



Budget Planner for Study in Republic of Ireland

To begin the process of determining your personal study abroad budget, you should cross-reference this guide with [Preparing to Study Abroad, Money Matters](#) and the program fees 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 “perfect” 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 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 meals, personal expenses, entertainment and vacation travel. 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) itemizes costs you will incur in Ireland. It is in three parts: **fixed expenses**, which are expenses prepaid in the United States in American dollars; **variable expenses**, which are mainly in Ireland and include start-up and term-time costs; and **vacation expenses** between terms and/or at the end of 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 Republic of Ireland is the euro (€), the currency of the European Union. You can find the exchange rate between the dollar and the euro at any bank, in most major newspapers or on the web at www.oanda.com.

Fixed Expenses

All students have the fixed expenses of the program fee, housing deposit and transportation to and from Ireland. Other expenses could include the [Tuition Payment Plan](#) enrollment fee and/or special tuition supplements.

- **Program fee:** See “Services Included in the Program Fee” in [Money Matters](#), but remember that your \$500 program deposit is credited to the fee.
- **Housing deposit** (not applicable to all students): Students who select IFSA-Butler’s guaranteed housing option must pay a separate \$300 housing deposit, which is refundable at the end of the program, less any fines, damages or outstanding debts in your name.

- **Transportation costs:** Enter the cost of travel from your home city to your orientation city in 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 U.S. return flight departs.
- **Tuition Payment Plan** (not applicable to all students): If you use the Tuition Payment Plan, enter the enrollment fee, which is \$55 for the year or \$35 for the semester.
- **Tuition differentials** (not applicable to all students): Some institutions charge higher tuition for subjects such as engineering, sciences, psychology and music. The IFSA-Butler website and the program fee sheet provide specific fee information for your particular university. You will not be billed for tuition differentials until you have registered for classes abroad.
- **Overload fee:** Some host universities charge a fee for taking more than the required credit, called an overload fee. These universities do not always tell IFSA-Butler about the overload fee in advance. If you plan to take an overload abroad, investigate the possibility of additional fees. You are responsible for overload fees if they occur. The *Student Handbook* you receive during orientation discusses a full course load so you can avoid overloads and their related fees.
- **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 should also consider securing personal property or travel insurance. IFSA-Butler is not responsible for your personal property.
- **Passports:** The fee for obtaining a U.S. passport book 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 abroad.
- **Police registration:** All students studying in the Republic of Ireland are required to register with the Garda National Immigration Bureau (GNIB) for immigration purposes. You will receive information regarding the location of your local Garda Immigration Registration Office during orientation. The registration cost is €300.

Payment must be made by credit card or bank giro; **cash is not accepted**. If you pay by credit card, you will receive your registration card when you register. If you pay by bank giro, you will receive the giro form from the Immigration Registration Office. You must go to a bank to deposit the €300 fee into the GNIB account and wait until the transaction is processed. Then, you can return to your local Immigration Registration Office seven to 10 days later to collect your registration card.

We advise all Republic of Ireland students to pay the €300 fee by credit card to avoid any delays.

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](#) for more information.
- **Orientation:** During your orientation, housing, light breakfasts, lunches and some entertainment are provided. While dinners can cost as little as €5–€8 in fast food chains and pubs, most students spend between €10 and €20+ for their first Irish dinners; we recommend budgeting €40–€50 for dinners and entertainment during orientation.
- **Textbooks:** Students in the Republic of Ireland tend to rely on campus library resources rather than textbooks. However, former students in Ireland have reported spending up to €190 if they purchase textbooks. Full-year students are more likely to buy books and might want to budget between €250–€275. If

you are a literature student, you should budget extra for the novels and anthologies you will be expected to buy.

- **Emergency reserve:** Whether it's a credit card, or a cash reserve, set aside money for emergencies. You might want to consider €150–€300.
- **Meals:** Although this is a matter of personal preference and style, current students report spending an average of €60 weekly for groceries. A total average of €80 for groceries and eating out in restaurants, not including beverages, might be a better figure to use. If you rarely cook, then €80–€100 would be a better estimate. Students tend to spend more freely in the first couple of months and have to call home for funds.

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. Menus vary. 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 subsidized campus dining services and also by preparing your own breakfasts and dinners, especially with other students. You also can take your main meal in a refectory at noon, so your evening meal can be just a snack. Shop in street markets or chain supermarkets, not in convenience stores. Take advantage of seasonal fruits and vegetables, which are less expensive than those that are out of season.

