



HOW TO

# STUDY ENGLISH IN THE USA

PART 2



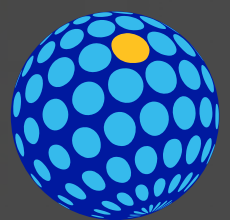
**TALK**  
ENGLISH SCHOOLS





***PART 2***

# **FINANCIAL PLANNING**



**TALK**  
ENGLISH SCHOOLS



A photograph of a desk with a globe, US dollar bills, a smartphone, and a pen. The globe is on the left, showing the Indian Ocean and parts of Africa and Asia. Several US dollar bills are fanned out on the desk. A smartphone is in the bottom left corner, and a pen is in the bottom right corner. The background is a blurred green landscape.

## PART 2

# FINANCIAL PLANNING

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# HOW MUCH DOES AN ENGLISH STUDY ABROAD COURSE COST?

## WHAT CAN YOU AFFORD?

US English programs differ widely, not only in tuition costs, but also in the cost of living for that region. Be very clear about how much you can reasonably spend on all the costs - from your visa and application fees, to airfare, health insurance, tuition, housing, living and even entertainment costs.

Student visas don't allow you to work, except part-time at the school in which you study. Though some schools may offer this, not all do. Do not rely on having a job while in school.

Estimate what your weekly budget is, break down and then compare the costs of living per week in the cities that interest you. Addressing your budget will help you make the best decision about in which city you should study.

When researching English Schools in the USA, ask yourself:

**A. What English school and course fit my budget?**

**B. What city and other expenses fit my budget?**

## COST IS OFTEN THE MOST IMPORTANT FACTOR IN DECIDING WHICH SCHOOL TO ATTEND.

When looking at the actual tuition costs, the difference in prices of the courses offered is based on the number of lessons per week offered, whether they are general or specialized, how long the course runs or how long you intend to take it. Some schools offer discounted courses to students who are willing to commit to studying for a longer term

In the United States, English tuition can cost anywhere from \$150 - \$700 per week.

*With a good idea of your study abroad costs early in the planning stage, you can set a realistic budget and begin saving.*



When selecting the right English school in the USA, it is useful to know that the English language school offerings in the USA can be broken down into three major types of schools, and these types are directly connected to your budgetary decisions:

\$

LOW- BUDGET

\$\$

SMART

\$\$\$

TRADITIONAL

(for more about how to differentiate between these types of schools, go to PART 1: Choose Your School)

Remember, a school with higher tuition costs doesn't mean that it provides a higher quality education, and a school with lower tuition costs may not mean a lower quality of education. The most important factor in your decision is that you are choosing the program that meets your personal needs.

## HOW TO SELECT YOUR ENGLISH SCHOOL

1. Once you have narrowed down your choices based on what you can afford, and if payment plans can work for you, take a closer look at the schools that fit your budget and check the following:

- Website presence – is it professional, current, informative, interactive?
- Customer Response from Sales and Marketing
- Student Testimonials
- Study Abroad websites, forums and blogs

2. Start negotiating with 2 or 3 schools. Price is likely the biggest factor in your decision, so you should ascertain exactly what you are getting for your money.

3. What is the cost of the Application Fee? Is it included in the tuition costs once you commit?

4. You need to check exactly what else is included in the price: activities, visas, transportation. Are there any packages which also include accommodation?





# OTHER COSTS TO CONSIDER

## HOW MUCH MONEY IS NEEDED BESIDES YOUR FEES?

When you study abroad, your big-ticket items are going to be tuition, airfare, accommodation and food. The smaller costs like entertainment, transportation, cell phone bills, and clothes all add up! Understand more about costs, including the 'little' things for which you don't budget. Learn how you can reduce your costs and still have a great time!

Let's break down the costs that are not included in the tuition fee:

### 1. PASSPORT (NEW OR RENEWAL APPLICATIONS)

### 2. VISA

### 3. AIRFARE

- Do some research online to see if there are times of the year when airfares to your destination are discounted. Online travel sites and apps like [Hopper](#) and [Skyscanner](#) identify the best times, days of the week, even months, to book your flight. [Kayak](#), [Seatguru](#), [Momondo](#), [Google Flights](#) and [Hipmunk](#) are reputable online travel sites that offer comparison fares for major carriers. Hipmunk, Momondo and [Vayama](#) also compare fares of low-cost carriers.
- You can also save by booking flights that involve a stop – or two - on the way.
- Be flexible with your dates.
- Avoid holiday periods.
- Book early – a good rule of thumb is to book at least a month before making an international flight.

