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Congratulations on your acceptance!

Congratulations on your acceptance to study abroad through Michigan State University! You have taken an important step in adding an international dimension to your education! The staff of the Office of Study Abroad is available to assist you as you plan and prepare, when you're abroad, and when you return. Visit our Web site for a listing of staff and their respective responsibilities and contact information (studyabroad.msu.edu/contact/staff.html).

Your acceptance packet includes this handbook, a *Decision Form*, *Student Health/Emergency Treatment Authorization*, and *Statement of Responsibility* (see "Forms" at studyabroad.msu.edu/forms/index.html). By signing and returning the *Decision Form*, you will notify OSA that you either wish to participate in, withdraw from, or transfer from the program. If you are unable to return these forms within two weeks, please notify the Office of Study Abroad in writing.

If we have not received the completed and signed *Decision Form* within two weeks, we will assume you are no longer interested in participating and will withdraw you from the program. The \$100 application fee will remain on your account.

Accept your admission!

If you wish to accept admission and participate in the program please complete, sign and return the *Decision Form*, as well as the *Student Health/Emergency Treatment Authorization* and the *Statement of Responsibility*. This indicates you agree to the terms of the program and wish to secure your place. **These forms must be returned within two weeks of the date of the acceptance letter.**

Once you return the required forms indicating your acceptance of admission you will be billed a non-refundable and non-transferable \$200 deposit, if applicable. This deposit is posted and due on your student account and must be paid by the due date indicated on the e-bill. It will be applied to the program fee. If you do not pay the deposit by the due date, the deposit will accrue monthly late charges until it is paid in full. MSU students who are unable to pay the deposit by the due date are encouraged to apply for a short-term loan with the MSU Office of Financial Aid.

Make sure to keep a copy of your acceptance letter as it is recommended you carry it with you for reference when entering the country where you will be studying.

Your participation may be denied or your participation approval may be revoked if your conduct before departure raises doubts as to your suitability for program participation.

The Office of Study Abroad reserves the right to make changes to its programs, policies and procedures. OSA will strive to notify students in a timely manner of any significant changes that may affect their participation in the study abroad program.

Your registered addresses

MSU students should have one or more addresses registered with the Office of Registrar. The Office of Study Abroad (OSA) pulls this information from STUINFO and will send communication to you based on the addresses you have provided:

1. **Local:** The address at which you reside while MSU is in session. OSA will send communication to this address when MSU is in session during the fall and spring semesters, including spring break.
2. **Permanent:** The address at which you reside when MSU is not in session. Often this will be your parent's address. OSA will send communication to this address during winter break and the summer.

Please note that student account bills are not sent to either address. **Bills are sent electronically.** You will be notified via your MSU e-mail account when a bill is ready to be viewed online.

For **non-MSU students**, the address you indicated on your Lifelong Education application will be used for all postal communication from the Office of Study Abroad. Please note that you will not receive any bills in the regular mail. The electronic billing and payment system will automatically send an e-mail notification to your MSU e-mail account (provided by MSU when you applied) when a bill is ready to be viewed online. Therefore, you must regularly check your MSU e-mail account! All e-mail communication from OSA will be sent to the e-mail address on your application. Use help.msu.edu/newstudent to activate your MSU e-mail account.

Check with STUINFO to ensure your addresses are up-to-date. Do NOT contact the Office of Study Abroad to make any address changes. If you need to change your address, do so through the Registrar's Web site at www.reg.msu.edu.

All e-mail communication from the Office of Study Abroad will be sent to your MSU e-mail account (for MSU students) or the e-mail address on your Lifelong Education application (non-MSU students).

Academic expectations

Michigan State University expects study abroad participants to perform academically at standards commensurate with on-campus performance. This includes attending class, taking exams, reading required materials, completing homework, etc. You must follow the local (not MSU) academic calendar for these activities. If you are not maintaining good academic standing while abroad and fear that you may fail one or more courses, you can notify the on-site director or leader. Obtaining a GPA lower than 2.0 may result in no academic credit awarded and no financial aid awarded for the following semester.

Most instruction in short-term programs is done in English by MSU faculty who accompany the program. Some semester-long program courses are taught in English by local faculty, and those that have a foreign language requirement are taught in the local language.

If you intend to study abroad for an additional semester, it is your responsibility to contact your academic adviser to determine whether this is academically appropriate and what steps may need to be taken.

Credit load while abroad

All students participating in year-long and semester-long programs must enroll for a minimum of 12 credits per semester or the minimum number specified.

Students participating in short-term programs are required to enroll in the minimum number specified in the program information sheet or the program's Web page.

The only exceptions to this policy are for graduating seniors (those studying abroad during their FINAL semester) and graduate students who are participating in short-term programs that require a minimum enrollment of more than three (3) credits. These students must take at least one of the regularly-offered program courses. If this course offers variable credits, students must take the course for at least three (3) credits. However, students participating in programs requiring enrollment in 3 or fewer credits are NOT eligible for a reduced course load, and must enroll in *at least* the minimum number of credits for that program. Students participating in co-sponsored programs (see description below) are also NOT eligible for a reduced course load. Graduating seniors must provide verification from their academic adviser that they have applied for and should meet the necessary requirements to graduate the semester they are studying abroad.

MSU's standard policy states that a senior who has earned sufficient credits from MSU and met the minimum requirements through prior arrangement with the associate dean of the college and the registrar, cannot transfer more than 10 of the last 30 credits from an accredited four-year college or university. Exceptions to this rule may be made up to a total of 15 credits, but arrangements MUST be made with the associate dean of your major college before departure. The associate dean of your college must submit a written request to the Assistant Provost for Undergraduate Education, 208 Administration building, before an exception can be granted.

If you are doing directed study abroad (such as MSU independent study credits with the guidance of on-campus faculty member) or conduct dissertation research, you are welcome to do so for extra credits above the minimum number of credits for your program. University policy does not allow off campus sections of dissertation research, so these credits cannot be considered part of your program credits.

Your enrollment status will be checked by the Office of Study Abroad and if you are not enrolled in the minimum number of study abroad course credits, you may be dismissed from the program and/or billed and responsible for paying an additional program fee. Once this additional fee is posted to your account, you cannot be retroactively enrolled in any courses.

If you are doing directed study abroad (such as MSU independent study credits), contact OSA for clarification of policies and proper enrollment procedures.

Courses based on program type

There are two primary types of MSU study abroad programs. They are "Faculty-led" programs and "Co-sponsored" programs.

FACULTY-LED PROGRAMS

As the name implies, faculty-led programs have an accompanying MSU faculty leader who coordinates all academic and administrative arrangements on site.

On faculty-led programs, your academic performance is graded by the accompanying MSU faculty leader. We strongly suggest that you contact the faculty member in charge of the program and your academic adviser to ensure that the classes you intend to take abroad meet your graduation requirements. Offered courses are usually based on the number of students enrolled, and low enrollment numbers may result in the cancellation of courses. Excursions are an integral and academic part of many programs and should not be viewed as tourist outings. You cannot receive a refund for excursions you do not attend.

After you have returned the required forms and accepted admission into a program, you should drop on-campus course enrollment (if applicable) and replace those courses with study abroad courses. However, prior to receiving your acceptance letter, you should maintain your on-campus enrollment to avoid losing those courses or receiving a late enrollment fee.

You will enroll in your study abroad courses in the same manner you enroll in on-campus courses. All other course enrollment procedures are consistent with those on campus, including deadlines.

You must be enrolled in your summer courses by the appropriate deadline in order to receive your financial aid refund prior to the start of the program.

The following are unique elements to the faculty-led study abroad process:

- ◆ You will not be cleared to enroll in any study abroad courses until three weeks after you submit your completed Decision Form to the Office of Study Abroad. Once you submit your form, wait three weeks and then drop your on-campus course enrollment (if applicable) and replace those courses with study abroad courses.
- ◆ Due to the fact that these courses are only open to study abroad participants, you do not need to worry about being unable to enroll in a class. There is no maximum capacity for enrollment in study abroad courses.
- ◆ Please note that since there is no on-campus winter break session, enrollment and billing for winter break programs will follow the same schedule as spring semester. Your winter break tuition charge will be included with the spring semester tuition bill and be due according to spring semester billing schedule.

- ◆ All study abroad sections carry the section 750-779 and are clearly designated on the Schedule of Courses by the city, country and dates.
- ◆ Consult with your faculty leader of any courses being offered in addition to those listed on the information sheet and Web site.
- ◆ You should discuss with the program leader any courses that may have variable credits. If a course is offered for variable credits, you must select an exact number of credits. For example 1-4 indicates you can take the course for 1, 2, 3, or 4 credits. In the event that you are unable to complete enrollment, it is likely you need an override. **The Office of Study Abroad is not authorized to issue overrides.** Therefore, you should contact the department offering the course for assistance.
- ◆ Students are required to enroll in the minimum number of credits specified on the Web.

If you are unable to complete enrollment, it is likely that a) you have a hold on your account and should contact MSU Student Accounts, (517) 355-3343, to settle any outstanding bills; b) you need to wait to be "cleared" to enroll (approximately three weeks after you submit the three forms sent with your acceptance letter); or c) you need an override. The Office of Study Abroad is not authorized to issue overrides. Therefore, you should contact the department offering the course for assistance.

CO-SPONSORED PROGRAMS

Co-sponsored programs do not have accompanying MSU faculty leaders and involve direct enrollment in a host institution abroad or participation in a program offered by an MSU-approved provider. If you are unsure as to whether your program is co-sponsored, contact your OSA Program Coordinator (studyabroad.msu.edu/contact/staff.html). Your coordinator will provide you with information and steps to follow regarding your academic courses.

There are various advantages to directly enrolling in courses at a host institution. You will learn to navigate a new academic system and foreign society on your own, usually with the assistance of the Resident Director (RD). When you need help, you will turn to your host country peers and the RD for guidance, building social relationships in the process. Such experiences promote a deep understanding of the host culture, and the impact of such an experience can be long lasting. However, with these advantages come the challenges of learning to be on your own in a new academic system and possibly operating in a second language. The courses may be structured very differently from MSU courses: your courses may consist of only formal lectures and few exams. Alternatively, they may consist of tutorials or discussion groups with the expectation that you will complete all of the readings on your own before the final exam. Some students have been surprised that such courses may be more challenging than their MSU courses. Whatever the academic arrangements may be, remember that the courses offered abroad are not better or worse, but guaranteed to be different from MSU! After all, that is one of the reasons you chose to study abroad!

While abroad you will be registered for a fixed number of block credits and will be financially responsible for paying tuition for that minimum number of credits. If you enroll in fewer credits while abroad, you will not receive a tuition refund. On the other hand, if you take more credits abroad than the block credits you are enrolled in at MSU, you may be charged additional MSU tuition when the co-sponsored credits are posted to your MSU transcript. A minimum grade, or its equivalent, of 2.0 must be earned in each course in order for the credit to be transferred to MSU.

Credit earned for certain courses in MSU co-sponsored programs is awarded as regular MSU credit rather than as transfer course credit. This allows such credit to be listed on the MSU transcript using the course title from abroad, as well as grades earned, converted into the equivalent MSU grade. Grades earned in co-sponsored programs will become part of students' MSU GPA calculation.

If you will be doing directed study abroad (such as MSU independent study credits), you must register for the actual departmental course under which you will receive the credit. This registration must be for the semester for which you wish to apply the credits. You are required to pay regular MSU tuition for these credits.

Adjusting to a different educational system

When we find ourselves in a new setting – particularly in a new culture – we usually judge and compare everything against “home”. We tend to use our own cultural framework to make sense of our observations and experiences.

It is difficult to generalize about different educational systems around the world. Most undergraduate instruction will include lectures, seminars, laboratory sessions, papers and examinations, but that may be the end of the similarities. Although it may not be explicitly stated in the syllabus, attendance is important. Adjusting to a new system may be compared to the feeling you have in MSU courses prior to taking the first exam. You usually understand the discussion and lectures, but not until you take the first exam do you really understand what you are being asked to retain. You may feel this way throughout your semester abroad.

For instance, you may attend lectures, but a larger share of the classroom time may be spent in small tutorial and seminar groups. You may be asked to be an equal contributor to these discussions. Generally speaking, emphasis is put on reading widely and making use of what you have read in essays and during seminars. Your reading will not usually be based on a textbook or directed in the detailed way that is common at MSU. If you are told: “You may wish to have a look at these specific titles,” that implies strong advice that these books should be read! Don't rely on being told exactly what to do or when to do it.

In many cases, the professor may be expecting you to be reading on your own and ask you for original research and thought in the exam essays. You will be expected to provide your own motivation and to assume responsibility for your own education and learning, and not to simply wait to be taught the course material.

It is likely exams will be essay-type. Before you take your first exam, ask for clarification of the grading system. This will help alleviate any surprises when you receive your results! Grades issued for certain courses on co-sponsored programs will be translated into MSU numerical grades (3.0, 3.5, etc). This translation is based on MSU agreed-upon standards, which can be found at the MSU Co-Sponsored Study Abroad Programs Web site (www.reg.msu.edu/ROINFO/CSSAP/CSSAPmain.asp). You may appeal your initial grade through the usual process defined in *Spartan Life* (www.vps.msu.edu/SpLife/index.htm), however, because the grade is issued by an instructor abroad, the process can be lengthy and involved.

Program costs

In an attempt to make study abroad an integral part of your education at MSU, the University strives to keep the program fee as low as possible. However, many factors influence the cost of a program.

The most important of those are:

- ◆ Program length and timing
- ◆ Faculty staffing (MSU faculty or host-country faculty)
- ◆ Location of the program
- ◆ Type and inclusion of housing and meals
- ◆ Number of field trips and activities
- ◆ Number of credits and student status
- ◆ International and on-site transportation

All students incur the cost of passports and photographs, and where applicable, visas and immunizations. New U.S. passports cost \$100 and passport photographs cost between \$9 and \$15. A visa is an entry/residency permit for a foreign country granted by the authorities of the countries where students will study or travel. The cost and requirements for obtaining visas vary—this information can be obtained from the embassy or consular offices for the respective countries. Some countries require transit visas just for traveling through that country. Students are also responsible for obtaining required and recommended immunizations. Immunizations to some destinations can cost several hundred dollars. In some cases, a visa will not be issued until proof of immunization has been submitted.

Preliminary cost estimates are prepared on the basis of the best available information. These estimates are used by the Office of Financial Aid in establishing financial aid allocations to eligible students. The estimates can be used by non-aided students as guidelines for planning personal budgets. **Upon request, the Office of Study Abroad staff will print estimated cost sheets.** These estimates should be considered as fully adequate to cover all normal expenses and not as bare minimums. The Office of Study Abroad Resource Room has student evaluations with cost estimates by past participants. In some categories, students can reduce costs by as much as 10-15% if they shop carefully or simply learn to do without. When evaluating the cost of a study abroad program, students should be encouraged to look at the total cost to them (program fee plus expenditures not included in the fee). You may wish to use the *Study Abroad Cost Worksheet* (studyabroad.msu.edu/forms/index.html) to assist you in your financial planning.

Program costs can be confusing since they vary dramatically. Program fees are costs paid to MSU; they are not uniform and do not cover the same expenses for all programs. For faculty-led programs, the program fee *typically* includes the application fee; deposit; pre-departure orientation; room and varying numbers of meals; program organized transportation; field trips and social activities; and accident and sickness insurance. Co-sponsored programs in which you directly enroll in classes at a host university *typically* have a program fee that only includes insurance. This is because most of the costs are paid to the host institution. Carefully check the program information sheet and program's Web page for what is included in your program fee. If that is still unclear, contact the Office of Study Abroad to provide you with a full explanation.

The program fee typically does not include MSU tuition and fees. The program fee also does not typically include domestic/international transportation, books and other educational materials and supplies, passports and photographs, visas, immunizations, ISIC

or other student cards, spending money, independent on-site travel, transportation passes, or incidental expenses.

The total cost of a study abroad program can be dramatically affected by the individual student's budgetary habits and the fluctuations of currency exchange rates against the dollar. Students have different life styles as well as different personal resources and must adapt their standards of living abroad accordingly. Therefore, the bottom line of each student's actual expenditures abroad may be different, but all students should approach the prospect of living abroad with maturity and a sense of financial responsibility.

Fees and payments

The costs associated with your study abroad program are described in the program information sheet and on the program's Web page. **It will be helpful to plan for these expenses:**

1. **\$100 application fee** (non-refundable after you accept admission into a program, and applicable to the study abroad program fee)
2. **Non-refundable \$200 deposit** billed after you accept admission into a program (applicable to the study abroad program fee)
3. Remaining balance of **study abroad program fee** (housing, meals, field trips, etc.)
4. **Tuition and fees** (for the number of credits in which you enroll)
5. **Airfare** (billed by travel agent)
6. **Expenses not covered in the program fee** such as spending money, remaining meals, etc. (contact OSA for these estimations)

For most programs, MSU tuition will be charged to cover the academic expenses associated with the program. MSU students will pay MSU tuition at the same rate as if they took the classes on campus. Non-MSU students will be classified as Lifelong Education students and will pay the Lifelong Education rate according to whether they are Michigan residents or not. You can calculate your tuition charges using the MSU Student Accounts "Tuition, Fees, and Housing Calculator" (www.ctlr.msu.edu/COSTudentAccounts/TuitionCalculator.aspx).

MSU students who are unable to pay the deposit by the due date may apply for a short-term loan with the MSU Office of Financial Aid. Non-MSU students are not eligible for this service. If you are an MSU student, you should plan carefully since you can receive only one short-term loan. If you use it to pay your deposit you cannot receive a short-term loan to pay your airfare.

