



## ESTIMATED Budget and Payment Schedule A&M Morocco Business Faculty-Led 2025

**PROGRAM COUNTRY/IES:**

- Morocco

**TRAVEL DATES:**

- Depart U.S. on December 28, 2024; Arrive in Morocco on December 29, 2024
- Depart Morocco on January 10, 2025; Arrive in U.S. on January 10, 2025

International group flight is **included and required** for this program. Flight information is provided in the “Program Information” section of this document.

**EXPENSES FOR THE PROGRAM REFERENCED ABOVE:**

|  |              |
|--|--------------|
| <b>Confirmation/Administrative Fee – billed to university student account by CIBS and Education Abroad; not insurable</b>  | <b>\$500</b> |
| <ul style="list-style-type: none"> <li>• Not insurable</li> <li>• \$300 billed by CIBS, appears as “Study Abroad Admin Svc Fee”</li> <li>• \$200 to be paid to Education Abroad (EA) through the fee payment form on the Education Abroad portal.</li> </ul> |              |

*These fees are non-insurable and non-refundable after a student selects “commit” for their program in the EA Portal. The CIBS fee is charged to the student’s Student Business Services (SBS) account and must be paid through the Howdy Portal by [SBS deadlines](#). The EA fee will be paid by credit card through the Flywire system. Information and instructions are provided in the Fee Payment form in the EA portal.*

|   |                |  |
|---|----------------|--|
| <b>Estimated Program Fee – billed to university student account by CIBS; insurable</b>  | <b>\$5,875</b> |  |
| Includes the following:   |                |  |
| <ul style="list-style-type: none"> <li>• Lodging, some meals, in-country transportation, cultural visits, company visits</li> <li>• Miscellaneous program expenses (supplies, wire transfers, t-shirt, etc.)</li> <li>• CISI International health insurance</li> <li>• Contribution toward program leaders’ expenses</li> </ul> | \$4,103        |  |
| International flight  | \$1,772        |  |

*This fee comprises most expenses for the in-country program logistics. The fee may change based on recruitment; however, it will not increase. Students will receive a Program Confirmation Letter with the actual program fee amount after the recruitment deadline. This fee is charged to the student’s Student Business Services (SBS) account and must be paid through the Howdy Portal by [SBS deadlines](#). It is insurable for CFAR/IFAR insurance.*

|   |               |  |
|---|---------------|--|
| <b>Estimated Out-of-Pocket Estimated Expenses – NOT INCLUDED in the above fees, not insurable</b> | <b>\$430+</b> |  |
| Travel Documents (if needed, Passport and/or Visa)  | \$180         |  |
| Meals (not included in Program Fee)   | \$250         |  |
| Personal spending (estimated \$50-\$200/week)   | Varies        |  |
| Estimated Cancel/Interrupt for Any Reason (CFAR/IFAR) Insurance (Recommended)                     | Varies        |  |

*Students are personally responsible for securing items and/or budgeting monies to cover these expenses as you prepare to go abroad and/or while abroad. Each student’s situation is different so some items may be more or less expensive than estimated above. These expenses are to be paid out-of-pocket and will NOT be charged to students’ SBS accounts. These are estimated costs at the time the budget was created, and current costs may vary based on passport status, foreign exchange rate, and personal spending while abroad. These expenses are not insurable.*

|  |                         |
|--|-------------------------|
| <b>TAMU Tuition and fees - not insurable</b> |                         |
| Tuition and fees - 3 hours                   | Included in spring term |

*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://tuition.tamu.edu/>. Tuition is not insurable.*

|  |                |
|--|----------------|
| <b>TOTAL ESTIMATED PROGRAM COST (not including tuition and fees)</b> | <b>\$6,805</b> |
|--|----------------|

## PROGRAM FEES PAYMENT SCHEDULE

- \$300 CIBS Admin Fee – billed by Center for International Business Studies within 1-2 weeks after confirmation; due by [payment deadlines specified by Student Business Services\\*\\*](#). Charge appears as “Study Abroad Admin Svc Fee”.
- \$200 Education Abroad Fee - to be paid by credit card through Flywire. Information and instructions are provided in the Fee Payment form in the EA portal after committing to the program. Contact Education Abroad with any questions regarding this fee, [abroad@tamu.edu](mailto:abroad@tamu.edu).
- \$5,875 Program Fee (Trigger for CFAR/IFAR Insurance purchase) --- billed on **September 10, 2024**, [due by payment deadlines specified by Student Business Services](#).
- [Tuition and Fees](#) – billed at the beginning of the course term:
  - Winter and May programs – Tuition and fees for the study abroad course is included in spring tuition bill.

