



Colorado State University



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| What's |     |
|--------|-----|
| INSI   | DE? |

| INPIDE |   |                |
|--------|---|----------------|
|        | Preparing to Study Abroad!  | 2              |
|        | 10 To-Dos as You Prepare to Depart  | 3              |
|        | You, Yourself, and Your Country: Adjusting to and Understanding Culture Diverse Students and Study Abroad                       |                |
|        | Healthy Travel = Happy Travel:  Health and Medical Matters Overseas   | 10             |
|        | Be Safe, Not Sorry: Security and Safety in Your Host Country  | 14             |
|        | Keeping Connected to CSU While Abroad: Academics, Finances, and Communication   | 18             |
|        | Getting Ready to Go: Important Preparations Prior to Departure Travel Documents Money Matters Communication Abroad Packing Tips | 25<br>25<br>27 |
|        | Returning Home: Preparing for the Process of Re-Entry   | 30             |
|        | Contact Us/Creditsinside back   | ck cover       |
|        |   |                |
|        |   |                |

## Preparing to STUDY ABROAD!

## Explore - Engage - Discover!

Study abroad is one of the most challenging, exciting, and rewarding experiences a student can have during his or her college career. However, a successful international experience does not just happen, but rather requires much planning and preparation. The CSU Study Abroad team will help you prepare for your study abroad experience, but ultimately you must take the initiative in what can become a very exciting predeparture self-orientation.

This guide is intended to jump start your orientation process and to provide general information to assist you as you prepare for your time abroad. Specifically, the Study Abroad pre-departure handbook will help you to explore the following topics and questions (and many, many more!):

#### **Cultural Immersion:**

- What stereotypes do I hold of my host culture? What stereotypes might they hold of me?
- How familiar am I with my own cultural heritage?
- Am I prepared to experience culture shock? Have I developed strategies to cope with cultural adjustment difficulties?

#### Health and Safety Abroad:

- What are common health and safety hazards for students in my host country?
- What immunizations, if any, will I need to get before I depart the United States? Where can I get these?
- Do I know how to access my health insurance from abroad?
- What safety precautions should I take when traveling abroad? How will these differ from my common practices at home?

## Academics, Finances, and Communication:

- What must I do at CSU before departure in order to guarantee credit transfer?
- How will my grades transfer to CSU? How will I get a transcript sent back to CSU?
- What is included in the program costs and benefits?
- How will I access my CSU financial aid while abroad?

## Travel Logistics and Final Preparations:

- Will I be going to a country which requires a visa? If so, have I obtained the appropriate visa?
- Do I have an ATM card that will work in the country where I will be? Are traveler's checks a good idea for me? Should I bring a credit card?

- Should I consider purchasing a cell phone? How do cell phones work in my host country?
- · What should I pack?

#### Returning to the United States:

 What is re-entry shock? How can I prepare for this while still in my host country?

Take time during the upcoming weeks and months to educate yourself about the country you will soon be calling "home". In addition to reading carefully through the CSU Study Abroad pre-departure guide, we encourage you to contact natives from the country in which you will be studying, study abroad returnees, tourist and travel organizations, libraries, faculty or other students, friends, and relatives to learn more about the many topics covered in this guide. Preparation is the key to a successful study abroad program.

#### Have fun! Bon voyage and safe travels!

## 10 TO-DOs as You Prepare to Depart

#### Read this pre-departure guide.

The pre-departure guide is designed as a tool to assist you in best preparing for your time outside the United States. It contains important information that, if followed, will ensure you are ready for a wonderful experience abroad.

Complete the CSU requirements for Study Abroad,

including registration in SA 482/ SA 682 or the appropriate Division of Continuing Education courses. Questions? Contact the Study Abroad office.

**Meet with Student Financial** 

Services (SFS) to ensure scholarships, loans, and grants are secured for your term abroad. Find out the disbursement date for your financial aid package so you will know when you can expect to receive your funds.

Meet with a travel clinic nurse from the CSU Health Network

for a free travel consultation. Ensure you have all of the necessary immunizations for travel to your host country.

Make a photocopy of your Study Abroad Transfer Credit form.

Write down the contact information for your academic advisor in case you must make changes to your planned course of study while abroad.

Photocopy important documents such as your passport, credit cards, ISIC card, etc. Place one copy in your carry-on luggage and leave one copy with a trusted individual at home.

Contact your bank and credit card companies to let them know you will be traveling abroad. Ask about rates and fees for international use of your cards.

Learn the details of your international health insurance coverage and how to access it

abroad, if needed.

Set up a communication plan with family and friends for regular communications. Establish a secondary plan in the event of an emergency.

**Learn as much as you can** about the culture, history, language or traditions of the country in which you will be studying.





"I would recommend going abroad to anyone. It is eye opening and life changing; being the foreigner in another culture is a test of identity that when faced with it, I developed personally."

-lan, Visoka Skola Economica, Czech Republic

### What is Culture?

What is culture? This is a simple question, yet it has a deep and complex answer. In its simplest form, culture may be defined as unique characteristics that unify a nation. A person may generalize a country as being uniform - citizens of the United States are "Americans", for example, but what does that really mean? Within your own borders, cultural differences exist. In thinking about the United States, lifestyles differ among geographic regions the South, the Northeast, the West Coast, the Midwest, etc. Think about what has shaped your upbringing and influenced your culture. How will that upbringing affect how you will interact with others when you arrive in your host culture? What has influenced the culture of the country in which you will be studying?

"Culture refers to values, beliefs, attitudes, preferences, customs, learning styles, communication styles, history and historical interpretations, achievements and accomplishments, technology, the arts, literature, etc. – the sum total of what a particular group of people has created together, share, and transmit."

(Paige, et al, 2002).

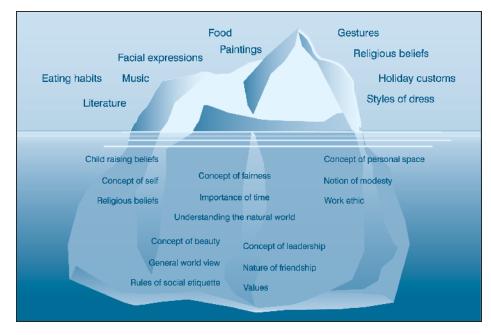
#### **Understanding Culture**

Culture can be categorized in two ways. The first category is called *Big C Culture*, or that which is visible, apparent, or objective. Items that fall within this classification are the arts, music, popular culture, literature, styles of dress, and so on. The second category is often referred to as *Little c Culture*, or the hidden dimensions of culture that influence daily life. These hidden dimensions of culture include such things as communication

styles, learning styles, nonverbal communication (including eye contact, personal space, perception of time, gestures), and religious beliefs. How can you recognize and understand these cultural differences and similarities?

are not always aware of the way such things as religion, history, educational systems, family dynamics, etc. all affect the core attitudes and beliefs held by an individual or by a society.

As the iceberg analogy illustrates,



One way to help illustrate the concept of culture is to use an iceberg as an analogy. When looking at an iceberg, we can only see that part of the iceberg that is visible above the waterline. We have no idea how much mass lies below the surface of the water, and therefore it is a mystery. In applying this to culture, that part of a society's culture that is above the waterline is the **Big C Culture** – the behavior and practices that are apparent and easily visible. What is left below the waterline includes all Little c Cultural items - those attitudes and core values that are learned. These core values affect what we know to be good or bad, acceptable or unacceptable, and so on. The visible portion of an iceberg is much smaller than the invisible portion below the waterline. The same holds true for observations of another culture. What we cannot see or understand is always

much larger than what we can see. We

culture is infinitely more complex than what you can see on the surface. As you prepare for your study abroad experience, take the time to learn about your host culture and try to understand what cultural characteristics and influences lay below the waterline. Also, consider those core values and beliefs that have shaped you and your home country's culture. How do you expect these to influence your opinions and interactions while abroad?

#### **Did You Know?**

Laughter is the best medicine when traveling abroad. In fact, the most embarrassing moments will make the best stories when you get home.

| What are some of the main cultural similarities and differences you anticipate encountering between your host country and your home country? |
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| What might be the cause of these cultural differences?   |

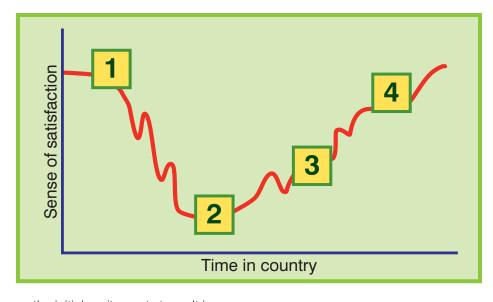
#### Stages of Cultural Adjustment: The U-Curve of Cultural Adaptation

Encountering the many and varied cultural differences in your host country can be both exciting and frightening for students. Much like adapting to anything new, there is a cycle when it comes to adjusting to a new cultural environment. The process of adapting to life in a new culture is commonly referred to as culture shock. It is important to understand that this process is real, normal, and is an important part of the study abroad experience. Culture shock is usually created by a gradual accumulation of anxiety, frustration, and confusion. It is not necessarily created by one event.

