



Budget Planner for Study in the Republic of Ireland Summer 2015

To begin the process of determining your personal study abroad budget, you should cross-reference this guide with the [Preparing to Study Abroad](#) book 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 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 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 and entertainment. 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 two parts—**fixed expenses**, which are expenses prepaid in the United States in U.S. dollars, and **variable expenses**, which are mainly in 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 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 or 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 program deposit is credited to the fee.
- **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 travel to the city from which your return 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 abroad.

Variable Expenses

- **Personal items:** Estimate what you want to spend on clothing, a new backpack or travel items. You will want comfortable clothes and shoes suitable for walking, but you should also plan on buying some items abroad. Remember, you don't need a new wardrobe. See the "Packing" section in [Preparing to Study Abroad](#).
- **Orientation:** Orientation usually lasts one day and includes housing, light breakfasts, two lunches and a dinner. We recommend budgeting €15–€25 for other meals and evening entertainment.
- **Textbooks:** Most summer students rarely buy books, relying more on the library's resources. We recommend that you budget €25–€40 for books and materials.
- **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 €65–€120.
- **Meals:** Students report spending about €60 per week for groceries and eating out in restaurants. If you rarely cook, then €80–€100 would be a better estimate.

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 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 just be a snack. Shop in street markets or chain supermarkets rather than in convenience stores. Take advantage of seasonal fruits and vegetables, which are less expensive than those that are out of season.

- **Local transportation:** Most students seem to walk everywhere and take public transport only at night or when it is raining. We recommend that you budget about €50–€70 for local transportation.
- **Personal expenses:** Former students report weekly personal spending at about €40–€55. They recommend stocking up on certain toiletry items (especially contact lens solution) and prescriptions (90-day maximum supply) while in the United States, if there's room in your luggage. Certain items students often purchase after arriving in Ireland are hair dryers, clothing irons and hair straighteners.

When estimating your expenses, be sure to include laundry, postage, phone calls, school supplies, photocopying, etc. If you don't plan to bring a calling card from home, factor in the cost of prepaid phone cards or acquiring a mobile phone once you arrive abroad. See [Preparing to Study Abroad](#) for more information about phones.

The cheapest and easiest way to write home is to purchase a pack of aerograms, lightweight paper that folds into its own envelope with prepaid postage. Letters to the United States cost €1. Postcards and letters within the Republic of Ireland or to Northern Ireland cost 68c.

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–€55. However, each campus has a student health center, and you will have access to that student service.

- **Entertainment:** Weekly costs could be €40–€80, depending on lifestyle. Most 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 Ireland. Alcoholic beverages are expensive. A pint of beer costs €4–€5. Some people find this to be a major budgeting problem.

Student unions on occasion offer various activities. Check with your local student union office to see what events or activities are being planned. If you plan to rent movies, be sure to set aside money for that. Movies generally cost about €5.50.

- **Travel:** Neither IFSA-Butler or 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 stations do not have luggage storage facilities. The following are approximate costs for luggage storage 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 Center: call (0)28-9024-6609

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 euro. To calculate the value of the U.S. dollar to euro, 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	€1.12/liter
Yogurt	€.70/125g
Cheese	€2.60/20 slices
Eggs	€2.94/dozen
Juice	€2.19/liter
Apples	€2.59/kg
Oranges	€1.60/kg
Lettuce	€.99/head
Bananas	€.95/five
Potatoes	€1.44/kg
Beef, steak	€6/half kg
Beef, minced	€3.50/half kg
Peanut butter	€1.99
Bread	€1.50
Coke	€1.81/2 liter
Coffee	€3.50/100 g
Tea	€2.99/250 g
Sugar	€.70/half kg

Personal Items

Deodorant	€2.79
Toothpaste	€2.99
Shampoo/conditioner	€4.50
Soap	€3.13/four bars
Tampons	€4.39/box of 32
Hair dryer	€35
Clothing iron	€25
Mobile phone	€20–€169
Mobile phone credit	€20–€30/month
Laundry detergent	€5.79/1.5 liters
Laundry costs	€6–€10/week
Haircut, women's	€20–€25
Haircut, men's	€10
Men's razors	€13/pack of 8

Entertainment

Pint of beer	€3.50–€5.80 (clubs charge more than pubs)
Mixed drink	€6–€8
Pub meal	€4.50–€12
Restaurant meal	€15–€30 (soft drink refills are not free)
Movies	€4–€5.75, matinees; €6.50–€10, evening shows. Ask about student discounts.
Theatre	€12–€30 with student discount

Travel (round-trip tickets)

Dublin to	Cork by	train €32.50	bus €21.85
	Galway by	train €23	bus €17.10
	Limerick by	train €23	bus €19.95
	Belfast	train €20	bus €20
Cork to	Limerick by	train €17.40	bus €17.10
Galway to	Belfast by		bus €32.50
	Dundalk by	train €39.40	bus €34.20
Dundalk to	Belfast by	train €20.50	bus €17

Galway to Shannon Airport: by bus €12.35, single; €17.10, round-trip

Dublin Busáras to Dublin Airport: €7, single; €12 round-trip

Students can take advantage of savings on travel by visiting the Irish Rail (www.irishrail.ie) and Bus Eireann (www.buseireann.ie) websites and booking online.



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.