### 4. TRAVEL INSURANCE

### 5. MEDICAL INSURANCE

### 6. INTERNATIONAL STUDENT IDENTIFICATION CARD

The International Student Identification Card (ISIC) is a discount card used by students traveling abroad. The US ISIC, which is valid for 16 months, costs \$26 for the basic card. ISIC offers you very good discounts on everything from hotel or hostel accommodation to car hire, museum entrance fees, and restaurants. The card is particularly useful at STA Travel, the student travel company, which requires your ISIC card to make use of all those fabulous coupons and promo codes.

Download the [ISIC app](#) once you have purchased a card to see all the [amazing deals in your city and beyond](#)



# 7. ACCOMMODATION

TALK English Schools and other English language schools offer Homestay and various Off-Campus options in each of their school locations. Here is what you need to know about each of these options:

HOMESTAY

\$

Homestay means you share the home of an American host family, who provide you with a single or shared bedroom.

**ADVANTAGES:**

You have the company and support of a family who will share their culture and integrate you into the wider community. Not only is this the cheapest option for accommodation while studying abroad, it is also the best opportunity to learn and become fluent in the language. Meals - mostly breakfast and dinners - are included in the cost, as is laundry and all the other benefits of homelife!

ON OR  
OFF-CAMPUS  
STUDENT  
ACCOMMODATION

\$\$

This option is very popular with young people seeking to have more independence while they are studying abroad. It is usually offered by the school through a weekly rental and you can opt for shared or single rooms.

**ADVANTAGES:**

The advantages of this type of living is that you share experiences with other students of various nationalities, and that the accommodation is located at or near the school. Single or shared accommodation? A single room in a residence or hostel is more expensive than a shared room. Try sharing a room with a roommate, and in doing so, you can share many of your living expenses. Keep in mind that having a roommate can also provide you with an English conversation partner.

Another advantage is the proximity of your on-campus residence to the school, and in the case of off-campus residences, transportation between the residence and school is often free.







**INDEPENDENT  
APARTMENT  
OR  
HOTEL LIVING  
\$\$\$**

Living by oneself in a single apartment is usually the most expensive student-housing option offered by schools. However, for those students who wish to live in an apartment but cannot afford it by themselves, sharing the cost with roommates is a good way to greatly reduce living expenses.

It is important to remember that with hotel stays, the rates are variable and usually rise in high season.

**ADVANTAGES:**

This type of accommodation affords you ultimate independence. It can make economic sense if your course extends for 6 months or more. If you decide to rent, your costs will be significantly less if you rent a 2 or 3 bed roomed apartment and share rent and living costs with other long-term students.

**LET'S REVIEW YOUR OPTIONS:**

**What Homestay offers:**

The least expensive accommodation

Daily interaction with American customs and language as spoken by native speakers

Better chances of meeting and striking up friendships with local people

The comfort of home and family life

**On-Campus or Off-Campus Residences:**

You are surrounded by fellow students

A medium range option cost-wise

You have a sense of independence

Disadvantage:

- You will probably have fellow nationals in your residences: it will be tempting to speak your language

**Off-Campus: Independent Living- Apartments, Long-Stay Hotels**

- Independence

Disadvantage:

- You may be a bit lonely and isolated and will need to make an effort to get out and about and interact (unless you are sharing accommodation)
- The most expensive option

TALK English Schools offers and arranges Homestay, On-Campus and/or Off-Campus options in each of their schools. Off-Campus options include hotels and residences that have special rate agreements with TALK. The Application Fee is \$15.

