THE HESSEN-MASSACHUSETTS EXCHANGE Estimated Costs in Hessen

	Semester (4-5 months) or Academic Year (9 months)	Summer/Winter Short-term (3-4 weeks)
Housing	€ 230 – 450 /month*	n.a.**
Housing Deposit (refundable)	€ 200 – 600*	n.a.**
Meals (estimate)	€ 250 – 300 /month	€ 250 - 300
German Semester Fees	€ 205 – 335/Semester*	n.a.**
German Health Insurance	€ 77 /month	n.a.**
German Residence Permit	€ 100	n.a.**

^{*}Amount varies by campus.

The figures should be regarded as estimates that are subject to change and as minimum out-of-pocket-expenses. The estimate does not include personal entertainment or independent travel abroad.

Last Update: July 2014

^{**}For the cost of paying UMass tuition you receive the ISU/IWU program as outlined on the individual website. This includes the academics, housing, excursions, insurances and some meals. Since it is a short-term program there are no semester fees and you do not need a residence permit.