



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>

ISEP Direct Program: **Study in New Zealand - Massey University - Palmerston North - ISEP Direct**

**Palmerston North,
New Zealand**

**Fall 2026 (July - November)
Spring 2027 (February - late June)**

all amounts listed in USD/semester

ISEP Expenses

| | |
|---|-----------------|
| ISEP Application Fee | \$100 |
| ISEP Direct Program Deposit <small>Included in ISEP Tuition below; Due as part of Acceptance Package</small> | \$450 |
| ISEP Tuition <small>Includes Insurance and mandatory fees. See ISEP Website for details</small> | \$11,895 |
| ISEP Housing <small>See ISEP Website for details</small> | \$4,000 |
| Total Program Fee Paid to ISEP: | \$15,995 |

Additional Estimated Expenses Paid by Student:

| | |
|--|--------------------------------|
| Home University Application or Registration Fees <small>Varies by home institution</small> | determined by home institution |
| Passport: <small>Based on U.S. Passport Fees; Will vary by home country</small> | \$130 |
| Visa and/or Residency Permit <small>Visa fee + NZ Health Insurance. Visa fee varies on nationality. See ISEP Country Handbook.</small> | \$400 |
| Travel to consulate for visa services, if required <small>Based on travel from Montana to Los Angeles</small> | \$0 |
| Airfare to host site: <small>Google Flights can provide an estimate. Estimate here flying from Omaha, Nebraska, USA.</small> | \$2,000 |
| Refundable Housing Deposit, if required <small>See ISEP Acceptance Package for details</small> | \$350 |
| Meals & Local Food <small>See ISEP Acceptance Package for details</small> | \$1,500 |
| Personal Expenses <small>Local public transportation, phone plan, toiletries, utilities (if applicable)</small> | \$1,500 |
| Additional Optional Expenses <small>Optional excursions, optional language courses, personal travel, nights out in your host city</small> | \$1,500 |
| Books & Course Materials <small>See ISEP Acceptance Package for details</small> | \$200 |
| Estimated Additional Expenses | \$7,580 |
| Total Estimated Cost | \$23,575 |