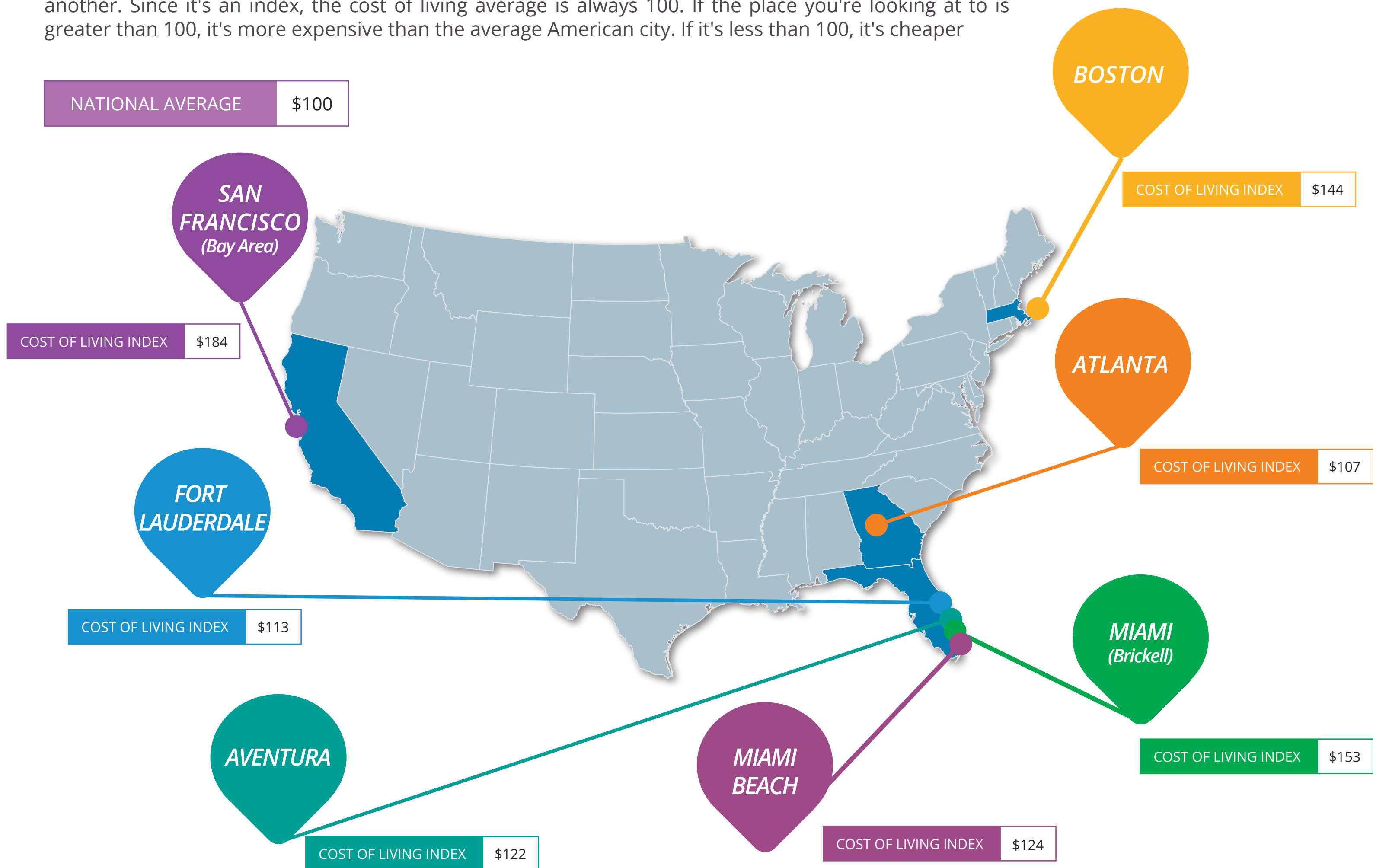
For apartments and hotels, an excellent online tool to find the best prices for hotels and short-term lease apartments is [Trivago](https://www.trivago.com)

[Click here](#) for information about TALK English Schools accommodations at each school.