*\*\*Students enrolled in the University payment plan can distribute payments across the semester in which they are billed:*

<https://sbs.tamu.edu/billing-payments/payment-plan/index.html>

## CULTURAL INSURANCE SERVICES INTERNATIONAL (CISI):

All students confirmed to participate on this Texas A&M program will be enrolled in the international insurance plan call CISI prior to departure. The plan provides international medical coverage, emergency and evacuation services, and additional benefits. Students will be covered for the duration of the program. Information on CISI coverage is at: <https://global.tamu.edu/ea/health-and-safety/insurance>

## 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.

## FINANCIAL RESPONSIBILITY AND WITHDRAWAL POLICY

Students should carefully plan funding for this international experience with all financial stakeholders (family, friends, scholarship/financial aid offices, banks, etc.). Programs are typically financed through multiple sources including personal funds, financial aid (loans/grants), and potential scholarships. Students may also set up a payment plan with Student Business Services.

- Review the Funding page (<https://global.tamu.edu/ea/funding>) on the Education Abroad website.
- Discuss financial aid (state and federal grants/loans) options and review your aid eligibility with an Aggie One Stop Advisor (<https://aggie.tamu.edu/resources/contact-us>). If you are a committed participant, upload the Cost of Attendance Adjustment Request form to your financial aid portal at <https://myfinancialaid.tamu.edu>.
- Ask when your financial aid will disburse in relation to your program fee payment due dates. Most program fees will be due PRIOR to financial aid disbursement. Discuss resources to pay for your program prior to aid being released.
  - **LT Jordan Overseas Loan Fund** – A 0% interest loan up to \$1,500. Applications are reviewed on the 15<sup>th</sup> of every month starting in October through April. It takes up to three weeks from application review to award disbursement to a student’s account (Howdy Portal). More information is available at <https://ltjordan.tamu.edu/programs/apply>.
  - **Short Term Loan through Financial Aid** – An 8% interest loan up to the total cost of the program, e.g. can also help with flights, tuition, etc. Award decisions are typically made within one or two business days. Funds are typically disbursed to a student’s account (Howdy Portal) about a week or two after award notification. Apply online at <https://sbs.tamu.edu/loans/short-term-loans/index.html>. Students will need to explain what you need the funds for and by when. Below is an example of what you can write in the justification box:

*I am requesting a short-term loan to cover my study abroad expenses this Term 2024:*

- \$500 Administrative Fees – Due [Month XX, 2024] (due 2 weeks after commitment)
- \$5,875 Program Fee – Due September 10, 2024

Once you have committed to the program, the \$200 Education Abroad Administrative fee and the \$300 CIBS Administrative fee are non-refundable. When recruitment has concluded, students will receive a Program Confirmation Letter. Should you withdraw from the program after receipt of the letter, there will be penalties beyond the administrative fees, and they can be significant. Please refer to the Education Abroad Withdrawal & Refund Policy and the 2025 CIBS Faculty Program Participation Contract, which you have read and signed in the application forms regarding the full withdrawal process and associated fees.

**ALL FEES ARE NON-REFUNDABLE IF A WITHDRAWAL REQUEST IS RECEIVED WITHIN 30 DAYS OF DEPARTURE OR AFTER THE PROGRAM START DATE.**

### **STUDENT BUSINESS SERVICES PAYMENT PLAN**

If you are **not** enrolled in the payment plan, the program fee will be due in full by the September due date: <https://sbs.tamu.edu/billing-paymets/due-dates/index.html>. If you are enrolled in the payment plan, payments will be spread across all remaining due dates during the semester in which you were billed. Information on how to enroll in the SBS payment plan is available at <https://sbs.tamu.edu/billing-payments/payment-plan/index.html>.

