



**ESTIMATED Budget Considerations**  
**A&M BUSN Only Exchange: WHU Otto Beisheim School of Management**

**PROGRAM COUNTRY/IES:**

- Germany

**ACADEMIC YEAR 2022-2023 DATES:**

- Summer 2023: May 28, 2023 (arrival date) – June 17, 2023 (program end date)
- [Program Information Flyer](#)

**EXPENSES FOR THE PROGRAM REFERENCED ABOVE:**

Exchange Program Expense Considerations WHU Otto Beisheim School of Management		
Expense	Timeline	Estimated Cost
• \$500 Exchange fee billed by Education Abroad, appears as "EA-Full Service REEP"	1-2 weeks after confirmation	\$500
• International Flight	semester prior to term abroad	~\$1,500
• Passport and visa	semester prior to term abroad	~\$180
• CISI International Health Insurance	semester prior to term abroad	~\$50
• WHU Base Fee**	semester prior to term abroad	~\$600
• Tuition and fees (3 hours)*	beginning of semester abroad	<a href="#">Tuition</a>
• Housing and meals**	In-country	~\$600
• In-country travel (local city travel)**	In-country	~\$50
• Books and Supplies	In-country	~\$50
• Personal spending (estimated \$50-\$200/week)**	In-country	Varies

\* Tuition and fees are billed by Student Business Services (SBS) separate from and independent of Education Abroad and CIBS/Mays Business School. Actual tuition and fees will vary based on the total number of credits you enroll in for the program, residency status, your specific tuition rate plan, applicable distance education fees, applicable waivers, and whether you are taking any other TAMU courses during the academic term of the program's course(s). Determine your tuition and fees rates at <https://sbs.tamu.edu/billing-payments/billing-explanations>. For all other items, you are personally responsible for securing items and/or budgeting monies to cover these expenses as you prepare to go abroad and/or while you are abroad. Each student's situation is different so some items may be more or less expensive than estimated above.

\*\* More information about housing and base fee costs can be found on the [WHU Bachelor European Summer Program flyer](#). These fees are advertised in Euro.

All costs on this budget statement are estimated, and actual costs can vary based on exchange rates, student housing options, and personal needs.

For more information about studying at WHU Beisheim School of Management for the Bachelor European Summer Program, visit the [BESP website](#).

### **CULTURAL INSURANCE SERVICES INTERNATIONAL (CISI):**

Texas A&M values international experiences and has worked diligently to address the numerous uncertainties surrounding international travel due to the ongoing COVID-19 pandemic and countless other factors. CISI continues to provide TAMU's international accident and medical insurance, emergency services, and other travel assistance options that are essential for our community's health and safety while abroad. All students will be required to enroll in the CISI plan before departure. Information on CISI coverage is at: <https://abroad.tamu.edu/Health-Safety>. You may also visit their COVID 19 FAQs at <https://www.culturalinsurance.com/COVID-questions.asp>.

### **CANCEL FOR ANY REASON (CFAR) AND INTERRUPT FOR ANY REASON (IFAR) TRAVEL INSURANCE:**

**All students are strongly encouraged to purchase additional travel insurance to protect their financial investment in this program.** Such a plan should assist with expenses that cannot be recovered through TAMU's CISI policy, including but not limited to flight or program cancellations or costs incurred if recalled to the U.S. due to pandemics, war or civil unrest, personal health or injury, academic/conduct ineligibility, or other reasons that prevent participation on the program. These scenarios could result in significant personal out-of-pocket expenses since they are excluded from CISI's coverage, and TAMU will not be reimbursing these costs or refunding EA fees. We recommend that you thoroughly read the policy you are considering including the fine print. Many policies may have a "pandemic exclusion." Look for policies that allow you to cancel for any reason, often called Cancel for Any Reason (CFAR) or Interrupt for Any Reason (IFAR) plans. All questions related to CFAR/IFAR policies should be directed to the insurance carrier and not the Center for International Business Studies or Education Abroad.