## CONTENTS: MONEY MATTERS, STUDY ABROAD HANDBOOK

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PROGRAM COSTS, PAYMENTS, WITHDRAWALS & REFUNDS

SUMMARY OF APPLICATION FEE AND DEPOSIT PAYMENTS

- $40 non-refundable application fee: all students pay this as part of the UWEC study abroad application process.

- $150 study abroad deposit fee (non-refundable): due 2-3 weeks after approval by CIE. A specific deadline will be included in your acceptance email.

- After your approval by UWEC, your host university or organization may have additional application fees with specific deadlines, that you pay directly to them, not to UWEC. The specific fee amounts, if applicable, can be found by reviewing the specific program cost estimates. The host university or organization will give you a deadline and information for how to make the payment. Many of those fees are also non-refundable.

LATE DEPOSIT PAYMENT AND CANCELLATION

Students who do not make the deposit on time will receive one email reminder and 7 additional days to make the payment. If the payment is not made by the date specified, the student will be cancelled from the program without further notice.

READMITTANCE FEE

Students wishing to re-activate their application after cancellation must have permission from the appropriate Study Abroad Manager and pay a $100 readmittance fee in addition to any deposits that were missed (i.e. $150 deposit fee). The $100 readmittance fee will be applied to the overall program cost paid to UW-Eau Claire. However, it is non-refundable in the event that you again withdraw or are cancelled from June 2024, pg. 3
the program. Pay the readmittance fee just as you would any other non-refundable study abroad fee.

**PROGRAM TRANSFER POLICY**

The primary reason for allowing transfers is to protect a student financially. Students need to have an active (pending, accepted, committed) status and have paid at least the UWEC non-refundable application fee for a program transfer to even be considered. All program transfer requests should be made to the appropriate UWEC study abroad manager.

The program transfer policy is listed in Appendix 1 of this document.

**PROGRAM COST ESTIMATES**

The most current cost estimate is on the study abroad website. Click on your program, and then click the Program Costs tab on the top toolbar. The estimate includes:

- **Costs you pay through your UWEC MyBlugoldCamps account:** This includes tuition (either host organization tuition or UWEC tuition, depending on the program), administrative fees, insurance, and sometimes other costs such as housing or meals.

- **Payments to Host Organization:** *Only what you pay through UWEC is posted to CampS.* You may be responsible for paying your host university, a related organization, or a landlord directly for some costs. These costs may include housing, optional field trips, damage deposits, or academic materials. It is your responsibility to know what those are, how to pay them, and when they are due. Carefully read anything you receive directly from your host site. They may be reminding you of deadlines or notifying you of changes. The type of
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payments and an estimate of the amounts is specified on the program cost estimate.

- **Additional Costs:** You also need to pay the cost of airfare, visa fees (if a visa is needed for your program), meals (if not included above), and personal expenses such as telephone, laundry, or academic supplies.

**USAC participants:** you can also use the USAC interactive budget sheet for your program. It allows you to personalize the estimate based on your plans. You will find it on the USAC website on your program’s “Fees & Deadlines” page. Click on the term you are going abroad.

### NON-WI RESIDENT STUDENTS

This information is only for MN reciprocity, Return to Wisconsin, Midwest Student Exchange Program, Nonresident Remissions, Out of State Award, & International Students. If you do not belong to one of those groups, you do not need to read this section.

It is important that you understand this information if you are applying for an exchange program (paying UW-Eau Claire tuition) or a study abroad program (paying a program fee to UW-Eau Claire that is in turn paid to your host organization abroad).

- **Exchange programs:** you will pay regular UW-Eau Claire non-resident tuition, in addition to other program costs. If you receive tuition benefits such as "Return to Wisconsin" tuition, MSEP tuition discount, or any other non-resident tuition waiver, they can be applied to the tuition cost of the exchange program. International student tuition discounts or waivers might not apply; consult an international student advisor.
You can determine if your program is an exchange by reviewing the program cost estimate. Exchange programs will be notated as “INTX” in the appropriate budget sheet.

