



Budget Planner for Study in Scotland

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 costs listed on our website at 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 “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 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. You may want to double this amount just to be on the safe side while you’re abroad.

The budget worksheet (see the last page) itemizes costs you will incur in Scotland. It is in three parts: **fixed expenses**, which are expenses prepaid in the United States in American dollars; **variable expenses**, which are mainly in Scotland and include start-up and term-time costs; and **vacation expenses**, which are expenses for your university vacation in Scotland and 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 Scotland 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

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

- **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:** 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 Edinburgh. IFSA-Butler pays for one-way ground transportation from orientation to your host university. At the end of the program, 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 sometimes 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 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.
- **Meal plan bills** (not applicable to all students): Some university residence halls carry mandatory meal plans. If you are assigned to one of these residence halls, we will send a bill to your designated billing address toward the end of your time abroad. To determine if your housing might include a meal plan, consult the university's page on our website and your host university's fee sheet (sent with your acceptance materials).
- **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.
- **Passport:** 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 abroad.
- **PBS Tier 4 Student Visa:** Students studying for six months or more must have the PBS Tier 4 Student Visa. Semester students studying in Scotland who do not wish to work part-time **OR** engage in volunteering **OR** will not be in the U.K. for more than six months do not need to apply for an entry clearance visa prior to departure; upon arrival in the U.K., your passport will be stamped granting you student visitor status. As of July 2015, the cost for a PBS Tier 4 student visa is approximately \$500.

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 your [Preparing to Study Abroad](#) booklet.
- **Orientation:** During your orientation, housing, breakfasts, lunches and some entertainment are provided. Although dinners can cost as little as £5 in pubs and fast food chains, you should budget a little more during orientation. We recommend budgeting £50 to £70 for dinners and entertainment during orientation.
- **Family visit:** Travel to and from your family visit is included in the program fee. Your host family will provide all meals, but you should have about £30 to £50 to offer paying your own way at a restaurant or on an excursion where entry fees are involved. Most students bring a thank you gift from home, so you may want to purchase this prior to your departure.
- **Textbooks:** The IFSA-Butler Scotland staff estimate full-year students will spend £120 to £160 for books; less than a full year, £60 to £80. A textbook estimate is included in the personal cost sheet on our website. The cost varies by course. Secondhand books are available at reduced prices.
- **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 £150 to £300.

- **Meals:** Current students living in Scotland report spending about £50 weekly on food. This, of course, will depend on your own habits and preferences. Students tend to spend more freely in the first couple of months and often have to call home for funds.

Cafeterias, restaurants and snack bars are located in many of the main university buildings. Menus vary. Residence halls and student houses/flats have kitchen facilities for those who wish to prepare their own meals (self-cater). Where meal plans are compulsory, we send a bill to your designated billing address toward the end of the semester.

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

- **Local transportation:** Transportation in Scotland varies by city, but most students walk to class. We recommend budgeting about £8 a week for local transportation.

Edinburgh students usually walk, although they may take the bus in bad weather. Bus fares in Edinburgh are £1.50 one-way or £3.50 for a day pass. A weekly pass (Student Ridacard) is available for £13.

Students participating in the Parliamentary Internship program may need to travel to MSP constituencies, so should budget around £10 per week for additional travel expenses.

Most students in St. Andrews tend to walk to and from class. However, some prefer to take the bus, which costs £1.25 one-way or £3.30 for a day pass.

Students studying in Glasgow use the Underground to reach the city center, which costs £1.20 for a one-way trip or £3.50 for a day pass. A more flexible option is purchasing 10 or 20 journey tickets for £11 or £20 respectively. Glasgow also has an extensive bus network with fares starting at £1.02 or £3.75 for a day pass.

Students in Stirling use the bus during the day to go to and from the city center; it costs around £1.20 for a one-way trip.

Taxis are reasonably priced at around £8 for a 10-minute trip. Students tend to take taxis as a group and split the cost.

- **Personal expenses:** Students report personal spending at about £25 weekly. A wide variety of toiletries are available in Scotland to suit all budgets. Some students prefer to bring some items, such as contact lens solution, from home as it is slightly more expensive in Scotland. Students have found it easier to purchase certain items, such as hair dryers and hair straighteners, after arriving in Scotland.

