



Budget Planner for Study in Scotland

Summer 2015

To begin the process of determining your personal study abroad budget, you should cross-reference this guide with [Preparing to Study Abroad](#) and the program costs listed on our website, www.ifsa-butler.org.

The information in this guide was compiled by staff in the IFSA-Butler Scotland office and by current and former students. Despite years of experience, we have yet to create a “fail-safe” budget. However, if you’re honest with yourself about your expectations and lifestyle, this guide will give you a good idea of how much money you will need abroad.

Costs are in U.S. dollars unless otherwise stated.

Tips for Determining Your Budget

- When calculating your budget, enter the minimum amounts on which you think you could manage. Include items such as meals, personal expenses, entertainment and vacation travel.
- Estimate a second set of figures that are more generous. You might be able to afford the more generous projection.
- If your resources are more limited, go back and make selective adjustments based on close questioning of what you really need, what would be nice to have and what you could do without. Your final budget should fall somewhere in the middle.

The budget worksheet (see the last page of this guide) itemizes costs you will incur in Scotland. It is in three parts—**fixed expenses**, which are expenses prepaid in the United States in U.S. dollars; **variable expenses**, which are mainly in Scotland and include start-up and term-time costs; and **vacation expenses**, which are expenses if you travel or vacation in Scotland before or after the program. We have also added a line where you should enter your personal resources, which you will subtract from your estimated expenses to determine a working budget.

Exchange Rates

The currency in the United Kingdom is the pound sterling (£). While money printed in Scotland looks slightly different than that printed in England, both currencies have equal value and can be spent throughout the United Kingdom. The latest exchange rate is available at any bank, in most major newspapers and on the web at www.oanda.com.

Fixed Expenses

- **Program fee:** See “Services Included in the Program Fee” in [Money Matters](#), but remember that your \$500 nonrefundable program deposit is credited to the fee.
- **Transportation costs:** Enter the cost of travel from your home city to Edinburgh. IFSA-Butler pays for one-way travel from orientation to your host university. You are responsible for your return travel to the city from which your flight departs, even if you travel on the group flight.
- **Cost of medical, travel and property insurance:** IFSA-Butler provides a medical insurance and assistance plan, included in the program fee. You might also wish to secure personal property or travel insurance. IFSA-Butler is not responsible for your personal property.
- **Passports:** The fee for obtaining a U.S. passport is \$165 (\$140 to renew an expired one). If you already have a passport, check the expiration date to ensure that it is valid for six months past the time you will be in Scotland.
- **Visa:** Students on the Edinburgh summer programs and those students participating in the Stirling internship will need a visa. The cost for the visa is approximately \$300. If you need to have your visa expedited, you could incur additional costs.

Variable Expenses

- **Personal items:** Estimate what you will spend on clothing, a new backpack or travel items. You will want comfortable, color-coordinated clothes and shoes suitable for walking, but you should also plan on buying some items abroad. See the "Packing" section in [Preparing to Study Abroad](#).
- **Orientation:** During your orientation, housing, a light breakfast, lunch and some entertainment are provided. We recommend budgeting £30 for dinner and entertainment.
- **Textbooks:** The IFSA-Butler Scotland office estimates that summer students spend between £50 and £70 for books and materials. You may find that you don't need to purchase any textbooks, as many are available through the library at your host university.
- **Emergency reserve:** Whether it's a credit card or a cash reserve, it's a good idea to have something set aside for emergencies. You might want to consider £100–£300.
- **Meals:** Students report spending about £30–£50 per week on food.

Cafeterias, restaurants and snack bars are located in and around many of the main university buildings. Residence halls and student houses/flats have kitchen facilities for those who wish to prepare their own meals (self-cater).

You can save money by using subsidized campus dining services and also by preparing your own breakfasts and dinners. You can also take your main meal at lunchtime in a campus dining facility, so your evening meal can be just a hearty snack.

Shop in street markets or chain supermarkets rather than in convenience stores. Take advantage of seasonal fruits and vegetables, as they are less expensive than those that are out of season.

- **Local transportation:** Most students walk to class and find that they do not need to use public transportation. However, we recommend budgeting about £8 a week for local transportation. A weekly bus pass can be obtained for £17. Students who are participating in an internship program are responsible for the cost of commuting to and from your internship.

Taxis are fairly reasonable, up to £6 for a 10-minute trip. You can save money by taking taxis with a group of friends and splitting the cost.

- **Personal expenses:** Students report personal spending at about £25 weekly. They recommend stocking up on certain toiletries (which average £5 weekly) and prescriptions before leaving the United States, if there is room in your luggage. Toiletries in Scotland may be more expensive than in the U.S. Items students often purchase after arriving in Scotland are hair dryers and hair straighteners.

In your planning, be sure to include the costs of laundry, postage, school supplies, photocopying, etc. Also consider the cost of purchasing and/or using a mobile phone. Consider having your phone unlocked by your service provider before your departure. Then, you can insert a U.K. sim card upon arrival, which costs just £\$10 and includes a £10 call credit. See [Preparing to Study Abroad](#) for more information about telephones.

The cost to send a postcard or letter to the United States is 97p. Be sure to set aside money in case of medical or dental emergencies and to fill a prescription.