Example:

**ESTIMATED STUDY ABROAD BUDGET**
**INTX 335 - HIRAKATA CITY, JAPAN**
**SPRING 2025**

- Study abroad (fee-paying) programs: there is a flat non-resident tuition fee of $900 (per semester) or $450 (per short term summer or Winterim program), in addition to the program tuition and fee costs. Any program that is not an exchange is a study abroad program.
  - UW-Eau Claire tuition waivers and tuition benefit programs, for example, Return to Wisconsin, Nonresident Remissions and Out of State Awards, cannot be applied to the $900 or $450 fees, or any other program costs.

If you are uncertain whether a program you are considering charges UWEC tuition, please contact studyabroad@uwec.edu or 715-836-4411 for more information.

**UWEC PAYMENT SCHEDULE & FINAL BILL**

Your final bill will be posted on CampS when on-campus bills are posted. No physical bill will be sent.
You paid a non-refundable application fee ($40) to apply and a non-refundable deposit ($150) when you were accepted. The $190 you have already paid will be credited to your final bill.

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To find your charges:

1. Log into your student CampS account.
   - Choose the Financial Account tile.
   - Select Account Balance from the navigation menu. You will see your total balance due, broken down by term.

2. To view your financial aid or scholarships, navigate back to the Student Homepage, then select the Financial Aid tile. On the first day of the UWEC term that you are abroad, you will see your Financial Aid award.

Your final payment is the final program charge minus:

- past payments ($40 application fee, $150 non-refundable deposit)
- financial aid
For example, if your final program cost is $10,000 and you have $5,000 in financial aid, your final payment will be $10,000-$190-$5,000=$4,810.

Your final payment to UWEC is due on the normal UWEC campus billing cycle. Your program may start earlier or later than the UWEC campus due date. Click here for UWEC final payment deadlines.

CONSEQUENCES OF PAYMENT FAILURE AT UWEC

If you fail to pay in full by the:

1) First due date- a late charge is assessed if 50% of charges have not been paid, and finance charges are assessed on remaining balance at a rate of 1% per month.

2) Second due date- a registration hold might be placed on your student account preventing future registration, and finance charges will continue to accrue at a rate of 1% per month.

3) Last month of the semester- a final delinquent balance letter will be sent to your home address. If you do not respond by the due date on the letter, the Blugold Central - Business Office and Collections may add 25% in collection charges and/or the account may be referred to an outside collection agency.

WITHDRAWAL DEADLINES

A student withdrawal refers to the action or inaction by the student to withdraw from study abroad. Withdrawals are initiated in writing/email by the student. Verbal withdrawals or withdrawal requests by anyone other than the student are not accepted.
If UWEC has approved you and you wish to withdraw, email your UWEC Study Abroad Manager or studyabroad@uwec.edu by the date noted for your term abroad:

- Summer and Southern Hemisphere Fall and Academic Year: March 1\textsuperscript{st}
- Non-Southern Hemisphere Fall and Academic Year: July 1\textsuperscript{st}
- Winterim: October 1\textsuperscript{st}
- Spring and Calendar Year: November 1\textsuperscript{st}

Remember, the UWEC application and deposit fees are \textit{non-refundable}. Please note your host university/program may have additional, earlier refund regulations and withdrawal deadlines, in addition to those outlined above.

If you are deciding whether to withdraw, be sure to read the full withdrawal policy in Appendix 2 before making your decision.

**WITHDRAWING AFTER THE PROGRAM BEGINS**

In addition to the financial consequences referenced on page 8 of this document, withdrawing after the UWEC and/or host school terms begin can have serious academic and financial aid consequences. \textbf{Contact your UWEC Study Abroad Manager immediately if you are considering withdrawing.}

Withdrawal outcomes are governed by the academic, registration and billing calendars at UWEC and your host institution. In the event of differences between the two, the UWEC calendar supersedes the host institution's calendar.