- **Local transportation:** Most Irish students seem to walk everywhere and take public transportation only at night or when it is raining. Trinity, Cork, Galway, Burren and Maynooth students almost always walk to campus. At UCD and Limerick, students do not commute except when going into town. Please note that it will always be cheaper to book rail and bus travel online in advance. See www.irishrail.ie and www.buseireann.ie for offers; one-way rail tickets can be as little as €10.

Generally, full-year students in Dublin should plan on spending about €520 for the year; students outside of Dublin should plan on €370. Fall semester students in Dublin will probably spend €260; students outside of Dublin should plan on €185. Spring semester students in Dublin spend about €250–€350; out of Dublin, €150–€220. If you like to walk, you could drastically reduce these estimates.

You can apply for a student "Leap" card to use for transport in Dublin. Leap card fares are up to 20% cheaper than regular tickets. See www.leapcard.ie for more detailed information on pricing.

- **Personal expenses:** Current students report weekly personal spending at about €40–€55 everywhere. They recommend stocking up on certain toiletry items and prescriptions while in the United States. Because of the difference in voltage, students should purchase hair dryers, clothing irons and other small appliances after their arrival in the Republic of Ireland.

When estimating your expenses, be sure to include laundry, postage, phone calls, school supplies, photocopying, haircuts, etc. Factor in the cost of prepaid phone cards or acquiring a mobile phone once you arrive abroad. A mobile phone can cost €10 or more, but it usually comes with free credit of up to €20. Also note that in Ireland, you do not pay for incoming calls on your mobile phone, rather you pay only for phone calls you make. You should budget €20–€30 in phone credit per month.

Letters to the United States cost €1.05. Postcards and letters within the Republic of Ireland cost 70c.

Be sure to set aside money in case you need to visit a doctor or fill a prescription. A visit to a general practitioner costs approximately €45–€60. You may need to pay up front for medical services and submit a claim to the insurance company for reimbursement. However, each campus has a student health center and you will have access to that service.

- **Entertainment:** Weekly costs could be €40–€80, again depending on your lifestyle. Most Irish students are bargain hunters and know where free or inexpensive entertainment can be found.

While most students on our program are not of legal drinking age in the United States, they are lawfully allowed to purchase and drink alcoholic beverages in both the Republic and Northern Ireland. Alcoholic beverages are expensive. A pint of beer costs from €4 to €5.50, depending on the bar. Some people find this to be a major budgeting problem!

Student unions offer a wide range of activities, including sports, student pubs, films and discos.

Vacation Expenses

- **Travel:** Student unions have services to help you travel as inexpensively as possible and our office in Ireland has compiled information to guide you through Ireland, Britain 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; they're available at most travel agencies.

As a student, you can also purchase a Student Travel Card, which offers student discounts on trains in Ireland. The card costs €15 and IFSA-Butler staff in Ireland can stamp and send the form for you at orientation.

For travel in Europe, you have the option of Eurail, Europass, InterRail and Wastrels BIJ tickets. Eurail offers three types of tickets: Eurailpass, Flexipass and Saverpass. You must be in Europe for more than six months to be eligible for an InterRail pass, which is considerably less expensive than Eurail and covers more countries. Regular intercity train tickets can be purchased online from Ireland and at train stations around Europe.

Invest in a guidebook that will cover your personal travel style (*TimeOut*, *Lonely Planet*, etc). Youth hostels can average from €15–€30 in Galway and Cork to €15–€35 in Dublin (for a dorm bed). Bed and breakfasts anywhere in Ireland will run €35–€75 per person per night. Although it is not necessary to join Hostelling International, members have priority if a hostel is full. For information, see the website at www.hihostels.org. The IFSA-Butler staff in Ireland also recommend using Hostelbookers, Hostelworld and Airbnb to find accommodations.