Most students will experience four phases within the cultural adjustment process. By being aware of and able to identify these stages of adjustment, you will hopefully find it easier to cope with the challenges each stage provides. The 4 stages of cultural adjustment can be represented by a U-Curve which shows a traveler's well-being over time. This U-Curve represents a series of ups and downs, and within each stage even more ups and downs are possible.

#### Stage 1: Initial Euphoria

The first stage of the cultural adaptation cycle is often referred to



as the initial excitement stage. It is characterized by the anticipation of spending time in a new country mixed with the sadness of leaving family and friends. You find yourself stepping off a plane and into a foreign place. The language is different, the food is interesting, the buildings are charming, and everything is wonderful and exciting – it is the perfect destination. This is the orientation and honeymoon phase in the adjustment process, and the perfect way to start your time abroad. Be aware, though, that during this phase you are viewing life through rose-colored glasses. Similarly, you are likely focusing only on the visible culture - the Big C items.

I quickly picked up the language and the random phrases I really needed the most, but you don't realize how much you communicate until you can't do it very easily. I had days where I was absolutely in love with being there and days where I was very frustrated.

-Kristin, Italy

#### Signs of Cultural Shock

- Constant feeling of fatigue, discomfort, generalized frustration
- Irritability and anger over minor frustrations (letting little issues become big problems!)
- Loneliness and/or withdrawing from others
- Constant homesickness, sadness
- · Criticism of host culture and others
- Use of poor coping mechanisms, such as excessive eating or alcohol use, staying in bed 12-14 hours per day, etc.

#### Stage 2: Irritability and Hostility

After a few weeks, the differences you initially found exciting and wonderful intrude more and more into your life and you become frustrated with how difficult your life has become. The language is a challenge and translation can be tiring. You long for home, familiar foods, and you find that those charming buildings do not have the conveniences you are accustomed to. You are having difficulty accepting that the host culture's way of doing something is right when it seems wrong in contrast to your own viewpoint and cultural upbringing. You have developed culture shock - the reaction people feel when they move for an extended period into a culture that is different from their own. Culture shock may stem from the following circumstances:

- Being cut off from the cultural cues and patterns with which you are familiar:
- Living or studying over an extended period of time in a situation that is ambiguous;
- Having your own values brought into question.

#### Stage 3: Cultural Adjustment

While you may still be dealing with some issues related to culture shock, you are beginning to transition into the cultural adjustment stage. Within this stage, your perspective changes over time and you begin to adapt to the culture of your host country. You are becoming more comfortable and confident with your interactions with host nationals. In fact, you are beginning to look for more ways to interact and integrate with your host community.

#### Stage 4: Adaptation

The final stage of the cultural adjustment cycle is adaptation. You now have a great deal of confidence in your ability to communicate and interact with host nationals. You have made friends and may feel that your language skills are just beginning to fully develop as you had hoped. Though you may not have a complete understanding of all of the cultural elements of your host country, you are open to learning and able to ascribe meaning to experiences in ways that are relevant to others as well as yourself. You are a full participant in the culture and are reluctant to think about going "home," where you will begin the process all over again in the form of "reentry shock." (see page 31)

The pattern of adjustment described above is a generalization, and each student's experience will be different. Be patient with yourself! Remember, you have spent 20+ years learning the cultural norms of the United States or your home country. It will take time to learn and adapt to the nuances of your host community.



## Surviving the Cultural Adjustment Cycle

While you cannot avoid culture shock, you can make it more bearable! Now is the time to use some proven techniques to help you through the adjustment process and into the next stage of cultural adaptation and enjoyment:

- · Relax and be flexible.
- Acknowledge that culture shock is normal and will pass.
- Keep a journal or a blog.
- · Set realistic goals.
- Resist withdrawing into yourself or surrounding yourself with students from home.
- Avoid being judgmental; look on the positive side of diversity and difference.
- Revive your sense of humor.
- Do not let setbacks bother you.
- Remember that you are the visitor; you are there to learn about a new culture, not to change it.

## Diverse Students and Study Abroad

The CSU Study Abroad website has great resources available for diverse student populations, including women, GLBT, multi-cultural, and students with disabilities.

Visit www.studyabroad.colostate.edu for more information and links to online resources.

Study abroad can have a life-long impact on an individual. As with anything new, study abroad evokes a change in the way you see yourself, the world, and most importantly, your place in the world. Placing yourself in a different context from what is "normal" is an eye opening and enlightening experience.

If you are a student of color studying abroad, this may be one of the first times you have thought of yourself, or have been identified by others, simply as an American. As a visitor, you most likely will not be seen by your host culture as an ethnic minority. Elaine Lee, author and editor of Go Girl: The Black Woman's Book of Travel and Adventure and travel writer said after her many travels abroad that "most of us are not fully aware of the stress involved in being an African American until it is absent. Then it feels like a weight has been lifted off your shoulders." Lee's experience could hold true for many students of color and is an important and unique experience that studying abroad allows.

If you are studying abroad in search of your cultural roots, you may find that your expectation of acceptance and understanding from your host culture on the basis of having a shared ethnic background is not met. For example, if you are a Vietnamese American, do not assume that the

Vietnamese will treat you as one of their own. Similarly, if you are an African American studying in Kenya, do not expect your hosts to see you as African. Experiences of individuals abroad are as diverse as the countries you will visit. However, your ethnicity may play a role in defining the expectations you have of your study abroad experience and is something to consider before you leave.

If you are an American of European descent, studying abroad may also be the first time you are labeled as an American, or the first time you become conscious of having an identity based on your nationality. This is a unique opportunity for white students in the United States to begin to understand, if even in a small way, the experiences of minority groups in the United States. It is a chance to walk in another person's shoes, and we encourage you to take advantage of this opportunity as much as possible.

Visit the CSU Study Abroad web site at www. studyabroad.colostate.edu or All Abroad at www.AllAbroad. us for resources and publications written by and for students, parents of study abroad students, and study abroad professionals of diverse backgrounds.

#### Women

Acceptable treatment of women in your host country may be very different from the kind of treatment acceptable in the United States. Also, the way women interact with men in the United States may not be socially acceptable in other countries. For example, what we might consider being friendly in the United States may be considered flirting or a sexual invitation in some countries.

Unfortunately, thanks to popular films and television shows broadcast around the globe, the stereotype of American women as sexually promiscuous has made its way through much of the world. Engaging abroad in behaviors that are quite commonplace in the United States

such as smiling or saying hello to a member of the opposite sex may confirm this unflattering stereotype and put you at risk. Additionally, you may unwittingly find yourself the object of unwanted attention abroad, whether it be through whistles and stares or through more direct propositions.

If possible, talk to women from the host culture before leaving the United States. Ask them what it is like to be a woman in their country. What are their perspectives of women's issues and rights? Upon arrival, ask local women and your on-site program staff about what is considered "appropriate" behavior and dress for women and attempt to

respect and adapt to these cultural norms. However, do not feel you must compromise your own sense of security or cultural values to do so.

There is a wealth of books and websites that have information specifically for the female traveler. One such site is Journeywoman at www.journeywoman. com. This site is dedicated to giving women a space to share their thoughts, experiences and advice about world travel. Also check out the CSU Study Abroad web site at www.studyabroad. colostate.edu/women-abroad.aspx for many more resources for women traveling and studying internationally.

The Czechs were really shocked by the fact that women study engineering in the U.S.A.

-Laura, Visoka Skola Economica, Czech Republic

#### Minorities (Ethnic and Religious)

Ethnic or religious issues should not be a negative factor of your study abroad experience. That is why it is important to do a little research ahead of time to survey the national sentiment and current events of your host country. Ask your study abroad program coordinators if you should be aware of anything in particular related to ethnic or religious conflict in the country to which you will be traveling.

Also, keep in mind that while you might be considered an ethnic or religious majority in the United States, by going abroad you may become a minority. In some cases, your outward appearance may make you stand out, especially if the country's population is very homogeneous. Sometimes the locals' curiosity, interest, ignorance or misunderstanding of you can be

unpleasant. If a comment offends you, try to be tactful with your response, or if you are very upset, leave the room. Remember that cultural and ethnic sensitivity is not as strong abroad as it is in the United States, and some comments are simply made out of ignorance, not malice.