- \textbf{Academic implications:} Depending on when you withdraw, you will most likely either receive a "W" or an "F". Your host institution’s academic calendar
determines the grade reported. If you withdraw after the UWEC last day to drop with no record, UWEC requires that an academic record be submitted on your behalf. **UWEC cannot change a failing grade from your host institution to a withdrawal even if you have compelling reasons to return early.** The UWEC Registrar must post whatever is on the host organization transcript.

Your return date in relation to the UWEC academic and registration calendar determines if you can enroll at UWEC after returning home. For example, mid-September is typically the last day to enroll in fall classes at UWEC without the Dean’s approval.

- **Financial aid implications:** If you received financial aid (e.g., grants, scholarships, or loans), you may be required to return all or a portion of the aid, **in addition to paying your program costs.** Your withdrawal date and the UWEC refund and financial aid repayment notice will govern how much of your aid you will need to repay.

### CANCELLATION POLICIES

While withdrawal is initiated by the student, **cancellation** refers to a decision made by UW-Eau Claire or a partner organization. There are two types of cancellations:

- **Individual Student Cancellation:** Per the Center for International Education Enrollment Agreement, a student may be cancelled after admittance to a program for:
  - Failure to maintain good standing (academic, conduct or financial) or the eligibility requirements of the program, or to meet requirements defined and published under Academic Policies & Regulations in the UW-Eau Claire catalog.
**STUDY ABROAD HANDBOOK: MONEY MATTERS**

- Personal conduct adversely affecting other students or faculty and/or conduct that violates the rules and regulations published in the Blugold Code.

- Conduct which violates the laws of the country in which the program occurs.

- **Cancellation of an Entire Program:** A program may be cancelled for several reasons, including a change in safety or services at the host site. The decision may be made by UWEC or the host organization.

Information on Individual and Program Cancellation Refund Policies is available in Appendix 3 of this document.

**UWEC SPRING SEMESTER HOUSING & MEAL PLAN CHARGES**

If you are going abroad spring semester on a UWEC program and live on-campus the previous fall, Housing keeps your UWEC spring semester housing charge on your MyBlugold CampS account until December. That way if you must withdraw from a program very late, you still have on-campus housing. Similarly, if you signed up for a full-year meal plan, it would stay on your account until December.

**FINANCIAL AID**

In general, the UWEC financial aid that you are awarded will apply to your study abroad program.* More information on UWEC financial aid and study abroad is on the “Fund Your Experience” tab on the study abroad website. Review this page for information on how to get an estimate for aid during your study abroad term, applying for financial aid (including summer and Winterim), study abroad grants and financial aid loans.

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FINANCIAL AID AMOUNT

To view your financial aid award, go to MyBlugold CampS. Select “Self Service”, then click “Student Center”, and finally “View Financial Aid”.

**Adjustment:** Your aid cannot be adjusted to reflect the actual cost of your study abroad program until you are registered at UWEC for your term abroad. **You cannot be registered until all students in your program have signed their online Payment Plan Agreement (PPA).** Take care of that promptly!

**Disbursement:** Your aid cannot be disbursed until the beginning of the semester/term at UWEC. This means that you may be abroad for 1-3 months before your aid is available. However, the amount of aid you receive will be applied to your final UWEC bill just as if you were on-campus.

FINANCIAL AID PAPERWORK

Before you leave for your program site, **be sure that you have signed all paperwork required to release your financial aid.** This may include both online and hard copies of promissory notes or other release forms.

FINANCIAL AID REFUNDS

If you will receive more aid than what you owe to UWEC, **sign up on MyBlugold CampS to receive your refund via direct deposit.** Direct deposits can take up to three business days to deposit in your bank account. From the Home Page:

1) Select Direct Deposit Sign-up/History on the left.
2) Follow Important Notes to sign up.