- **Entertainment:** Students' ideas of entertainment vary as much as their meal preferences. Past students report spending about £30 per week on entertainment. For some students, the cost of alcohol should be considered—a night in the pubs could cost as little as £3 or as much as £20, depending on lifestyles. Some people find this to be a major budgeting problem. Student unions offer a wide range of activities, including sports, films and clubs. If you plan to rent movies, be sure to set aside money for that.

Vacation Expenses

- **Travel:** Student unions have services to help you travel on a budget, and our office in Edinburgh has compiled information to guide you through Britain, Ireland and Europe on a relatively tight budget. There are also a number of budget travel agencies in major cities to visit for comparisons. No matter where you're going, be sure to check out the State Department warnings online at www.travel.state.gov.

For travel in Europe, you have the option of Eurail, Britrail and Wasteels BIJ tickets. Eurail offers four types of tickets for use across Europe: Global Pass, Select Pass, Regional Pass and National Pass. Britrail offers a selection of tickets for use in the U.K. and Ireland. Eurail and Britrail passes are only available to non-European residents so it may be easier to purchase these prior to your departure as they offer free shipping to the United States. However, some students have been disappointed with Eurail passes after discovering cheaper options abroad. It is possible to purchase Eurail and Britrail passes online but note that you will be charged for international courier delivery to Europe. Wasteels BIJ is an online facility that offers good deals on rail cards in Europe.

Most students have found the Young Person's Railcard to be a much better deal than the Britrail Pass. The Young Person's Railcard costs £30 and gets you one-third off most train trips in the United Kingdom for a year. You can purchase one at most U.K. railway stations.

Invest in a guidebook that will cover your personal travel style (*Let's Go*, *Fodor's*, *The Rough Guide*, *Lonely Planet*, *Insight Guides*, etc.). In addition, Hostelworld offers free city guides for many cities in Scotland.

- **Accommodation:** Program housing is offered during the program dates. If you are planning on travelling before the program start date or after the program end date, consider staying in a hostel. Check www.hostelworld.com for up-to-date hostel recommendations. Hostelworld rates hostels based on security, location, cleanliness and other factors and offers free city guides for many cities in Scotland.
- **Meals:** When you travel, you'll eat most of your meals in restaurants, so you might want to estimate £80 weekly, not including beverages. Food is generally more expensive in popular tourist locations.
- **Personal expenses:** Entertainment and recreational expenses will vary according to your budget and preferences. It's difficult to gauge how much you'll spend on clothing and gifts, but keep in mind you must carry (or ship) all those purchases home at the end of your program.

Approximate Costs of Commonly Purchased Items in Scotland

Now you're ready to begin your budget planning. The cost estimates in this guide are in pounds sterling (£). To calculate the value of the U.S. dollar to the pound sterling, consult the business section of any major newspaper or see www.oanda.com.

Keep in mind that 1000 g = 1 kg = 2.2 lbs.

Groceries

Pint of milk	49p
Yogurt	45p
Cheese	£2/250 g
Eggs	£1.39
Juice	£1.69/liter
Apples	£1.75/kg
Oranges	£1.69/kg
Lettuce	£1
Bananas	£1.15/kg
Potatoes	£1.35/kg
Beef, steak	£6.50/half kg
Beef, minced	£2.89/half kg
Peanut butter	62p
Bread	£1/loaf
Pasta	29p/half kg
Rice	40p/half kg
Soda	£1.54/2 liter
Coffee	£3.68/100 g
Tea	£1.79/250 g
Sugar	89p
Potato chips	£1.49/150 g

Personal Items

Contact lens solution	£9.99/360 ml
Deodorant	£1.99
Toothpaste	£2.10/100 ml
Shampoo/conditioner	£2/200 ml
Soap	£1.79/four bars
Tampons	£2.99/box of 30
Hair dryer	£15
Radio/CD player	£15-£25
Laundry detergent	£3.50/1.5 liters
Laundry costs	£5/week
Haircut, women's	£20-£40
Haircut, men's	£7-£20

Entertainment

Movies	£6.50-£8.50
Theatre	£8-£30 (when purchased before the show with student discount)
Museum or gallery	£4, but many are free; others ask for a contribution
Cup of coffee	£1.50-£2.50
Pub meal	£5+
Pint of light beer in a pub	£2.50 (less in some student union bars)
Alcohol/mixed drinks by the glass in a pub	£2.50+ (smaller size than in the U.S.)
House wine by the glass in a pub or wine bar	£3; £3.50+ in a restaurant



Budget Worksheet

Summer 2015

Study Abroad Program: _____

Current Exchange Rate: _____

Fixed expenses

Program fee (see your program fee sheet)	\$ _____
U.S. domestic and roundtrip transportation	\$ _____
Medical, travel and/or personal property insurance	\$ _____
Passport fee (first time or renewal)	\$ _____
Visa fee (if applicable)	\$ _____

Total fixed expenses

A \$ _____

Variable expenses

Personal items (clothing, luggage)	£ _____
Personal expenses	£ _____
Orientation spending money	£ _____
Textbooks	£ _____
Local transportation	£ _____
Meals	£ _____
Entertainment	£ _____
Emergency reserve fund	£ _____

Total variable expenses (conversion to US\$)

B \$ _____

Total estimated expenses (add lines A and B)

C \$ _____

List personal resources available, such as savings, family contribution, financial aid, summer earnings, etc.:

Total estimated resources	\$ _____
Less total estimated expenses (line C)	\$ _____
Equals your study abroad budget	\$ _____

You may want to double this amount just to be on the safe side while you're abroad.