#### **GLBT Students**

It is important for gay, lesbian, bi-sexual, and transgender students to be aware that the way sexual identities are defined and understood will vary by country and culture. While Scandinavian countries are known for their wide acceptance of homosexuality, the intolerance of gays, lesbians, bisexual and trans-gendered students may be extreme in other locations around the world. Generally, acceptance and tolerance of GLBT issues is increasing around the world,

but some countries and individuals remain intolerant. Make sure to research the prevailing sentiment toward GLBT issues abroad, as well as the laws related to them, and consider how you will address this challenge before you leave the U.S. If you do not want to compromise on your lifestyle or if you are concerned that your sexual orientation may be an issue, then you may have to be selective in where you travel.

The International Lesbian, Gay,

Bisexual, Trans, and Intersex Association (www.ilga.org) provides online country guides and an interactive map with information on how GLBT issues are addressed in specific countries. More resources for the GLBT traveler, including articles, country guides, study abroad alumni stories and more, may be found at www.indiana.edu/~overseas/lesbigay/biblio.html.

#### Students with Disabilities

Students with disabilities can occasionally be the victims of prejudice and stereotyping while abroad. The disabled report being stared at, ignored, unassisted, and/ or talked down to more frequently abroad than they tend to be in the United States. In many countries, there are no standards or requirements for providing access for the disabled. Wheelchair ramps, handicapped parking spaces, Braille signs, and other aides may be non-existent in parts of the host country, especially rural areas. In addition to a lack of services provided to the physically disabled, there may also be a lack of services provided to

those with a learning disability, those with a psychological or emotional need, or those who are mentally challenged.

However, with adequate preparations and precautions, much of the world is accessible to students with disabilities. The CSU Study Abroad web site is a great starting point for exploring how different disabilities are treated abroad and how to explore accommodations available in different host countries. Be sure to disclose your needs early to either the CSU Study Abroad program coordinator with whom you are working or your program provider so that possible accommodations can be explored.

There are multiple online resources for students with disabilities interested in exploring international travel. Mobility International (www.miusa.org) provides a wealth of information and assistance for students with disabilities traveling and studying abroad. The University of Minnesota Learning Abroad Center: Access Abroad (umabroad.umn. edu/students/identity/disabilities/ prepplanning.php) provides a good source of pre-departure preparation tips for students with disabilities addressing overseas accommodations, medical and prescription needs, and coping strategies.

"I am a first generation college student, and I am now 49 years old. I would like to encourage non-traditional students to take advantage of these experiences! My life is so much richer for having had these experiences!"

-Linda, Australia and China



"The only health issue I ran into was a cold and also weight gain which everyone seemed to experience. Health facilities are a lot different and much harder to figure out but Spanish medicine works very well!"

-Amy, Spain

There are many things to consider and accomplish prior to your overseas travel. The following are a few of the most important related to your health.

- 1. Ensure you have adequate health insurance coverage for your program abroad.
- 2. Visit the CSU Health Network Travel Clinic for a travel consultation.
- Review general and country-specific health information available at:
   United States Department of State: www.studentsabroad.state.gov
   Centers for Disease Control: www.cdc.gov/travel/
   World Health Organization: www.who.int/ith/en/
   TravMed: www.travmed.com/
- 4. Register your trip with the U. S. Department of State "Smart Traveler Enrollment Program (STEP):" www.travel.state.gov

#### **Did You Know?**

The CSU Health Network offers free travel consultation services to CSU students preparing to study abroad. Contact the Travel Clinic at www.health.colostate.edu/ MedicalServices/Travel.cfm or at 491-7124 for more information or to schedule your travel consultation.

### Health Insurance



Most CSU-sponsored, affiliated, and unaffiliated programs require that you register for a specific health insurance and include the cost in your program fees. If your program does not include health insurance, we recommend that you carefully check your current health insurance for information on the benefits for which you may be eligible while abroad. In addition, be sure you know and understand your insurance company's procedures for securing health care and making a claim. Write down this information along with your insurance agent's name and phone number in the event you need to contact your agent from abroad.

If you do not have major medical insurance coverage for your time abroad, check the Study Abroad website at **www.studyabroad. colostate.edu** or the International Resource Center (IRC) in Laurel Hall for information about plans available specifically for study abroad participants.

## International Student Identity Card (ISIC)

All Colorado State University students participating in study abroad programs, whether through Colorado

State or another institution or program, are strongly advised to get the ISIC (International Student ID) card.
The ISIC card costs approximately \$25.00 and may be purchased at the RamCard office in the Lory Student Center or online at www.myisic.com.

The ISIC card provides minimal sickness and accident insurance including coverage for medical evacuation and repatriation of remains. Included in this coverage is a 24-hour help-line for medical, financial, and legal emergencies. In addition, the ISIC provides you with a secondary form of identification (other than your passport) that is recognized throughout the world, access to student discounts and low student airfares, and discounted phone rates, voice mail, free e-mail, fax mail, and a telesafe for storing information on valuable documents. Detailed information on card benefits are provided in the International Student Identity Card Handbook provided at the time of purchase.

While a valuable supplement to most insurance policies, the ISIC should not be your only means of health insurance while abroad.

#### The CSU Health Network Travel Clinic

The CSU Health Network provides a free, comprehensive advisory consultation to assist international travelers in their preparation for healthy and safe experiences abroad. The travel consultation is a private meeting between you and a nurse at the CSU Health Network Travel Clinic. During the consultation, the nurse will review your pre-existing health conditions, any medical problems, and your anticipated travel itinerary. He/she will advise you about what immunizations might be needed and discuss measures to avoid malaria, traveler's diarrhea, and environmental hazards. You will be provided with a schedule for the recommended immunizations and information about obtaining necessary prescriptions. Also discussed will be options for creating a support system for yourself while you are abroad and ways to stay healthy.

To schedule your travel consultation, call the Travel Clinic at 970-491-7124. We recommend you schedule your consult as early as possible since many travel vaccines are given in a series and may require up to six months to complete.

It is also recommended to have a complete physical examination, dental check-up, and/or eye exam prior to departure. Physical exams are available for students through the CSU Health Network and can be scheduled by calling (970) 491-7121. For a dental exam call (970) 491-1710.

#### Prescription Medications

If you currently require prescription drugs or injections (e.g. insulin, allergy shots, birth control pills), you must take an adequate supply with you for the duration of your study abroad program and know how to self-administer these



medications. You should also carry a copy of the prescriptions, including the generic names for the drugs, and written instructions from your physician in case of an emergency.

If you have diabetes, drug allergies, or have any physical condition that may require emergency care, carry identification information (a tag, bracelet, or card) at all times. In the event of an emergency in which you are incapacitated, this information must clearly specify the nature of the complication and what must be done to assist you.

If you require a medication that is unusual or contains narcotics, carry a letter from your doctor attesting to your need to take the medication. If you have any doubt about the legality of carrying a certain drug into a country, consult the CSU Health Network Travel Clinic staff or the embassy or consulate of your destination country prior to departure.

If you require regular medical care for any physical, emotional or psychological condition you have, tell those in your host country who can be of assistance. This may mean simply identifying a doctor or other practitioner who will provide your care, or it may require discussing your condition with your program director, onsite coordinator, or roommate in the event you may need emergency intervention during your stay.

Keep all medications in their original and labeled containers and carry them and any accompanying documentation from your physician in your carry-on luggage. If you wear glasses or contacts, take along your lens prescription and an extra pair and carry these also in your carry-on luggage.

## AIDS and International Travel

The United States Centers for Disease Control and Prevention have stated that HIV-related illness and death now have the greatest impact on young people, and "because HIV infection and AIDS are globally distributed, the risk to international travelers is determined less by their geographic destination than by their sexual and drug using behaviors."

In many countries of the world, AIDS and other sexually transmitted diseases can be much more prevalent and much less discussed than they are here in the United States. Simultaneously, in many of these same countries contraception is not easily accessible. If you are a sexually active person, take condoms with you rather than relying on their availability overseas. Condoms have been shown to be highly effective in preventing the transmission of HIV and other STDS if used correctly and consistently.

Remember that AIDS can also be transmitted through the use of contaminated, unsterilized syringes or needles for any injections or other skin-piercing procedures including acupuncture, the use of illicit drugs, steroid or vitamin injections, medical/dental procedures, ear or body piercing, or tattooing.

