



Budget Planner for Study in Cuba

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

The information in this guide was compiled by our IFSA-Butler Cuba office based on personal experience and student feedback. Despite years of experience, however, we have yet to create a “perfect” budget. 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 while abroad.

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

Tips for Determining Your Budget

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

The budget worksheet (see last page) itemizes costs you will incur in Cuba. It is in three parts: **fixed expenses**, which are expenses prepaid in the United States in U.S. dollars; **variable expenses**, which are mainly incurred in Cuba and include start-up and term-time costs; and **vacation expenses**, which are expenses for your university holidays in Cuba and at the end of the program. We have also added a line where you should enter your personal resources, from which you will subtract your estimated expenses to determine a working budget.

Exchange Rates

The currencies in Cuba are the Cuban National Peso (CUP\$) Cuban Convertible Peso (CUC\$). The latest exchange rate is available at any bank, in most major newspapers and on the web at www.oanda.com.

Fixed Expenses

All students have the fixed expenses of the program fee and their transportation to and from Cuba. Other expenses could include the [Tuition Payment Plan](#) enrollment fee, and travel and personal property insurance.

- **Program fee:** Use the “Services Included in the Program Fee” information in [Money Matters](#) to determine what is included in our program fee. Remember that your \$500 program deposit is credited to the fee.
- **Transportation costs:** Enter the cost of travel from your home city to Cuba.
- **Tuition Payment Plan** (not applicable to all students): If you use the monthly payment plan through Tuition Payment Plan, enter the enrollment fee, which is \$55 for the year or \$35 for the semester.
- **Overload fee:** Some universities abroad charge a fee for taking more than the required credit, called overload fees. These universities do not always tell IFSA-Butler about the overload fee in advance. If you plan

to take an overload while in Cuba, investigate the possibility of additional fees. You are responsible for overload fees if they occur. The *Student Handbook* you will receive during orientation discusses a full course load so that you can avoid overloads and their related fees.

- **Cost of medical, travel and personal property insurance:** Students in Cuba will be covered by two insurance plans: ASISTUR Cuban insurance and travel assistance (a national health plan) and CISI (Cultural Insurance Services International). Both of the policies are mandatory for IFSA-Butler students. Please note that while CISI covers pre-existing and mental health conditions up to \$10,000, typically psychological services are not available in Cuba.

If you require psychological services in Cuba, please contact IFSA-Butler to discuss your options. See [Preparing to Study Abroad](#) for more information. 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 \$135 or \$110 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 Cuba. Information about obtaining passports is available at www.travel.state.gov.
- **Visa:** As a student on the IFSA-Butler program in Cuba, you are covered by our educational license during the time you are abroad on our program. We will give you a copy of the license, a letter from IFSA-Butler stating that you are a student of the program and are covered by the license, and your visa.

Your Cuban visa is valid for only 30 days. Once you arrive in Havana, IFSA-Butler help you obtain a temporary Cuban residence card. In accordance with the legal requirements of the U.S. Department of the Treasury, all students must depart on the last day of the IFSA-Butler semester program. You may not remain in Cuba as a tourist.

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 in Cuba. See the "packing" section in [Preparing to Study Abroad](#) for more information.
- **Orientation:** During the IFSA-Butler orientation in Cuba, housing, most meals and group activities are provided. However, budget about \$250 for your first two weeks in Cuba.
- **Course materials:** For the most part, you will not be required to buy textbooks. Most courses will require that you purchase a course pack, which is a compilation of different readings that you will cover during a particular semester for that course. Our Cuba office estimates that students will spend \$200 on course materials (i.e. photocopies of required readings) for the semester.
- **Emergency reserve:** Set aside money for emergencies. You might want to consider \$500 in cash.
- **Meals:** The IFSA-Butler program fee includes breakfast and dinner each day, but you must budget additional money for other meals and snacks. We recommend budgeting \$40 to \$50 per week for these meals. An expensive dinner out may cost around \$25, but a small family restaurant meal costs between \$5 and \$8.
- **Local transportation:** Student housing is located within an easy walking distance of the University of Havana campus. For other trips, you can take the bus. The bus is incredibly inexpensive, a one-way ride costing only 40 centavos of a peso, or about U.S.2¢. Factor in about two to four bus trips for an average school day.

- **Personal expenses:** Students report personal spending at about \$20 weekly for items such as laundry, school supplies, haircuts, etc. We recommend stocking up on certain toiletries and prescriptions before leaving the United States, if there is room in your luggage. Be sure to set aside money in case you need to visit a doctor or fill a prescription; we recommend \$100.

U.S. cell phones may not work in Cuba, and text message cannot be sent between the U.S. and Cuba.

Students may be able to purchase a Cuban cell phone after their arrival in Havana. More information on cell phones will be given during the IFSA-Butler orientation.

The terms of our license in Cuba greatly restricts what students can bring back with them (allowed to only bring back artistic and/or educational items; no cigars, no rum, etc.) Also, there is no mail or courier service between the U.S. and Cuba, so parcels can't be shipped home.