- **Accommodation:** Program housing in a university residence hall or student house/flat is offered only between the program start date and the program end date, but storage space is usually provided for students who travel between terms. Students who wish to remain in residence should make arrangements in advance and might have to pay a fee. Students might be required to move into another room if they stay during an official university vacation because universities sometimes rent out their rooms for conferences. Those in IFSA-Butler-operated housing may stay as long as they like during vacation periods that fall within the program time frame, but housing is not available after the conclusion of the program.
- **Meals:** When you travel, you'll eat most of your meals in restaurants, so you might want to estimate €60–€120 weekly, not including beverages. Food costs increase during popular vacation times and depend on the cost of living in the country in which you are traveling.
- **Personal expenses:** The telephone call component of your budget may be higher during vacation periods than in term time, but other expenses should be about the same. Entertainment and recreational expenses will vary. You will obviously spend less if you're backpacking and hostelling than if you are staying in city center 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 the Republic of Ireland

Now you're ready to begin your budget planning. The cost estimates in this guide are in euros. To calculate the value of the U.S. dollar to euro, consult a local bank branch, the business section of any major newspaper or the web at www.oanda.com.

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

Groceries

Liter of milk	€1.14	Potatoes	€1.60/kg
Yogurt	€.62	Beef, steak	€7.40/half kg
Cheese	€2.59/200 g	Beef, minced	€6.25/kg
Eggs	€2.99/dozen	Peanut butter	€2.19/700 g
Juice	€2.59/L	Bread	€1.65
Apples	€.43/each	Coke	€2.30/2 liter
Oranges	€.49/each	Coffee	€3.29/100 g
Lettuce	€.90/head	Tea	€1.75/100 g
Bananas	€.22/each	Sugar	€.95/kg

Personal Items

Deodorant	€3.09	Mobile phone	€10+
Toothpaste	€3.79	Mobile phone credit	€20-€30/month
Shampoo/conditioner	€4.29	Laundry detergent	€3.89
Soap	€2.89/4 bars	Laundry costs	€6-€10/week
Box of 32 tampons	€4.39	Haircut, women's	€20-€25
Hair dryer	€30	Haircut, men's	€10
Clothing iron	€25		

Entertainment

Pint of beer:	€3.50 to €5.50
Mixed drinks:	€6-€8
Pub and coffee house meals:	from €6-€13
Dinner at a nice restaurant:	€15-€30
Movies:	€4-€5.75 for matinees anywhere €6.50-€10 for evening shows (inquire about student discounts)
Theatre performances:	€12-€30 with student discount

Travel (Round-Trip Tickets)

The costs below are in-station prices. For significant savings, book online and in advance. See www.irishrail.ie and www.buseireann.ie. We also recommend www.gobus.ie, www.dublincoach.ie and www.citylink.ie.

Dublin to Cork:	train €30	bus €14.90
Galway:	train €25	bus €15.80
Limerick:	train €20	bus €16.20
Belfast:	train €30	bus €20
Cork to Limerick:	train €15.80	bus €14.40
Galway:	train €29	bus €21.60
Galway to Belfast:	train €50	bus €32.50
Limerick to Killarney:	train €18	bus €18.70
Dundalk to Belfast:	train €19	bus €17
Galway to Shannon airport by bus:	€13.50 single, €19.80 round-trip	
Dublin Busáras to Dublin airport by bus:	€6 single, €10 round-trip	
Cork to Cork airport by bus:	€4.05 single, €5.94 round-trip	

Budget Worksheet - Republic of Ireland

Study Abroad Program: _____ Current Exchange Rate: _____

Fixed expenses

Program fee (see the program fees on our website)		\$ _____
U.S. domestic and round-trip transportation		\$ _____
Housing deposit*		\$ _____
Medical, travel, and/or personal property insurance		\$ _____
Passport fee (first time or renewal)		\$ _____
Police registration	€300	\$ _____
Tuition Payment Plan enrollment fee*		\$ _____
Supplemental fee surcharge*		\$ _____

**may not apply*

Total fixed expenses **A \$** _____

Variable expenses

Personal items (clothing, luggage)		\$ _____
Orientation spending money*		\$ _____
Textbooks (see your program fee sheet)		\$ _____
Emergency reserve fund*		\$ _____

**estimated costs*

Term time

(Use weekly estimates in the budget planner; multiply amount per week by number of weeks in your program.)

Meals (self-catering)	€ _____	\$ _____
Local transportation	€ _____	\$ _____
Personal	€ _____	\$ _____
Entertainment	€ _____	\$ _____

Total variable expenses **B \$** _____

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

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

Total vacation expenses **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.:

Total estimated resources \$ _____

Less total estimated expenses (line D) \$ _____

Equals total surplus \$ _____

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