For additional information, visit the Center for Disease Control website at www.cdc.gov/hiv/

## Your Role in Ensuring Your Health and Safety Abroad

(adapted from "Responsible Study Abroad: Good Practices for Health & Safety" developed by the by the Interorganizational Task Force on Safety and Responsibility in Study Abroad)

Your health and safety abroad are top priorities for the Study Abroad office at Colorado State University. Remember, however, that you are ultimately responsible for informing yourself and making decisions about what is best for you and your situation. In study abroad, as in other settings, you can have a major impact on your own health and safety through the decisions you make before and during your program and by your day-to-day choices and behaviors. As a participant in study abroad, you should:

- Assume responsibility for all the elements necessary for your personal preparation for the program and participate fully in CSU and on-site orientations;
- Read and carefully consider all materials issued by your program that relate to the safety, health, legal, environmental, political, cultural, and religious conditions in your host country;
- Conduct your own research on the country(ies) you plan to visit with particular emphasis on health and safety concerns, as well as the social, cultural, and political situations;
- Consider your physical and mental health, and other personal circumstances
  when accepting a place in a program, and make available to the program
  sponsor accurate and complete physical and mental health information and
  any other personal data that is necessary in planning for a safe and healthy
  study abroad experience;
- Obtain and maintain appropriate insurance coverage and abide by any conditions imposed by the insurance carriers;
- Inform parents/guardians/families and any others who may need to know about your participation in the study abroad program, provide them with emergency contact information, and keep them informed of your whereabouts and activities while abroad;
- Understand and comply with the terms of participation, codes of conduct, and emergency procedures of the program in which you are participating;
- Be aware of local conditions and customs that may present health or safety
  risks when making daily choices and decisions. Promptly express any health
  or safety concerns to the program staff or other appropriate individuals before
  and/or during the program;
- · Accept responsibility for your own decisions and actions;
- Obey host-country laws;
- Behave in a manner that is respectful of the rights and well-being of others, and encourage others to behave in a similar manner;
- Avoid illegal drugs and excessive or irresponsible consumption of alcohol;
- Follow the program policies for keeping staff informed of your whereabouts and well-being;
- Become familiar with the procedures for obtaining emergency health and legal system services in your host county.





"Get a map. The best thing to do your first week is to carry your map around with you and note every so often where you are, how you got there, how much time it took, and how the distances translate to the map. We actually had an entire map of the city up on our wall the entire year and would mark down good/bad places so we always knew where to go/avoid."

Sean, Spain

Travel to another country is not inherently dangerous; in fact, United States citizens will encounter few countries that are as dangerous as is home, if one looks simply at the crime rate and particularly the rate of violent crime.

However, no matter where you go, you inevitably stand out as a stranger, a "tourist," and therefore as a target to the local criminal. You cannot rely on your seemingly instinctual knowledge of danger or of what is or is not permissible as you do at home. The best advice – inform yourself!

#### Pre-Departure Planning

When traveling overseas, there are a number of precautions that you should follow in order to travel safely. Consult the United States Department of State "Travel Safety Information for Students" (www.studentsabroad. state.gov) and country information (www.travel.state.gov) for up-to-date information on travel precautions for the country in which you will be studying or traveling. Also, refer to your program specific handbook or sponsoring institution for more detailed information on health and safety issues as they pertain to your particular program, city, and destination.

In addition to reading information provided by the United States
Department of State and your program, it is important for you to spend time learning as much as possible about the country to which you will be traveling. Make use of as many different sources as possible – online, books from the library, television and radio news programs, and newspapers. Do not limit yourself to just United States sources. Instead, contrast the information provided by United States sources with that provided by other countries.

Most of the time you're ok, but I had friends that were mugged so always be smart. Always travel with other people, know the emergency numbers and have them in your phone, and always make a plan of how you're getting home before you leave.

-Julia, Austria

#### General Safety Tips While Abroad

- Keep all important documents such as your passport, travel documents, money or credit cards in a money belt or neck wallet under your clothing to keep them out of reach of a pickpocket. If your money belt is difficult for you to access, it will also be difficult for a thief to find. Keep small amounts of money in a more accessible place for easy access.
- Dress conservatively and in accordance with local norms so you cannot be identified on sight as a tourist or a United States citizen.
- Be cautious with how you display valuables (does it look like you are flaunting wealth?) Leave expensive jewelry and valuable electronics at home.
- Find out which areas of the city are less safe than others, what forms of public transportation you should/should not utilize, and which hours of night are considered more dangerous. Avoid being alone in unfamiliar neighborhoods or known high crime areas.
- Do not hitchhike, even if it is common in the country in which you are studying.
- Know where to get help if you should need it (police station, fire station, phones, stores, etc.)
- Always leave your itinerary and your approximate time of return with a friend or your host family.

- Be cautious about accepting food or drinks (alcoholic or nonalcoholic) from a stranger or someone you have just recently met. Use the same caution you would exercise when accepting a drink from a stranger in the United States while you are overseas.
- Remember that non-verbal communication (like body language and hand gestures) considered harmless in the United States may be offensive to people in other countries.
- If a situation feels uncomfortable, stay calm and think of ways you can get out and away from the area. Your safety is worth far more than anything you own.

#### **Did You Know?**

The United States Department of State provides the "iPhone App Smart Traveler", a tool designed to provide easy access to frequently updated official country information, travel alerts, travel warnings, maps, and United States embassy locations.

#### **Natural Disasters**

Some countries experience natural disasters that you may not have encountered in the past, including volcanic eruptions, earthquakes, tornados, or hurricanes. If any of these can occur in your program location, check with your on-site program coordinator or international office to determine what safety procedures should be followed in case of natural disaster, and if there are any advance warning signals of which you should be aware.

If a natural disaster should occur, please contact your family, on-site program coordinator, international office, and our office as soon as you are able to do so to let us know you are safe. studyabroad@colostate.edu; Phone: 001 (970) 491-5917

#### Political Instability

If you are in a politically unstable country, or should the environment in your host country change during your time abroad, avoid taking part in protests, public demonstrations, or other gatherings even if you support the cause. Public protests often turn dangerous and the political or police responses could vary greatly by country.

The CSU Study Abroad office monitors travel conditions and civil disturbances abroad, both through our overseas contacts and through the United States Department of State travel advisories. Study Abroad staff will contact you as conditions warrant. It is also recommended that you remain knowledgeable regarding conditions in your host country or other countries you intend to visit by reading the United States Department of State Consular Information Sheets available at www. travel.state.gov.

#### Alcohol and Drugs

Drinking within social environments is the norm in most parts of the world. We will not tell you not to drink; that is your decision as an adult in the eyes of the law abroad. Realize, however, that drinking to excess and becoming drunk can have added dangers in a foreign environment. Alcohol can complicate social interaction when it is consumed aggressively – as in binge drinking –

by you or the people around you. Since alcohol suppresses inhibition, normal social rules and boundaries may be pushed to, or over, the lines of acceptability and respect. If you choose to drink alcohol to excess abroad, realize that:

- intoxication may make you more vulnerable to robbery, assault, or sexual violence;
- alcohol can impair your judgment and your ability to recognize risky situations;
- alcohol can impair the judgment and change the behavior of companions as well as strangers in the vicinity.

Incidents of robbery and sexual violence that involve 'rape drugs' appear to be rising internationally. Rohypnol and GHB are two drugs commonly used to subdue or incapacitate a victim for the purpose of robbery or sexual assault. While both of these drugs are illegal in the United States, Rohypnol and GHB are legal drugs in many countries around the world. These drugs cause confusion, disorientation, impaired judgment, impaired motor skills, reduced levels of consciousness, and complete or partial amnesia about the period after ingestion. When combined with alcohol or other drugs, the effects can be life-threatening.

'Dosing' is usually accomplished by adding the drug to the victim's drink - either alcoholic or non-alcoholic - while s/he is distracted or out of sight. The drug dissolves completely and causes no change in color, taste, or odor of the beverage. Thus the victim is unaware that s/he has been drugged. Rohypnol usually acts within 15-30 minutes and its effects may last many hours.

#### Keep yourself safe!

- Go out with friends and look out for one another until you all get home.
- Only drink beverages that you open yourself.
- If someone offers you a drink from the bar at a club or a party, accompany the person to the bar to order your drink, watch the drink being poured, and carry the drink yourself.
- Keep your eye and your hand on your drink at all times. If you have left your drink unattended while talking, dancing, using the restroom, or making a phone call, DISCARD IT.
- Do not drink anything that has an unusual taste or appearance (e.g., salty taste, excessive foam, unexplained residue).