# COST OF LIVING INDEX IN EACH TALK ENGLISH SCHOOL CITY/NEIGHBORHOOD

The cost-of-living index shows the percentage difference in the cost of living between one location and another. Since it's an index, the cost of living average is always 100. If the place you're looking at to is greater than 100, it's more expensive than the average American city. If it's less than 100, it's cheaper





# COST OF LIVING

## BOSTON

Average costs of transportation, utilities, meals, entertainment and other essentials for living in Boston

### LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES

 **\$15** TAXI  
(8kms/5mile trip)  
 **\$84.50** PUBLIC  
TRANSPORTATION  
(monthly bus/rail tkt)

 **\$437**  
TELEVISION (40")

 **\$113**  
DOCTOR'S VISIT (15")

 **\$136**  
UTILITY BILL  
(for 1)

 **\$57**  
INTERNET

 **\$21** HAIRCUT  
(for men)

 **\$65** HAIRCUT  
(for women)

### MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities

 **\$4.94**  
CAPPUCCINO

**\$51** DINNER FOR 2  
Casual restaurant

**\$107** DINNER FOR 2  
(good restaurant)

 **\$6**  
1 BEER

 **\$12** FAST FOOD  
(meal for 1)

**\$14** PUB/CAFÉ  
(lunch for 1)



**\$400** FRUGAL  
GROCERY  
BILL

### ENTERTAINMENT AND ACTIVITIES

 **\$26**  
MOVIES



**\$52**  
AVERAGE MLB TICKET  
(Boston Red Sox)

 **\$70**  
CITY SIGHTSEEING  
TOUR

**\$20/27**  
ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)

 **\$73**  
GYM MEMBERSHIP

**\$196** THEATER

 **\$15** MUSEUM OR THEME PARK  
(Gardner Museum)

\*The price examples reflect actual amounts in April of 2016 for the listed areas.

NB TALK is not responsible for this information. It was researched for the purpose of example and averages, and TALK cannot be held responsible legally in case costs vary.




# COST OF LIVING

# ATLANTA


Average costs of transportation, utilities, meals, entertainment and other essentials for living in Atlanta

### LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES




\$16

TAXI  
(8kms/5mile trip)




\$95

PUBLIC TRANSPORTATION  
(monthly bus/rail tkt)




\$357

TELEVISION (40")




\$44

INTERNET



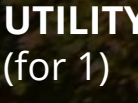
\$100

DOCTOR'S VISIT (15")




\$21

HAIRCUT  
(for men)



\$126

UTILITY BILL  
(for 1)




\$40

HAIRCUT  
(for women)


## MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities




\$4.43

CAPPUCCINO




\$8

FAST FOOD  
(meal for 1)




\$13

PUB/CAFÉ  
(lunch for 1)




\$39

DINNER FOR 2  
Casual restaurant




\$5.32

1 BEER



\$84

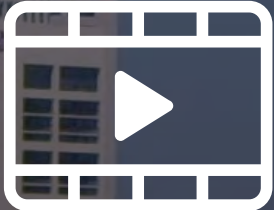
DINNER FOR 2  
(good restaurant)



\$350


FRUGAL GROCERY BILL

## ENTERTAINMENT AND ACTIVITIES




\$22

MOVIES




\$28

AVERAGE MLB TICKET  
(Atlanta Braves)




\$45

CITY SIGHTSEEING TOUR




\$20/27

ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)




\$41

GYM MEMBERSHIP



\$196

THEATER



\$19.50

MUSEUM OR THEME PARK  
(High Museum of Art)

\*The price examples reflect actual amounts in April of 2016 for the listed areas.  
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# COST OF LIVING

## AVENTURA

Average costs of transportation, utilities, meals, entertainment and other essentials for living in Aventura

### LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES

 **\$17** TAXI (8kms/5mile trip)  
 **\$112.50** PUBLIC TRANSPORTATION (monthly bus/rail tkt)

 **\$404**  
TELEVISION (40")

DOCTOR'S VISIT (15")  
 **\$141**

UTILITY BILL (for 1)  
**\$82**

**\$44**  
INTERNET 

 **\$19** HAIRCUT (for men)

 **\$50** HAIRCUT (for women)


### MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities

 **\$5.18**  
CAPPUCCINO

**\$51** DINNER FOR 2  
Casual restaurant

**\$98** DINNER FOR 2  
(good restaurant)

 **\$5.99**  
1 BEER


 **\$8** FAST FOOD (meal for 1)

**\$14** PUB/CAFÉ (lunch for 1)



**\$350** FRUGAL GROCERY BILL

### ENTERTAINMENT AND ACTIVITIES

 **\$26**  
MOVIES



**\$96**  
AVERAGE NBA TICKET (Miami Heat)

 **\$45**  
CITY SIGHTSEEING TOUR

**\$20/45**  
ZOO/ AQUARIUM ENTRANCE (general admission: adults)

 **\$41**  
GYM MEMBERSHIP

**\$159** THEATER



**\$5** MUSEUM OR THEME PARK (Museum of Contemporary Art)

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# COST OF LIVING

# MIAMI

Average costs of transportation, utilities, meals, entertainment and other essentials for living in Miami

## LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES



\$17

TAXI  
(8kms/5mile trip)



\$112.50

PUBLIC  
TRANSPORTATION  
(monthly bus/rail tkt)



\$404

TELEVISION (40")



\$141

DOCTOR'S VISIT (15")

UTILITY BILL  
(for 1)

\$82

\$44

INTERNET





\$19

HAIRCUT  
(for men)



\$50

HAIRCUT  
(for women)

## MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities



\$5.18

CAPPUCCINO



\$10

FAST FOOD  
(meal for 1)

\$51


DINNER FOR 2  
Casual restaurant

\$98

DINNER FOR 2  
(good restaurant)

\$14

PUB/CAFÉ  
(lunch for 1)



\$5.99

1 BEER



\$350

FRUGAL  
GROCERY  
BILL

## ENTERTAINMENT AND ACTIVITIES



\$24

MOVIES



\$96

AVERAGE NBA TICKET  
(Miami Heat)



\$45

CITY SIGHTSEEING  
TOUR

\$20/45

ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)




\$41

GYM MEMBERSHIP

\$159

THEATER



\$16

MUSEUM OR THEME PARK  
(Perez Art Museum)


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# COST OF LIVING MIAMI BEACH


Average costs of transportation, utilities, meals, entertainment and other essentials for living in Miami Beach

## LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES

 **\$17** TAXI  
(8kms/5mile trip)  
**\$112.50** PUBLIC  
TRANSPORTATION  
(monthly bus/rail tkt)


 **\$404**  
TELEVISION (40")


DOCTOR'S VISIT (15")

 **\$141**

UTILITY BILL  
(for 1)  
**\$82**

**\$44**   
INTERNET

 **\$19** HAIRCUT  
(for men)

 **\$50** HAIRCUT  
(for women)

## MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities

 **\$5.18**  
CAPPUCCINO

**\$51** DINNER FOR 2  
Casual restaurant

**\$98** DINNER FOR 2  
(good restaurant)

 **\$5.99**  
1 BEER

 **\$10** FAST FOOD  
(meal for 1)

**\$14** PUB/CAFÉ  
(lunch for 1)



**\$350** FRUGAL  
GROCERY  
BILL

## ENTERTAINMENT AND ACTIVITIES


 **\$24**  
MOVIES



**\$96**  
AVERAGE NBA TICKET  
(Miami Heat)

 **\$45**  
CITY SIGHTSEEING  
TOUR

**\$20/45**  
ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)

 **\$41**  
GYM MEMBERSHIP

**\$159** THEATER



**\$16** MUSEUM OR THEME PARK  
(Perez Art Museum)

\*The price examples reflect actual amounts in April of 2016 for the listed areas.

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# COST OF LIVING

## FORT LAUDERDALE

Average costs of transportation, utilities, meals, entertainment and other essentials for living in Fort Lauderdale

### LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES



**\$16** TAXI  
(8kms/5mile trip)

**\$70** PUBLIC TRANSPORTATION  
(monthly bus/rail tkt)



**\$593**  
TELEVISION (40")

**\$55**

INTERNET



DOCTOR'S VISIT (15")



**\$105**

UTILITY BILL  
(for 1)

**\$97**



**\$20** HAIRCUT  
(for men)



**\$50** HAIRCUT  
(for women)

### MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities



**\$4.24**  
CAPPUCCINO

**\$49**

DINNER FOR 2  
Casual restaurant

**\$62**

DINNER FOR 2  
(good restaurant)



**\$4.55**  
1 BEER



**\$7** FAST FOOD  
(meal for 1)

**\$14**

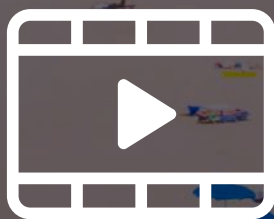
PUB/CAFÉ  
(lunch for 1)



