

May 26, 2010

**ESTIMATE OF STUDENT EXPENSES FOR THE FALL 2010  
COLGATE STUDY GROUP IN JAMAICA, WEST INDIES**

The following is an estimate of student expenses beyond tuition and student fees. It is based on expense reports provided by previous members of the study group and the most current information available from Professor Moore. These dollar figures have had 5% added for inflation and were calculated at an average exchange rate of \$0.0106 U.S. dollars per Jamaican Dollar (JMD) (as of March 23, 2010). 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 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

\$	861	Room in Kingston (81,258 JMD)
+	137	Room and meals on field trips (based on 12,893 JMD)
\$	<b>998</b>	<b>TOTAL ESTIMATED AMOUNT BILLED BY COLGATE BEYOND TUITION</b>

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

\$	600	<b>Estimate – Roundtrip airfare from NYC/Kingston.</b> If student opts for Colgate-arranged flight, this will be billed. Flights originating from other cities may increase cost.
+	60	Transportation to/from airport and UWI campus
\$	<b>660</b>	<b>TOTAL ESTIMATED TRANSPORTATION COSTS</b>

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

\$	2,000	Food – estimated costs
	131	Entry visa (as of March 23, 2010)
+	790	Necessary expenses – books, printing, local transportation (74,528 JMD)
\$	<b>2,921</b>	<b>TOTAL ESTIMATED NECESSARY OUT-OF-POCKET LIVING EXPENSES</b>

D) PERSONAL EXPENSES – NOT BILLED BY COLGATE

\$	<b>985</b>	Personal expenses for daily living incidentals, including kitchen supplies and utensils. This estimate also includes a modest amount for entertainment and personal travel.
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TOTAL ESTIMATED EXPENSES BEYOND TUITION (A + B + C + D)

(A)	\$ 998	Amount billed by Colgate beyond tuition
(B)	660	Transportation to study group site
(C+D)	<u>+3,906</u>	Necessary out-of-pocket and personal expenses
	\$ 5,564	<b>TOTAL ESTIMATED EXPENSES BEYOND TUITION</b>
	<u>- 6,080</u>	Minus on-campus room and board (\$5,095) and on-campus expenses (\$985) according to the Financial Aid Office
	<b>\$ - 516</b>	<b>TOTAL ESTIMATED EXPENSES BEYOND AN ON-CAMPUS SEMESTER</b>

ADJUSTMENTS 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.