Every year, several hundred Americans are arrested abroad on drug charges. Persons caught with illegal drugs in a foreign country are subject to the drug laws of that country, not those of the United States. In some countries, penalties for drug possession can be very stiff, including incarceration or death. Most study abroad programs have a zero-tolerance policy on drug use. Students founds using recreational drugs will be immediately dismissed from the program.

If you are arrested abroad on a drug charge, the United States Consular Officer can do very little to assist you. The Consulate cannot:

- demand your immediate release or get you out of jail or the country;
- represent you at a trial or provide legal counsel;
- pay legal fees and/or fines with United States Government funds.

The Bureau of Consular Affairs Office of Overseas Citizen Services, a branch of the United States Department of State, is responsible for protecting the interests of United States citizens abroad and may be reached toll free at 1-888-407-4747 (from within the USA) and 1-202-501-4444 (from outside the USA).

#### Sexual Harassment and Sexual Assault

Sexual harassment abroad is a particularly difficult area because of the extreme variance in acceptable behavior between cultures. Combined with the different social and legal responses to such behavior, sexual harassment when abroad can be a difficult scenario to deal with; fortunately there are ways to prevent or lessen the negative consequences.

Harassment normally falls into one of two categories. The first category is when a person in a position of power or influence requests sexual favors, or verbal or physical conduct of a sexual nature. It often includes a trade relationship such as you do this for me, and I will do this for you. This type of harassment is quite serious, and even one incident should be reported immediately.

The second category consists of unwelcome sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature directed toward a person because of her or his gender. This type of harassment usually takes place repeatedly over

a period of time and creates an intimidating, hostile and offensive environment, and may unreasonably interfere with a person's academic performance.

The most important thing to remember is to stay safe. If you do not feel safe in a particular situation remove yourself or distance yourself from that situation immediately.

In the event you or someone you care about experience sexual harassment/ violence while abroad, you are strongly encouraged to take immediate action and seek the support of resources in your host country and at CSU.

- Find a safe environment.
- Contact your program director or the international student office at your host institution abroad for assistance. Connect with the CSU Study Abroad office and/or CSU Counseling Services for additional support and information while abroad.
- Get medical attention. Even with no physical injuries, it is important

- to determine the risks of STDs and pregnancy. To preserve forensic evidence, ask the hospital to conduct a rape kit exam. If you think you have been drugged, ask for a urine test as well.
- Report the rape to law enforcement authorities. CSU Study Abroad or your on-site host will assist you in finding an experienced guide who can help you understand the legal process in your host country.

Students may contact the CSU Health Network Counseling Services center, located in 123 Aylesworth Hall or by phone at 970-491-6053, for services or assistance related to sexual assault or rape.

RAINN (Rape, Abuse and Incest National Network) also offers a toll-free 24 hours a day /7 days a week hotline for sexual assault crisis counseling and referrals. See **www.rainn.org** for additional information and international sexual assault resources.





"Living in the heart of Rome and soaking in the Italian culture while taking upper division business classes in English is an irreplaceable experience. It allowed me to see another side of the world. I used all of my scholarship and financial aid to make the trip very affordable."

-Jason, Italy

## Academic Expectations and Study Abroad

## Enrollment at CSU While Abroad

CSU students studying abroad through the Office of International Programs remain registered at CSU while participating in any study abroad program. Enrollment at CSU while on study abroad follows one of two models described below. If you have any questions about which model applies to your program, please check with your study abroad program coordinator.

- A. Enrollment in CSU Courses
  Taught Abroad (DCE courses)
  Most faculty-led programs have
  identified CSU courses and
  credits. These courses are offered
  through the Division of Continuing
  Education (DCE) and instructed by
  the CSU faculty member leading
  the program. DCE courses are
  regular CSU courses which will
  appear on your CSU academic
  record. Grades for courses offered
  through DCE will be figured into
  your CSU GPA.
- B. Enrollment in SA 482/SA 682 Students participating in CSUsponsored exchange programs, CSU-affiliated programs, unaffiliated third-party programs, or direct enrollment at a foreign institution will register at CSU in SA 482 (SA 682 for graduate students) for the term in which they are abroad. Coursework completed abroad is eligible for transfer to CSU provided the grade earned is equivalent to "C-" or higher. Course work taken on a pass/fail basis abroad will not transfer. Grades earned at the foreign institution are not calculated into your CSU GPA (see below for additional information)

Enrollment in SA 482/SA 682 or enrollment in DCE courses maintains a student's full-time enrollment status at CSU while participating in Study Abroad. Registration as a full-time CSU student while abroad provides many benefits, including:

- Use of institutional, state, and federal financial aid;
- Pre-approval of overseas coursework and receipt of inresidence transfer credit for coursework completed abroad (for more information, please the "Transfer Credit Policies" section of the CSU Study Abroad Transfer Credit Form);
- Waiver of the AUCC 3E Global and Cultural Awareness requirement (if you successfully complete a minimum of 12 credits abroad);
- Continuous registration at CSU;
- Professional advising on program options and funding/scholarship resources;
- Pre-departure orientation;
- Provision of liaison services to CSU offices while abroad;
- Emergency support services while abroad;
- Returnee workshops.

Your online myStudyAbroad account displays all of the requirements you must complete at CSU prior to registration in SA 482/SA 682 or DCE courses. This includes completion of all online questionnaires, material submissions (paperwork our office requires in hard-copy), electronic signature documents and learning content. Once these steps are completed and checked off in your myStudyAbroad account, you will be authorized to register in SA 482/SA 682 or registered by the Study Abroad office in your courses through DCE.

#### **Did You Know?**

The CSU Registrar's office, Student Financial Services and the Study Abroad office will be using the eID system only to send e-mail messages. Please keep your email address updated within the eID system (http://eid.colostate.edu) and check and clean out your e-mail inbox frequently.

IMPORTANT NOTE: All students must be in good academic and judicial standing at the end of the current term to study abroad. (We do check!) Failure to do so may mean dismissal from your program. We do not want this to happen, so keep your grades up.

#### Registration in SA 482/SA 682

You will register for SA 482/SA 682 online through RAMweb using the fivedigit CRN (course reference number) provided below or in the "Registration Ready" requirement of your CSU myStudyAbroad account.

## Registration Codes for undergraduate students (SA 482):

Fall: SA 482 - 65406Spring: SA 482 - 11530Summer: SA 482 - 51391

## Registration Codes for graduate students (SA 682):

Fall: SA 682 - 65823Spring: SA 682 - 15549Summer: SA 682 - 51393



For each term, CSU Study Abroad will issue overrides for all students with requirements completed during the general registration period. CSU Study Abroad will continue to issue overrides to students who have completed their requirements on a weekly basis until the start of the term. If you complete the requirements after the term begins, contact your study abroad program coordinator to ensure you are authorized for enrollment.

#### Wait, it will not let me register ...

If you receive an error message when you attempt to register for SA 482/ SA 682, you may have outstanding requirements to fulfill for CSU Study Abroad. Log into your myStudyAbroad account to be certain you have completed the questionnaires and submitted all required documents. Also, please check that you have do not have any holds on your student account through other CSU offices or departments. If there is a hold on your registration, RAMweb will inform you of this and you will need to clear the hold with the appropriate office prior to registration.

If you fail to register in SA 482/ SA 682 you will lose your status as a CSU student during the term abroad, requiring you to reapply for admission prior to registration for the semester of your return to Colorado State.

## Enrollment at Your Host Institution Abroad

While abroad, you are required to take a full course load that is the equivalent to a minimum of 12 credits at Colorado State University during the semester (9 credits for graduate students) and 6 credits during the summer (5 credits for graduate students).

Although actual registration for courses abroad may take place before or after arrival at your study abroad location, all students must complete the Study Abroad Transfer Credit Form prior to departure.

The Study Abroad Transfer Credit Form has specific instructions regarding the approval of credit for study abroad. Please read this form carefully before beginning the process as it will save you time and effort.

Take your academic advisor's e-mail address and phone number with you. You will need this information if you make changes to your schedule or if you elect to take courses that you did not have pre-approved on your Study Abroad Transfer Credit Form. If you change a course for which you are seeking direct transfer credit (e.g., HIST30504 for HIST301) or plan to fulfill an AUCC requirement abroad, you must contact the CSU department for approval. Keep copies of all e-mail communications and bring them with you when you return to campus. Your e-mail correspondence will serve as proof that you obtained approval from abroad.