Approximately two months before your program departure date, you will receive an e-mail to your MSU e-mail address notifying you that your bill is ready to be viewed online. In most cases, this will be the bill for the tuition and fees and the study abroad program fee. If you are receiving financial aid through MSU, these bills will include appropriate deductions. The program fee **MUST** be paid in full prior to departure. Some MSU students may be eligible for the "MSU Deferment Plan;" if this is your case, please note that the program fee for all programs and tuition for first summer session courses cannot be deferred. If you are participating in a winter break or freshman seminar program, your program fee bill will be sent one month before departure, but your tuition charge will follow the spring or fall semester tuition billing schedule (www.ctlr.msu.edu/COSTudentAccounts).

Notification will be sent to your MSU e-mail account. Make sure you **regularly check your MSU e-mail account** to learn when your bill is ready to be viewed online (labeled as "MSU eBill Notification").

If you do not pay your tuition and course fees bill by the due date, you may be dis-enrolled from your courses. You will receive notification that your schedule has been cancelled. This means you have been dis-enrolled from your courses, **but not the study abroad program**. If you still intend to participate, contact OSA immediately! If you intend to withdraw but have not submitted your withdrawal in writing, you will remain financially responsible for the program fee until a written withdrawal is received by the Office of Study Abroad.

Financial aid

If you are an MSU student and you receive financial aid, you must indicate on your application that you plan to use financial aid to pay for your study abroad experience. The Office of Study Abroad will forward an estimated cost sheet to the MSU Office of Financial Aid for processing. This form will include all anticipated costs associated with the program, including airfare. Non-MSU students should request financial aid from their home institution. If your university is unable to award you financial aid, you may be able to apply for loans through MSU. In this case, contact the MSU Office of Study Abroad, and you will be provided with instructions on how to proceed.

If you are currently receiving aid, make sure your Free Application for Federal Student Aid (FAFSA) is up-to-date for the period when you wish to study abroad.

If you are not currently receiving financial aid, you may apply for aid, including Stafford Subsidized/ Unsubsidized Loans, by completing the FAFSA for the same academic period when you plan to study abroad, and mailing it to the federal processing center. The FAFSA is available after January 1 for the academic year beginning the following fall. As soon as possible after January 1 complete the FAFSA and return it to the federal processor. Applications are available at the FAFSA Web site (www.fafsa.ed.gov) or from the Office of Financial Aid, 252 Student Services Building.

If you plan to participate in a summer program, the previous academic year FAFSA will apply. Contact the Office of Financial Aid by March 1 in order to be considered for funds available during the following summer semester. Financial aid for summer session is not automatically included in a regular financial aid package.

The Office of Financial Aid will notify you directly of your award. You may be eligible to collect your maximum *annual* award for your study abroad semester with the understanding that no funds will be available for the semester following your study abroad experience. **If you find that your award does not adequately cover the cost of participation, you may wish to consider Alternative Student Loans** (www.finaid.msu.edu/altloans.asp). Such loans tend to have higher interest rates but allow you to borrow up to the amount of your educational costs minus any financial aid resources.

For scholarships and grants you must maintain the enrollment level required for each aid program listed on your award letter. Credit level required for Stafford Subsidized/Unsubsidized Loan eligibility for all semesters is at least half-time. For undergraduates half-time is 6-8 credits; $\frac{3}{4}$ -time is 9-11 credits; and full-time is 12 or more credits. The Office of Study Abroad will report to the Office of Financial Aid the number of credits you indicated on your application. If you change this number of credits so that it changes your status (half-time, $\frac{3}{4}$ -time or full-time) it is your responsibility to report this change to the Office of Financial Aid. Some loans require full-time enrollment, and in some cases part-time enrollment reduces eligibility. If you are a non-degree student or intend to enroll for less than half-time, check Citiassist Loans (www.studentloan.citibank.com/slcsite/)

for funding support. Check the Office of Financial Aid Web site (www.finaid.msu.edu/) for award details.

Once financial aid funds are available for disbursement, they will automatically be first applied to your tuition & fees charge, with the remaining funds applied to your program fee. If there is NOT enough money to cover both charges, you are responsible for paying the difference. If there is MORE than enough money, the remainder will be issued to you.

The cost of your airfare will be reported to the Office of Financial Aid so it can be included in your financial aid package, but you will most likely need to cover your airline bill from the travel agency/airlines before your financial aid funds are released. You will also be required to pay the \$200 deposit before your financial aid is disbursed. **Therefore, you will need to make arrangements to pay these bills in advance.** For instance, if you are studying abroad in the summer, your summer aid cannot be used to cover the \$100 application fee and \$200 deposit since these charges will be posted to your account during the spring. You may wish to use your spring financial aid to cover these costs. MSU students who foresee problems covering these payments should contact the MSU Office of Financial Aid, (517) 353-5940, for short-term loan options. Please plan accordingly since you are allowed to take out only one short-term loan.

Award disbursements cannot be made until ten days before the beginning of on-campus classes for the semester you plan to be abroad. If you would like this **early disbursement**, you will need to make these arrangements by contacting Student Accounts, 142 Administration Building, and (517) 355-3343. If you would like to have your loan check direct deposited into your bank account, you should complete, sign and return the Student Refund Direct Deposit form (www.cflr.msu.edu/studrec/direct_deposit.htm). If you do not wish to use this service or have an outside source of funding, you may wish to arrange for a Power of Attorney to handle your funds (see www.lawdepot.com).

If you are a Michigan Education Trust (MET) recipient, contact your OSA Program Coordinator to discuss use of these funds.

The International Education Finance Corporation is an organization that helps students with loans for study abroad programs. They may be helpful for students who don't qualify for financial aid at their institution. They can be contacted at International Education Finance Corporation (www.iefc.com), 222 Forbes Road, Suite 406, Braintree, MA 02184, (781) 843-5334, or toll free (888) 296-4332.

Scholarships

MSU students may apply for scholarships offered through the Office of Study Abroad. Non-MSU students are not eligible for MSU scholarships, but should check with their home university to find out about scholarship options there.

MSU students applying to any credit-bearing study abroad program are eligible for OSA Scholarships. Some scholarships are based exclusively on academic performance; others are based on a combination of academic performance and financial need. Requirements are listed in the scholarship application. The deadlines to apply for these scholarships are **January 15th** for spring break programs, **March 1st** for summer, academic year and fall semester programs, and **October 15th** for winter break and spring semester programs.

A generous endowment from the MSU Federal Credit Union, as well as additional resources provided through the Forest Akers Endowment, MSU Alumni Association, the Australia-Pacific Council, Eleanor and Charles Greenleaf Sr., Brigitte and Thomas Huff, the Georges Jules Joyaux Memorial Fund, the Kellogg Foundation, Charles and Marjorie Gliozzo, and contributors to the Overseas Study Endowment provide funding for these OSA scholarships.

Scholarship applications are available online (studyabroad.msu.edu/scholarships/scholarapp.pdf). You can also find information about more MSU scholarship opportunities through individual colleges and external scholarship possibilities (including funding for Multicultural students) at the Office of Study Abroad scholarships Web page (studyabroad.msu.edu/scholarships/index.html).

Handling your finances abroad

Settle on the amount of money you will need while abroad. Make both weekly and daily budgets and stick to them. Learn the value of the local currency and look for special student rates and discounts. Friends with foreign experience, students who have participated in your particular study abroad program, and evaluations in the OSA Resource Room are excellent sources for advice on spending and saving money while abroad. For conversion tables, consult the foreign exchange listings in a financial newspaper such as the Wall Street Journal (www.wjs.com) or at the Oanda Web site (www.oanda.com/converter/classic).

The safest way to protect your finances abroad is to diversify them by using an ATM card, debit card, traveler's checks, and credit cards. Should one form be lost or stolen you will have access to your funds through another form.

Most students access home funds through **automated teller machines (ATMs)** on the PLUS or CIRRUS network. Since many ATMs abroad will only access a checking account, **do not leave your funds in a savings account before departure**. Otherwise, ATMs are used the same way they are here: your home checking account is debited for your withdrawal and you draw out local currency. You are charged a service charge and the current exchange rate. Although this way of accessing money is convenient, you are warned not to use it as your only form of getting cash. Be sure to check with your bank at home, to ensure that your PIN is valid abroad and to clarify what sorts of charges will be applied. Likewise, check with your bank if you intend to use a check card to access your bank account. Your bank may wish to note when you will be abroad so your access is not blocked due to suspected fraud. Your bank may be willing to waive your ATM fees since you are not able to use their machines—it never hurts to ask.

Credit cards such as Visa, MasterCard and American Express are honored abroad, though not always as widely as in the United States. Credit cards make foreign currency transactions easy and are invaluable in a financial emergency. Take a credit card along, but use it wisely; plastic can be dangerous because it is easy to overspend, service fees and interest charges can be costly, and the loss or theft of a card can inconvenience you, especially while traveling. Seek advice from the issuing company as to the card's applicability abroad and the billing rate for converting the amount of purchases abroad into dollars. Make sure to learn your PIN before departure. Contact your credit card company to find your credit limit and number to call in case your card is lost or stolen. Also let your credit card companies know the dates and locations of your travel. When cards normally used in the U.S. suddenly begin being used abroad, some credit card companies will cancel the card to avoid possible fraud and other security issues.

If any of your cards are lost or stolen, you will need to contact your bank and clarify whether it is an ATM, debit, credit, and/or check card. The bank will need the number and possibly, the PIN. It is useful to make a photocopy of both sides of each of your credit and ATM cards so that you have the account numbers and phone numbers to call in case they are lost or stolen.

Traveler's checks (TC) are inconvenient and not used as a major source of funds. However, you may wish to carry some reserve funds as traveler's checks. Most students only use TCs if they have lost their ATM card or cannot access funds through an ATM. TCs must be cashed at banks or a "bureau de change" and may take time to get cashed.

Traveler's checks in U.S. dollars can be used in case of an emergency abroad; and if you don't need them, you can use them as cash when you return. Leave a copy of the serial numbers of your traveler's checks at home; take another list with you separate from the checks themselves. As you cash in the checks, keep a tally of which ones remain unredeemed.

Although it is uncommon, students who stay abroad for a semester or longer may open a bank account abroad. You can discuss this option with your U.S. bank, with a foreign bank upon arrival, or consider an international service such as HTH Worldwide Bank (www.HTHWorldwideBank.com).

The best way to assure yourself of having adequate funds is to take more than the proposed budget.

If your money runs out and you have a credit card, you may be able to access funds:

- ◆ If you are a Visa cardholder, you can obtain a cash advance directly from an ATM or bank. The daily amount available varies with the exchange rate, but averages \$150.
- ◆ An American Express office can, on presentation of your American Express card, accept a personal check and issue you up to \$1,000 every 21 days for a 1% commission. This amount varies with each office. If you don't have a personal check, American Express can provide a counter check.
- ◆ A MasterCard may be used to draw either cash or MasterCard traveler's checks.

If you do not have an ATM card or credit cards to access funds, you have several alternatives, all based on the assumption that someone at home can send you money.

Funds can be transferred or wired from home, but this process is very costly and complicated. Money can also be shuttled from a bank in the U.S. to its branch in a foreign city, if it has one. Banks, however, are notorious for keeping bankers' hours. One after-hours option is Moneygram, (800) 542-3590, www.moneygram.com, a for-profit money transfer service with 23,000 agents in 103 countries; the service charges \$40 to send \$500 anywhere (more for larger amounts). Another option is to send money via Western Union (www.westernunion.com), which has agents throughout the world. Service fees vary depending on the amount of money you transfer. Finally, you can consider using the local AMEX Office; you can receive funds in about a day, but high fees may apply.

If all else fails, turn to the Bureau of Consular Affairs. After an investigation determines that an American is genuinely stranded, a consular official will seek one of your friends or relatives to help. If no one can be found, an official may advance money, but a "limitation" will be put on your passport, signifying that it is to expire when you reach home and cannot be renewed until the loan is repaid.

Avoid the expense and hassle by bringing the necessary funds, carrying your funds in a variety of forms, and sticking to a budget. If you will be absent during tax season and wish to file a tax return, you should make arrangements by issuing a Power of Attorney (www.lawdepot.com) for a person you trust before your departure. Alternatively, you can file for an extension with the IRS on their Web site (www.irs.gov).

PRE-DEPARTURE PLANNING

Your initiative is vital to a successful study abroad program – how involved you become in planning and preparing for your time abroad will directly influence how much you achieve the personal and academic goals you have set for yourself.

There are many ways to prepare for your journey.

- Visit Web sites and read books about the history, geography and customs of the countries you are visiting; study maps; read newspapers with good international news coverage; and watch videos of the places you'll visit.
- Check out Web sites to access daily issues of foreign newspapers and for helpful information and advice.
- Visit the Office of Study Abroad Resource Room where you'll find program evaluations written by previous participants.
- Brigham Young University publishes an excellent series called *CultureGrams* (online.culturegrams.com/), which are summary sheets on such topics as the people, customs and courtesies, and lifestyles of countries around the world.
- The Department of State publishes *Background Notes* (www.state.gov/r/pa/ei/bgn/) on 170 countries worldwide. These are brief, factual pamphlets with information on each country's people, history, geography, economy, government, and current political situation.
- MSU's Global Access Web site (msuglobalaccess.net) is a portal to a wealth of information about most countries in the world.
- Talking with returned study abroad students or international students from the countries you'll visit can provide invaluable insights.
- Check out the international travel sections of bookstores and purchase one or two good student guides such as *Let's Go*, *Lonely Planet*, *Berkeley Guides*, or *Rough Guides*.
- Finally, if you don't speak the language, learn some key words and phrases, and purchase a small phrase book to carry with you when you are out and about. Everyone likes to hear even simple words or phrases in their native tongue.

Passports

In recent years there has been an unprecedented demand for passports; therefore, **you should apply for a passport immediately**. You should plan on at least six weeks for standard processing.

U.S. and non-U.S. citizens need a passport both to enter other countries (including Canada and Mexico) and return to the United States. If you already have a passport, make sure it is valid until at least six months after your return date. New U.S. passports take 6 to 8 weeks for processing, depending on the time of the year, and are good for ten years. Apply early to avoid complications caused by misplaced original birth certificates and similar problems.

Passport forms are available at many Federal and state courts, probate courts, some county/municipal offices and some post offices. They can also be downloaded at the U.S. State Department Web site (travel.state.gov/passport/forms/forms_847.html). This site will also link you to the procedure and form for renewing your passport. This can take the same length of time as issuing a new passport.

For complete information about passport services visit the U.S. State Department Web site (travel.state.gov/passport/index.html).

For first-time applicants, age 16 and older, a ten-year passport is \$100.00 and includes a passport fee (\$75), and execution fee (\$25).

With your completed application you must also have the following:

1. Proof of U.S. citizenship (i.e. certified copy of your birth certificate)
2. Proof of identity (i.e. a valid driver's license)
3. Two (2) identical photographs (2" x 2" with white background)
4. \$100.00 fee
5. A social security number

You must submit your application to a post office. Do NOT send your application by mail. Two local post office branches that accept passport applications are:

East Lansing Post Office
1140 Abbott Road
(517) 351-3205

Lansing Main Post Office
4800 Collins Road
(517) 337-8715

Passport photos can be obtained by consulting the yellow pages of your phone directory or from the following locations:

CVS Pharmacy
240 M.A.C.
(517) 336-8316

FedEx Kinko's
626 Michigan Ave.
(517) 332-5855

University Relations*
405 Olds Hall
(517) 355-7505

**You may want to check the upcoming Study Abroad Fair at the MSU Union as University Relations normally participates and takes photos for a fee during the fair.*

If you need a passport in a hurry, consult your travel agent. You can get your passport quickly through expedited service at the Chicago Passport Agency. The Chicago Passport Agency only serves customers who are traveling, or submitting their passports for foreign visas, within 14 days. To apply at the Agency, you must schedule an appointment by calling toll-free at (877) 487-2778, 24 hours/day. In addition to the regular application fees, expedited service costs \$60 per application plus overnight delivery costs. Normally, you will receive your passport within two to three weeks through the expedited service. The office address for the Agency is as follows:

Chicago Passport Office
Kluczynski Federal Office Building – 18th Floor
230 S. Dearborn St.
Chicago, Illinois 60604-1564
(877) 487-2778

If you need more detailed information, review the back of your passport application. If you still have questions or need to renew your current passport, please contact a post office.

Once you have your passport, be sure to **sign it** and fill in the emergency information page. Take extra photos with you abroad in case you lose your passport and need to have it replaced quickly.

Visas

A visa is an entry/residency permit and official permission granted by the authorities of the countries where you will study or travel, which allow you to enter and remain in that country. The visa itself is frequently a stamp in your passport, not a separate document. **You will need a passport before applying for a visa and the passport plus visa process may take three to four months, so start early.** If you are a U.S. citizen (carrying a U.S. passport) a visa is not required by *most* Western European countries if you are spending

fewer than three months in the country visited. However, the regulations change regularly, so check with the Office of Study Abroad or the embassy/consulate of your host country.

The cost and requirements for obtaining visas vary. It is your responsibility to determine visa requirements for all countries you plan to visit while abroad; this includes countries that you plan to visit before or after your study abroad program. You can do so by consulting with a travel agent, calling the consular offices of those countries, or checking the U.S. State Department Document Requirements Web site (travel.state.gov/travel/documents.html) or the Travel Document Systems Web site (www.traveldocs.com/).

You may be denied entry into, or be deported from, a country for which you have not obtained a required visa. The Office of Study Abroad and Michigan State University are not responsible for obtaining visas nor are they in any way responsible for visa or entry denial. For some countries, certain medical requirements must be met before a visa will be issued. Many countries will not issue visas to persons with any type of police record!

Note: If you are not a U.S. citizen, consult the embassy or consulate of the countries you will visit to learn their document requirements. You should check the U.S. State Department Web sites for Foreign Consulate Offices listings (www.state.gov/www/travel/consular_offices/fco_index.html) and for the listings of Embassies and Consulates (www.embassyworld.com).