**\$350**

FRUGAL  
GROCERY  
BILL

### ENTERTAINMENT AND ACTIVITIES



**\$25**  
MOVIES



**\$96**  
AVERAGE NBA TICKET  
(Miami Heat)



**\$55**  
CITY SIGHTSEEING  
TOUR

**\$20/45**

ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)



**\$33**

GYM MEMBERSHIP

**\$73**

THEATER



**\$15**

MUSEUM OR THEME PARK  
( Museum of Discovery and  
Science)

\*The price examples reflect actual amounts in April of 2016 for the listed areas.

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# COST OF LIVING

## SAN FRANCISCO

Average costs of transportation, utilities, meals, entertainment and other essentials for living in San Francisco

### LOCAL TRANSPORTATION, UTILITIES AND BASIC NECESSITIES



\$19

TAXI  
(8kms/5mile trip)



\$84.8


PUBLIC  
TRANSPORTATION  
(monthly bus/rail tkt)



\$443

TELEVISION (40")

DOCTOR'S VISIT (15")



\$115

UTILITY BILL  
(for 1)

\$81

\$63

INTERNET





\$30

HAIRCUT  
(for men)



\$71

HAIRCUT  
(for women)

### MEALS, RESTAURANTS AND GROCERIES

Here are some examples of costs of food, entertainment and utilities




\$4.85

CAPPUCCINO

\$52

DINNER FOR 2  
Casual restaurant



\$6

1 BEER

\$111

DINNER FOR 2  
(good restaurant)



\$8

FAST FOOD  
(meal for 1)

\$16

PUB/CAFÉ  
(lunch for 1)



\$400

FRUGAL  
GROCERY  
BILL

### ENTERTAINMENT AND ACTIVITIES



\$26

MOVIES



\$249

AVERAGE NFL TICKET  
(Giants)



\$67

CITY SIGHTSEEING  
TOUR

\$17/23

ZOO/ AQUARIUM ENTRANCE  
(general admission: adults)