#### **Credit Transfer Policies**

Coursework earned on an approved study abroad program is eligible for transfer to CSU provided the grade earned is equivalent to C- or higher. Coursework taken on a pass/fail basis abroad will not transfer. With the exception of coursework completed

through the CSU Division of Continuing Education, grades earned while on a study abroad program are not calculated into your CSU GPA.

If you obtain approval using the CSU Study Abroad Transfer Credit form, a course can fulfill a specific requirement in your major, minor, or AUCC list. Otherwise, transfer credits from abroad to CSU will be registered as elective credits. All course selections must be approved by your advisor prior to departure.

Remember: Bring back your course syllabi, reading lists, and copies of papers, exams, etc. This will facilitate the transfer of credit should there be any questions about the content of your courses once you return to Colorado State. SAVE THESE MATERIALS!

#### Transcripts from Study Abroad

You must request that the transcript from your study abroad program be sent to the Office of International Programs at CSU. Once we receive an official transcript from your program abroad, we will make a copy for your OIP file and immediately send the original to the Transfer Evaluation section of the Registrar's Office at CSU.

Once your transcript has been received, courses taken abroad are matched with those approved on your Study Abroad Transfer Credit Form. Credits are awarded and posted to your CSU academic record. If you completed courses abroad that were not evaluated prior to departure, you should consult with the appropriate academic department upon return to have these courses evaluated for transfer to CSU.

Students may check on the transfer of their credits from abroad using RAMweb. Click on "Transfer Courses Accepted" after logging into your RAMweb account to see how your transfer credit has come through to CSU.

IMPORTANT NOTE: A grade will be listed on RAMweb but this grade is not factored into your GPA nor will it appear on your official CSU transcript. It is for CSU records only. Your printed transcript will simply list the university and the number of transfer credits CSU accepted.

## Registration at CSU for your Semester of Return

The majority of students will have internet access while abroad and will be able to register themselves for the semester following their study abroad experience through RAMweb. For students abroad during the spring

## AUCC CATEGORY 3E GLOBAL AND CULTURAL AWARENESS REQUIREMENT

To be eligible for a waiver of the AUCC 3E Global and Cultural Awareness requirement, a CSU student must:

- be registered in SA 482 while abroad and successfully complete (with a grade of C- or better) a minimum of 12 credits through an approved study abroad program; OR
- · complete an approved AUCC 3E equivalent course while abroad.

The awarding of the AUCC 3E waiver or approval of an AUCC 3E equivalent course is managed by the Registrar's Office.

semester, log into your RamWeb account in early March to find out your registration date and time. For those studying abroad in the fall, log into RamWeb in early October for registration date and time information. Please contact your academic advisor to obtain your advising code (if you expect to need one for registration),

information on prospective/required courses for your degree, etc.

If you believe that a course you plan to take abroad fulfills the prerequisite requirements for a course you want to take the following semester at Colorado State, please speak with the CSU professor PRIOR





#### Study Abroad Administrative Charge

The Study Abroad Administrative Charge directly supports the study abroad operations within the Office of International Programs. In addition to funding personnel, publications, programs and supplies, the revenue from this charge supports the following services: individual and group advising on opportunities and procedures for study abroad; predeparture orientation; assistance with CSU procedures for transfer of credit as in-residence, transfer credits at CSU; assistance with CSU procedures for use of financial aid while abroad: communication with host institutions and program sponsors on your behalf as necessary; serving as liaison with other CSU offices while you are abroad; assistance with registration for the semester you plan to return from abroad; and returnee workshops.

The fee is charged to your RAMweb student account. It will appear on your bill approximately one month prior to the term of your study abroad. You will pay it in the same manner that you pay all tuition and fees assessed by Colorado State University.

to leaving campus to request an override.

If you will not have computer access while abroad, you should arrange to have a family member, your academic advisor, or a trusted friend register you for your subsequent semester classes.

#### Studying Abroad the Final Semester Prior to Graduation

If you will be spending your final semester abroad, please anticipate that you may have to extend your graduation date by a semester due to the delay in receiving official transcripts from overseas institutions.

To graduate, the Study Abroad office must receive your host institution transcript within two weeks of the Colorado State University graduation date; this seldom happens. Your grades will be posted to your CSU transcript as soon as they are received, but your official graduation date will be the following semester. If this presents a problem, please see your study abroad program coordinator.

Financial Aid will NOT be available if you postpone your graduation to study abroad. Credits taken abroad should count toward your major, minor, or elective requirements at CSU.

Note: If you do not authorize the Office of **International Programs** to provide relevant information from your educational records to your parents, guardians, or other third parties on the "Release of Student Information" section of your Agreement & Release, we will not be able to speak with them regarding your program details should they call with questions.

## Financial Aid and Scholarships for Study Abroad

To be eligible to utilize financial aid for study abroad, you must be enrolled at CSU in a degree-seeking program and be participating in a University-approved study abroad program. You may use federal, state, and/or institutional aid for an approved study abroad program. You may not use work study awards or the Colorado Opportunity Fund for study abroad.

Students must complete the Financial Aid/Study Abroad Certification (SACERT) in their myStudyAbroad account and register in SA 482/SA 682 (or coursework through the Division of Continuing Education) in order for financial aid and scholarship funds to be released for study abroad.

#### **Study Abroad Budget**

You will be required to provide an estimated budget for your term abroad as part of the Financial Aid/Study Abroad Certification Statement (SACERT) online questionnaire available in your myStudyAbroad account. In your budget, you will be asked to document the program's published costs for instructional fees (tuition), room, board, health insurance, books and supplies, airfare, international travel, and personal

expenses. Your program sponsor should be able to provide you with these cost estimates.

The budget is used by Student Financial Services to determine your Cost of Attendance. If you qualify for aid and have not yet exhausted your limits, you may be offered additional aid (usually loans) for your time abroad. We urge you, however, to budget carefully and consider your needs at CSU upon your return as well as those while you are abroad. You do not want to use up available aid before you have a degree in hand.

#### Summer Financial Aid

There is a limited amount of financial aid available for the summer term. If you are interested in receiving financial aid, you will need to complete the Summer Application for Financial Aid, available on RAMweb beginning in early April, and register in SA 482/SA 682 or the applicable CSU Division of Continuing Education courses. To be eligible for financial aid, you must be enrolled in at least six credits (five credits for graduate students) during the summer.

#### Receiving your Financial Aid

Financial aid for Study Abroad participants is disbursed at the same time as aid for on-campus CSU students (typically mid-August

for fall semester, mid-January for spring semester and 10 days prior to the program start date for summer semester). It will automatically be credited to your CSU student account as long as you are registered in SA 482/SA 682 (or regular CSU courses, if applicable), have completed all requirements for Student Financial Services and Study Abroad, and have no holds on registration. Do not forget that you must accept any Direct Loans (if offered) through RAMweb.

Be aware that most program sponsors will require payment before the program begins. If you plan to use your Financial Aid to cover program costs, remember that your funds probably will not be released before your first payment is due. Some program sponsors will allow you to defer payment with proof of your financial aid award. It is your responsibility to plan carefully and clarify payment procedures with your program sponsor.

Financial aid refunds are sent directly to your bank via direct deposit. Visit RAMweb to sign up for direct deposit.

## Communication with CSU while Abroad

CSU offices will communicate with you through email while you are abroad. As information being communicated may be sensitive or private in nature, the CSU Registrar's office, Student Financial Services and the Study Abroad office will be using the eID system only to send email messages. Please keep your address updated within the eID system (http://eid.colostate. edu) and check and clean out your email frequently so that your mailbox does not fill up and return messages.





"Pack like you're only going to be abroad for two weeks; you can wash your clothes and it's easier to have less."

Hillary, Spain

24

### **Documents**

#### **Passport**

If you do not have a United States passport, apply for one immediately. The processing time for a passport is approximately 4-6 weeks. Current timelines for routine and expedited service and information on passport requirements may be found on the United States Department of State web page: www.travel.state.gov/passport/

## You MUST have a passport before you may apply for a visa.

It is a good idea to make two photocopies of the passport page that contains your photo, passport number, and other vital details. Leave one copy at home with your designated representative and carry the other copy with you in a location separate from your passport. If you lose your passport, these copies will make it easier to get a replacement from the nearest American Embassy or Consulate.

## What is a VISA? Do I need it?

A visa is a stamp in your passport that allows you to enter a country for a specified period of time. Without this stamp, you could be turned away at the border. Check with your program sponsor to see if you are required to apply for a student visa and to learn more about visa application requirements. Remember, it is your responsibility to comply with the visa requirements of your host country.

