



Budget Planner for Study in Northern Ireland 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 Ireland 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 and entertainment.
- 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 (on last page) itemizes costs you will incur in Northern Ireland. It is in two parts **fixed expenses**, which are expenses prepaid in the United States in U.S. dollars, and **variable expenses**, which are mainly in Northern Ireland and include start-up and term-time costs. 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 (£). To calculate the value of U.S. dollars from pounds sterling, multiply the amount by the rate of exchange, which you can find in the business section of any major newspaper or at www.oanda.com.

Fixed Expenses

- **Program fee:** See "Services Included in the Program Fee" in [Money Matters](#), but remember that your \$500 program deposit is credited to the fee.
- **Transportation costs:** Enter the cost of travel from your home city to your orientation city in Northern Ireland. IFSA-Butler pays for one-way transportation from your orientation to your host university. You are responsible for your return travel to the city from which your flight departs.
- **Cost of medical, travel, and property insurance:** IFSA-Butler provides a medical insurance and assistance plan, included in the program fee. However, you should review the plan to determine whether you need additional insurance.

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 the U.K.

Variable Expenses

- **Personal items:** Estimate what you will spend on new 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:** Housing, a light breakfast, lunch, and some entertainment are provided. We recommend budgeting £15–£20 for other meals and entertainment.
- **Textbooks:** You probably will not buy more than one or two books during your time at your host university. We recommend setting aside £20–£40 for books, materials and photocopying.
- **Emergency reserve:** Whether it's a credit card or a cash reserve in traveler's checks, set aside money for emergencies. You might want to consider £100–£150.
- **Meals:** Current students report spending an average of £55 weekly for groceries and eating out in restaurants. If you don't cook much or at all, then £80–£90 would be a better estimate. A hot, cooked breakfast (cereal, toast, bacon, sausage, egg, bread, tea/coffee and juice) will be available each morning and is included in your program fee.

Prepared meals are on a subsidized, pay-as-you-go basis. Refectories (cafeterias), restaurants and snack bars, located in many of the main university buildings, provide such meals. Residence halls and student houses/flats have kitchen facilities for students who wish to prepare their own meals (self-cater).

You can save money by using cheaper campus dining services and also by preparing your own breakfasts and dinners, especially with other students. You can also take your main meal in a cafeteria at noon, so your evening meal can be just a hearty snack. Shop in street markets (where available) or chain supermarkets (Dunnes Stores, Tesco, Iceland, Sainsbury's, Lidl, or Aldi) rather than in convenience stores (Centra, Spar, etc.). Take advantage of seasonal fruits and vegetables, which are less expensive than those that are out of season.

- **Local transportation:** Most students in Northern Ireland walk or take public transportation when it is raining or they are running late. On occasion they may need to get a bus to city center rather than walk; a one-way journey will cost approximately £1.90. A multi-journey Smartlink ticket costs approximately £5.75 and gives you five trips at a slightly lower cost and greater convenience. A £3.70 day ticket gives you unlimited travel on the bus network Monday to Saturday, or alternatively you can travel within the city from 10 a.m. Monday through Saturday or all day on Sunday for £4.75. A seven-day bus pass costs approximately £15.
- **Personal expenses:** Former students report weekly personal spending at about £25–£45. Certain items students often purchase when arriving in Northern Ireland are hair dryers, clothing irons and hair straighteners.

In your planning be sure to include laundry, postage, school supplies, photocopying, etc. Also consider the cost of purchasing a prepaid phone card or perhaps using a mobile phone. See [Preparing to Study Abroad](#) for more information about telephones. Be sure to set aside money in case you need to visit a doctor or fill a prescription.

- **Entertainment:** Weekly costs could be £30–£50, again depending on lifestyle. Most Irish students are bargain hunters and seek out free or inexpensive entertainment. While most students on our program are not of legal drinking age in the United States, they are in Northern Ireland. Alcoholic beverages are expensive. A pint of beer is about £2.90 (US\$5.75) and a glass of beer is approximately £1.95 (US\$3.85).

Travel expenses: Neither IFSA-Butler nor the host university can store luggage if you choose to travel before or after the program. For security purposes, Belfast/Derry airport and train/bus station do not have luggage storage facilities. The following are approximate costs for storage of luggage in Irish cities/towns:

Dublin: Airport €4.75 small bag; €6.50 medium bag; €9 large bag; €12 extra large bag per day
 Dublin: Heuston Train Station €1.50 small bag; €3 medium bag; €5 large bag per day
 Dublin: Busáras (Bus Station) €6 small locker; €8 medium locker; €10 large locker per day
 Galway: Bus/Train Station €2.50 per bag per day (Fast Track office)
 Cork: Bus Station €2.70 per bag per day in lockers
 Belfast: Welcome Centre call (0)28-9024-6609

Approximate Costs of Commonly Purchased Items in Northern Ireland

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

Milk	59p/liter
Yogurt	45p
Cheese	£1.49/250 g
Eggs	£1.24/six
Butter	£1.05/250 g
Juice	£1.70/liter
Apples	£1.47/kg
Oranges	36p/each
Lettuce	69p/head
Bananas	77p/kg
Potatoes	80p/kg
Onions	78p/kg
Tomatoes	£1.44/kg
Pasta	94p/kg
Beef, steak	£8.90/kg
Beef, minced	£4.48/kg
Peanut butter	£1.14/340 g
Bread	£1.20/loaf
Soda	£1.45/2 liter
Coffee	£1.89/100 g
Tea	£1.99/250 g
Sugar	95p/500 g
Potato chips	£1.48/245 g

Personal Items

Contact lens solution	£8.99/250 ml
Deodorant	£1.99
Toothpaste	£1.60/100 ml
Shampoo	£2.96/400 ml
Conditioner	£2.98/400 ml
Soap	£1.74/four bars
Tampons	£2.89/box of 30
Hair dryer	£25
Clothing iron	£30
CD player & radio	£50
Mobile phone	£10-£50
Mobile phone credit	£20-£30/month
Laundry detergent	£3.26/1.5 liters
Laundry costs	£5-£9/week
Haircut, women's	£15-£25
Haircut, men's	£7-£12

Entertainment

Pint of beer	£2.55-£3.30, clubs charge more than pubs
Mixed drink	£4.50-£5.50
Pub meal	£3-£6.50
Restaurant meal	£15-£20 (for dinner; soft drink refills are not free)
Movies	£4.50-£6, matinees; £6.50-£8, evening shows. Ask about a student discount.
Nightclubs	£8-£15
Theatre	£8-£30
Museum/gallery	£5 (some are free, some ask for a contribution)

Travel (round-trip)

Belfast to	Coleraine by	train £10.60	bus £13.90
	Derry by	train £13	bus £13.90
	Dublin by	train £20	
Derry to	Galway by		bus £31.50
	Coleraine by		bus £9.70
Dublin to	Cork by	train €32.50	bus €14.90
	Galway by	train €23	bus €15.80
	Limerick by	train €23	bus €5.50
	Belfast by	train €20	bus €20
Cork to	Limerick by	train €17.40	bus €14.40
Galway to	Belfast by	train €50	bus €32.50
Galway to Shannon Airport			bus €12.35, one way; €17.10 (round-trip)
Dublin Busáras to Dublin Airport			bus €7, one way; €12 (round-trip)



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)	\$ _____	
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.