The procedures that you will follow may be different from those for U.S. citizens. It is important to initiate this process as soon as possible in order to assemble documents and allow time for lengthy procedures. International MSU students must visit the Office of International Students and Scholars to obtain a signature on visa documents to permit re-entry to the United States.

International Student Identity Card

Your regular student ID may not be honored in some countries. The International Student Identity Card (ISIC) gives students a single, uniform document recognized worldwide as proof of student status. ISIC cards are \$22.00 and available for purchase from many travel agencies to any student in a degree-seeking program during the current academic school year. When you purchase an ISIC, bring a clear photo of your face (the size of your driver's license photo) and proof of your current student enrollment (such as a printout of your class schedule).

Card benefits vary widely from country to country, but may include student discounts on airfare, transportation, and accommodations, and reduced admission to museums, theaters, cultural events, and other attractions. If you purchase an ISIC you will be given an ISIC Handbook that lists exactly which nations recognize the card, types of discounts, and the addresses and phone numbers of student travel offices around the world. Besides the student discounts, the ISIC provides free travel insurance (good for before and after your program dates), an emergency help line, and a communications system (phone card). If you should need to use the insurance benefits, you will need to have a copy of your card and proof of purchase for any claim.

Please note that OSA has received varying reports on the usefulness of the ISIC. In some cases, the card was not honored as expected. The phonecard can only be used at public phones. Usually the greatest benefit to having the card is getting the reduced airfare.

Flight arrangements

Many students find it desirable to travel with other students from their study abroad program, especially if going abroad for the first time. For some programs, the Office of

Study Abroad works with local travel agencies to obtain competitive airfares for students. However, please keep in mind that the MSU Office of Study Abroad does not serve as a travel agency. All arrangements need to be made with an actual travel agency. If you are participating in a program with an optional group flight, you may receive flight information from such an agent. **PLEASE NOTE THAT THIS INFORMATION MAY BE SENT TO YOU BEFORE YOU ARE FORMALLY ACCEPTED INTO THE PROGRAM. IT IS FOR PLANNING PURPOSES ONLY AND DOES NOT IMPLY YOUR ACCEPTANCE.**

The travel agent will assist with travel questions, and make the arrangements that best meet your personal needs. You may reserve a flight with the travel agency or make independent arrangements if you wish. However, you should wait until you receive an official letter of acceptance before making your final booking and payment.

Suggested inexpensive airfares can be made through sites such as:

- ◆ Student Universe (www.studentuniverse.com)
- ◆ STA Travel (www.statravel.com)
- ◆ Travel.Org: The Directory for Travel (www.travel.org/airlines.html)
- ◆ Travelocity (travelocity.com)
- ◆ Expedia (expedia.com)
- ◆ Orbitz (www.orbitz.com)
- ◆ Hotwire (hotwire.com)
- ◆ Cheap Tickets (www.cheaptickets.com)

East Lansing also has a branch of STA Travel, which specializes in student discount airfare. They are located at 207 E Grand River Ave, East Lansing, MI 48823. You can also call them at (517) 432-7722.

You are expected to be at the study abroad location the day the program begins and remain for the duration of the program. If you arrive early, you need to make your own housing arrangements. If you are not on the group flight (if available) as planned, or you do not check-in on the first official day of the program, this will be considered an emergency and the emergency contact listed on your application will be contacted.

As you begin your arrangements, you may consider having a friend or family member accompany or visit you while abroad. Contact your OSA Program Coordinator (studyabroad.msu.edu/contact/staff.html) to discuss possible resources. Although the OSA staff can make recommendations, the University can not provide administrative support (transportation, housing, childcare, etc.) or assume responsibility for non-participants. Accompanying non-participants are not part of the program and therefore cannot attend classes, field trips, or any other activities formally associated with the program. If such individuals become disruptive to the program, it may be grounds for your dismissal.

Leave your detailed flight itinerary with your family and if you promised to call them upon arrival, don't forget!

Whether you are leaving to go abroad or to return home, you must confirm your flight well in advance of the scheduled departure. Arrive at the airport at least two-and-half hours before departure. If you should experience difficulty with your flight, you should contact the travel agent and/or airlines. If it is a travel emergency, inform OSA and we will work with the appropriate travel agent to try to resolve your problem.

It is helpful to fly to your program destination with at least one other program participant, assuming there is no group flight for your program. In all cases, be prepared for flight changes and delays by writing down the cell phone numbers of your program leader and other travelers to facilitate communication, having cash on hand in US dollars and the currency of your host country for meals and incidentals, and most of all by being flexible.

Flight and travel insurance

Flight and travel insurance are not included as part of the program fee. Flight insurance may be purchased at most international airports. Flight insurance covers you only when you are on the airplane and will not remove the need for more inclusive coverage. Should you wish to secure travel insurance for your luggage and other personal effects or cancellation coverage, an insurance agent or travel agent can provide you with information about such policies.

Travel permission for minors

Students who will be minors at the time of their program's departure should note that airlines and/or immigration officials might require minors traveling without their parent(s) or legal guardian(s) to carry a letter giving them permission to travel abroad. Affected students should inquire about the need for such a letter with the airline issuing their ticket, as well as with the Embassy or Consular Office of their country or countries of destination. We strongly recommend that any student under the age of 18 at the time of travel carry such a letter.

A sample of such a letter can be found at Office of Study Abroad Forms and Documents Web site (studyabroad.msu.edu/forms/index.html).

Checklist

For a guide to planning and preparing, link to the Office of Study Abroad Student Checklist (studyabroad.msu.edu/forms/studentchecklist.html).

LOGISTICS

Orientation

Mandatory general orientation sessions take place twice a year: once in the fall for winter break, spring break, and spring semester participants and once in the spring for summer, fall and academic year participants. Your program leader may schedule one or more additional on-campus orientation meetings during the semester prior to your departure. You will be notified by e-mail once these meetings are scheduled. Informational orientation packets will be provided and a wide range of topics pertinent to your program will be discussed.

Attendance for MSU students is required and your questions are expected and welcomed. Non-MSU students who are unable to attend orientation meetings will receive the pertinent materials by U.S. mail.

Program housing

Housing arrangements are made for all programs but only for program dates. If you intend to arrive earlier or stay later than the program dates, you must make your own housing arrangements and be prepared to pay on your own for these additional nights. Office of Study Abroad staff, your faculty leader, or host family cannot make special arrangements regarding your early arrival or late departure.

You are expected to stay in the housing for the full length of the program and must vacate the accommodations on the morning of the last official day of the program. If circumstances require that you leave early, you must first obtain permission by notifying, in writing, the faculty leader, OSA, and on-site personnel; no refund will be given for early departures.

You may stay in a home with a host family, a university residence hall, apartments, or a modestly priced hotel. In keeping with MSU policy, arranged housing will not allow unmarried members of the opposite sex to sleep in the same unit. Generally, but not in all programs, housing includes all necessities such as sheets and pillows, and you will normally have access to public laundry facilities. In some locations, students have the option of arranging their own housing. In others, participation in program arranged housing is mandatory. If you choose to arrange your own housing at a site where this is allowed, you must notify the Office of Study Abroad of your intent when you apply and provide the staff with your address and phone number abroad as soon as possible.

If you are dissatisfied with your housing, notify the faculty leader or on-site MSU personnel. You must consult with and/or inform your program leader, OSA and/or local staff before making any changes in housing arrangements. Every attempt will be made to correct the situation. Reassignment of housing, if necessary, will be provided only once during the program. No housing refunds will be provided for additional moves. Furthermore, since housing payments are commonly done on a monthly basis, any moves made in the middle of the month will result in a forfeit of that month's rent. Payment to the new housing provider must follow the program's established program procedure. You are not permitted to move to another home without permission, even if it is permissible by the new homestay family. Additionally, in the case of homestays, gifts given to the original host family cannot be reclaimed.

In the event of serious infractions of housing regulations, MSU personnel, in consultation with the MSU Office of Study Abroad and local University faculty members or staff, will warn students in writing about possible expulsion from the housing facility or other

consequences. Repeated offenses or severe infractions of the housing rules and regulations as established by the local facilities may result in expulsion without notice from housing and expulsion from the study abroad program. If a student is removed from housing but remains in the program, the student will be responsible for locating and paying for the alternative housing. If alternative housing cannot be found, the student must return to the US and forfeit academic credit and any financial refund.

You will be held responsible for all damages you cause to the home, dormitory room, apartment, or classroom as well as any outstanding bills for phone use and the like. If you depart without having paid your bills, including the cost of breakage or damage, a charge will be put on your student account. If you shared a room or apartment with other participants and the Office of Study Abroad is unable to determine who is responsible for the unpaid bill, the bill will be divided evenly and all occupants will be charged the same amount.

TYPES OF HOUSING

Homestay

A homestay will allow one of the greatest opportunities for immersion into a different culture. Although living with a family can be one of the most rewarding aspects of your study abroad experience, it will require flexibility. You will be faced with cultural differences and may have rules and regulations you need to accept and obey. These are not unreasonable and may remind you of the rules you had to obey when you were living with your parents.

Although families have been screened and most have had experience hosting U.S. students, you should allow some time for adjustment. The best advice we can give you is to be sensitive to the cultural differences of your host country. Remember that you will go through some changes that are part of the process of understanding a different culture. Living with a family is a meaningful way to integrate into and gain first hand experience in a different culture.

Living with a family is especially beneficial if you are trying to gain proficiency in a foreign language. You will socialize at a different level and will have the chance to meet local people. You may be by yourself in the homestay and need to develop certain skills to communicate more effectively.

Residence hall

This is one of the most common forms of student accommodations.

This may be an excellent opportunity to live in a true student environment and get to know local students; alternatively, you may be surrounded by other U.S. students. This could limit your opportunities to meet locals and experience the every day activities of living with a family or on your own.

Apartment/flat

Apartments may be a part of the arranged housing, or students may choose to find their own accommodations and share a flat with other students.

Although you will enjoy the freedom, apartments tend to isolate students from interacting with the local people and culture. If you decide to rent a flat on your own, a deposit is usually required and you will be responsible for maintaining the place in good shape until the day you move out.

Hotel

Hotel accommodations are usually offered only on programs where extensive travel takes place. Hotels are otherwise avoided since they reflect a tourist approach to the experience and provide limited integration with the local culture.

Hostels

Originally built for cyclists, hostels (which are open to all ages) are usually situated about 30 miles apart, outside major metropolitan areas. Only a few MSU programs utilize hostels as part of program accommodations. They vary in size from several hundred beds to a couple of rooms in a private house. Most hostels have dormitory-style sleeping areas (men and women may be assigned to different wings) and kitchen facilities. Some provide breakfast or dinner for an additional fee or you can do your own cooking in the kitchen. Pots, pans, dishes, silverware, blankets and pillows are provided. You have to bring your own sheets or sheet sleeping sack.

Hostels are usually closed during the day, have limited security for left items, and the usual limit for a stay is three overnights, but a longer stay may be arranged. Most provide storage facilities for your luggage.

Guests and visitors

If you intend to have family members stay with you throughout the duration of the program, contact your OSA Study Abroad Program Coordinator (studyabroad.msu.edu/contact/staff.html) for possible resources. You are reminded that the University cannot provide any administrative support (transportation, housing, childcare, etc) or assume any responsibility for accompanying non-participants.

Accompanying non-participants are not part of the program and therefore cannot attend classes, field trips, or any other activities formally associated with the program. If such individuals become disruptive to the program, it may be grounds for your dismissal.

These same policies apply to family or friends who may visit you for brief periods. Such visitors cannot stay in program arranged housing.

Other accommodations

The accommodations you plan to use while you travel should fit your budget, mode of transportation, goals for meeting people, and time limitations.

Arrange for how you plan to travel abroad, how much time you have, and most importantly, what you really want to do. Make reservations in advance for peak season travel.

Hostels are inexpensive (\$5 to \$20 per night), but occasionally may be dirty, crowded, noisy, or unfriendly. Since the range of quality is so great, it's best to consult veteran travelers about specific hostels. Some look like hovels and insist on strict enforcement of regulations. Others ignore the rules, put on four-course feasts, and may be reconstructed castles in beautiful natural settings. Hostels listed with Hosteling International (www.hihostels.com/) and with Hostels.Com (www.hostels.com) are usually among the best hostels you can find).

There are many advantages to staying in hostels, particularly if you travel by yourself. You can meet and make friends with other hostellers from all over the world! Membership costs \$25 and applications are available at www.hostels.com/ and from most travel agencies. International Youth Hostel Handbooks are available for purchase at bookstores. These

handbooks list the addresses and phone numbers of hostels, number of beds, the nearest train station or bus stop, whether laundry facilities are available or meals served, the approximate price ranges, and whether reservations are accepted or required.

Clustered around railroad stations, inexpensive hotels are a great alternative for students visiting major cities. Rooms without private baths are considerably cheaper. It's financially worth sharing a bathroom and foregoing daily showers. Showers may cost extra. Pensioni and Bed-and-Breakfasts (B&BS), which are hotels that include breakfast with the price of a bed and may serve lunch and dinner at an extra charge, tend to be friendly and homey.

Use national tourist information offices and hotel booking services at train stations for assistance in locating accommodations. Student travel bureaus in many cities also have information on tourist homes, rooming houses and pensioni. To beat the hordes of tourists searching for bargain hotels, make reservations well in advance if possible. Without reservations, look for a room early in the day.

MSU housing release

To assist students who live in MSU campus residence halls and who wish to study abroad spring semester, the Office of Study Abroad will send the names of accepted students to University Housing. This will provide "clearance," but it is your responsibility to request release from your spring semester hall contract. Students studying abroad during other semesters will have ample opportunity to make provision for their housing needs.

If you desire to sublease your apartment while you're abroad, you may wish to contact MSU Off-campus Housing (www.studentlife.msu.edu/parents/housing.htm) at (517) 355-8303. If you are returning to East Lansing and looking for summer housing, co-operative housing options are available through the MSU Student Housing Cooperative (www.msu.coop).

NOTE: Students living in university-owned apartment must contact "University Apartments" at (517) 355-7457, for information regarding the termination of your lease.

What to pack

Below is a helpful guide for what to pack. The list should be adjusted according to the length and seasonal weather you will experience during your stay abroad.

Clothing

Most travelers pack too much clothing. Take only what you expect to wear. Bring sturdy, clothes that stand up to multiple washings and make sure to bring items that go with most of your other clothes so as to maximize your wardrobe. Although public laundry service is available in most places where students will be staying, it is advised to bring dark colors that will not readily show the dirt. Your clothing should be hand washable and require little care.

- | | | |
|------------------------------|----------------------|---------------------|
| - walking shoes | - shorts | - light jacket |
| - flip-flops or shower shoes | - skirt/trousers | - bathing suit |
| - socks | - shirts | - hat |
| - underwear | - sweater/sweatshirt | - a nice outfit |
| | - rain jacket | - t-shirts (cotton) |

Learn the typical climate of the locations you plan to visit. You can acquire other inexpensive items in your host country that will have the advantage of fitting with current trends in fashion and make you less identifiable as a foreigner.

Medicine and toiletries

If you chose to put any of the items below in your carry-on luggage, all liquids, gels and aerosols must be in three-ounce or smaller containers. Items must also be placed in a single, quart-sized, clear zip-top plastic bag.

- Prescription medicine: clearly marked with patient name, physician name, drug name, dosage, and written physician prescription explaining the condition and use (NOTE: this may be required in order to bring these medications through customs and into the country.)
- Over-the-counter unopened medication (i.e., any medications you take on a regular basis or those that are especially effective for you): Although your host country may have the same drug, it is probably called something different and may be difficult to identify at your time of need or not available at all.
- First Aid Kit: include bandages, first aid tape, antiseptic wipes, burn cream, extra-strength aspirin, anti-diarrhea medication, Benadryl™ or similar antihistamines to treat allergies, and first aid guide
- Comb and/or brush
- Sunscreen, moisturizers, cosmetics, bug repellent
- Water purification tablets and malaria prophylaxis (if applicable)
- Deodorant/antiperspirant
- Razor
- Tampons/sanitary pads
- Contraceptives/birth control/prophylactics
- Eyeglasses, sunglasses, contact lenses and cleaning solution
- Hand sanitizer

Miscellaneous

You must declare expensive and/or foreign goods you will take with you before leaving the United States so that you are not charged duty on them when you return. If you are taking imported articles such as cameras, binoculars, watches, laptops, etc., register these foreign-made articles with Customs (before leaving the U.S.) to avoid extra duty charges upon re-entry.

- | | |
|--------------------------------|---------------------------------------|
| - Battery operated alarm clock | - Pocket calculator |
| - Camera and film | - Books, guides, and maps |
| - Portable music player | - Cards and/or games |
| - Flashlight | - Day pack |
| - Address book | - Laundry soap and line, clothes pins |
| - Travel journal | |

- Sewing kit (scissors, if included, must be kept in your checked luggage)
- Stuff bags, plastic storage bags
- Hostel sleepsack/sleeping bag
- Change purse/fanny pack
- Umbrella
- TSA-approved luggage lock
- Luggage tags for each of your bags
- Batteries
- Water bottle (make sure it is empty before going through airport security)
- Adapter and voltage converter
- Binoculars (if applicable)
- Laptop computer (if applicable)
- Extra set of passport photos of yourself
- Photos from home to share with friends abroad

Documents, etc.

These documents should be carried with you (not in your luggage).

- Passport
- Tickets and railpasses (leave a copy with your family)
- ISIC card (if purchased)
- Hostel membership card (if purchased)
- Cash, travelers checks, credit cards
- HTH medical insurance ID card

Luggage

Check with an insurance or travel agent about insuring your luggage and other personal effects.

Avoid oversize and overweight luggage. Check your airline's Website for weight limitations, overage charges and checked bags fees, as many airlines are now charging hefty fees where once there were limited or no charges.

Mark your luggage tags ahead of time with a clear indication of your name, address and phone number of your destination. Also keep this information inside your bags

Keep your luggage close to you and locked with a TSA-approved lock!