If you are not able to set up direct deposit, your refund will be issued as a paper check.

- Checks are mailed to the mailing address you have in CampS at UWEC.

- Keep your mailing address up to date in CampS so that mailed checks reach you.

E-mail Blugoldcentral@uwec.edu with questions and check this website for updates.

### PAYING BACK FINANCIAL AID

If you used financial aid to pay your program costs, and you drop below full-time registration, withdraw or are cancelled from the program before completing the term abroad, you may be responsible for paying all program costs and for paying back your financial aid. Discuss financial implications with your UWEC Study Abroad Manager before deciding to withdraw.

### POWER OF ATTORNEY

A Power of Attorney is a legal document that allows another person to act as your legal representative (Attorney in Fact) in specific situations. Your Attorney in Fact can take care of some financial aid paperwork, issues related to deposit of financial aid checks, or banking transactions.
There are two ways to assign Power of Attorney:

1) Have an attorney draft a Power of Attorney document. This requires a fee to cover advice on the legal implications of assigning Power of Attorney, the drafting of a Power of Attorney document, and the notarizing of that document. UW-Eau Claire offers free legal assistance through the online service Lawyers for Learners. Sign up with your UW-Eau Claire email for assistance through the above link.

2) Purchase a generic Power of Attorney form from an office supply store or download one online, fill it out yourself, and then have your signature(s) notarized.

There are several types of Power of Attorney forms. Students usually only need the statutory short form, as you will most likely limit the powers granted and the duration. The Power of Attorney should include the entire time you plan to be away, including terms of study, work and travel. Provide a copy of the Power of Attorney form to Blugold Central - Financial Aid.

CIE staff cannot answer additional questions related to Power of Attorney. Please consult an attorney as needed.

SCHOLARSHIPS

Go to How to Fund Your Experience. Then click “Study Abroad Scholarships” for information on scholarships such as:

- UWEC Foundation Study Abroad scholarships through the CIE or academic departments
- USAC scholarships
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- National scholarships: these may be program-specific, country-specific, or for/from a specific interest or heritage group.

MONEY ABROAD

BUDGET PLANNING

On a tight budget? You are not alone! Before you go, estimate as closely as you can how much money you have available for your time abroad. Then estimate your expenses. See the Fund Your Experience: How to Fund Your Experience page on our website. Then click “Budget Planning + Creative Savings Ideas” for a link to a budget planning worksheet. You can also reference the Budget Planning Worksheet you uploaded to your BlugoldsAbroad account as one of your requirements when you were first accepted.

Once you have a total on your budget worksheet, divide it by the number of weeks you will be abroad. Then, figure out how much this is in the currency of your host country. Find a currency converter here. You now know your weekly budget limits.

Know your priorities abroad: do you really want to go out three nights a week, or would you rather have the money for some additional travel? Past students have shared these budgeting tips:

- “Budget for the entire term abroad. You may get bombarded with travel opportunities at the beginning, and you may feel like you have to make an immediate decision. Don’t! Take your time to figure out what you want to/can afford to do.”
“Save some money until the end. It’s always more fun to have enough for one extra weekend excursion than to be wondering if you can pay for the taxi to the airport!”

BUDGETING FOR ADDITIONAL PERSONAL TRAVEL

Only you can plan your personal travel budget. No other person has exactly your budget constraints or wants to do exactly the same travel you do. How you prioritize your time also plays a role:

- If you get involved in your host community, you are likely to spend less time (and money) traveling.
- If you choose to travel every weekend, you will see more, spend more--and have fewer close connections in your new home.