Please note the following information regarding the payment plan:

- The payment plan is managed solely by Student Business Services.
- Enrollment is required by the deadline of the current semester/term.
- SBS charges a \$50 non-refundable payment plan set up fee (subject to change) upon enrollment.
- Enrollment in the payment plan is not available to students with a \$0 balance at the time of enrollment.
- A down payment is due at the time of enrollment and will be dependent on the balance at the time of enrollment.
- If you withdraw from the program, there is no guarantee that any fees may be removed prior to an installment due date. CIBS requires a minimum of 5 days to finalize withdrawal penalties. More time may be required as needed.

Regardless of whether or not you are enrolled in the SBS payment plan, a late payment penalty may be assessed monthly by SBS for non-payment. If you have a delinquent account, you may be prohibited from course registration in future terms and may be blocked from receiving University services such as transcripts or diplomas.

### **PROBLEM MEETING THE PAYMENT SCHEDULE?**

Once you have committed to a program, consequent withdrawal will lead to financial penalties that can be significant even early in the process. Speak to your [CIBS coordinator](#) about your situation and your options as soon as possible.

### **ACKNOWLEDGEMENT**

#### **I HAVE READ, UNDERSTAND, AND AGREE TO THE FOLLOWING:**

- I assume financial responsibility for my participation in this program, including the administrative fees, program fee, Texas A&M tuition and fees, airfare, and other related expenses.
- I understand that because of deadlines associated with contractual obligations incurred by the Center for International Business Studies related to the program, there is the possibility that I may not know how much financial aid or scholarship funding will be available to me for the term of the program until after I am financially committed to the program.
- I have read and electronically signed the **“Education Abroad Withdrawal & Refund Policy”**.
- I have read and electronically signed the **“Terms of Participation for Students”** and understand that I may be dismissed from this international experience for a violation of the terms and conditions set forth in the Texas A&M University Students Rules, dropping below the minimum GPA requirement, and/or violation of the laws of the United States and/or my host country/institution. I understand that any expenses related to my being dismissed or my withdrawal will be my sole responsibility.
- If my planned destination is added to the TAMU Travel Advisory list, I may be asked to relocate, if possible, or the international experience will be canceled, unless a request for exception is approved by the university president. I understand that any expenses related to the relocation or cancellation of the program are my sole responsibility. The Center for International Business Studies will do its best to recover funds, in this case.
- I further understand that I am responsible for my own welfare while overseas.

*I acknowledge that I have read the above Estimated Budget Statement & Payment Schedule for the program referenced above. I also hereby accept the terms of this document and the financial commitment required to participate in said program. In so doing, I release, quit claim, discharge, and waive any and all claims I might have arising out of participation on this program against Texas A&M University, its officers, agents, or employees.*

**Student Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Student Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**WITHDRAWAL POLICY** – excerpt from the 2025 CIBS Faculty Programs Participant Contract; the full contract can be accessed and downloaded during the application process in the TAMU Education Abroad Via portal.

Study abroad programs have significant costs and significant withdrawal penalties. Please read all information provided to you carefully and have a conversation with anyone who may be financially supporting you before you commit to the program.

Students in committed status may withdraw from the program at any time and are subject to withdrawal penalties. Please read the full CIBS Faculty Programs Participant Contract in the application for complete information. Below is an excerpt from the CIBS Faculty Programs Participant Contract.

#### **WITHDRAWAL FEES**

The following administrative fees are non-refundable AFTER committing to the program:

1. **\$300 CIBS Administrative Fee** - This fee is non-refundable whether or not it has been posted to your account or paid in full at the time of withdrawal.
2. **\$200 Education Abroad Service Fee** - This fee is non-refundable whether or not it has been paid at the time of withdrawal.

#### **PLUS**

You will also incur the following withdrawal penalties AFTER receipt of the program confirmation letter\*:

3. **\$500 Withdrawal Penalty**
4. **Non-Recoverable Expenses (Varies)** – You may incur additional withdrawal charges if funds are committed towards shared expenses and/or paid on your behalf and cannot be recovered either by TAMU or by the sponsoring department or provider/vendor. You will be responsible for paying the balance of the non-recoverable and/or shared expenses whether or not the program fee has posted to your account or paid in full at the time of withdrawal.

**Please note, all fees are non-refundable if a withdrawal request is received within 30 days of departure or after the program start date.**

#### **WITHDRAWAL FEE/REFUND PROCESS**

After a withdrawal request is received from your TAMU email address or the Education Abroad portal, CIBS will confirm the receipt of your written request by email.