If you intend to travel before or after your program, make arrangements for storage of your luggage. Do not assume that your luggage can be stored at your housing location during dates outside of the program. Daily storage charges in train stations and airports can be quite costly.

Airlines restrict the amount of luggage that passengers are allowed to carry. In general, passengers on international flights are allowed one or two checked bags (sometimes there

is a charge for one or both bags), each weighing no more than 50 pounds. In addition to checked bags, passengers are generally allowed one or two carry on bags that can fit in the overhead compartment or under the seat. Requirements vary from carrier to carrier, and it is your responsibility to contact your airlines to determine these requirements. Please note that intra-country flights usually have even lower limits. Therefore, if your program includes an in-country flight, you should pack less or be prepared to pay for extra luggage.

You will have to carry your own luggage. It is a good idea to pack your bags a few days before departure and try to carry them when you are tired. Eliminate items that are not essential. Don't take anything you would hate to lose. Leave at home all unnecessary credit cards, expensive jewelry, or irreplaceable family objects! Take a collapsible piece of luggage or leave room in your bags for items acquired abroad.

When packing your carry-on luggage we suggest you include:

- ◆ an extra pair of eyeglasses or contact lenses and cleaning solution (less than three ounces)
- ◆ a map or directions to your destination
- ◆ any medications you use (keep medications in their original labeled container to make customs processing easier; carry a letter with you from your physician attesting to your need to take them, especially if your medications contain narcotics)
- ◆ basic toiletries (containers must be less than three ounces each and all must be placed in a quart-sized, clear plastic bag)
- ◆ a sweater or sweatshirt
- ◆ a change of clothes.
- ◆ **Do not pack** any sharp items such as jackknives, scissors, etc. in your carry-on luggage.

Electrical service varies throughout the world. Most outlets will not accept the two- or three-pronged plugs that are standard in the United States. Therefore, if you intend to take small appliances you will need a set of adapter plugs that will "adapt" U.S. plugs to the plug system of your host country. Additionally, you will need a voltage converter to "convert" the U.S. voltage of your electronic device to the local voltage. These items can be purchased at electronics stores such as Radio Shack or Best Buy.

Electric converters work for appliances up to 1600 watts, at least for a while, but good ones are expensive; don't be fooled by cheaper versions because they will burn up your appliance and perhaps cause a fire. Because of the voltage difference, U.S. appliances often short out, even with a converter. It may be to your advantage to buy electric appliances on-site. If you are bringing expensive electronic equipment such as a computer, obtain all necessary conversion information from a professional before departure.

Communicating home

Telephone

If you are studying abroad on a short-term program, look into obtaining a phone card from a U.S. telecommunications company that has access numbers abroad, and get the information you need. In general, local and long distance telephone usage is much more

expensive in foreign countries. Calls made directly through U.S. long-distance companies are the least expensive way to call the U.S. - simply dial the access code for the country from which you are calling (www.countrycodes.com) plus the U.S. country code (always "1") followed by the appropriate U.S. area code and local number. You may find that local phone cards work better, but it is still advised to bring a U.S. card.

Many phones abroad require phone cards instead of coins. The cards are inserted into a phone slot and debited as you place calls. You can purchase them at post offices, grocery stores and other locations for varying fixed prices.

Avoid expensive calls from hotel phones; there is usually a surcharge.

If you are living with a host family, check about phone use. Most families will object to your use of the phone, even for local calls because they are not free. Since your family may not discuss this situation in advance, it is important to ask what is expected in order to avoid conflicts.

Be aware of the time at the other end of the phone. Even if you call at a reasonable hour where you are, it may be the middle of the night elsewhere! **And if you promised to call your family upon arrival, just do it!**

INTERNATIONAL CELL PHONES

Cell phones are an increasingly attractive option for staying in touch with family and friends. As most standard US cell phones won't work outside the United States, and while not required for most programs, many students have inquired about how to rent or buy a cell phone for use abroad.

Before investigating providers, we recommend learning a bit about how international cell phones work. The on-line magazine, Travel Insider (www.thetravelinsider.info/2002/0308.htm) has excellent information describing the types of phones and services available abroad.

Before signing up with a new cell phone provider, don't forget to check first with your current cell phone provider. You may find that they can temporarily upgrade you to a tri-band phone that is capable of receiving service abroad, allowing you to use your current phone number abroad. Be sure to discuss rates and fees, though, as they are likely to be higher than what you pay for domestic service, and have more restrictions. Remember, too, that you also have the option of buying an inexpensive, disposable phone upon arrival abroad. These typically operate on a pay-as-you-go system.

Note that some study abroad programs, particularly internships or longer term, direct-enrollment programs, include the cost of student cell phones in the program fee. If you are unsure about this, check with your faculty leader or program coordinator before ordering a phone on your own.

Should you choose to rent or buy a cell phone from an international cell phone provider, you should definitely comparison shop! When researching cell phone providers be sure to consider at least the following: countries included, roaming charges, incoming/outgoing call costs, peak times, text message fees, overuse charges, etc.

International Cell Phone Providers

Neither Michigan State University nor the Office of Study Abroad endorses any of these cell phone companies for student use. This listing is provided for information purposes only. Students are responsible for ordering, and paying for, their own cell phone service.

Platform 3000 (www.platform3000.com/michiganstate) is one of the companies that provides cell phones to MSU faculty abroad. Platform 3000 also offers discounted cellular package for MSU students, including free phone rental and free incoming calls to your country abroad. You will also receive your phone and number before leaving the US.

Cellular Abroad (www.cellularabroad.com/) offers discounted cellular package to MSU students, including unlimited FREE incoming calls from anywhere (for most countries). You can receive your phone and number before leaving the US. Order any cell phone rental package and receive a \$35 discount. Call (800) 287-5072 and mention MSU35.

Cellhire Mobile Solutions (www.cellhire.com) also offers students the same discount applied to program leaders.

Additional companies offering international cell phones you can investigate are:

- ◆ Telesial Wireless (www.telesial.com)
- ◆ Planetfone (www.planetfone.com)
- ◆ Rentcell (www.rentcell.com)
- ◆ Travel Cell (www.travelcell.com)
- ◆ Smart Coms (www.smartcoms.com)
- ◆ Cellular Express (www.cellularexpressphonerentals.com)
- ◆ Trip Tel (www.triptel.com)
- ◆ International Cellular (www.internationalcellular.com)
- ◆ World Cell (www.worldcell.com)

Warning: frequent cell phone use abroad is generally more expensive than in the United States. Use your phone abroad wisely, or be prepared to pay for the consequences.

Mail

Mail can easily be sent internationally, but will take longer than mail within the United States. Letters should be marked "air mail" to ensure prompt delivery. If it is not marked, mail may be sent by surface mail and can take up to three months to be delivered. Mail sent internationally must include the destination country as a final line in the address to ensure delivery. Prior to departure you will be e-mailed your contact address and telephone number abroad. It is advisable to leave a copy with family members.

E-mail

Accessing your MSU e-mail account will vary according to the facilities available to you on site. You can access your MSU account through the MSU home page (www.msu.edu).

You may wish to obtain a commercial e-mail (Hotmail, Yahoo, etc.) since these accounts may be easier to access from abroad than MSU accounts. Since you will be responsible for knowing the information MSU or OSA sends you through your MSU account, **make sure to forward all MSU e-mail to any commercial e-mail account you may be using.**

Most students use computers at cyber cafes or bookstores that have hourly rental rates.

Absentee voting

If you will be absent during a U.S. election and wish to request an absentee ballot, you should do so at least two months before the election. To access the Federal Post Card Application (FPCA) and instructions, visit the Federal Voting Assistance Web site (www.fvap.gov). You can also check with your county registrar or the Secretary of State.

PRE-DEPARTURE HEALTH PREPARATION

Prior to your departure, you should review worldwide health information and country-specific health requirements for all countries in which you will study, as well as those you think you will visit. One of the best sources of information for international travelers is the Center for Disease Control and Prevention Web site (www.cdc.gov/travel). Note the special section tailored to study abroad students (wwwn.cdc.gov/travel/contentStudyAbroad.aspx) and a podcast (www2a.cdc.gov/podcasts/player.asp?f=3921).

If you have any questions regarding medical problems, immunization requirements, or other health issues that may affect your successful and complete participation in the program, you are expected to consult with either your personal physician, a local travel clinic such as the MSU Travel Clinic (see information below), or the Ingham County Health Department (Immunization line at 517-887-4300). Even if the countries you plan to visit have no required immunizations to enter, but you have a pre-existing medical condition or are on regular prescription medications, you should visit a health practitioner to discuss managing your condition and/or your medications abroad. This discussion may also include obtaining recommended, but not required vaccinations.

For higher health risk areas where required or recommended vaccinations are likely, (i.e. Africa, Asia, Caribbean, Eastern Europe, Latin America, Russia and the Middle East), plan to visit a health care professional at least three months prior to departure.

Students traveling to countries with low health risks (i.e. Canada, Western Europe, Australia, and New Zealand) will need to make sure routine vaccinations are up-to-date before leaving the United States. Additional vaccines are generally not required for these countries with low health risks. Review the MSU Travel Clinic's Web site (travelclinic.msu.edu) to learn of any recent outbreaks that may require additional vaccines.

Student Health/Emergency Treatment Authorization

After you have been accepted into your study abroad program, you will be asked to complete a Student Health/Emergency Treatment Authorization (studyabroad.msu.edu/forms/health_auth.pdf). This document asks for information about your health history, including a description of current health conditions and medications, and any food, animal, insect, or medical allergies.

This form is not reviewed by the Office of Study Abroad or the program leaders. Although the form is collected by the Office of Study Abroad, it is immediately forwarded to the MSU Travel Clinic staff. They will review your statements in light of your travel locations, and may contact you if they have concerns regarding your health abroad.

Some information provided on your health form will be disclosed to your program leader approximately four weeks prior to your departure. Typical information disclosed includes allergies to medications, animals, insects and food products in order for program leaders to be best prepared to assist in the case of a medical emergency.

MSU Travel Clinic

The MSU Travel Clinic provides extensive individualized free consultation to eligible MSU students. The clinic provides the following services:

- Information on health risks and requirements for each destination
- Counseling tailored to a traveler's lifestyle and medical history
- Required and recommended immunizations

- Educational materials
- Pre-departure Health Presentations

To assist students in communication with their personal physicians about their travel location(s) abroad, the MSU Travel Clinic has produced Physician Letters (travelclinic.msu.edu/destinations/physicianletters.html) that you should print out from their Web site and take to your appointment. You should also print a copy of the CDC recommendations for your travel locations prior to meeting with your physician (www.cdc.gov/travel).

Immunizations

The MSU Travel Clinic staff will not contact you regarding any required immunizations. It is your responsibility to ensure that your routine immunizations are up-to-date; inquire whether there are recommended and/or required immunizations or medications for the country/countries you will visit (including any countries you will visit that are not part of the study abroad program's itinerary); and review educational issues relevant to your personal health and safety (transportation safety, cultural dating customs, laws about alcohol use, etc.).

All countries recommend that travelers be up-to-date on routine immunizations. The MSU Travel Clinic defines routine immunizations as:

- Tetanus-diphtheria-pertussis (DTP)
- Hepatitis B
- Polio
- Meningitis
- Chicken pox (Varicella)
- Measles, mumps, rubella (MMR)
- Influenza

Some immunizations require a series or spacing for protection (as long as three months for a series of shots) so allow as much time as possible for immunization.

Taking medications abroad

If you have a pre-existing medical condition that may require treatment or need prescription medication while traveling, be sure to bring an adequate supply in the original container, and a prescription with your physician's explanation of the condition and generic and brand names of the medication and dosage information. Also know that some common prescription medications in the U.S. are illegal abroad. Check with the embassies (www.embassy.org/embassies/) of the countries you expect to visit to make sure your prescription and over-the-counter medications are permissible.

Do not plan on sending medications abroad since it will require customs paperwork and may be delayed in delivery. Be sure to maintain your usual dosage and pattern of taking your medication while you're abroad, and ask your physician how to make adjustments due to any time zone changes.

If you will be abroad long enough to require a prescription refill, our medical insurance provider (HTH), works with a pharmacy in Washington, DC, that specializes in shipping medications overseas. Call the 24/7 phone number on your HTH identification card to receive more information. Our policy with HTH covers the cost of your prescriptions.

Mental health histories or conditions

More and more students with mental health conditions or histories are attending college. Today's college students report struggling with bipolar disorder, depression, anxiety, substance abuse, stress management, family or other relationships, career decision-making, cultural identity, lesbian/bi/gay/transgender issues, interpersonal concerns, and sexual assault. Thankfully, with a combination of medications and therapy, the vast majority of these students have productive and enjoyable experiences on campus and abroad.

Experiencing another culture is an exhilarating, but often stressful, experience that can sometimes cause symptoms or conditions to worsen, even if temporarily. Therefore, it is important to disclose your history on your Student Health/Emergency Treatment Authorization form so the MSU Travel Clinic staff can best advise you on managing your condition abroad. Some anxiety medications, for example, interact negatively with malaria prevention medications, so it is important to disclose all medications so the best possible recommendations can be made.

If your condition is very serious, the MSU Travel Clinic staff may recommend that you speak with your regular physician to discuss the unique challenges a study abroad program may pose for you, and to discuss coping strategies.

Recognize, too, that experiencing some level of depression or anxiety about your study abroad experience prior to departure can be expected. However, if you begin to doubt your readiness to participate or you fail to complete pre-departure requirements, you may wish to discuss your feelings with a medical professional.

Student health insurance

The information below summarizes information regarding your study abroad student insurance coverage through HTH Worldwide. It is not intended to be inclusive but to supplement the certificate of insurance (see link below). Please read over all information carefully to obtain full understanding of your coverage.

All students participating in MSU study abroad programs are covered by a relatively inexpensive mandatory accident and sickness program administered by HTH Worldwide Insurance Services, Inc (HTH). Full coverage begins the day the program starts and ends two days after it ends. Limited coverage applies after one's return to the U.S. The policy does not cover international students who return to their home country upon completion of the study abroad program.

There is no need for you to enroll since this is automatically done by the Office of Study Abroad. Regardless of one's U.S.-based insurance coverage, study abroad participants cannot waive coverage for the duration of the program.

Students traveling before or after the program dates are strongly encouraged to purchase Travel Gap coverage. See the next section for more information.

You are fully covered during the program dates while you are abroad. This policy also provides limited coverage for illness or injuries that occurred abroad once you return to the United States. This coverage starts on the last day of the program and lasts for 60 days.

Additional coverage will be provided by OSA for students participating in programs that have portions in the U.S., including the Virgin Islands or Alaska.

There is a no deductible for the cost of treatment associated with a medical condition or injury.

In the case of a hospitalization, HTH will work with the treating facility to arrange for direct payment of services. However, there are some countries where such arrangements are not permitted. In these locations, the student may be required to pay for services upfront and seek reimbursement from HTH upon return to the United States. See "Reimbursement claims" on page (35).

Coverage highlights include:

- ❖ Zero deductible
- ❖ A lifetime maximum benefit for medical or mental health care expenses to \$1,000,000. The policy year benefit is limited to \$500,000. Examples include:
 - Physician office visits
 - Inpatient office services
 - Hospital and physician outpatient services
- ❖ The maximum benefit per injury or sickness is \$500,000.
- ❖ Medical evacuation lifetime benefit up to \$200,000.
- ❖ Professional ground or air ambulance services to nearest hospital up to \$350
- ❖ Dental treatment to alleviate pain or tooth repairs due to an injury up to \$500.
- ❖ Bedside visit for qualified family member (conditions apply) up to \$1,500.
- ❖ Repatriation of remains maximum benefit up to \$100,000.
- ❖ Death or dismemberment benefit up to \$25,000. There is a monetary allowance for loss of a limb or essential function (such as sight). A death benefit of \$25,000 is awarded to the next of kin.
- ❖ 60 days coverage for continued treatment in the U.S. of a condition that began abroad
- ❖ Same coverage for program leaders accompanying the group (regardless of employment status).
- ❖ Coverage for pre-existing conditions is included

EXCLUSIONS: Please note that losses arising from participation in any professional sport, contest or competition; sky diving; hang gliding; or bungee jumping will not be covered. Read the complete policy, including definitions, imitations and exclusions, on the study abroad insurance Web site (studyabroad.msu.edu/forms/0809_HTH_policy.pdf), or download a brochure (studyabroad.msu.edu/forms/0809_insurance_pamphlet.pdf).

One month before your departure, your medical insurance ID card will be e-mailed directly to your MSU account. It may look like junk mail, so be sure to check your mail for anything with HTH in the subject line. Always carry your ID card with you while you are abroad. If you lose your card you can request an electronic version from the Office of Study Abroad by e-mailing us at studyabroad@msu.edu.

Insurance coverage before or after your program

If you plan to travel before or after your study abroad program and would like coverage for these additional days, you may visit the HTH Website (www.hthtravelinsurance.com) and click on 'Travel Medical' or call (888) 243-2358 to purchase the TravelGap Voyager plan.

You will need to independently purchase this separate insurance coverage (you cannot extend the MSU study abroad coverage).

When you call, request the TravelGap Voyager plan. The coverage allows access to all of HTH's Web tools; provides comprehensive protection; and, depending on the medical limit selected (it can range from a medical maximum of \$75,000 to \$1,000,000), the deductible chosen (it can range from \$0 to \$400) and your age at the time of travel, costs less than \$15 for the initial 10 days of travel while outside of the US.

If you should have any questions regarding your health, safety, or security abroad contact Julie Friend, International Analyst for Travel Health, Safety & Security, Office of Study Abroad at friendju@msu.edu or (517) 353-8920.

Other insurance policies

If you have a domestic medical insurance policy, check with your personal physician to see if the cost of your immunizations may be covered. Routine immunizations are often covered whereas policies vary greatly for other travel health related vaccinations.