To plan your travel, research the price of common travel needs, including transportation, food, and lodging in the cities or countries where you hope to travel. Also find out the cost of major activities you hope to do. Essentially, you should plan the trip from start to finish without booking anything. Suggested travel websites are included in the Travel Resources section of this handbook. Here are a few online resources to help you get started on a realistic travel budget:

- How to Make a Travel Budget
- Creating a Travel Budget: This website includes links to a budgeting template on Excel, apps and other websites that may also be useful in planning personal travel.
- This website has cost of living estimates for many cities around the world.
Familiarize yourself with your host country’s currency before you go. It will be less stressful if you know what bills look like, what denominations are common, etc. This [List of Circulating Currencies website](#) will get you started.

### HOW TO BRING MONEY ABROAD

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<td>$100-$200 in the currency of your host country with you or exchange that amount in the airport upon your arrival into the country. See “Currency Exchange” below for details.</td>
<td>If you are arriving late, or on a weekend, the airport exchange counter may be closed, but an ATM may be available.</td>
</tr>
<tr>
<td>A credit card (Visa or MasterCard) for purchases.</td>
<td>Stores in some countries may not accept cards for small purchases.</td>
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<tr>
<td>A debit (cash/ATM) card for cash withdrawals.</td>
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</tr>
<tr>
<td>A prepaid cash card could be an alternative to a credit or debit card.</td>
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To get your host country currency before you travel, you can:

- Order it in advance from a major U.S. bank. This typically takes at least a week, and often you must have an account at that bank to order currency. Contact the bank(s) you have account(s) at to confirm if they offer this service. If you have accounts at different banks, shop around—they may have different transaction fees and exchange rates, and you may be able to get a better deal at one versus the other.

- Exchange some U.S. bills at an airport currency exchange booth. Call ahead to be sure they will be open when you are at the airport, and to be sure they will have the currency you need. You will also need to ensure you have U.S. cash on you if you are choosing this option.

- Use an ATM at the arrival airport in your host country. This is usually quick and convenient. However, there is a slight risk that your card will not work in the airport machine for some reason.

**You pay a transaction fee every time you exchange currency!** Aside from the initial $100-$200 dollars to bring with you, withdrawing money from an ATM with a debit card is usually the most efficient way to get local currency.

**CREDIT CARDS**

Having a credit card is strongly recommended.

- Visa and Mastercard are both most widely accepted.
American Express and Discover are accepted in very few locations abroad, if at all.

Use your credit card for purchases, rather than to get cash. Most card companies begin charging interest (9-18 percent!) immediately on cash advances.

Know your daily credit limit.

Know your foreign transaction fee. This is what the card company charges you for purchases in a foreign currency. A card with no foreign transaction fees can save you a lot!

Let your card company know you will be abroad. Without prior notice, many companies will block transactions from abroad as a fraud prevention measure.

Tell your card company before you visit other countries in the area. They may allow transactions for Italy, but not for Switzerland, unless you tell them ahead of time!

If you must use your card for a cash advance, find an ATM that accepts it. You will need your PIN (personal identification number). Bring it with you and be sure it is valid in your host country. Most international ATMs require a 4-digit PIN.

Keep a copy of your card (front and back), so that you have the information should it be lost or stolen.
DEBIT CARDS

To access cash abroad, get a debit card (ATM card) from your bank that is valid internationally. ATMs abroad draw money from your bank account but give you the currency of the country you are in. Check with your card company to find where the card is accepted. Be aware:

- **Most banks charge a fee for each transaction**, so take out larger amounts rather than several small withdrawals. Some U.S. banks offer no transaction fees if you use an ATM within their network, which are growing increasingly international. Contact your bank to determine what international transaction fees they have for ATM transactions, what their ATM network is, and if their ATM network is international.

- U.S. banks can legally block use of debit cards in countries where they feel “too much fraud” has been reported. This is an institutional decision and varies by bank. **Check with your bank to be sure you will be able to use your card in your host country, and in countries where you plan to travel!**

- Make appropriate arrangements with your bank **before you leave** so someone at home can put more money into your account as needed.