1. CIBS requires a minimum of 5 business days to finalize withdrawal penalties. More time may be required.
2. If eligible for a refund, disbursement of funds is not immediate nor automatic and may occur after payment due dates.
3. Program fees will remain on your TAMU student account and subject to late or non-payment consequences including blocking registration in future semesters and the issuance of transcripts until such debt is reconciled or discharged. A late payment penalty may be assessed monthly by SBS for non-payment.
4. If an A&M-sponsored education abroad program is canceled due to unforeseen circumstances (i.e., natural disasters, war or civil unrest, TAMU Travel Advisory, pandemic, etc.), all efforts will be made to recover any funds already expended on your behalf.\*\*

\*The Program Confirmation Letter is sent to students who are in committed status after the recruitment period ends and the program is confirmed to run.

\*\* All students are strongly encouraged to purchase additional travel insurance to protect their financial investment in this program. See the *CANCEL FOR ANY REASON (CFAR) AND INTERRUPT FOR ANY REASON (IFAR) TRAVEL INSURANCE* section on the second page.

## A&M MOROCCO BUSINESS WINTER 2025 INFORMATION

### YOU'RE COMMITTED, NOW WHAT? Orientation (YCNW)

Students committed to a winter 2025 Mays study abroad program are required to attend one of the following "You're Committed, Now What?" orientations that will discuss next steps to complete pre-departure requirements.

Winter 2025 YCNW Orientation Dates:

- September 3 | 4:30PM – 6:00PM | Room TBD | [Register Here](#)
- September 6 | 11:00AM – 12:30PM | Zoom | [Register Here](#)

### COURSES/ACADEMICS/ELIGIBILITY

If you haven't met with your academic advisor already, please do so as soon as possible to determine if the courses offered through this program are right for you and fit into your degree plan.

- IBUS 310: Global Context of Business, no course prerequisites
- IBUS 685: Directed Studies, for graduate students only

#### ***Learning Objectives:***

- Live and work effectively in a diverse and global society. Students will develop an attitude of openness and respect and gain the ability to communicate across cultural boundaries.
- Articulate the value of a diverse and global perspective. Students will understand the importance of knowing global issues and current events.
- Recognize diverse opinions and practices and consider different points of view. Students will understand the value of multiple perspectives and how culture influences one's own and others' perspectives.
- Demonstrate an understanding of Morocco's singular business environment and the cultural, political, corporate, and societal elements of its past, present, and future. Create research and reflective work products demonstrating the global context of Morocco's business environment.

Students will be enrolled in the appropriate course during open registration. Please be sure that the course will fulfill degree requirements. If the course does not apply to your degree, you are still required to be enrolled in the course to participate on this program.

### PASSPORTS

A passport is required for study abroad programs. A copy of your valid passport is required by **September 15, 2024** and must be submitted in the Education Abroad portal. **Students who are committed to this program and cannot provide a color copy of a valid passport by this deadline will be withdrawn and subject to financial withdrawal penalties.**

***A valid passport for this program requires an additional six (6) months of validity beyond the program return date.*** If you do not have a passport or your passport does not meet these validity requirements at the time of applying to this program, you **MUST** apply for a new passport immediately. Routine processing takes 6-8 weeks and expedited processing takes 2-3 weeks.

[Education Abroad](#) is a passport acceptance facility. If you are in College Station, you can apply for a passport with Education Abroad. If you are applying for a passport outside of College Station, find the nearest location at <https://iafdb.travel.state.gov/>.

## Group Flight:

| Date        | Airline    | Flight No | Depart  | From                                     | Arrive                 | At                                       |
|-------------|------------|-----------|---------|--|------------------------|--|
| Sat, 28 Dec | Air France | 695       | 4:05pm  | Houston George Bush Intl Airport (IAH)   | 8:15am (on the 29 Dec) | Paris Charles de Gaulle Airport (CDG)    |
| Sun, 29 Dec | Air France | 1258      | 10:15am | Paris Charles de Gaulle Airport (CDG)    | 1:10pm                 | Rabat-Sal Airport, Rabat (RBA)           |
| Fri, 10 Jan | Air France | 1359      | 6:50am  | Rabat-Sal Airport, Rabat (RBA)           | 9:55am                 | Paris Charles de Gaulle Airport (CDG)    |
| Fri, 10 Jan | Delta      | 89        | 12:00pm | Paris Charles de Gaulle Airport (CDG)    | 4:20pm                 | Atlanta Hartsfield Jackson Airport (ATL) |
| Fri, 10 Jan | Delta      | 1601      | 10:40pm | Atlanta Hartsfield Jackson Airport (ATL) | 11:58pm                | Houston George Bush Intl Airport (IAH)   |

Flight times are subject to change. Students are required to be present for the entire duration of the program. Arriving late or departing early is strictly prohibited.