If you are covered by another insurance policy, please carry the name and policy number of the coverage with you while you are abroad. However, understand that most domestic medical insurance policies provide coverage abroad in the form of reimbursement only. Therefore, your HTH coverage will be considered your primary insurer while you are abroad.

Medical emergencies abroad

In the event of a medical emergency, students should go immediately to the nearest physician or hospital and then contact MSU's 24/7 Emergency Assistance Line or HTH's emergency assistance line for additional assistance such as inpatient direct billing, care management or other types of assistance.

MSU 24/7 Emergency Assistance Line: (517) 353-3784

HTH 24/7 Emergency Assistance Line: (610) 254-8771

HTH Worldwide is able to make arrangements for direct billing at nearly 500 hospital facilities around the world. Requests for direct billing should be made in advance of or simultaneous to hospital admission. For this reason, it's important to have the phone number of the hospital you are entering when you call either MSU or HTH 24/7 Emergency Assistance Line.

OSA may choose, in consultation with the program leaders or on-site representatives, to inform emergency contacts about a potential emergency abroad without the student's permission, such as when the student:

- is unable to speak for themselves,
- has been missing for more than 24 hours,
- is perceived to be a danger to themselves or others, or when
- a significant health, safety or security incident affecting the entire program has occurred abroad

Routine medical care abroad

HTH Worldwide is contracted with more than 3,600 carefully selected doctors, dentists and behavioral health practitioners in 160 countries around the world. MSU study abroad participants can search by location and review the professional background of HTH contracted physicians, choosing the most appropriate one to treat his or her medical condition. Requests for appointments can be made directly to the physician, or can be coordinated through the Office of Study Abroad or HTH's Global Health and Safety division. Requests for direct billing should be made in advance of the scheduled appointment through HTH Global Health Services, so that an HTH Guarantee of Payment (GOP) can be issued.

For non emergencies, e-mails can be sent to globalhealth@hthworldwide.com. Do not send e-mails if emergency assistance is required. Call one of the 24/7 emergency lines listed above.

Reimbursement claims

Reimbursement claims may be submitted for prescriptions, and outpatient and/or inpatient services not invoiced directly to HTH. Please save all of your receipts and have your physician complete an International Claim Form which is available online at www.hthstudents.com.

For general claim inquiries, e.g., whether something is covered, or for the status of claims submitted, contact HTH Worldwide Insurance Services, Inc. at the telephone number/email address listed below.

Students may send completed claim forms to the following address:

HTH Worldwide Insurance Services
Attn: International Claims Department
One Radnor Corporate Center, Suite 100
Radnor, PA 19087 USA

Voice: (610) 254-8771
Fax: (610) 293-3529
E-mail: enrollment@hthworldwide.com

Lost insurance cards

Since HTH provides coverage based on participant lists provided by the Office of Study Abroad, there is no reason to be alarmed if you lose your card. If you have a medical need, you can contact HTH to confirm insurance eligibility or to request a replacement card. You may also re-print your own ID card online at www.hthstudents.com. You can also contact the Office of Study Abroad to receive an electronic copy of your HTH insurance card.

From abroad: (610) 254-8741
From the United States: (866) 281-1668
E-mail: enrollment@hthworldwide.com

MSU's preparation

MSU is dedicated to offering a wide variety of study abroad opportunities to meet the needs of a diverse student population. MSU has recognized the importance of establishing policies and procedures in the effort to protect the safety and well-being of study abroad participants, while acknowledging that no single plan can address all contingencies. **Listed below are a few of the ways MSU strives to keep study abroad, before and during your participation, as safe as possible.**

- OSA regularly and responsibly monitors safety issues in each of our program locations. A review of all study abroad programs at departmental, college, and university levels is conducted in which safety, security, and overall quality are measured.
- OSA is one of the few study abroad offices in the country to employ a full-time travel security analyst responsible for overseeing health and safety concerns and serving as first responder to any emergency abroad involving MSU students, faculty or staff.
- Each MSU program's safety and security conditions are evaluated by an independent committee. The Study Abroad Risk and Security Assessment Committee is headed by a senior university official appointed by the President and Provost. The committee has ultimate authority for approving the safety of programs and sites, and has the ability to cancel programs or revise them to address safety and security concerns.
- All participants are required to attend one or more general orientation sessions that stress safety issues and understanding cultural differences. Most programs also provide a country-specific orientation in which safety precautions are outlined.
- Emergency procedures are in place, including medical and general emergency evacuation procedures. In any emergency, OSA has plans to be in contact with faculty and students abroad. MSU's procedures for handling emergencies abroad have served as a model for other institutions.
- All program leaders who accompany an MSU study abroad program are required to attend an Emergency Preparedness and Response Seminar conducted by the Office of Study Abroad's Health and Safety Team.
- All who accompany a study abroad program are required to carry an international cell phone to facilitate emergency communications.
- In addition, a collect-call phone number has been established to provide emergency assistance to members of the MSU community who are abroad on University business or study abroad. This number will connect callers directly to the MSU Police Operations Desk. Calls are processed following a detailed emergency response protocol. The phone number and procedures, produced on a wallet-size card, are given to all students at orientation.
- An accident and sickness health insurance policy which includes coverage for medical evacuation and repatriation is included in all program fees.

The Office of Study Abroad strives to keep students, faculty, and parents informed of conditions and decisions related to student safety and well-being. However, in these changing times, it is necessary that each student take responsibility for his/her own safety by staying informed and conducting themselves accordingly.

If you have any questions regarding travel health, safety or security, please visit our Safety and Security Web site (studyabroad.msu.edu/safety/index.html) or contact Julie Friend, Travel Security Analyst, Office of Study Abroad, friendju@msu.edu or (517) 353-8920.

Keeping informed before departure

Between now and your departure, it is your responsibility to stay informed about developments in the country/countries where you will spend time (including any countries you'll visit that are not part of your study abroad program's itinerary). You can access the U.S. Department of State's Web page (travel.state.gov/travel/warnings.html) for information about the country/countries where your program will take you.

On that page you will find three different types of information: County Information Sheets, Travel Alerts, and Travel Warnings. This information is updated based on current events worldwide. According to the Department of State...

- ◆ **Country Information Sheets** (travel.state.gov/travel/warnings_consular.html) are issued as a matter of course, and are available for every country of the world. They include such information as location of the U.S. Embassy or Consulate in that country, unusual immigration practices, health conditions, minor political disturbances, unusual currency and entry regulations, crime and security information, and drug penalties.
- ◆ **Travel Alerts** (travel.state.gov/travel/new_pa_list.html) are issued as required, and are a means to disseminate information about terrorist threats and other relatively short-term and/or transnational conditions posing significant risks to the security of U.S. travelers.
- ◆ **Travel Warnings** (travel.state.gov/travel/warnings_current.html) are issued when the Department of State decides based on all relevant information, to recommend that Americans avoid travel to a certain country.

We ask that you read this information carefully before you depart the United States. Please feel free to call the Office of Study Abroad if you have any questions or concerns regarding the information on this site. OSA will notify you of any updates while you are abroad.

Personal document safety

Leave at home all credit cards, keys, and other items not needed abroad. Make photocopies of your valuable documents and maintain an "emergency file" at home containing: airline ticket, passport, traveler's checks, driver's license, blood type and Rh factor, eyeglass prescription, name of doctor and dentist, supplemental insurance policies, and the credit cards you take abroad. Leave one set at home and keep another with you in a separate place from the originals.

Leave a copy of your itinerary and contact information with family or friends at home. Prior to departure you will be provided with the address and telephone number of where you are going to live.

NEVER pack your passport or any other important documents in your checked-in luggage or your carry-on luggage. Passports (including visa page), credit cards, and money should

be worn in a pouch or a money belt as close to your body as possible. Be aware that certain reading material or literature may offend officials of some countries.

If your passport is lost or stolen abroad, contact the nearest U.S. embassy or consulate for assistance (www.usembassy.gov)

Everyday safety tips

While you are abroad, you must exercise the same safety precautions you would at home. Don't take the attitude that you are protected and safe because you are anonymous and no one knows you. Don't travel with anything you are not prepared to lose. Use your common sense, avoid confrontations, try to blend in as much as possible, try to familiarize yourself with the area, ask the locals where the safe part of town is, and if you feel insecure in a certain place, don't go there. Do not expose yourself to unnecessarily dangerous situations.

It will be difficult to fully hide the fact that you're a foreigner. That may make you more vulnerable to theft and crime. While you can't control everything that happens to you at home or abroad, you can sway the odds. Some practical suggestions include:

- ◆ Don't stand out. While "safety in numbers" is a good rule to follow, traveling as an identifiable group of U.S. students will attract attention and possibly cause problems. Try to fit in with the surroundings and be "invisible". It is vital to remain alert within your environment – always be aware of what is normal and commonplace about where you live and work to immediately detect the unusual.
- ◆ In large cities and other popular tourist destinations, avoid possible target areas, especially places frequented by U.S. Americans. Avoid using U.S. logos on your belongings or clothing, especially athletic and collegiate wear.
- ◆ Keep all valuables on your person in a discreet place, preferably stowed away in a money belt or a pouch that hangs around your neck and under clothing. Do not leave valuables unattended.
- ◆ Do not wear expensive clothes or jewelry, or carry expensive luggage.
- ◆ Try to avoid arriving late at night in cities with which you are not familiar, and take along a reliable guidebook that lists resources and hotels/hostels.
- ◆ Try to stay on well-lit, heavily traveled streets. Avoid shortcuts through alleys. Stay in the middle of the sidewalk; avoid walking close to the street or buildings.
- ◆ Walk against the flow of traffic so oncoming vehicles can be observed.
- ◆ It is preferable to travel with another person. It is not advisable to sleep on a train if you are traveling alone.
- ◆ Do not agree to watch the belongings of a person whom you do not know.
- ◆ Do not borrow suitcases. Ensure that nothing is inserted into yours.
- ◆ Take off your luggage tags after arrival.
- ◆ In all public places, remain alert.

- ◆ Remember that hitchhiking can be as dangerous abroad as it is in the United States. Hitchhiking is not advisable.
- ◆ Never leave handbags/purses/baggage unattended and make sure they are locked. If the item has a shoulder strap, wear it crossing the strap over your body. Do not put valuables in the exterior pockets of book bags or backpacks or in bags that are open at the top.
- ◆ Travel light!
- ◆ Whenever possible, speak in the local language.
- ◆ Be street wise. Avoid deserted areas and exercise caution in crowds.
- ◆ Avoid impairing your judgment due to excessive consumption of alcohol.
- ◆ Be aware that pickpockets exist and tend to prey on people who look lost or who do not seem to be paying attention to their surroundings.
- ◆ Find out which areas are considered to be unsafe by the local people and avoid them.
- ◆ Keep up with the local news through newspapers, radio and television, and, in the event of disturbances or protests, do NOT get involved.
- ◆ Report suspicious events immediately: contact your leader or resident director if you observe suspicious persons within the premises of your educational environment. Act similarly if anything might indicate threats or an actual terrorist attack on the premises or on student activities.
- ◆ If you have been a victim of a crime, report this immediately to your leader or resident director. If you wish to speak directly to someone in OSA, call the Emergency Assistance number at (517) 353-3784.
- ◆ Do not be free with information about other students. Be wary of questions from people not associated with your program. Do not give out your or anyone else's address or telephone number to strangers. Don't give away your class or field trip schedule.
- ◆ Your leader or resident director may have an agreement with you about leaving the site and staying with others. Be sure to give this person your schedule and itinerary if you are traveling, even if only overnight, and where and how to contact you in case of an emergency.
- ◆ Develop with your U.S. family a plan for regular communication so that in times of heightened political tensions or local incidents, you will be able to communicate directly with your family about your safety and well-being.
- ◆ Understand and comply with the terms of participation, codes of conduct, and emergency procedures of the program.
- ◆ Be aware of local conditions and customs that may present health or safety risks when making daily choices and decisions and promptly express any health or safety concerns to the program staff or other appropriate individuals.

- ◆ Learn the location of the nearest U.S. Embassy or Consulate. OSA will register you with the State Department and give full details of your program itinerary.
- ◆ Behave in a manner that is respectful of the rights and well-being of others, comply with local laws, regulations and customs of the host country, community, institution and study abroad program, and encourage others to behave in a similar manner.
- ◆ Become familiar with the local emergency number (comparable to 911) and the procedures for obtaining emergency health and law enforcement services in the host country.
- ◆ Be aware that you are responsible for your own decisions and actions.
- ◆ Make an agreement with your fellow students that you will look out for each other and practice peer responsibility.

Did you know...?

- ◆ Traffic and swimming accidents are the leading cause of death in travelers.
- ◆ AIDS and other sexually transmitted diseases (i.e. Hepatitis B) are a global problem.
- ◆ You should always use clean water for brushing your teeth and for drinking.
- ◆ You should swim only in well-maintained chlorinated pools or in unpolluted rivers or parts of the ocean.

Emergency preparedness

Once on-site, your program leader should discuss appropriate emergency preparedness steps with you. These steps might reflect preparing for natural disasters such as hurricanes or earthquakes, as well as communication protocols for electrical outages or cell tower overloads. For more information on personal emergency planning visit the U.S. State Department's Emergency Assistance to American Citizens Abroad Web site (travel.state.gov/travel/tips/emergencies/emergencies_1212.html).

Alcohol use and misuse

Many of the injuries sustained by study abroad students are related to drunkenness and the associated condition of temporary stupidity.

Although alcohol misuse may not carry the same legal penalties as use of illegal drugs, it can create dire circumstances for you, your participation in the program, your safety on site, and the future of the program. **Remember that you are serving as an ambassador of MSU, Michigan, and the United States.**

Although there may be no minimum or a lower drinking age in your host country, the customs regarding alcohol use may be very different from ours. You may be tempted to slip into - or maintain - patterns of alcohol misuse while abroad. Such use may occur for a variety of reasons: a mistaken impression of how alcohol is used in your new surroundings; cheaper costs in some countries; a lower minimum drinking age; more lenient laws against drunkenness; or a desire to experiment or fit in. Alcohol abuse and misuse are not tolerated globally and will not be tolerated on MSU study abroad programs. Violation of local laws and/or MSU regulations or policies may result in (i) immediate dismissal from the program; (ii) academic withdrawal from the University for the semester in progress; and (iii) disciplinary action upon return to campus.

During your orientation you will be informed of program requirements and host country laws regarding alcohol consumption, as well as the consequences for misuse. Most countries with the exception of those with religious prohibitions, tolerate social drinking. Intoxication, public drunkenness and inebriating behavior, however, are seldom allowed under any circumstances. If you attend Alcoholics Anonymous (AA) meetings in the United States, check the AA Web page (www.aa.org) for information about meetings abroad.

Alcohol misuse is defined as any use that is harmful or potentially harmful to self or others. Alcohol abuse is planned, systematic misuse of alcohol.

Alcohol misuse will not be tolerated on MSU study abroad programs.

What is "alcohol misuse?" Alcohol misuse is present when:

1. A student misses any scheduled event because of the effects of alcohol consumption;
2. A student becomes ill due to the effects of alcohol consumption;
3. A student is disrespectful of others sharing the same or neighboring housing, due to the effects of alcohol consumption;
4. A student engages in inappropriate behavior toward other individuals that is the result of alcohol consumption;
5. A student becomes so intoxicated that he/she cannot walk unassisted;
6. A student engages in destructive behavior toward property that is the result of alcohol consumption;
7. A student does not abide by the laws of the country in which he or she is staying;
8. A student engages in behavior that causes embarrassment to the other members of the group, the faculty member(s) or the in-country host(s) as a result of alcohol consumption;
9. A student engages in behavior that causes his/her companions concern for the safety of the individual or the group;
10. Students in a group encourage or ignore a fellow student who is misusing or abusing alcohol; or
11. Students who transport quantities of alcohol to program sites with the intent of sharing the alcohol with members of the group.

Students are encouraged to use good judgment if consuming alcohol at private homes or other accommodations during non-program hours. Student groups are encouraged to discuss issues related to alcohol abuse by other members of their group with the faculty leader or resident director. Peers should look out for each other and keep each other safe.

If a student becomes incapacitated due to alcohol overuse, or if he/she is in need of medical attention, others are strongly encouraged to contact a local emergency medical service, faculty leader or resident director immediately, in order to protect the health and well-being of the affected student. Peers are encouraged to make the responsible choice to notify program or emergency personnel quickly. The person (or persons) making the call will not be subject to disciplinary action.

If you plan to drink – do it moderately. Do not endanger yourself, others, property, or the future viability of the program. Know when to say “no,” stay with your friends, and look out for each other!

Illegal drugs

(Adapted from the U.S. Department of State's *Travel Warning on Drugs Abroad*, travel.state.gov/travel/livingabroad_drugs.html)

Don't do drugs.

Michigan State University has a zero-tolerance policy regarding the possession, use, manufacture, production, sale, exchange or distribution of illegal drugs by students participating in MSU study abroad programs. Violation of this policy may result in (i) immediate dismissal from the program; (ii) academic withdrawal from the University for the semester in progress; and (iii) disciplinary action upon return to campus.

Each year 2,500 U.S. citizens are arrested abroad. One third of the arrests are on drug-related charges. Many of those arrested assumed as U.S. citizens that they could not be arrested. From Asia to Africa, Europe to South America, U.S. citizens are finding out the hard way that drug possession or trafficking equals jail in foreign countries.

There is very little that anyone can do to help you if you are caught with drugs. You are operating under the laws of the host country and the regulations of the local institution. Neither the U.S. government nor Michigan State University will be able to secure your release should you be caught.

It is your responsibility to know the drug laws of a foreign country before you go, because "I didn't know it was illegal" will not get you out of jail. Some laws may be applied more strictly to foreigners than to local citizens; therefore, don't assume that just because local people are using drugs, it's acceptable for you to use drugs.