Depending on the country, the visa application process can take up to three months to complete. The application process can be unpredictable so it is a good idea to start the process early. Do not forget

## Loss or theft of a valid United States Passport should be reported immediately by phone or in writing to:

United States Department of State Passport Service

Consular Lost/Stolen Passport Section 1111 19th St., NW, Suite 500 Washington, DC 20036

Within the United States: 1 (877) 487-2778

Outside the United States: Contact the nearest
United States Embassy or Consulate

that you must submit a valid passport along with your visa application. If you do not already have a passport, you need to take care of this first! **Please plan ahead.** 

If you will travel to other countries while you are abroad you should find out about these visa requirements before you leave the United States as well. Information on visa requirements may be found on the United States Department of State's web page at www.travel.state.gov.

#### Money Matters Abroad

When traveling, it has been said you should take half the luggage and twice the money you think you will need. You might not have that much money, but do not underestimate how much you will need. Necessary funds will vary widely by personal preferences, country, what has been prepaid, and other factors. Talk with other students who have recently been where you are going and have done what you might do. Review travel guides like Let's Go and Lonely Planet, which can help you estimate the costs for hostel/hotel accommodations, food, transportation, sightseeing, etc.

#### **Currency Exchange**

It is a good idea to keep abreast of the official currency used in your host country and of the approximate rate of exchange to the United States

#### **Did You Know?**

Your passport should be valid at least 6 months past the end date of your study abroad program.

dollar. You can find the current exchange rate for most international currencies at www.oanda.com. For most transactions, the best currency exchange rate you will receive is the interbank rate + 2%.

#### **Debit or ATM Cards**

Students and other travelers typically rely upon cash transactions more frequently while abroad than at home. The primary source of cash overseas will be Automatic Teller Machines (ATMs) via a debit card. ATM machines will allow you to withdraw local currency at a fair exchange rate, although generally a transaction fee is charged per withdrawal. The exchange rate will vary daily and should be the interbank rate + 2%, which is the best available rate. Plus and Cirrus are the most common debit networks. Similarly, if your debit card contains the Visa or Mastercard symbol it will work at nearly any ATM around the world. The debit card's network symbol, such as Plus or Cirrus, must match the ATM.

Be sure to contact your bank prior to departure to let them know that you will be traveling abroad and the countries you are intending to visit. Ask about daily spending limits, rates and fees for international use of your cards, and possible locations of your bank abroad.

Cash can also be withdrawn at an ATM using a credit card, however while the same exchange rate is applied to credit cards as to debit cards, credit cards typically charge higher transaction fees and loan interest charges, so this option should be avoided if possible.

#### **Credit Cards**

Most student travelers should carry a minimum of one debit card and one credit card. Visa and MasterCard are very widely accepted around the world; American Express is commonly accepted, too. Discover is rarely accepted abroad. As with debit cards, be sure to check the daily spending limit and expiration date on each of your cards before traveling abroad. Be sure to inform your credit card company of your travels.

#### Traveler's Checks

Another reliable source of cash is traveler's checks. Traveler's checks can be cashed at banks or official currency exchange offices. Traveler's checks are processed at a less favorable exchange rate and higher transaction fee compared to using a debit card at an ATM.

Traveler's checks are not recommended as your primary means of accessing cash abroad, however

Before you even get on the plane, figure out where you are going to get your groceries and necessities the day you arrive. Print out a map and write a list of the things you'll need that you didn't pack with you.

-Sarah, England

consider carrying a few traveler's checks (\$200-\$300) as a backup source of funds. Know how and where you can use them and how and where you can replace them. Most importantly, keep a written record of their use separate from the checks themselves.

#### **Local Currency**

If desired, you can order small amounts of foreign currency from a commercial bank prior to leaving the United States (allow a few days processing time) or you can obtain it at a currency exchange window in the airport prior to leaving the United States or upon arrival in your host country. Many banks in the Fort Collins area, such as First National Bank, US Bank, Wells Fargo, and Chase Bank will order local currency for you. Check with your bank for this service.

#### Handling Money Safely Abroad

- Keep cash close to your body; never in a backpack, back pocket, or even purse (unless securely attached to you by a crosschest shoulder strap with purse held tightly against body). It is recommended that cash and other valuables (such as passport, credit card, and debit card), be carried in a neck pouch or money belt tucked away under front of your shirt.
- Avoid outside ATMs. Use ATMs only in relatively safe locations within banks, hotels, airports, train stations, etc.

- Check ATM machines carefully for any suspicious modification that will record/transmit your account number and access code/PIN to a thief.
- Obtain the numbers for the global customer assistance offices for each of your credit/debit cards and financial institutions. Know exactly how to report a damaged, lost, or stolen debit or credit card and how to promptly replace it wherever you are. Note that toll-free 800 numbers cannot be called from outside the United States.
- Leave a photocopy of both sides of each card with a trusted person at home that you can quickly contact to report the problem on your behalf and initiate the replacement process. Give that person limited power of attorney prior to your departure so that they might assist you in replacing lost or stolen cards.
- If you take a spare debit or credit card, be very careful where you store it so it will be safe and immediately noticed if it goes missing.
- Be careful not to damage the strip on the back of your cards by scratch or demagnetization, and proactively order a replacement whenever you notice the strip is becoming worn or dysfunctional.
- Sign up for online banking and online credit card statements so that you can view the daily activity on your accounts from abroad.



## Communication While Abroad

E-mail is generally available (although not necessarily to the same degree!) at host institutions, universities, and internet cafés around the world, and offers an easy and relatively inexpensive way to maintain contact with friends and family at home.

Many students also choose to purchase a mobile phone while abroad. Pay-as-you-go phones are relatively inexpensive in most countries and do not require contracts or minimum usage agreements. Additionally, students are generally able to receive incoming calls for free, meaning your friends and family in the United States can call you at no charge to you.

You might also look into international rates and plans offered through your current cell phone provider, or alternate ways to call home such as calling cards, public phone centers, Skype, or others. We encourage you to speak with students who have recently studied abroad in the country to which you are headed. These students will be able to provide advice on the many advantages and disadvantages to each of the different forms of communication.

Set up clear expectations with friends and family about communication before you leave. Remember, you will most likely not communicate with them as often as you do now. It is recommended that you develop a means of communicating en masse with the many people who will be interested in hearing how you are doing while abroad. For example, a blog, Facebook updates, Twitter tweets, etc. may all be good ways for those at home to see what you are doing and how you are growing while on study abroad. A note of caution, as you work through cultural adjustment and experience some cultural shock, be conscious of what you are writing home or posting on the Internet. If you decide to write home during this phase you may want to write the email and file it rather than hitting the send key. Re-read the letter in a few days and see if you still feel the same. Often the problem has disappeared, your feelings have changed, and you no longer want to communicate this message to family and friends.

#### **Packing Tips**

Students returning from study abroad always say that they took too much. Do not let this happen to you. Pack one week before you leave home, choosing less than half of what you initially think you will need. Then, take everything up and down a full flight of stairs and around a block in one trip without assistance. If you have difficulty, remove some items, choose different things, and/or change the type of luggage. Lighten your load and lessen your hassles.

Here is some advice on packing:

- Choose your luggage carefully, keeping in mind cost, durability, capacity, easy of carrying/toting without assistance, airline limits (and extra costs) regarding weight, size, and number of pieces for checkable and carry-on items.
   See http://www.onebag.com/ for guidance.
- Bring NO MORE THAN one midsize carry-on (largest dimension 19 or 20 inches) which will fit in the overhead compartment with integrated wheels and tote handle, comfortable sturdy sling, or backpack straps; plus one personal carry on item for under seat stowage (purse, computer bag, or book bag/daypack), and one rolling suitcase/duffle with integrated tote handle or a backpack with supportive waist strap to be checked.

When you arrive, take the time to really explore the city you are in before you go travel. There are probably hidden gems right around the corner.

-Tyler, Italy

- Take clothing that is lightweight and layer-able; low maintenance and easily cleaned; and flexible in terms of fashion, occasion, and weather.
- Include footwear that is durable, suitable for wet weather, comfortable for long walks, and flexible in term of fashion and social occasion. A pair on your feet and a pair in your luggage is a good rule of thumb.
- Include a scarf, tie, costume jewelry, or similar to dress up a bit when appropriate. (A windbreaker or fleece jacket might double as a "coat" to wear with the tie.)
- Minimize the packing of toiletry items.
   Plan to purchase these abroad.
- Avoid electric items that require power conversion, especially hair dryers. Voltage converters are notorious for overheating and shorting out appliances, thus you may be better off purchasing these abroad. Battery powered items are good, especially with a modern charger than handles various voltage sources.
- Plan to discard or donate used clothing, etc. prior to return, thus providing space for what you have acquired abroad and want to bring home.