## ENTRY REQUIREMENTS AND COUNTRY INFORMATION

All students are required to meet the entry requirements of Morocco. This includes passport validity, visas, vaccinations, or other entry requirements. Learn more about country requirements on the Department of State [website](#).

## FUNDING YOUR PROGRAM

The majority of students who go abroad utilize more than one source of funding. Due to the competitiveness of scholarships, it is always best to consider multiple options (e.g., scholarships, loans, fundraising, sponsorship, personal savings, family support, and so forth). You can find a variety of resources on funding your experience at <https://global.tamu.edu/ea/funding>.

We strongly encourage you to apply for as many scholarships as eligible to help fund your Study Abroad trip. CIBS offers scholarships for faculty programs in addition to the university-wide Education Abroad scholarships. **Do know that the application deadlines for scholarships vary, and it is essential to review this information as soon as possible.** Application deadlines depend on your travel term (winter, spring, summer, fall).

[CIBS Scholarship Website](#) (For Mays students only)

[Education Abroad Funding Website](#) (TAMU and External Scholarships, Financial Aid, Veterans Benefits, and Pre-Paid Tuition Plans, for all TAMU students)

## *COST OF ATTENDANCE ADJUSTMENT REQUEST FORM*

The Cost of Attendance is used to determine need-based scholarships and financial aid eligibility. Should you choose to confirm your participation, you will need to request a Cost of Attendance Adjustment Form that the Scholarships & Financial Aid Office (SFAID) will use to adjust your estimated **Cost of Attendance**. The form can be submitted to SFAID via the My Financial Aid portal in Howdy. We also encourage you to schedule an appointment to discuss your financial aid options with SFAID by calling 979-845-3236 AFTER submitting the form. It is your responsibility to email SFAID if you have any concerns well in advance: [financialaid@tamu.edu](mailto:financialaid@tamu.edu).

For more information, please visit their website: <https://financialaid.tamu.edu>.

**IMPORTANT: Please remember that most scholarships are not guaranteed, and any funding received may be distributed *after* the program fee has been charged. Federal financial aid is disbursed 10 days before the start of the TAMU term or program departure date (whichever comes later).**

**PRE-DEPARTURE REQUIRED DOCUMENTS**

Students who commit to the program will be required attend several pre-departure meetings and submit additional information in the Education Abroad Portal. These items will be added to your application as a form after commitment.

**These post-commitment forms are due by October 1, 2024:**

- Passport Information
- Health Information Disclosure and Insurance Information
- Emergency Contacts and Travel Requirements
- EA Pre-Departure Online Orientation Modules
- Share your Abroad Story
- Update Via Group Travel Plan
- \$200 Fee Payment

Failure to complete the forms by the required deadline will result in a registration hold placed on your account until all forms are completed. You are always able to return to these forms to review expectations, important dates, and requirements.

**PRE-DEPARTURE MEETINGS**

The program leader and program coordinator will organize several pre-departure meetings during the fall semester to provide information on programmatic information, as well as academic and cultural expectations.

Fall 2024 dates:

- To be determined at a later date by Professor Panina.

If you have any questions about the information above, please call us at 979-845-5234 or email the Center for International Business Studies at [cibs@mays.tamu.edu](mailto:cibs@mays.tamu.edu).

**PROGRAM INFORMATION ACKNOWLEDGEMENT**

*I acknowledge that I have read the above Program Information for the program referenced above. I understand and agree to complete all necessary requirements by the deadlines given and accept the consequences of not fulfilling all requirements.*

**Student Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Student Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**After completing the signature process, you will receive an email from Adobe Sign that includes a signed copy of this form. Please upload the signed document to the appropriate form on the Education Abroad portal. If you have questions regarding this document, please contact the Center for International Business Studies at [cibs@mays.tamu.edu](mailto:cibs@mays.tamu.edu).**