



ISEP Direct Program Budgeting Tool

[Plan your study abroad finances and build your own budget using our budgeting tools. Find them here:
https://www.isepstudyabroad.org/planning/finances](https://www.isepstudyabroad.org/planning/finances)

ISEP Direct Program: **Study in New Zealand (in English)**

Location: **Hamilton, New Zealand**

Term: **Semester 2 2025 (July-Nov)/ Semester 1 2026 (Jan-May)**

Program Expenses

ISEP Application Fee	\$100
ISEP Direct Program Deposit <i>Applies to program fee</i>	\$450
ISEP Tuition, Insurance, & Fees <i>See ISEP Website for details; Internship Program (+\$1000)</i>	\$12,015
ISEP Housing Fee, if billable by ISEP <i>See ISEP Website for details</i>	\$5,130
Total Program Fee Paid to ISEP:	\$17,245

Additional Estimated Expenses Paid by Student:

Home University Application or Registration Fees <i>Varies by home institution</i>	determined by home institution
Official Transcript for Application <i>Varies by home institution</i>	determined by home institution
Passport: <i>Based on U.S. Passport Fees</i>	\$165
Visa and/or Residency Permit <i>Visa fee + NZ Health Insurance. Visa fee varies on nationality. See ISEP Country Handbook.</i>	\$500
Travel to consulate for visa services, if required <i>Based on embassys located in United States</i>	\$0
Airfare & Transportation to site: <i>Google Flights can provide an estimate. Estimate here flying from Omaha, Nebraska, USA.</i>	\$2,400
Refundable Housing Deposit, if required <i>See ISEP Contract</i>	\$0
Personal Expenses <i>Local transportation + Daily Life. See Country Handbook for more information</i>	\$900
Additional Optional Expenses	\$1,500
Books & Course Materials <i>Varies by program, see ISEP Contract and Country Handbooks</i>	\$300
Estimated Additional Meals <i>Varies by program, see ISEP Contract and Country Handbooks</i>	\$800
Estimated Additional Expenses	\$6,565
Total Estimated Cost	\$23,810