- Do not take bedding and towels, even if these are not provided abroad. If necessary, buy them there and discard/donate when you leave. Exceptions – a small hand towel; a pillow case (to fill with clothes as temporary pillow and to double as laundry bag; a lightweight sleeping bag and/or hostel style sleep sack (light twin sheet folded in half, sewn at foot end and halfway up the side).
- For many climates, take an inexpensive travel umbrella or buy one upon arrival.

- Minimize books and other items that weigh a lot. Consider digital media alternatives.
- Either rely upon access to open computers abroad, including internet cafes, etc., or take a laptop with charger (which functions as power converter) and necessary plug adapter(s). Keep spare copy of photos, documents, etc. on flash drive.
- Take no valuables other than travel documents, money, credit/debit cards, and essential electronics.
   Do not take expensive watches, jewelry, etc.

Below is an example of a checklist you might create for yourself, depending on where you are going, what you will be doing, how long you will be gone, etc. See http://www.onebag.com/ for guidance too.

#### **CLOTHING**

- ☐ 1-2 pair of walking shoes (broken in)
- 1 pair of shower shoes
- ☐ 3-5 pairs of socks
- ☐ 5-7 pairs of underwear
- ☐ 1-2 pairs of shorts
- ☐ 1-2 pairs of slacks or skirt
- 2 shirts/blouses
- 1 sweater/sweatshirt
- ☐ 1 poncho/rain jacket
- □ 1 jacket (the weight depends on the climate, be sure you know what season you will be there, Note: the seasons are opposite below the equator)
- 1 bathing suit
- 1 dressy outfit, including shoes, for going out

#### **MEDICINE**

(Pack in your CARRY-ON Luggage)

- prescription medicine (Keep it in the original bottle and carry a copy of the prescription.)
- eyeglasses and prescription (an extra pair of glasses)
- contact lenses and prescription (an extra pair of contacts)
- lens cleaning solution
- □ contraceptives/condoms
- □ Aspirin/Tylenol/Advil

- any other over-the-counter medications you use
- □ Other:

#### **TOILETRIES**

- ☐ Take small amounts of personal care items unless you have a favorite you cannot live without. Personal care items ARE sold in other countries.
- ☐ toothbrush and toothpaste
- soap and shampoo
- □ sunscreen, moisturizer, cosmetics
- deodorant
- ☐ first-aid kit
- itissue (theirs may be a little rougher than you are used to)
- □ tampons
- ☐ razor blades (cannot be packed in carry-on bags)
- sunglasses
- □ brush and/or comb
- washcloth

#### **DOCUMENTS**

- ☐ Money belt or neck wallet inclusive of the following:
- passport
- ☐ tickets and rail passes
- student ID card
- acash, traveler's checks, credit card



If you cannot carry all of your luggage around the block and up several flights of stairs by yourself, you have packed TOO MUCH.

#### **MISCELLANEOUS**

- camera and film
- ☐ Swiss army knife (cannot be packed in carry-on bag!)
- flashlight
- books, guides, and maps
- ☐ small amount of laundry soap and line
- sewing kit (cannot be packed in carryon bag!)
- ☐ stuff bag/plastic storage bag for wet clothes
- change purse
- umbrella umbrella
- ☐ luggage locks and tags (on your luggage both inside and out)
- battery-operated alarm clock
- moist towelettes
- pictures of your family and other people significant to you. (Your new friends will want to see the people you are talking about.)





The biggest culture shock I experienced was when I returned to the US. I was depressed, bored out of my mind, and homesick for London. I am still dealing with this and I don't think there is anything anyone can do to avoid this process

Sarah, England

#### Preparing to Depart Your Study Abroad Program

To assist in your transition back to the U.S., it is important you take the time to say good-bye to your host country and the people you have met during your study abroad experience, along with taking care of logistical details so your trip home will be smooth. Here are a few things you will want to do before leaving your host country!

Make a wish list of all the things you want to do/accomplish before you leave. Do them!

Request an official transcript be sent to CSU Study Abroad and register for your returning semester to CSU.

Make a list of the people you want to stay in contact with and gather their contact information. These are great people to reach out to as you work through re-entry adjustment along with internationally connected people at CSU.

#### Return anything borrowed.

Donate anything you are not bringing back. Give gifts if you were planning on it.

## Take pictures of your favorite people, places, foods, etc.

Pictures of everyday people and places you will not see any more may be the most precious and best to explain to others how life was abroad. In addition, we would like to see your photos! CSU Study Abroad has both photo and digital storytelling contests you can enter upon return.

Close your on-site bank account and settle any financial issues. This includes checking in with CSU Financial Services to make sure you have done all you need to if you plan to receive financial aid your semester of return to CSU.

## Communicate with friends and family at home your feelings

about returning home and what to expect as you go through cultural adjustment again upon return. Be conscious of making judgments and being overly critical of home.

Confirm your move-out date in your host country accommodations. Confirm your housing upon return to CSU.

Confirm your return flight. Check with the airline regarding weight/ size regulations and the costs for overweight or additional bags.

#### Set aside time to say good-bye

to your friends, your support on-site, your school and your city. These encounters may help you put into words what your experience has meant to you personally, academically, and professionally so you are ready to answer questions when you return to the U.S.

#### Preparing for Reentry

Re-entry may be the most challenging culture shock you will face. Students often report that returning home was more difficult than leaving. Prior to returning it is easy to assume that life at home will be essentially the same as it was before you left and that getting back into the old lifestyle will be complicated only by having lost a little time with old friends. It is not always as simple as that.

Re-entry culture shock is a state of disequilibrium. You have had a wonderful experience that has taught you many things but the new things



that you have learned may not fit into your everyday world. You want to tell people about what you experienced but many friends would rather tell you what happened while you were away. People may see you as being more critical of things in your own culture and country and feel betrayed when you say you might want to go back there someday. You prefer the company of those who shared your experience, and in some cases your international experience takes on ideal qualities that cannot be matched at home.

Coping with re-entry culture shock requires that you and those who care about you recognize its symptoms and origins. You are a different person after being abroad and instead of undoing all of the changes that have occurred in you:

- Take time to evaluate the two cultures and think about how you can incorporate parts of both into your lifestyle. Allow yourself time to adjust back to home.
- Talk to family members and friends about how you think you have changed and listen to their ideas.
   Preparation is important. It may help to start conversations while you are still abroad.
- Listen to the stories of what happened at home while you were away, and then share some of your own experiences. Try to keep an open mind as you listen and share.

- Seek out others who have been abroad for extended periods. There are many opportunities available to you to get involved.
- Learn more about what to expect returning home and coping from the resources on the CSU Study Abroad web site which has a page specific to Returning Students.

If you find yourself feeling sad that your experience of a lifetime has ended, remember that study abroad does not have to be a singular experience for you. Instead, look at it as only the start of a lifetime of international experiences.

## Join the Study Abroad Alumni at the Colorado State University Student Organization http://intlram.weebly.com/

Hello alumni welcome back! Returning from Sevilla, Spain, in the spring of 2009, I found myself to be a new and happy convert to the Sevillano way of life. How could I not be entranced by the city's cobble stone streets and warm nights full of flamenco music? It is invitation to fill up a Saturday soaking up good food, and good conversation? I cannot wait to go back for a visit but until then, being involved with study abroad alumni has

If you are interested in connecting and reminiscing with other CSU travelers, check out our Facebook page, Study Abroad Alumni at Colorado State University for news and upcoming events.

-Brittany Nieves, past president of Study Abroad Alumni Club



Check out the CSU Study Abroad web site for Returning Students for ideas about getting involved internationally at CSU and working through cultural adjustment upon your return.

www.studyabroad.colostate.edu/returning-home.aspx

# Good Luck on Your JOURNEY!

Visit the Office of International Programs – Study Abroad online at www.studyabroad.colostate.edu for additional information and resources on subjects raised in this guide. Date of publication October 2011

#### Credits

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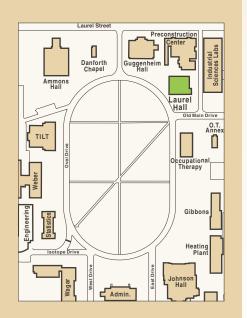
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Monday-Thursday, 9:00 a.m.-noon and 1:00 p.m.-4:00 p.m. during the academic year; during breaks by appointment only.

#### Information meetings:

Mondays at 3:15 p.m.; Tuesdays at 2:00 p.m., Wednesdays at 2:15 p.m.; Thursdays at 3:00 p.m.





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