- **And as with a credit card, know what your daily withdrawal limit is, alert your bank or card company that you will be abroad, and keep a copy of your card (front and back)**, so that you have the information should it be lost or stolen.
PREPAID CASH CARDS

Prepaid cards work like debit cards but are not attached to a bank account. Instead, you load funds onto the card before you go.

- You can often get a prepaid card even if you do not qualify for a credit card.
- You can load the card with the currency of the country you will be in, locking in their exchange rate.
- Prepaid cards are usually associated with major credit card companies and will be accepted anywhere that credit card is accepted. Again, Visa and Mastercard are most widely accepted, with American Express and Discover being accepted very few places, if at all.
- Prepaid cards may have several fees—foreign transaction fees, monthly fees, withdrawal fees or even fees to put more money on the card. Research carefully!
- You can set up the card so that someone at home can load additional funds onto it.

TRAVELER’S CHECKS

Traveler's checks are increasingly hard to cash except at a major bank, and you must have your passport with you. Most banks charge a fee to cash a check. Before cashing, ask what the fee is. Record your check numbers, and keep the numbers separate from the checks, in case you need to get them replaced.

Many of our partner organizations recommend that you do not bring traveler's checks.

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ONLINE BANKING

Past participants recommend using online banking to check your U.S. account balances and transfer money between U.S. accounts online. Check with your bank for details and availability.

OPENING A BANK ACCOUNT ABROAD

If you are abroad for the full academic year, you may want to open a bank account in your host city. You will receive details at your host organization’s orientation after you arrive abroad.

POWER OF ATTORNEY

To ensure that someone at home can take care of your finances while you are abroad, you may wish to grant Power of Attorney. See the Financial Aid Section on Page 13 for details.

MOVING MONEY QUICKLY

Even with advanced planning, the unexpected can happen. It can take anywhere from 72 hours to 30 days to send money abroad unless you have a credit/debit card. Have an emergency transfer plan with your parents or another trusted person at home.

Options:

✔ Ask for a duplicate copy of your cards to have with you in case you lose one. Keep the duplicate copy in a safe place, separate from the original card.
✓ List someone at home as a joint signatory on your checking account, so they can deposit money for you. This person could also request a new copy of your debit card if your card is lost or stolen and send it to you via courier (e.g., DHL).

✓ Consider an app such as Paypal (Venmo), Wise, or WorldRemit, that allows quick person-to-person money transfers. The money can usually be transferred into a bank account for a small fee. Research apps in advance to find one that works for you—and that works in your host country.

✓ Someone at home can wire money from an American Express or Western Union office in the U.S. to one abroad. This takes 2-5 working days.

✓ Someone at home can send you a Foreign Bank draft. This is like a money order. The sender pays for it in U.S. dollars, but it is issued in your host country’s currency (pounds or pesos, for example). You cash it at a bank. This takes 5-10 working days.

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**MONEY-RELATED SERVICES FROM TEAM ASSIST/CISI**

Team Assist, the Assistance Provider (AP) for your CISI insurance, can provide the following travel assistance related to money:

- **Obtaining Emergency Cash:** The AP will advise how to obtain or to send emergency funds worldwide.

- **Traveler’s Check Replacement Assistance:** The AP will assist in obtaining replacements for lost or stolen traveler’s checks from any company (i.e., Visa, Master Card, American Express, etc.) worldwide.

- **Credit Card/Passport/Important Document Replacement:** The AP will assist in the replacement of any lost or stolen important document such as a credit card, passport, visa, medical record, etc. and have the documents delivered or picked up at the nearest embassy or consulate.
If you require Team Assist help, your ID number is your CISI policy number. In the U.S., call (855) 951-2326, worldwide call (01-443) 470-3043 (collect calls accepted; i.e., you will not have to pay the international fee for calling) or e-mail medassist-usa@axa-assistance.us.