\$100

GYM MEMBERSHIP

\$234

THEATER



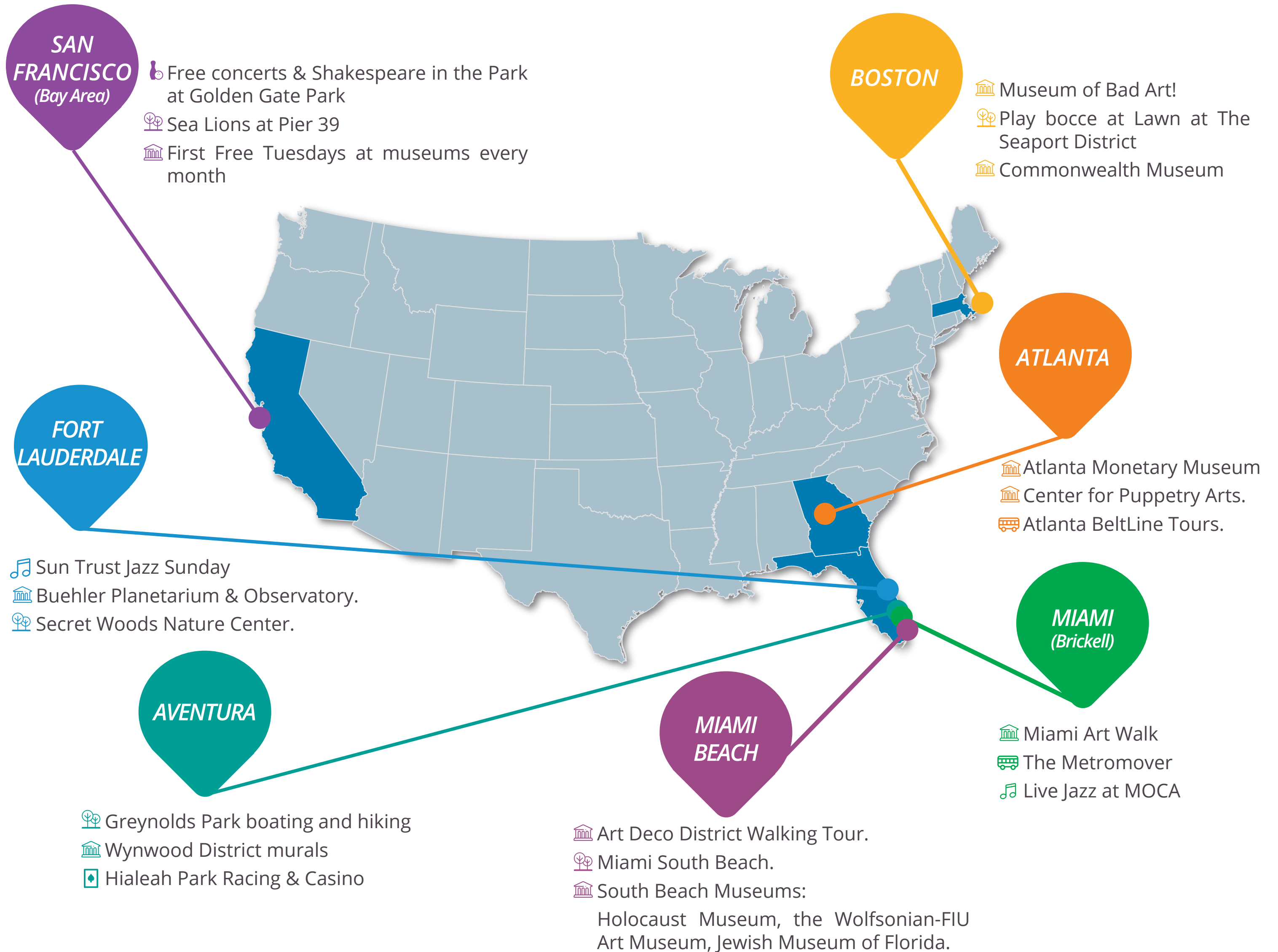
\$10

MUSEUM OR THEME PARK  
(De Young Museum)

\*The price examples reflect actual amounts in April of 2016 for the listed areas.  
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# THREE FREE EVENTS IN:





# CREATE A BUDGET AND A SAVINGS PLAN

Studying abroad will be one of the most exciting and rewarding experiences of your life. It is also likely to be a great life lesson that teaches you how to balance your budget, learn to prioritize expenses, and to pay attention to your spending patterns and habits.

We know how easy it is to blow through money when you travel, but with our template, you can sort costs into categories: tuition, food, souvenirs, activities, etc. By looking at each category, you can see where your money is really going. This will help you spend wisely and be able to afford those little little indulgences like travel, clothing, and gifts.

## STUDY ABROAD BUDGET TEMPLATE

ITEM	
Program	
Duration of Program - Weeks or Months	
Application fee/deposit	
Full program fee (not including deposit)	
Passport and visa fees	
Immunizations (if applicable)	
Airfare/international transportation	
Entry and exit taxes (if applicable)	
Special course fee(s) (if applicable)	
Meals (if not included in program fee)	
Entertainment (not included in program fee)	
Housing (if not included in program fee)	
Housing utilities (if applicable)	
Insurance – Travel and health (if not included in fees)	
Textbooks/photocopies/stationary supplies	
Cell phone usage fees	
Local transportation	
Vacation/personal travel expenses	
Other (i.e. emergency budget)	
<b>TOTAL EXPENSES ANTICIPATED</b>	

### Resource Amount Estimate

Family contribution	
Your job earnings	
Your savings	
Other resources	
<b>TOTAL RESOURCES EXPECTED</b>	



# OTHER TIPS TO HELP YOU SAVE

## AVOID EXCESSIVE AGENT FEES

Research online websites that offer English courses in the USA. Our e-Guide shows you how to research English schools, types of English courses, costs and other services such as accommodation. When you book directly with a school, you can save a lot. You do not pay expensive fees (up to \$5000) that placement agencies usually charge for this service. Another advantage to doing this yourself is that your research will help you understand your English learning options allow you to make the most informed choice.

## CHOOSE THE BEST TIME TO STUDY IN THE US

You may not have much control over the time you can take to study in the US. Your schedule may depend on school holidays, working holidays, etc. However, it is important to keep in mind that most destinations have a high and the low season. The high season is more expensive in terms of airfares, accommodation and much more. The tourists drive up costs in restaurants, for cab fares and attractions.

