



# 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: **Spanish Language and Culture - Universidad de Murcia**

Location: **Murcia, Spain**

Term: **Fall 2026/Spring 2027**

## ISEP Expenses

ISEP Application Fee	\$100
ISEP Direct Program Deposit	\$450
<small>Included in ISEP Tuition below; Due as part of Acceptance Package</small>	
ISEP Tuition	\$8,915
<small>Includes Insurance and mandatory fees. See ISEP Website for details</small>	
ISEP Housing	\$3,480
<small>See ISEP Website for details</small>	
<b>Total Program Fee Paid to ISEP:</b>	<b>\$12,495</b>

## Additional Estimated Expenses Paid by Student:

Home University Application or Registration Fees	<u>determined by home institution</u>
<small>Varies by home institution</small>	
Passport:	\$130
<small>Based on U.S. Passport Fees; Will vary by home country</small>	
Visa and/or Residency Permit	\$160
<small>See Country Handbook for further information</small>	
Travel to consulate for visa services, if required	\$500
<small>Based on travel from Montana to Los Angeles</small>	
Airfare to host site:	\$850
<small>Google Flights can provide an estimate. Estimate here flying from Omaha, Nebraska, USA.</small>	
Refundable Housing Deposit, if required	<u>Varies by Apartment</u>
<small>See ISEP Acceptance Package for details</small>	
Meals & Local Food	<u>Stipend Provided by Host</u>
<small>See ISEP Acceptance Package for details</small>	
Personal Expenses	\$300
<small>Local public transportation, phone plan, toiletries, utilities (if applicable)</small>	
Additional Optional Expenses	\$1,500
<small>Optional excursions, optional language courses, personal travel, nights out in your host city</small>	
Books & Course Materials	\$50
<small>See ISEP Acceptance Package for details</small>	
<b>Estimated Additional Expenses</b>	<b>\$3,490</b>
<b>Total Estimated Cost</b>	<b>\$15,985</b>