Information regarding drug penalties of your host country is available at the State Department Web site (travel.state.gov/travel/warnings_consular.html).

The rules and regulations of your host institution will be provided during on-site orientation.

In recent years, there has been an increase in the number of women arrested abroad. These women serve as drug couriers or "mules" in the belief they can make quick money and have a vacation without getting caught. Instead of a short vacation, they get a lengthy stay or life sentence in a foreign jail.

U.S. Americans have been arrested abroad on drug charges for possession of an ounce or less of marijuana. The risk of being put in jail for just one marijuana cigarette, or for other illegal substances, is not worth it.

If you are purchasing prescription medications in quantities larger than that considered necessary for personal use, you could be arrested on suspicion of drug trafficking.

Once you're arrested, the U.S. consular officer CANNOT get you out of jail!

You may say "it couldn't happen to me" but the fact is that it could happen to you if you find yourself saying one of the following:

*"I am a U.S. citizen and no foreign government can put me in their jail."
"If I only buy or carry a small amount, it won't be a problem."*

If you are caught using illegal drugs by MSU on-site personnel, you may be immediately dismissed from the Michigan State University study abroad program. If you are caught by local authorities buying, selling, carrying or using drugs -- from hashish to heroin, marijuana to mescaline, cocaine to quaaludes, to designer drugs like ecstasy it could mean:

- ◆ interrogation and delays before trial including mistreatment and solitary confinement for up to one year under very primitive conditions
- ◆ lengthy trials conducted in a foreign language, with delays and postponements
- ◆ weeks, months or life in prison (some places include hard labor, heavy fines, and/or lashings), if found guilty
- ◆ death penalty in a growing number of countries (e.g., Malaysia and Pakistan)

Although drug laws vary from country to country, it is important to realize before you make the mistake of getting involved with drugs that foreign countries do not react lightly to drug offenders. In some countries, anyone who is caught with even a very small quantity for personal use may be tried and receive the same sentence as the large-scale trafficker.

A few words to the wise...

- ◆ A number of countries, including the Bahamas, the Dominican Republic, Jamaica, Mexico and the Philippines, have enacted more stringent drug laws that impose mandatory jail sentences for individuals convicted of possessing even small amounts of marijuana or cocaine for personal use.
- ◆ Once you leave the United States you are not covered by U.S. laws and constitutional rights.
- ◆ Bail is not granted in many countries when drugs are involved.
- ◆ The burden of proof in many countries is on the accused to prove his/her innocence.
- ◆ In some countries, evidence obtained illegally by local authorities may be admissible in court.
- ◆ Few countries offer drug offenders jury trials or even require the prisoner's presence at his/her trial.
- ◆ Many countries have mandatory prison sentences of seven years to life without the possibility of parole for drug violations.
- ◆ If someone offers you a free trip and some quick and easy money just for bringing back a suitcase...SAY NO!
- ◆ Don't carry a package for anyone, no matter how small it might seem.
- ◆ The police and customs officials have a right to search your luggage for drugs. If they find drugs in your suitcase, YOU will suffer the consequences.
- ◆ You could go to jail for years with no possibility of parole, early release, or transfer back the United States.
- ◆ Don't make a jail sentence part of your trip abroad.

Arrests overseas

If you are arrested while abroad for any reason, it is important that you know what the U.S. government CAN and CANNOT do for you.

The U.S. Consular Office CAN:

- ◆ visit you in jail after being notified of your arrest
- ◆ give you a list of local attorneys (The U.S. Government cannot assume responsibility for the professional ability or integrity of these individuals or recommend a particular attorney)

- ◆ notify your family and/or friends and relay requests for money or other aid - but only with your authorization
- ◆ intercede with local authorities to make sure that your rights under local laws are fully observed and that you are treated humanely, according to internationally accepted standards
- ◆ protest mistreatment or abuse to the appropriate authorities

The U.S. Consular Office CANNOT:

- ◆ demand your immediate release or get you out of jail or the country
- ◆ represent you at trial or give legal counsel
- ◆ pay legal fees and/or fines with U.S. government funds

Overseas Citizens Services

OSA will register all participants with the U.S. Department of State in all countries included in your program itinerary. However, you should also register with the U.S. embassy or consulate as soon as you arrive on site. To register, you will need to provide all the information on the front page of your passport. This will be helpful to you and your family if there is a need to locate you in the event of an emergency.

The Overseas Citizens Services of the Bureau of Consular Affairs (travel.state.gov/travel/about/who/who_1245.html) is responsible for the welfare and whereabouts of U.S. citizens traveling and residing abroad. American Citizens Services and Crisis Management (ACS), a branch of OCS, assists in all matters involving protective services for Americans abroad, including arrests, death cases, financial or medical emergencies, and welfare and whereabouts inquiries. The OCS toll-free hotline is (888) 407-4747. From overseas, call (202) 501-4444. An OCS duty officer is available for after-hours emergencies and during Sundays and holidays at (202) 647-4000.

Further information regarding the emergency services to U.S. citizens abroad and related U.S. Department of State services can be obtained at their International Travel Web site (travel.state.gov/travel/travel_1744.html).

Travel warnings can be viewed at the U.S. State Department Travel Warnings Web site (travel.state.gov/travel/warnings.html). You should check this site regularly until your departure to ensure you are familiar with events on-site and any concerns of which you should be aware.

Emergency assistance

A dedicated collect-call phone number provides emergency assistance to any members of the MSU community who are abroad on University business or study abroad. You may call this number in an EMERGENCY. It will directly connect you with the MSU Police Operations Desk.


If your host country emergency services are not readily available and you feel there is a threat to your personal safety, follow these procedures:

1. Dial the international access code for the U.S.*
2. Then dial (517) 353-3784 (call collect if possible)
3. Identify yourself as an MSU study abroad student and give the country where you are currently located
4. State your name
5. Tell the person what is wrong

6. Tell the person how to contact you
7. Respond to questions and listen carefully to any instructions

*To prepare in advance, learn the international access codes for calling to the U.S. from abroad at the Country Codes Web page (www.countrycodes.com). Write the numbers on the back of the card.

The above procedures, produced on a wallet-size card, are given to all students at orientation so you can carry this card with you at all times while traveling on an MSU study abroad program. Be aware that the MSU Emergency Assistance number is not a toll-free number; however, it will accept collect calls from anywhere in the world. Therefore, you should know how to place collect calls from your host country.

<p>IN CASE OF AN EMERGENCY WHILE ABROAD</p> <p>Contact your faculty leader. Local phone: _____</p> <p>Call the local emergency services. Local phone: _____</p> <p>Call the MSU 24/7 Police Operations Desk at (517) 353-3784. Be prepared to provide a number where you can be reached. Record your international cell phone number here: _____</p> <p><small>(Be sure to include your country code)</small></p> 

OSA may choose, in consultation with the program leaders or on-site representatives, to inform emergency contacts about a potential emergency abroad without the student's permission, such as when the student:

- is unable to speak for themselves,
- has been missing for more than 24 hours,
- is perceived to be a danger to themselves or others, or when
- a significant health, safety or security incident affecting the entire program has occurred abroad

Road safety

Road safety is not something that you may necessarily think about in planning your study abroad experience, yet the Association for Safe International Road Travel (ASIRT) reports that road crashes will soon become the third greatest global health concern. In fact, death and serious injury from road crashes are among the greatest risk for healthy travelers. And, contrary to popular belief, 85% of such crashes occur in industrialized countries. You can minimize your risk by assessing road culture in your areas and implementing safe precautions.

ASIRT suggests that you:

- ◆ select the safest form of transportation in your area
- ◆ avoid late night road travel in counties with poor safety records and/or mountainous terrain
- ◆ understand how seasonal hazards affect road conditions
- ◆ know dates of local holidays (when road accident rates rise)

Additional suggestions for **pedestrians** are:

- ◆ be aware of traffic patterns in your area (they may be very different from the US)
- ◆ be especially alert at intersections
- ◆ wear reflective clothing if jogging at dusk or dawn (especially in locales where jogging may be uncommon)
- ◆ do not walk where you cannot be easily seen
- ◆ remember most road fatalities are pedestrians
- ◆ avoid hitchhiking

Additional suggestions for **passengers** are:

- ◆ avoid riding with a driver that appears intoxicated, irrational, or over-tired

- ◆ always ride in the back seat of a taxi cab
- ◆ wear seat belts whenever possible

Many students are tempted to rent cars, mopeds, or motorbikes during their time abroad, but often do so without regard to the risks of driving in a country whose rules of the road are unfamiliar. Therefore, while the Office of Study Abroad understands that some students choose to rent such vehicles largely for economic reasons, OSA does not recommend it. In the past, study abroad participants have been injured and even killed while riding in vehicles with drivers unaccustomed to local driving practices and traffic patterns. To prevent such accidents, some countries also limit the minimum age for drivers to rent a motorized vehicle. Also note that most countries will require an international driver's license, and driving without one could result in a severe penalty.

Traveling in some developing countries may pose additional road risks. Public transportation in some areas may consist of overcrowded, overweight and top-heavy minivans or buses. Taxicabs may not appear in good condition; drivers may or may not be licensed. Sidewalks may or may not be lit, or exist at all. In these cases, follow the advice of the on-site staff or your faculty leader. They can teach you how to minimize your risk when selecting various modes of transportation.

For more information about safe international road travel, visit the Association for Safe International Road Travel Web site (www.asirt.org).

CROSSING CULTURES

We encourage you to make every effort to take advantage of the many intercultural learning opportunities you'll have while abroad.

In this section of the handbook, we're providing some of the information and tools you may need to make the most of your experience.

These are some of the timeless tips for a speedy acclimatization and a more meaningful stay abroad:

1. Learn about your destination before you leave.
2. Learn the local language.
3. As soon as you recover from your jet lag, plunge into the local life in your new home.
4. Don't allow initial negative experiences sour you on the country.
5. Ignore complaints about the country.
6. **Accept the challenge of establishing yourself in the new country and work hard to enjoy your stay.**

What is culture?

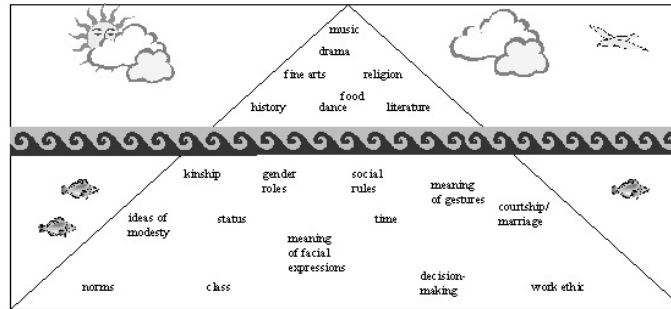
Culture...

- ◆ influences our expectations of what is appropriate or inappropriate
- ◆ is learned
- ◆ reflects the values of a society
- ◆ frames our experience
- ◆ provides us with patterns of behavior, thinking, feeling and interacting

In summary, culture affects every aspect of daily life - how we think and feel - how we learn and teach - or what we consider beautiful or ugly. However, most people are unaware of their own culture until they experience another! In fact, we don't usually think about our culture until somebody violates a culturally based expectation or we find ourselves in a situation where we have the feeling that WE violated somebody else's cultural expectations, but are uncertain how.

So much of what causes conflict or confusion is the part of the culture we can't see or touch. Consider the following illustration and notice the differences between the aspects of culture above and below the "waterline." The "tip of the iceberg" is the behavior and "external culture" that can be easily observed. The waterline marks the transition into beliefs. And the bottom portion of the iceberg represents the values and thought patterns that make up the "internal culture" which is subconscious and more difficult to observe. Cultural misunderstandings and conflicts arise mostly out of culturally shaped perceptions and interpretations of each other's cultural norms, values and beliefs (those elements below the waterline). Entering another culture is like two icebergs colliding - the real clash occurs beneath the water where values and thought patterns conflict.

THE ICEBERG CONCEPT OF CULTURE



Graphic adapted from "Understanding and Coping with Cross Cultural Adjustment Stress" in R.M. Paige (Ed.), *Education for the Intercultural Experience*, page 160.

CULTURE can be defined as the ways in which people relate themselves to their physical and social environment, and how they express these relationships.

CULTURE SHOCK can be defined as "a set of emotional reactions to the loss of perceptual reinforcement from one's own culture, to new culture stimuli which have little or no meaning, and to the misunderstanding of new and diverse experiences" (Peter Adler). It can also be defined as the expected confrontation with the unfamiliar (R. Michael Paige). However, experts feel the name "culture shock" is misleading because it makes us think of a single moment of shock rather than the more accurate idea that culture shock evolves over a longer period of time and involves mixed emotions. Although a culture can be shocking at times, the reaction to differences is usually more subtle because it is the accumulation of many experiences in a new culture that forms our opinions. For this reason, many experts in this field prefer the term "culture fatigue."

The phrase "culture shock" was coined by Cora DuBois in 1951. Kalvero Obert, the first to systematically define and study culture shock, described it as being cut off from your own cultural cues.

"These signs and cues include the thousand and one ways in which we orient ourselves to the situations of daily life – when to shake hands and what to say when we meet people; when and how to give tips; how to make purchases; when to accept a date and when to refuse invitations; when to take statements seriously and when not."

Adjustments

Studying abroad is an invaluable experience – a once-in-a-lifetime opportunity to live in a foreign country, to learn its customs and culture, and to adapt to new surroundings. The success of your experience depends upon your own efforts to acclimate yourself to living and studying in a foreign culture. **You will have moments of exhilaration and moments of real frustration.** Gradually, as you come to terms with the culture, the frustrations will become fewer and fewer.

One of the greatest benefits of living in a foreign country is an added depth of appreciation and understanding of U.S. culture. The insights you will gain into yourself and your native culture will be of immeasurable value.

In adjusting to your study abroad environment, you will have to deal with real as well as perceived cultural differences. Keep in mind that people of other cultures are just as adept at stereotyping the U.S. American as we are at stereotyping them - and the results are not always complimentary.

The following, for example, are a few of the qualities (some positive, some negative) that others frequently associate with the “typical” U.S. American:

outgoing and friendly	sure to have all answers	wealthy
informal	lacking in class	generous
loud, rude, boastful	consciousness	always in a hurry
immature	disrespectful of authority	promiscuous
hardworking	racially prejudiced	politically naïve
extravagant and wasteful	ignorant of other countries	

While a stereotype might have some grain of truth, it is obvious when we consider individual differences that not every U.S. American fits this description. Keep in mind that this same thing is true about your hosts vis-à-vis your own preconceptions. Remember that you are an ambassador from MSU and the United States. Avoid falling into any of the “ugly American” categories.

Survival strategies

Going abroad requires that you adjust to the same sorts of things as if you would move to another part of the United States: being away from family and friends, living in an unfamiliar environment, meeting new people, adjusting to a different climate, and so on. These changes alone could cause high stress levels, but you will also be going through cultural adjustments and you may experience “culture shock.” In another cultural context, you will often find that your everyday “normal” behavior becomes “abnormal”. The unspoken rules of social interaction are different, and the attitudes and behavior that characterize life in the United States are not necessarily appropriate in the host country. These “rules” concern not only language differences, but also wide-ranging matters such as family structure, faculty-student relationships, friendships, gender and personal relations.

One way to handle these social and personal changes is to understand the cycle of adjustment that occurs. You can expect to go through an initial period of euphoria and excitement as you are overwhelmed by the thrill of being in a totally new and unusual environment. This initial period is filled with details of getting settled into housing, scheduling classes, and meeting new friends, and a tendency to spend a great deal of time with other U.S. students, both during orientation activities and free time.

As this initial sense of “adventure” wears off, you may gradually become aware that your old habits and routine ways of doing things are no longer relevant. A bit of frustration can be expected, and you may find yourself becoming unusually irritable, resentful and even angry. Minor problems suddenly assume the proportions of major crises, and you may grow somewhat depressed. Your stress and sense of isolation may affect your eating and sleeping habits. You may write letters, send e-mails, or call home criticizing the new environment and indicating that you are having a terrible time adjusting to the new country. Symptoms include anxiety, sadness and homesickness.

However, the human psyche is extremely flexible and most students weather this initial period and make personal and academic adjustments as the months pass. They may begin to spend less time with U.S. Americans and more time forming friendships with local people. They often forget to communicate home.

Finally, when the adjustment is complete, most students begin to feel they are finally in tune with their surroundings, neither praising nor criticizing the culture but becoming, to some extent, part of it.

Recognizing the existence of and your vulnerability to culture shock will certainly ease some of the strain, but there are also several short-term strategies you can use beforehand as well as on-site when you recognize culture shock and are faced with the challenge of adjustment.

▶ **Become more familiar with the local language**

Independent study in the local language should facilitate your transition. Continue your study of the foreign language before and throughout your program. Rent and watch foreign films to become accustomed to the rhythm and sounds of the language of your new home. Do not become so concerned with the grammar and technicalities of a language that you are afraid to speak once you are abroad.

▶ **Know your own country**

You will find that people around the world often know far more about the United States and its policies than you do. Whether or not you are familiar with current events, particularly foreign policy, expect to be asked about your opinions and to hear the opinions of others. Start preparing now by reading newspapers and news magazines.

▶ **Examine your motives for going**

Although you will certainly do some traveling while you're abroad, remember that your program is not an extended vacation. Set realistic academic goals, particularly if you are studying in another language. Reduce your expectations or simplify your goals in order to avoid disappointment or disillusion, but don't forget to study!

▶ **Recognize the value of culture shock**

Culture shock is a way of sensitizing you to another culture at a level that goes beyond the intellectual and the rational. Just as an athlete cannot get in shape without going through the uncomfortable conditioning stage, so you cannot fully appreciate the cultural differences that exist without first going through the uncomfortable stages of psychological adjustment.

