-site or to the program provider. Any **housing deposits** need to be sent directly to the provider, not to Off-Campus Study & Exchanges. The majority of the housing deposits are refundable to the student at the end of the program. Please check with the program provider for the program specific policy.

Please note that two program providers require students to make payment of a deposit that barring any penalties will be refundable. Studio Arts Center International (SACI) requires students to make a General Program Deposit of \$500 and Globalinks Learning Abroad requires an Initial Program Fee Payment of \$400. Both the SACI and Globalinks deposit must be paid directly by the student to the appropriate program, in addition to the \$500 deposit payable to Skidmore. Globalinks will credit the \$400 deposit to the student's required refundable housing deposit. If the housing deposit is less than \$400, the balance will be returned to the student. If the housing deposit exceeds \$400, the student must pay the outstanding balance.

Additionally, a number of programs require students to submit the forms requesting payment of the non-refundable program deposit to OCSE for processing. Upon acceptance by the following program providers, students should immediately bring copies of their acceptance materials to OCSE:

- Antioch University
- Brown University
- ICCS/Duke University
- IPSL
- Marine Biological Laboratory (Woods Hole)
- Middlebury College
- O'Neill National Theater Institute
- OTS/Duke University
- Sarah Lawrence College
- School for Field Studies (SFS)
- Trinity College Rome
- University of Arizona (CIRMA)
- University of Minnesota

How is payment handled?

Students studying off-campus will be billed by Skidmore's Bursar for the comprehensive fee. The bill will show charges for tuition, and other fees, which are the room and board charges (if applicable), and any additional mandatory Skidmore College fees. Payments are to be made to Skidmore College. Off-Campus Study & Exchanges will handle payments to the off-campus study program providers on the student's behalf. Students on the Frontiers Abroad, National Student Exchange and Washington Semester programs will be billed by Skidmore's Bursar for tuition and fees only. The host campus will bill students for room and board, if applicable.

How is payment handled for programs that make housing and/or board assignments on site?

Certain programs provide housing assignments once students arrive on site. Please check with your provider on questions involving housing assignments. Skidmore will pay these providers the standard housing charge. However, these housing assignments may or may not include a board plan. Therefore, for these programs Skidmore is unable to bill a board charge in advance. If that is the case, the student will be responsible for paying board directly to the program provider once he/she arrives on site. This board charge may or may not exceed the Skidmore on-campus charge. Students are responsible for the full board charge, regardless of any difference.

What forms of payment are accepted?

Confirmation deposits must be paid to Off-Campus Study & Exchanges in the form of cash and check or money order, made payable to "Skidmore College." The comprehensive fee for off-campus study must be paid directly to the Skidmore Bursar's Office—please consult the Bursar's Office for payment options.