And, because the city is full of tourists, it may make it more difficult to adapt to a more traditional lifestyle of the local residents.

So do not wait for the last minute to plan when you are going – if you have a choice, choose to study in the low season in that destination. Some schools might even offer their courses at a lower price to encourage students to enroll then. Accommodation is cheaper, classes tend to be empty and the city more quiet.

## EXCHANGE RATE

Firstly, it's important to know to exchange rate of your currency to US\$ and to keep track of it as rates of exchange can vary daily, even seasonally.

To get the best rate when you transfer your currency into US\$, there are a few things you can do

- Compare the exchange rate offered at different banks, currency exchange kiosks, whether you use a debit or credit card at ATMs, wire transfers, or digital money providers such as Xoom. These vary widely and if you know the facts, you can stretch your currency
- Compare the fees that are charged for the service – some banks charge high international wire transfer fees, others, like Western Union, are more competitive. If you have an account with a bank, your money transfers fees are likely to be less.



## EMERGENCY BUDGET

For those unforeseen emergencies, such as a need for medical care, it's smart to keep at least \$500 on your credit card balance.

## BANK INFORMATION

If you are planning on staying for a long period of study, consider opening a local bank account. Inquire at banks in your host city about their requirement for opening a bank account. The advantage of having a local bank account is that there are no ATM transaction fees and you can pay local accounts – cell phone bills, for example – easily.

Many larger banks are multinational; you may have an account with a bank at home that also operates globally.

### **Manage Your Account**

Handle your money carefully as what may seem like a large amount upon arrival can quickly be absorbed in daily living.

### **Maintain Your Account**

Upon returning to your home country after completing your studies, you may wish to maintain your accounts and investments in a foreign bank. Many international alumni choose to maintain the accounts for a variety of reasons, including the tax benefits and the security and stability of financial institutions.

## TRAVELER'S CHECKS

Though this form of carrying money abroad is becoming obsolete, it still offers the advantage of being replaceable if lost or stolen. However, fewer merchants accept them and there are fees charged for buying traveler's checks. The more convenient way to go these days is with debit or credit cards.

## CURRENCY EXCHANGE KIOSKS

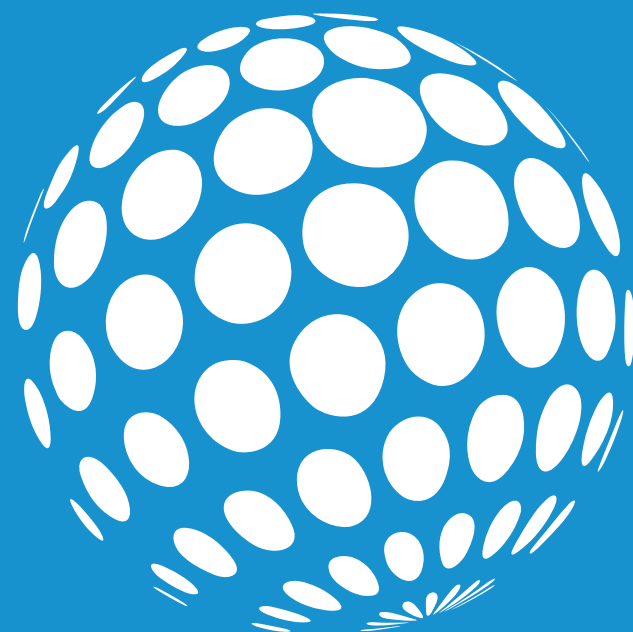
These flashy little Amex, Travelex, etc counters charge inflated transaction fees and the worst exchange rates. They are usually conveniently located at airports, tourist areas and hotels ... avoid them!

# CONCLUSION

Now that you have researched, calculated and compared everything to do with the financial aspects of studying English in the US, you can shift your focus to the next part of your study abroad journey. And that's what we cover in the final section of our e-Guide.

The reward for all your hard work planning and preparing is the prospect of going to the USA, exploring a new city, making new friends... It's the personal satisfaction of learning a language and the opportunity to create lifetime memories. The next stage of your life is a voyage of self-discovery.





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