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 exchange rate of $1.1 US per Euro (€) and $1.00 US per Swiss Franc (CHF) and are subject to change. Where student-reported figures are listed, the average and/or the range of reported spending is included.

REMEMBER THAT THE COSTS LISTED HERE ARE BASED ON ESTIMATES IN THE LOCAL CURRENCY. WITH THE FLUCTUATING DOLLAR, COSTS MORE THAN LIKELY WILL CHANGE BETWEEN NOW AND THE TIME THE STUDY GROUP DEPARTS.

A) AMOUNT BILLED BY COLGATE BEYOND TUITION

$ 5,215  Single room in Geneva (CHF 5,215)
2,272  Room and meals on field trips (2000€) & teas with internship providers  (CHF 72)
  452  8-day Eurail Pass for Westward trip
378  Mandatory Swiss health insurance (Advisor CHF 378)
  + 191  CISI health insurance

$ 8,508  TOTAL ESTIMATED AMOUNT BILLED BY COLGATE BEYOND TUITION

B) ESTIMATED TRANSPORTATION OUT-OF-POCKET EXPENSES - MAY BE BILLED BY COLGATE

1,500  Estimated round-trip airfare NYC-Geneva (If student opts for colgate-arranged flight, this cost can be billed by the university. Flights originating from other cities may increase cost.)
  50  Postage for visa. Non-U.S. residents may incur additional fees.
  + 237  Residence permit in Geneva (CHF 237)

$ 1,787  TOTAL ESTIMATED TRANSPORTATION COSTS

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

2,500  Food in addition to that billed by Colgate (group average)
  + 526  Necessary expenses: books, cell phone, etc

$ 3,026  TOTAL ESTIMATED NECESSARY OUT-OF-POCKET LIVING EXPENSES

D) PERSONAL EXPENSES - NOT BILLED BY COLGATE

$ 5,311  Personal expenses: gifts, toiletries, entertainment, and any personal travel.

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

(A) $ 8,508 Total billed by Colgate beyond tuition
(B)  1,787 Total necessary out-of-pocket living and personal expenses
(C+D)  8,337 Total necessary out-of-pocket living expenses

$18,632 TOTAL ESTIMATED EXPENSES ABOVE ON-CAMPUS SEMESTER
-  7,940 Minus on-campus room and meals ($6,760) and on-campus expenses ($1,180)
    according to Financial Aid Office
     $10,692 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.

NOTE: Some of these expenses are based on estimates. Do not assume that these amounts will be sufficient without careful spending!