

# Gilman Scholar Budgeting Worksheet

## Before You Begin

This tool is to develop an estimate of costs. Actual costs may vary from those projected. Check our [Eligible Expenses](#) page to confirm what you can use your Gilman scholarship funds towards. Remember: even if you already paid for an eligible expense, you can reimburse yourself with your Gilman scholarship.

Use your resources: talk to your study abroad and/or program advisor about your program costs and what is included; ask for a budget sheet; and speak to study abroad alumni about their experiences budgeting abroad.

Finally, while you are abroad, remember fluctuating exchange rates and keep an eye on your funds. You do not want to be in a position where you run out of money.

## Notes on Funding Sources

<input type="checkbox"/> Gilman Scholarship Award	Keep a record of how you are spending your Gilman funds. (No need to share receipts with us.)
<input type="checkbox"/> Your Contributions	If your program does not start immediately, think about saving some money if you can.

## Notes on Expenses

<input type="checkbox"/> Program Fees (Tuition/Deposit)	Programs may include many of the below expenses as part of their Program Tuition/Fees. Feel free to leave rows blank depending on your program and spending habits.
<input type="checkbox"/> Airfare (and Extra Costs)	Check the <a href="#">Fly America Act Guidance</a> . Look into the airline's policies: checked bags (cost and weight restrictions), change fees, seat selection and more.
<input type="checkbox"/> Meals	If meals are included in your program fees, remember to clarify how many. Also, take time to think about your own habits and priorities. Do you like cooking for yourself? Will you want to eat out more to meet people or enjoy the local cuisine?
<input type="checkbox"/> Housing (including Utilities, Deposits, etc.)	Confirm what's included in your housing: meals, laundry, sheets, towels, etc. Do you need to pay a housing deposit, or for internet or utilities?
<input type="checkbox"/> Toiletries	Does brand matter to you? If so, buying an American product may cost more abroad.
<input type="checkbox"/> Local Commuting and Transportation	Research how you will be getting around your host city. Is there a good, safe public transportation system? Is there a student discount?
<input type="checkbox"/> SIM Card and/or Other International Phone Costs	Call your phone provider to find out if your phone is "unlocked." This will determine what your options are while abroad.
<input type="checkbox"/> Field Trips	Some of these may be included in your program fees, but there may be other optional ones offered at an additional cost.
<input type="checkbox"/> Cultural Expenses (Museums, Events, Personal Travel, etc.)	While your program will provide you with lots of cultural experiences, you'll likely want to explore on your own or with friends. These can be great opportunities to see more of your host country and gain more independence. You may also want to take personal trips to see other parts of your host country or region. Check out our <a href="#">Budget Videos</a> for recommendations on how to save on travel.
<input type="checkbox"/> Rainy Day Funds (in case of illness or accident)	Think about putting some money aside in case you need to see a doctor. Some of these expenses might be reimbursed by your international health insurance, but you may need to cover the cost initially.
<input type="checkbox"/> Additional Fees (ATM Fees, Foreign Transaction Fees, etc.)	Contact your bank to understand these fees and ask if there are any partner banks where you can avoid ATM fees.

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## Funds

<input type="checkbox"/> Gilman Scholarship Award	
<input type="checkbox"/> Financial Aid (Grants, Loans, and Scholarships)	
<input type="checkbox"/> Your Contributions	
<input type="checkbox"/> Your Family's Contributions	
<input type="checkbox"/> Other Resources	
<b>TOTAL STUDY ABROAD FUNDS</b>	

## Expenses

<input type="checkbox"/> Program Fees (Tuition/Deposit)	
<input type="checkbox"/> Official Transcript	
<input type="checkbox"/> Passport Application/Renewal	
<input type="checkbox"/> Immunizations (if required)	
<input type="checkbox"/> Miscellaneous Pre-Departure Expenses (Converters, Adapters, etc.)	
<input type="checkbox"/> International Health Insurance	
<input type="checkbox"/> Visa Entry/Exit Fees	
<input type="checkbox"/> Airfare (and Extra Costs)	
<input type="checkbox"/> Meals	
<input type="checkbox"/> Housing (including Utilities, Deposits, etc.)	
<input type="checkbox"/> Laundry	
<input type="checkbox"/> Toiletries	
<input type="checkbox"/> Books and Course Materials	
<input type="checkbox"/> Local Commuting and Transportation	
<input type="checkbox"/> SIM Card and/or Other International Phone Costs	
<input type="checkbox"/> Field Trips	
<input type="checkbox"/> Cultural Expenses (Museums, Events, Personal Travel, etc.)	
<input type="checkbox"/> Shopping (Souvenirs, Presents, etc.)	
<input type="checkbox"/> Rainy Day Funds (in case of illness or accident)	
<input type="checkbox"/> Additional Fees (ATM Fees, Foreign Transaction Fees, etc.)	
<b>TOTAL STUDY ABROAD EXPENSES</b>	

**DIFFERENCES BETWEEN FUNDS & EXPENSES**

