



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 - University of Waikato - ISEP Direct**

Location: **Hamilton, New Zealand**

Term: **Fall 2026 (late June - November)**
Spring 2027 (February - late June)
all amounts listed in USD/semester

ISEP Expenses

ISEP Application Fee	\$100
ISEP Direct Program Deposit <i>Included in ISEP Tuition below; Due as part of Acceptance Package</i>	\$450
ISEP Tuition <i>Includes Insurance and mandatory fees. See ISEP Website for details</i>	\$12,485
ISEP Housing <i>See ISEP Website for details</i>	\$3,410
Total Program Fee Paid to ISEP:	\$15,995

Additional Estimated Expenses Paid by Student:

Home University Application or Registration Fees <i>Varies by home institution</i>	determined by home institution
Passport: <i>Based on U.S. Passport Fees; Will vary by home country</i>	\$130
Visa and/or Residency Permit <i>Visa fee + NZ Health Insurance. Visa fee varies on nationality. See ISEP Country Handbook.</i>	\$400
Travel to consulate for visa services, if required <i>Based on travel from Montana to Los Angeles</i>	\$0
Airfare to host site: <i>Google Flights can provide an estimate. Estimate here flying from Omaha, Nebraska, USA.</i>	\$1,600
Refundable Housing Deposit <i>See ISEP Acceptance Package for details</i>	\$400
Meals & Local Food <i>See ISEP Acceptance Package for details</i>	\$1,500
Personal Expenses <i>Local public transportation, phone plan, toiletries, utilities (if applicable)</i>	\$1,500
Additional Optional Expenses <i>Optional excursions, optional language courses, personal travel, nights out in your host city</i>	\$1,500
Books & Course Materials <i>See ISEP Acceptance Package for details</i>	\$200
Estimated Additional Expenses	\$7,230
Total Estimated Cost	\$23,225