▶ **Expect to feel depressed sometimes**

Homesickness is natural, especially if you have never been away from home. Remember that your family and friends would not have encouraged you to go if they did not want you to gain the most from this experience. Don't let thoughts of home occupy you to the point that you are incapable of enjoying the exciting new culture that surrounds you. Think of all you will share with your family and friends when you return home.

▶ **Expect to feel frustrated and angry at times**

You are bound to have communication problems when you are not using your native language or dialect. Even if they speak English in your host country, communication may be difficult! Moreover, people will do things differently in your new home, and you will not always think their way is as good as yours. Once you accept that nothing you do is going to radically change the different cultural practices, you will save yourself real frustration. Remember that you are the foreigner and a guest in the other culture.

▶ **Expect to hear criticism of the United States**

If you educate yourself on U.S. politics and foreign policies, you will be more prepared to handle these discussions as they occur. Remember that such criticism of U.S. policies is not personal. Don't be afraid to argue if you feel so inclined. Most foreign nationals are very interested in the U.S. and will want to know your opinions.

▶ **Do not expect local people to come and find you**

When was the last time you approached a lonely-looking foreign student with an offer of friendship? Things are not necessarily any different where you are going. If you are not meeting people through your classes, make other efforts to meet them. Take advantage of the university structure and join clubs, participate in sports, attend worship services,

participate in volunteer and service-learning projects, and attend other university-sponsored functions. Maintain a sense of meaning to your life and allow time for leisure activities.

» **Keep your sense of humor and positive outlook**

Almost all returned study abroad students have wonderful stories about how much fun they had during their time abroad. If you have a terrible, frustrating day (or week) abroad, remember that it will pass. Time has a way of helping us remember the good times and turning those horrible times into fascinating stories!

» **Write a journal**

One of the best ways to deal with cultural adjustments and to reflect thoughtfully on the differences between U.S. and the other cultures is to regularly write a journal. As you write, you'll think your way out of the negative reactions that may result from your unfamiliarity with language and cultural behavior. Journaling will force you to make meaningful comparisons between your own culture and the host country. When you return home you'll have more than just memories, souvenirs, and photos of your time abroad; you'll have a written record of your changing attitudes and process of learning about the foreign culture.

» **Adopt coping strategies that work for you**

Keep in touch with friends and family but not to the point you are consumed with calling and e-mailing that you miss out on the study abroad experience. Exercising can also contribute to improved mood and better sleep.

» **Talk to someone if you have a serious problem**

The Resident Director, faculty leader, or MSU staff is near at hand to counsel students with serious problems. He/she has first-hand experience with adjustment abroad and can be a real friend in times of need. Share smaller problems with other students since they are going through the same process and can provide a day-to-day support group.

Adjustment for women

The overwhelming majority of students who study abroad are women and they report back that they have had incredible experiences. However, in certain locations and programs, women may have a difficult time adjusting to attitudes they encounter abroad, both in public and private interactions between men and women. Some men openly demonstrate their appraisal of women in ways that many women find offensive. It is not uncommon to be honked at, stared at, verbally and loudly approved of, and, in general, to be actively noticed simply for being a woman, and in particular, a U.S. American woman. Sometimes the attention can be flattering. Soon, it may become very annoying and potentially even angering. Local women, who often get the same sort of treatment, have learned through their culture how to respond to the attention.

Eye contact between strangers or a smile at someone passing in the street, which is not uncommon in the U.S., may result in totally unexpected invitations, and some women feel forced to avoid eye contact. You will have to learn the unwritten rules about what you can and cannot do. Women can provide support for each other; you may wish to get together several times early in your stay abroad to talk about what does and doesn't work for dealing with unwanted attention. U.S. women are seen as liberated in many ways and sometimes the cultural misunderstanding that comes out of that image can lead to difficult and unpleasant experiences.

These cultural differences may make male-female friendships more challenging. Consider the implicit messages you are communicating, messages you may not intend in your own cultural context. Above all, try to maintain the perspective that these challenging and sometimes difficult experiences are part of the growth of cultural understanding, which is one of the important reasons you are studying abroad.

Female travelers may be more likely to encounter harassment such as unwanted sexual gestures, physical contact, or statements that are offensive or humiliating. Uncomfortable situations such as these may be avoided by taking the following precautions:

- ◆ Dress conservatively; while short skirts and tank tops may be comfortable, they may encourage unwanted attention.
- ◆ Avoid walking alone late at night or in questionable neighborhoods.
- ◆ Do not agree to meet a person who you do not know in a non-public place.
- ◆ Be aware that some men from other cultures tend to mistake the friendliness of U.S. American women for romantic interest.

If, after acknowledging cultural differences, you still feel uncomfortable with what you interpret as sexual harassment, you should talk with your leader, resident director, or other on-site personnel. This conversation may provide you with some coping skills and a possible action plan to avoid future encounters. It may also help you gain a different perspective by understanding the local customs and attitudes. It could be possible that the behaviors you feel uncomfortable with are behaviors that are also considered unacceptable in the host culture.

If you feel you are being sexually harassed by your fellow American students, speak with your program leader. If you feel you are being sexually harassed by your program leader, resident director, or other on-site personnel, contact the Office of Study Abroad immediately. You may contact OSA by phone or e-mail, including the 24/7 Emergency Assistance Line at (517) 353-3784.

If you would prefer to report your concerns to a university unit with no ties to OSA or your academic department, contact the following:

Concerns against a *student*:
Department of Student Life
(www.studentlife.msu.edu/current_students/judicial_affairs/report.htm) at (517) 432-2471

Concerns against an *employee*:
MSU Ombudsman (www.msu.edu/unit/ombud/) at (517) 353-8830

Dating and sex

It is important to note that different cultures have different norms in regard to gender. Women and men should both be aware that the ways people interact vary widely by region and country, and issues around dating and sexuality can be particularly difficult in a cross-cultural setting. Such things as eye contact, the way one dresses, and body language can send very different messages by region and culture. Observing interpersonal interactions within a culture can be useful in helping you choose the way you communicate verbally and non-verbally with others in that country.

Some people consider traveling an aphrodisiac. Meeting new, exciting, and different people may stimulate action that you would not have taken under similar circumstances in the United States. Don't be foolish in assuming that you are invulnerable because you are a visitor in the country and no one is judging your behavior. Ask yourself why you are choosing to be sexually active and be aware of and set your boundaries and partner expectations.

If you choose to be sexually active, practice safe sex and protect yourself and your partner against unintended pregnancy, sexually transmitted diseases, AIDS, and misunderstanding about the meaning of the relationship. Sexually-transmitted viruses and bacteria do not respect national borders. Take a supply of condoms with you since conditions of availability and purchase may be limited, and conditions of manufacture and storage may be

questionable. Emergency contraception (EC) is birth control that prevents pregnancy after sex, which is why it is sometimes called "the morning after pill" and can be very effective if you think your birth control failed, you didn't use contraception, or you were forced to have sex. EC can be obtained prior to departure from Olin Health Center and Planned Parenthood.

Be responsible if using alcohol or other drugs because they can affect your behavior and ability to make decisions. Don't leave the country with anything you didn't bring: this means a pregnancy, sexually transmitted diseases, or AIDS.

Resident directors

In some programs a Resident Director serves as the on-site person to assist students. The responsibilities of the Resident Director, as they pertain to your participation, include the following:

- ◆ Serve as the official contact with the host university and governmental offices.
- ◆ Keep the Office of Study Abroad (OSA) informed of various developments with the program and students.
- ◆ Represent OSA in negotiations with the host university or other entities involved with the program.
- ◆ Coordinate student arrival, housing, orientation, excursions and program activities.
- ◆ Provide for a smooth functioning of the program, including the handling of emergencies and behavioral problems according to established procedures.
- ◆ Keep students informed of local laws, regulations and customs of the host country, community, institution and program. Keep OSA informed of any changes related to these laws, regulations and customs.
- ◆ Advise and counsel participants on non-academic (and in some cases, academic) aspects of the program.
- ◆ Maintain organized records and files of participants.
- ◆ Assist students with personal matters and help them adjust to the new culture.

DIVERSITY IN STUDY ABROAD

MSU values diversity in its students, faculty, and staff and is committed to non-discrimination. It holds itself to certain standards of conduct more stringent than those mandated by law. MSU does not discriminate based on age, color, gender, gender identity, disability status, height, marital status, national origin, political persuasion, race, religion, sexual orientation, veteran status, or weight.

As in the United States, some societies and groups are more open to accepting diversity than others. People react differently to looks and behaviors they are not accustomed to or that appear unusual. Reports from students of diverse racial and ethnic backgrounds are varied, from those who felt exhilarated by being free of the U.S. American context of race relations, to those who experienced different degrees of curiosity about their ethnicity.

You may have to deal with the possibility of outright racism abroad, the possibility of insensitive attitudes and inadequate facilities for students with disabilities, or the presence of homophobia towards gay and lesbian students.

You may find that your "U.S.-Americanness" is a more important factor in determining your treatment abroad than your religious, racial or ethnic heritage, or physical abilities. While this may be difficult to deal with at times, some members of your host culture will see you as a representative of the U.S. first, and as an individual personality second.

If you have not already done so, schedule an appointment with the OSA Program Coordinator responsible for your program. This person will provide information and descriptions of the local cultural realities that will assist you in your preparation to go abroad. Additionally, the coordinator may be able to put you in direct touch with other students who have studied in your particular country and can share their experiences with these attitudes and customs.

If you are a student with children, please note that accommodations abroad for your children may be difficult to arrange or unavailable.

OSA has developed more specific information for various diverse student populations on the student portion of our Website (studyabroad.msu.edu/people/students.html) including such topics as issues to consider, scholarship opportunities, and links to additional resources.

Students with disabilities

Information for students with disabilities can be found on our Study Abroad for MSU Students with Disabilities Web site (studyabroad.msu.edu/forms/disabilities.html). This includes a link to suggested procedures to follow as well as an accommodation request form.

Your active role in disclosing your disability-related needs in advance will be key to your success abroad. By working with your Resource Center for Persons with Disabilities (RCPD) specialist and Office of Study Abroad (OSA) staff, you can discuss your accommodation needs and identify the site best suited to your capabilities.

Race/ethnicity and study abroad

As a multicultural student, you may be concerned about facing potential racial bias and prejudice without the comfort of your usual support system. On the other hand, you may be

looking forward to being part of the majority population for the first time in your life. Or, you may be planning a self-discovery sojourn to the country or region of your family's heritage.

Whatever reasons you have for studying abroad, you will find adjusting abroad can be a positive growth experience. It may not always be fun but, in fact, it can present a unique learning opportunity that will serve you well in the future.

To learn more as you prepare for your journey (including special scholarship information), visit our Information for Multicultural Students Web page (studyabroad.msu.edu/people/studentsofcolor/index.html).

Sexual orientation

Preparing for what to expect in a particular country can make the difference between a wonderful experience abroad and an unpleasant one. Before you go, learn the laws pertaining to homosexuality in the countries you plan to visit. Reflect on the culturally based ideas and definitions of sexual identity and consider carefully how your identity as a GLBT person may affect your relationships with host nationals, your cultural adjustment and your overall education abroad experience.

For more information, visit our Study Abroad for Gay, Lesbian, Bisexual, and Transgendered (GLBT) Students Web site (studyabroad.msu.edu/forms/glb.html).

Discrimination

Although discrimination is illegal in many countries, it still occurs. If you believe you are being discriminated against, please discuss it with the resident director, faculty leader, or on-site staff.

Discrimination is built on negative stereotypes and prejudices that are influenced by a variety of factors, including the media. Although these attitudes may be frustrating at times, remember that one of the main reasons for your participation in study abroad is to learn about other cultures. This includes both the positive and negative aspects. What you perceive as a discriminatory act or remark may not necessarily be one in the context of the host culture, but rather a cultural difference.

PROGRAM WITHDRAWAL AND TRANSFER

Prior to departure

If you wish to withdraw or transfer your application prior to departure, you must abide by the following Withdrawal and Transfer Policy.

Withdrawal and Transfer Policy

If you wish to **withdraw or transfer** your application, you must inform the Office of Study Abroad, **not** the program faculty leader, by completing a *Decision Form* (studyabroad.msu.edu/forms/index.html). Otherwise, you will continue to receive and be responsible for payment of the program fee.

The Office of Study Abroad will not accept verbal cancellations by phone or e-mail notification; **withdrawal must be in writing by letter or by completing the form.**

AT ACCEPTANCE

Now that you have been accepted into a program you will be allowed two weeks after the date of the acceptance letter to withdraw or transfer your application to another program without financial obligation. **If, however, you have not returned your *Decision Form* before or within the two weeks of the date of the acceptance letter, the Office of Study Abroad will assume you no longer wish to participate and you will be withdrawn from the program.** The \$100 application fee will remain on your account. If you withdraw or transfer from a program, it is also your responsibility to withdraw from your study abroad courses. The Office of Study Abroad will not do this for you, unless you are a non-MSU student.

AFTER ACCEPTANCE

If you choose to *withdraw* your application after accepting admission into a program, you will be financially responsible for the \$100 application fee and the \$200 deposit (if applicable). If you choose to *transfer* your application after accepting admission into a program, you will be financially responsible for the \$200 deposit (if applicable), and the \$100 application fee will be applied to the new program. This must be done more than eight (8) weeks before the program's first day.

If you withdraw or transfer from a program **for any reason** after accepting admission, and your written withdrawal or transfer is received at the Office of Study Abroad **less than eight (8) weeks before the program's first day**, you will be financially responsible for the \$100 application fee and \$200 deposit (if applicable), or any non-recoverable costs (such as housing payments and deposits, field trip pre-payments, fixed program costs, etc.) incurred and/or committed on your behalf by MSU at the time of your withdrawal (whichever is more). It is your responsibility to inquire as to the estimated non-recoverable costs incurred at the time of your withdrawal or transfer. In most cases, the OSA staff will not be able to provide you with these costs until they can contact the on-site providers and determine what refunds will be available. **In extreme cases, it could mean that you will be financially responsible for almost the entire program fee.** After the program's first day, you will be financially responsible for the entire program fee.

Students who must withdraw from a study abroad program because they lack a passport and/or visa, are on State or Federal Probation and are not allowed to leave the U.S., or for any other legal reasons are held to the same withdrawal policies, procedures and penalties as for other reasons.

Notification of withdrawal or transfer must be made in writing to the Office of Study Abroad before the withdrawal or transfer will be officially recognized. The date the *Decision Form* or written notification is received is the date by which the financial calculation will be determined. If a balance is due to the Office of Study Abroad at the time of withdrawal, that amount must be paid to MSU to cover expenses incurred to that point.

Should MSU suspend or cancel a program prior to departure and you are forced to withdraw your application, you will not be financially responsible for any study abroad program fees or tuition. Refunds for air transportation are subject to the rules and regulations of the appropriate airline or travel agency.

Summary

At the time of application:

\$100 fee will be billed

Before acceptance or within a two-week period following acceptance:

\$100 application fee is refundable/transferable

After accepting admission into a program:

\$100 application fee is non-refundable, but can be transferred; \$200 deposit (if applicable) is non-refundable; financial responsibility will be according to the above description.

If you withdraw your application, it is your responsibility to withdraw from your program courses. The Office of Study Abroad will not do this for you, unless you are a non-MSU student.

If it is prior to the program's first day, you will receive a full refund of tuition and matriculation fees. If you withdraw after the program's first day, refunds for recoverable tuition and fees will be based on the University calendar, as stated as follows:

1. Tuition and Fees - Fifteen-Week Semester

Refunds for recoverable tuition and fees are based on the study abroad course calendar. For changes made through the first quarter of the term of instruction of classes (measured in weekdays, not class sessions), 100% of recoverable tuition and fees will be refunded. After that date, there will be no refund.

2. Tuition and Fees - Abbreviated Session

Refunds for courses that operate on less than a fifteen-week format will be based proportionately on the above policy using the abbreviated calendar of that program.

After arrival

If you withdraw or are withdrawn from a program after you have arrived on site, please note the following policies and procedures.

VOLUNTARY WITHDRAWALS

If a student has arrived at the program site and decides to withdraw, he or she must begin by discussing the situation with the MSU personnel (faculty, resident director, foreign

student adviser) on site. The MSU personnel will notify OSA to determine whether a solution exists for the situation. If, after consultation, the student still plans to withdraw from the program, he or she must submit a signed and dated statement of explanation to the on-site personnel. This statement must indicate the student's understanding that, effective the date indicated, he or she will no longer be considered a participant in the program or a student, and is therefore responsible and liable for his or her own behavior, insurance, transportation home, etc.

A student may voluntarily withdraw from the University prior to the end of the twelfth week of a semester, or within the first 6/7 (86%) of the duration of the student's enrollment in a summer or special session (calculated in weekdays). Withdrawal after these dates is not permitted.

In addition to receiving a bill for the dropped credits associated with the withdrawal, there may be additional billing, particularly if a student has received federal financial aid funds intended to cover the entire semester educational costs. Withdrawal up until the end of the first quarter of the semester of instruction will result in 100% billing of that semester's federal grant aid and Michigan Competitive Scholarship and may also result in a partial or complete billing of loan aid. Withdrawal from any semester during the regular academic year may result in cancellation of a student's financial aid award for the remainder of the academic year.

In case of official withdrawal from the University, tuition and fees and program fees are subject to refund according to the withdrawal and transfer policy previously cited under "*Withdrawal and Transfer Policy*".

Upon official voluntary withdrawal from the University, symbols (grades) are assigned to courses in which the student was enrolled according to the effective date of the withdrawal as follows:

1. If withdrawal is before the middle of the semester or summer session, no symbols (grades) will be assigned to courses in which the student was enrolled.
2. If withdrawal is after the middle of the semester or summer session, symbols (grades) will be assigned by instructors to courses in which the student was enrolled as follows: W (no grade) to indicate *passing or no basis for grade* regardless of the grading system under which the student is enrolled, N to indicate *failing* in a course authorized for P-N grading, or 0.0 to indicate *failing* in a course authorized for numeric grading.