- **Entertainment:** Past students report spending about \$25 a week on entertainment. For some students, the cost of alcohol should be considered—a night in the clubs could cost as little as \$3 or as much as \$30, depending on lifestyles.

With a Cuban ID, a night at the theatre costs about \$20. Movies cost \$3.50 to \$7. Our Cuba staff can give you suggestions for entertainment that won't wreck your budget.

Vacation Expenses

We highly recommend that you invest in a good guidebook—*Let's Go*, *Lonely Planet* and *Rough Guide* are some of the best. A guidebook can help you find good deals on travel, lodging, dining and entertainment, as well as help you create a realistic vacation budget.

- **Travel:** Get a good guidebook to use when planning and budgeting for your travel. The Lonely Planet guide and The Rough Guide to Cuba are particularly good ones. Past students highly recommend the Time Out Guide to Havana, even if you have to special order it.

Most students travel around Cuba by bus or train, as these are the cheapest ways to travel. Via Azul is Cuba's bus service, with comfortable and inexpensive service. The Via Azul office can provide a schedule of departures and destinations. Check with our Cuba office for advice on the cheapest and safest ways to travel, and bring your Cuban student ID for discounts.

Hotels throughout Cuba are very affordable. Consult a guidebook for the best deals on lodging during your vacations; a guidebook also can be a big asset when planning your travel budget. Remember that the U.S. government will not allow you to remain in Cuba as a tourist after the end of the program. You must return to the U.S. with the group and use weekends and university breaks for travel.

- **Accommodation:** Your program fee includes housing during the program while classes are in session.
- **Meals:** While traveling, most of your meals will be consumed in restaurants, so you might want to estimate \$50 a day, not including beverages.
- **Personal expenses:** The telephone call component of your budget will be higher during vacation periods than during term time, but other expenses should be about the same. Entertainment and recreational expenses will vary. You will obviously need less if you're backpacking and hostelling instead of staying in city hotels. 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 Cuba

Now you're ready to begin your budget planning. Check for the exchange rate by consulting the business section of any major newspaper or on the web at www.oanda.com.

Grocery Items

Liter of milk*	2-3 CUC
Bread (loaf)	1 CUC
Yogurt (qt)	0.55 CUC
Eggs (40)*	2 CUC
Cheese	6-8 CUC/kg
Soda	0.50 -1 CUC
Juice	0.60 CUC
Pork*	1.50 CUC/pd
Apples*	0.50 CUC/unit
Oranges*	0.25
Bananas	0.25 CUC/unit
Potato chips	3-5 CUC
Sugar	1.50 /kg
Coffee	6-10 CUC/pd
Potatoes*	3 CUC/8 units

Personal Items

Cigarettes (pack)	0.60-3 CUC
Toothpaste	1-3 CUC
Contact lens solution*	10 CUC
Deodorant	2-4 CUC
Shampoo/conditioner	3-7 CUC
Soap (bar)	0.40-3 CUC
Tampons (box of 10)*	2.75-4 CUC
Hair dryer*	30 CUC
Clothing iron	6-15 CUC
Box of detergent	1-5 CUC

Services

Haircuts	3-20 CUC
Rental movie	1 CUC
Movie theatre	0.20 CUC
Museum or gallery	1-5 CUC
Internet café	4.50-10/hour
Fast food combo meal*	5-7CUC
Beer in a bar	1.50-3 CUC
Cup of coffee	0.50-2.50 CUC
Alcohol/mixed drinks	1-4 CUC
Theatre (show student ID)	2-5 CUC
Massage (one hour, at home)	10-20 CUC

* when available

Budget Worksheet—Cuba

Current exchange rate: _____

Fixed Expenses

U.S.\$

Program fee (see your program fee sheet)	\$ _____
U.S. domestic and round-trip transportation	\$ _____
Passport fee	\$ _____
Tuition Payment Plan enrollment fee*	\$ _____

**may not apply to all students*

Total fixed expenses

A \$ _____

Variable Expenses

CUP\$

Change of status fee (if applicable)	\$ _____
Personal items (clothing, luggage)	\$ _____
Personal expenses	\$ _____
Orientation spending money	\$ _____
Local transportation	\$ _____
Course materials (see your program fee sheet)	\$ _____
Entertainment	\$ _____
Emergency reserve fund	\$ _____

Total variable expenses (convert to U.S.\$)

B \$ _____

Vacation expenses (Check with travel professionals and/or guidebooks)

Travel costs (train, airfare, etc.)	\$ _____
	\$ _____
Accommodation	\$ _____
	\$ _____
Meals	\$ _____
Personal expenses, including entertainment	\$ _____

Total vacation expenses (convert to U.S.\$)

C \$ _____

Total estimated expenses (add lines A, B and C)

D \$ _____

List personal resources available such as savings, family contribution, financial aid, summer earnings, etc. Subtract your estimated expenses and you can anticipate your study abroad budget.

Total estimated resources \$ _____

Less total estimated expenses (line D) \$ _____

Your study abroad budget \$ _____