APPENDICES

APPENDIX 1: PROGRAM TRANSFER POLICY

If students have paid at least the application fee, they are allowed to transfer an application within the same application cycle (i.e. within summer/fall/academic year or Winterim/spring/calendar year) or to an upcoming term that is no more than two terms away (from the beginning of the term of the original application).

Summer student can transfer to:

- Fall/Academic Year
- Winterim

Fall/Academic Year student can transfer to:

- the preceding Summer (since it is in the same application cycle)
- Winterim
- Spring

Winterim student can transfer to:

- Spring
- Summer
Spring/Calendar Year student can transfer to:

- the preceding Winterim (since it is in the same application cycle)
- Summer
- Fall/Academic Year

Once a student has been accepted to a program, only one transfer is allowed, except in extraordinary circumstances such as serious illness of the student or an immediate family member. If a student has been accepted, then transfers to a future term and fails to complete the application by the deadline, switching again to a new program with an extended deadline is not allowed.

Financial Policy Regarding Program Transfers

- Application Fee can be transferred to new term, non-refundable.
- Deposit can be transferred to new term, non-refundable.
# APPENDIX 2: STUDENT WITHDRAWAL REFUND POLICY

<table>
<thead>
<tr>
<th>Event Description</th>
<th>Before Applying</th>
<th>During Application</th>
<th>After Deposit Due</th>
<th>Before UWEC Deadline</th>
<th>Before Program Begins</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIE Application Fee</td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
<td></td>
</tr>
<tr>
<td>CIE Deposit (part of overall CIE Admin Fees)</td>
<td>Not charged</td>
<td>Not charged</td>
<td>No refund*</td>
<td>No refund</td>
<td>No refund</td>
<td></td>
</tr>
<tr>
<td>Remaining CIE Admin Fees</td>
<td>Not charged</td>
<td>Not charged</td>
<td>Not charged</td>
<td>No refund*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CISI Insurance Premiums</td>
<td>Not charged</td>
<td>Not charged</td>
<td>Not charged</td>
<td></td>
<td>If recoverable from</td>
<td>See CISI policy for details.</td>
</tr>
<tr>
<td>Program Fees paid through UW-Eau Claire</td>
<td>Not charged</td>
<td>Not charged</td>
<td>Not charged</td>
<td>If recoverable from</td>
<td>See program cost</td>
<td></td>
</tr>
</tbody>
</table>

*If a student is forced to withdraw for medical reasons, or due to an emergency in the immediate family, the deposit may be refunded or partially refunded upon review by CIE staff. Medical reasons, student or family, must be documented by a physician.

*See medical exception note above.
### STUDY ABROAD HANDBOOK: MONEY MATTERS

<table>
<thead>
<tr>
<th>Application Fees, Deposits and Program Fees paid directly to Host Organization</th>
<th>Not applicable</th>
<th>Per host organization policy</th>
<th>Per host organization policy</th>
<th>Per host organization policy</th>
<th>Per host organization policy</th>
<th>See program cost estimate for items students pay directly to host institution.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airfare/Travel Costs; Pre-Booked Personal Travel</td>
<td>Not applicable</td>
<td>Not applicable</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Purchase of tickets and/or any change, cancellation or rebooking fees are the student’s responsibility.</td>
</tr>
<tr>
<td>Passport and/or Visa Fees</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Cost of a passport and visa (if required) are the student’s responsibility</td>
</tr>
</tbody>
</table>
## APPENDIX 3: CANCELLATION REFUND POLICIES