If a student cancels or withdraws from a program for any reason (voluntary or involuntary), he or she will be required to return any scholarship funds disbursed by the Office of Study Abroad. If the program withdrawal is done after the award is disbursed, the student will be billed for the award amount. This amount will be posted and due on the MSU student account.

DISCIPLINARY ACTIONS

Although you may consider yourself independent at home, when you are abroad you are part of a program and serve as a representative of MSU, Michigan, and the United States. Your faculty leader may be aware of your personal life and be involved in most of your activities. The best way to avoid disciplinary action is to take responsibility for your own behavior and to also look out for your peers. If every participant takes ownership and responsibility for the success of the whole program, situations resulting in disciplinary action can be largely avoided.

Conditions as stated in the *Statement of Responsibility* (studyabroad.msu.edu/forms/index.html) apply to all students.

Additionally, Michigan State University's General Student Regulations apply to students in study abroad programs. These regulations may be found on the MSU Web page under *Spartan Life* (www.vps.msu.edu/SpLife/default.pdf).

Michigan State University expects study abroad participants to abide by the laws, regulations, and customs of the host country, community, institution and program. There are certain areas under which the faculty leader, local resident director or designated MSU staff has the authority to dismiss a student from a study abroad program. **Any behavior that endangers another person or property can result in immediate dismissal.** The following behaviors are among those that may result in immediate dismissal from the program or temporary suspension pending a final resolution of the matter:

- ◆ conduct that violates Michigan State University's General Student Regulations
- ◆ violation of the laws, rules and regulations, or customs of the host country, community, institution and program
- ◆ behavior that is disruptive and detrimental to the group learning process and academic success of the program
- ◆ conduct that damages or destroys property of another person, institution or organization
- ◆ behavior that gives the program director and the MSU Office of Study Abroad reasonable cause to believe that the continued presence of the student in the program constitutes a danger to the health or safety of themselves, persons or property or threatens the future viability of the program
- ◆ repeated offenses or severe infractions of the housing rules and regulations as established by the local facilities
- ◆ alcohol misuse (as defined previously under "Alcohol use and misuse")
- ◆ physical or sexual assault
- ◆ harassment
- ◆ possession, use or distribution of illegal drugs
- ◆ setting a fire or possession of explosives
- ◆ possession of a weapon, including BB guns and knives
- ◆ theft
- ◆ repeated bad behavior for which the student has been warned in writing

If a student is alleged to have violated the MSU General Student Regulations or participated in these aforementioned behaviors while participating in an MSU study abroad program, he or she may be referred to the University Judicial System ([temp.web.ur.msu.edu/\\$sitepreview/studentlife.msu.edu/current_students/judicial_affairs/judicial.htm](http://temp.web.ur.msu.edu/$sitepreview/studentlife.msu.edu/current_students/judicial_affairs/judicial.htm)) for a hearing upon his or her return to Michigan State University. Consequences for drug and alcohol violations may include, but are not limited to, some form of disciplinary probation, required attendance at educational programs, referral for assessment at educational programs, referral for assessment and treatment, and suspension from Michigan State University for sale of illegal drugs or repeated violations of the regulations.

HOUSING INFRACTIONS

In the event of serious infractions of housing regulations or behavior that negatively impacts the housing situation, MSU personnel, in consultation with the MSU Office of Study Abroad and local University faculty members or staff, will first provide students with an oral warning that the behavior is in violation of MSU or host institution/residence facility policies and must cease immediately. Depending on the severity of the incident, a written warning may be provided instead. It will outline consequences for repeated occurrences, such as expulsion from the housing facility or other consequences.

Repeated offenses or severe infractions of the housing rules and regulations as established by the local facilities may result in expulsion without notice from housing and expulsion from the study abroad program. If a student is removed from housing but remains in the

program, the student will be responsible for locating and paying for the alternative housing. If alternative housing cannot be found, the student will be dismissed from the program and forfeit academic credit and any financial refund.

If a student is dismissed for disciplinary reasons during a semester, grades are assigned as described in the previous "Voluntary" section.

In the event of an infraction, which does not cause immediate danger and where there is an allegation of a violation of the laws, regulations, and customs of the host country, community, institution or program or a violation of the MSU General Student Regulations, the following steps, in order, will be taken:

1. The faculty member in-residence, or the on-site resident director, or the program assistant representing the Office of Study Abroad (referred to as the "leader") will investigate the alleged violation using the resources available to him or her and have a frank discussion with the student of expectations and consequences.
2. The student will be informed, in writing, of the alleged violation and will be given an opportunity to respond in person and present any witnesses or ask questions of witnesses, if any, that the complainant has identified. The leader will immediately inform and consult with the Office of Study Abroad regarding the alleged violation and the process to be pursued in investigating it.
3. If the behavior continues, the student will be warned, in writing, of the expectations and consequences.
4. The leader may, with the concurrence of MSU's Office of Study Abroad, temporarily suspend the student pending final resolution of the matter.
5. After the facts have been examined, the leader will, after consulting with and receiving authorization from the Office of Study Abroad, take appropriate action and inform the student in writing of the decision.
6. Depending on the severity of the case, one or more of the following should apply if the student is found guilty of the allegation:
 - a. Letter of warning
 - b. Probation with conditions for remaining on the program (i.e. a curfew or an agreement to no longer consume alcohol)
 - c. Reassignment to another housing location, if available
 - d. Written dismissal from the study abroad program (which automatically means dismissal from Michigan State University for that academic period)
 - e. Report submitted to the Judicial Affairs Office to become part of the student's record.
 - f. Referral to the University Judicial System that may include a hearing upon return to MSU
 - g. Other action deemed appropriate to the specific case
 - h. Possible suspension from MSU and/or the host institution

UNAUTHORIZED ABSENCE

If a student misses three or more consecutive class days without explanation, the faculty leader will seek to determine the location of the student. If the student cannot be located, it will be considered an emergency situation and the emergency contacts listed on the

student's application will be contacted. If, after investigation, it is determined that an emergency situation does not exist, the student will be reminded that attendance is an indispensable part of the study abroad experience. A student who, through his or her absence, demonstrates that he or she has withdrawn from the program without obtaining an official withdrawal will be reported as having failed all courses.

Consideration will be given for the student who leaves a study abroad program because of an emergency situation or illness (either personal or of a family member). Whether it is before or after departure, the student must submit a written statement of withdrawal to OSA and will be subject to the withdrawal and transfer policy previously indicated.

A student who leaves the University without formally withdrawing forfeits any fees or deposits paid to the University. Such students will continue to receive and be responsible for payment of tuition and fees and study abroad program fees. Re-enrollment in the University will not be granted until all debts are cleared.

Refunds in case of cancellation

If MSU decides to cancel a program for safety and security reasons prior to its commencing:

OSA will provide a full refund of all fees paid to MSU for the program (tuition and program fees).

If MSU cancels a program for security reasons after it has started:

Additional expenses related to bringing the participants home (or to another approved program location) will be borne by OSA (for example, airline ticket change fees associated with early departures home or to a new program location).

Refunds of program fees paid to MSU will be prorated and may be limited by non-recoverable contractual obligations.

Refund of tuition fees paid to MSU will depend on how much academic credit the student in the program will still be able to receive for work already completed or to be completed through alternative arrangements. OSA will make every attempt to arrange with faculty and departments suitable alternatives to completing planned academic credit.

If MSU does not cancel a program but a student chooses to withdraw or transfer from a program due to safety and security concerns or any other reason:

The description under the Withdrawal and Transfer Policy section will apply.

For many students, meaningful cross-cultural learning continues in the weeks and months following the study abroad experience. This section of the handbook details what you can do to ensure a smooth return to the U.S. and to **continue your international and inter-cultural learning back home.**

Leaving your host country

Program evaluation

At the end of the program, all participants complete a program evaluation. A volunteer student from your group will be asked to collect the student evaluation forms to return to OSA immediately following the program. Course instructors will not review student evaluations until after grades have been submitted. The information you provide will be crucial in helping the academic units and the Office of Study Abroad make program improvements and will provide valuable information to students participating in future study abroad programs. If you do not turn in an evaluation while abroad, please fill out and return a completed evaluation to the Office of Study Abroad immediately upon your return to the United States.

Customs information

The government requires you to pay duty on goods purchased abroad and brought into the United States. You should know and understand these requirements before leaving so there are no problems when you return. You must declare expensive and/or foreign goods you will take with you before leaving the United States so that you are not charged duty on them when you return. If you are taking imported articles such as cameras, binoculars, watches, laptops, etc., register these foreign-made articles with Customs (before leaving the U.S.) to avoid extra duty charges upon re-entry.

Your exemption is \$800 (retail value) on articles acquired abroad, if:

- ◆ Articles are for personal use or gifts.
- ◆ Articles accompany you.
- ◆ You have been out of the country at least 48 hours (Mexico and U.S. Virgin Islands are exempt from the 48-hour limitation).
- ◆ You have not claimed the exemption within the preceding 30 days.
- ◆ Articles are not prohibited or restricted.

Upon your return, group purchases together and keep receipts ready for Customs inspection. Should you bring back foreign pharmaceuticals, have the prescriptions ready to present.

You must declare, at the price paid, everything acquired abroad, including gifts given to you and articles worn or used. If you fail to declare or understate the value, penalties may be severe. You cannot bring meat, fruits, vegetables and Cuban cigars into the United States.

Check *Know Before You Go* (www.cbp.gov/xp/cgov/travel/vacation/kbyg) for more customs information.

Once you're back in the United States

Grade reports

FACULTY-LED PROGRAMS

Upon successful completion of courses abroad, all credits and grades (where applicable) earned will be recorded by the MSU Office of the Registrar, and a grade report will be sent to your home address. MSU students will have the appropriate courses recorded on their regular transcripts. **Non-MSU students wishing to have credits transferred to their home institution must request a transcript from the MSU Office of the Registrar. This is not done automatically.**

To request a transcript, send a check or money order for \$5.00 payable to MSU to:

Michigan State University
TRANSCRIPTS
East Lansing, Michigan 48824-0210

State your name, telephone number where you can be reached 8:00 a.m. to 5:00 p.m. (EST), e-mail address, your student PID number or social security number, and your date of birth. Include the address where the transcript should be sent and verify all information with your written signature. Alternatively, you can order a transcript from the MSU Office of the Registrar Web site (www.reg.msu.edu/stuforms/transcriptrequest/transcript.asp).

In addition to requesting a paper copy of your transcript, you can now order an electronic (PDF) copy. The intended recipients will receive an email with a secure access code and a link to a secure Website where the Official Transcripts will be presented via PDF. In addition to the email address, you will need to provide the name and address of the recipient. If you place your order online, you will receive an email when the transcript notice has been sent to the recipient and when the transcript has been viewed. More information about this option can be found at the MSU Office of the Registrar Web site (www.reg.msu.edu/Transcripts/ETranscriptInfo.asp).

CO-SPONSORED PROGRAMS

Co-sponsored programs are study abroad programs sponsored by an academic unit at MSU, implemented by a foreign host partner institution, and staffed by non-MSU faculty. Co-sponsored study abroad programs may include exchange programs, direct enrollment in a foreign university, and consortia or other provider programs.

If your program is co-sponsored, a "translation" of credit and grades for certain courses will be made upon your return. This translation of credits and grades is based on an MSU-agreed-upon standard. Check the MSU Registrar's Web site (www.reg.msu.edu/ROINFO/CSSAP/CSSAPmain.asp) to determine how your international grades will be converted into the MSU grade system.

A transcript from your host institution with the record of your academic performance will be sent directly to either the Office of Study Abroad or Office of the Registrar. It may take four to eight weeks from the time of receipt for the credit to appear on your MSU transcript. When you return to campus, check periodically with the OSA Program Coordinator and/or your academic adviser in your college to verify that your transcript is being updated correctly.

Post-travel health recommendations

There are a few health issues you need to consider when returning from travel abroad:

- ◆ If you become ill within 12 months after traveling, make a medical appointment and inform your physician of the countries you visited while abroad.
- ◆ If you have been taking anti-malarial medication, continue doing so for the prescribed length of time after you return home.
- ◆ Schedule an appointment with a health care provider for a sexually transmitted disease check if you were sexually active while abroad.
- ◆ Remember that your study abroad accident and sickness insurance covers you only while you are abroad, so make sure you have adequate coverage in the United States.

Culture shock revisited

As difficult as it is to adapt to an entirely new culture, **it can be just as challenging to come back home** after being away for any period of time. It is best to know what you might encounter in order to prepare for this adjustment period.

Expect to experience some measure of reverse culture shock. Reverse or re-entry shock can be defined as the unexpected confrontation with the familiar (R. Michael Paige). Remember that the world at home hasn't stopped while you were gone. Upon your return home, you may find you aren't the only one who has changed during your absence. Everyone and everything else will have changed too! Remember to take time to readjust slowly.

You'll notice that you may think differently about the United States. You'll spend time reflecting on the differences between the U.S. and your former host country, just as you did when you left. Friends and family may be interested in stories or photos for a while, but "really don't understand." It may be difficult to express your feelings in words. Remember that many people may have difficulty relating to what you are saying because it hasn't been part of their experience.

Avoid experiencing anxiety about getting a job when you return home. Your study abroad experience can open employment doors for you, so be creative while abroad, ask for interviews by e-mail and promote the self-reliance and maturity you have gained through your experience. When you return, check the OSA Web site (studyabroad.msu.edu) for when the "Unpacking your Study Abroad Experience" workshops are held. These workshops, sponsored by OSA and Career Services and Placement, help guide you on how to use your international experience as a résumé booster.

How to sell your experience

The Office of Study Abroad and the office of Career Services and Placement offer a presentation on "Unpacking your Study Abroad Experience: How to sell your Study Abroad experience to employers and graduate schools." This interactive and highly informative session will give you the information and skills you need to effectively present your study abroad experience in your résumé, application cover letters, and during job interviews.

Among other topics, you will learn about...

- How to best place your study abroad experience on your résumé and curriculum vitae
- How to describe the knowledge, attitudes, and skills you have acquired through study abroad in application cover letters
- How to link these skills to the requirements of prospective employers and admissions criteria of graduate schools

- How to highlight your study abroad experience and skills during job interviews
- How to go about finding a job with a multinational employer

To help you begin reflecting on your experience and start thinking about how you can present it in the future, take a look at the following skills/competencies identified by employers that are associated with an international experience that can apply to the workplace (taken from the *Collegiate Employment Research Institute Research Brief*, March 2008).

- ability to work independently
- adapting to situations of change
- allocating time effectively
- applying information to new or broader contexts
- assessing impacts of decisions
- being dependable
- communicating ideas in a manner that gains acceptance/agreement
- conceptualizing a future for oneself/organization
- conveying ideas verbally
- gaining new knowledge from experiences
- identifying new problems/alternative solutions
- identifying creative possibilities/solutions
- identifying social/political implications of decisions
- interacting with people who hold different interests, values or perspectives
- resourceful in accomplishing assignments
- setting priorities
- understanding cultural differences in the workplace
- undertaking tasks that are unfamiliar/risky
- working effectively with co-workers

Continuing your experience

There are countless ways to use the interests and skills you gained while abroad. Be creative in applying what you learned so your growth can continue:

- ◆ Talk with students from your program or others who have studied abroad.
- ◆ Enter the Tales from Abroad Essay Contest (studyabroad.msu.edu/essay.html).
- ◆ Enter the Spartans Abroad Photo Contest (studyabroad.msu.edu/photocontest.html) or the Global Focus Photography Competition (www.isp.msu.edu/photocontest).

- ◆ Come to an "Unpacking your Study Abroad Experience" workshop, offered with Career Services and Placement, on how to sell your study abroad experience to employers and graduate schools (see previous section).
- ◆ Develop a Web site for the program.
- ◆ Share your experiences by working as an OSA Peer Adviser (studyabroad.msu.edu/peer/peeradvisers.html).
- ◆ Participate in a Study Abroad Fair! Ask your program leader/OSA coordinator how you can help staff your program's display or working at the Returnee Table.
- ◆ Work with international students by volunteering in the Office of International Students and Scholars (www.isp.msu.edu/oiss).
- ◆ Get connected with MSU's Area Studies Centers - Africa, Asia, Canada, Latin America and Caribbean, and Europe and Russia (www.isp.msu.edu/units).
- ◆ Attend the International Opportunities Fair to explore internships, volunteer, work and teaching abroad, and internationally-focused careers (studyabroad.msu.edu/calendar.html#IOFair).
- ◆ Talk about your experience to clubs and groups, including adults and children.
- ◆ Make new friends from all over the world and enjoy free coffee at the "International Coffee Hour" every Friday during the semester.
- ◆ Join international organizations and clubs.
- ◆ Continue your foreign language or take courses with an international focus.
- ◆ Write for *The State News*, the *Lansing State Journal*, or your local home paper.
- ◆ Continue studying your host country by taking related courses, reading international papers, viewing films and videos, writing research papers, etc.
- ◆ Volunteer to work in the community or on campus. Help organizations that support community service and development. Look for groups working with immigrants, refugees, or the aged so you can use your skills of listening, patience and empathy.
- ◆ Start thinking about when and how you'll return. You can apply for Fulbright Scholarships (www.cies.org) to study and conduct research; find employment possibilities while you were abroad; join the Peace Corps (www.isp.msu.edu/peacecorps); or just return to visit host family & friends.
- ◆ Explore Phi Beta Delta, the first national honor society dedicated to recognizing scholarly achievement in international education (www.msu.edu/user/pbd).

WEB LINKS

Visit our Website for Travelers (studyabroad.msu.edu/shared/links.html) for useful information. These links will take you to sites that cover the following topics and more!

- Tourist/general travel
- Health
- Airline tickets
- Funding and financing
- International weather
- Country and regional information
- Currency and exchange rates
- Travel alerts and safety information
- U.S. Embassies and Consulates contacts
- Maps

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