Prescriptions in Scotland are free. You should either bring sufficient medication for your time in Scotland or bring medical documentation to a local doctor to have it prescribed in Scotland. You should always bring enough to get you through the first few weeks. Be sure to set aside money in case of medical or dental emergencies.

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.

The cost to send a postcard or letter to the United States is from 76p for those that weigh 10 grams or less.

- **Entertainment:** Students' ideas of entertainment vary as much as their meal preferences. Past students report spending £25–£50 weekly. For some students, the cost of alcohol should be considered. A night in the pubs could cost as little as £10 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. You may have a television in your room. If you wish to use this TV, you will need to budget for a TV license, which is currently priced at £145.50. You should also budget £60-£70 (up to £100 for full-year students) if you plan to join the sports centre on campus.

Vacation Expenses

- **Travel:** Student unions have services to help you travel as inexpensively as possible 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, InterRail 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. 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. You must be in Europe for more than six months to be eligible for an InterRail pass, which is less expensive than Eurail and covers more countries. InterRail passes can be purchased online or from travel agents on campus in Scotland. Wasteels BIJ is an online facility that offers good deals on rail cards in Europe.

Most students have found the 16-25 Railcard to be a much better deal than the Britrail Pass. The 16-25 Railcard costs £28 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. Train tickets purchased in advance will be better value than those purchased on the day of travel.

Invest in a guidebook that will cover your personal travel style (*Let's Go, Fodor's, The Rough Guide, Lonely Planet, Insight Guides, etc.*).

- **Accommodation:** You can save on lodging costs by staying at hostels. Although it is not necessary to join Hostelling International, members have priority if the hostel is full. For information, see its website at www.hihostels.com. The Hostel World website is based on user reviews and features a wide range of accommodation in Europe: www.hostelworld.com.
- **Meals:** When you travel, you'll eat most of your meals in restaurants or cafes, so you might want to estimate £80 weekly, not including beverages.
- **Personal expenses:** The telephone call component of your budget will be higher during vacation periods than in term time, but other expenses should be about the same. Entertainment and recreational expenses will vary. 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. Many students use Internet cafés to stay in touch while traveling, so you should plan on that cost as well. Most café prices range from £2 to £5 for one hour of Internet access.

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 visit www.oanda.com.

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

Groceries

Pint of milk	49p
Yogurt	50p/each
Cheese	£2/250 g
Eggs	£1.49/half dozen
Juice	£1.20/L
Apples	£1.89/kg
Oranges	33p/each
Lettuce	90p/each
Bananas	70p/kg
Potatoes	£1.30/1.5 kg

Beef, steak	£6/half kg
Beef, minced	£2.80/half kg
Peanut butter	£2/454 g
Bread	£1.40/loaf
Soda	60p/can
Coffee	£4.80/200 g
Tea	£2.80/250 g
Sugar	75p/half kg
Potato chips	£1.15/150 g
Pasta	99p/500 g
Rice	£1.30/kg

Personal Items

Contact lens solution	£8.99/250 ml
Deodorant	£1.99
Toothpaste	£2/100 ml
Shampoo/conditioner	£3.50/400 ml
Soap	99p
Box of 32 tampons	£3.99

Hair dryer	£10
Laundry detergent	£3/kg
Laundry costs	£5/week
Haircut, women's	£20-40
Haircut, men's	£7-20

Entertainment

Movies	£5-£9
Theater	£8-£30
Museum or gallery	about £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	£3 (less in some student union bars)
Alcohol/mixed drinks by the glass in a pub	£3 (size smaller than in United States)
House wine by the glass in pub or wine bar	£3.50; restaurant £4+

Transportation costs - see amounts in preceding, appropriate sections

Budget Worksheet - Scotland

Scotland Program: _____ Current Exchange Rate: _____

Fixed expenses

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

**may not apply*

Total fixed expenses **A \$** _____

Variable expenses

Personal items (clothing, luggage, toiletries, bedding, stationery, etc.)	\$ _____
Orientation spending money*	\$ _____
Family visit*	\$ _____
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.