### Individual Student Cancellation Policy:

<table>
<thead>
<tr>
<th></th>
<th>Pre-CIE Withdrawal Deadline</th>
<th>Post CIE Withdrawal Deadline, but Pre-Program Start Date</th>
<th>Post Program Start Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CIE Application Fee</strong></td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
<td></td>
</tr>
<tr>
<td><strong>CIE Deposit (part of overall CIE Admin Fees)</strong></td>
<td>Refund</td>
<td>No refund</td>
<td>No refund</td>
<td>By Post CIE Withdrawal, significant staff and student staff time, as well as office overhead, will already have been expended on orientation and advising.</td>
</tr>
<tr>
<td><strong>Remaining CIE Admin Fees</strong></td>
<td>Not charged until program start date</td>
<td>No refund</td>
<td>No refund</td>
<td>Students cancelled after the CIE Withdrawal Deadline are responsible for the full CIE administrative fees, even if they have not yet been paid.</td>
</tr>
<tr>
<td><strong>CISI Insurance</strong></td>
<td>Not charged until program start date</td>
<td>Not charged until program start date</td>
<td>If recoverable from CISI</td>
<td></td>
</tr>
<tr>
<td><strong>Program Fees Paid through UW-Eau Claire</strong></td>
<td>If recoverable from host organization</td>
<td>If recoverable from host organization</td>
<td>If recoverable from host organization</td>
<td>See program cost estimate for items paid through UW-Eau Claire.</td>
</tr>
<tr>
<td><strong>Application Fees, Deposits and Program Fees Paid directly to Host Organization</strong></td>
<td>Per host organization policy</td>
<td>Per host organization policy</td>
<td>Per host organization policy</td>
<td>See program cost estimate for items students pay directly to host institution.</td>
</tr>
<tr>
<td><strong>Airfare/Travel Costs</strong></td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Purchase of tickets and/or any change, cancellation or rebooking fees are the student’s responsibility.</td>
</tr>
<tr>
<td><strong>Passport and/or Visa Fees</strong></td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Cost of a passport and visa (if required) are the student’s responsibility.</td>
</tr>
</tbody>
</table>
## Cancellation of an Entire Program Policy:

<table>
<thead>
<tr>
<th></th>
<th>Pre-CIE Withdrawal Deadline</th>
<th>Post CIE Withdrawal Deadline, but Pre-Program Start Date</th>
<th>Post Program Start Date</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>CIE Application Fee</td>
<td>No refund</td>
<td>No refund</td>
<td>No refund</td>
<td>By Post CIE Withdrawal, significant staff and student staff time, as well as office overhead, will already have been expended on orientation and advising.</td>
</tr>
<tr>
<td>CIE Deposit (part of overall CIE Admin Fees)</td>
<td>Refund</td>
<td>No refund</td>
<td>No refund</td>
<td>By the program start date, most CIE staff and student staff time, as well as office overhead, will already have been expended, and staff will continue to support students post-return with academic, financial and reentry issues.</td>
</tr>
<tr>
<td>Remaining CIE Admin Fees</td>
<td>Not charged until program start date</td>
<td>Not charged until program start date</td>
<td>No refund</td>
<td></td>
</tr>
<tr>
<td>CISI Insurance</td>
<td>Not charged until program start date</td>
<td>Not charged until program start date</td>
<td>If recoverable from CISI</td>
<td></td>
</tr>
<tr>
<td>Program Fees Paid through UW-Eau Claire</td>
<td>If recoverable from host organization</td>
<td>If recoverable from host organization</td>
<td>If recoverable from host organization</td>
<td>See program cost estimate for items paid by UW-Eau Claire.</td>
</tr>
<tr>
<td>Application Fees, Deposits and Program Fees Paid directly to Host Organization</td>
<td>Per host organization policy</td>
<td>Per host organization policy</td>
<td>Per host organization policy</td>
<td>See program cost estimate for items students pay directly to host institution.</td>
</tr>
<tr>
<td>Airfare/Travel Costs; Pre-Booked Personal Travel</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Per travel agency, booking site or airline policy</td>
<td>Purchase of tickets and/or any change, cancellation or rebooking fees are the student’s responsibility.</td>
</tr>
<tr>
<td>Passport and/or Visa Fees</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Not reimbursable</td>
<td>Cost of a passport and visa (if required) are the student’s responsibility.</td>
</tr>
</tbody>
</table>