

STUDY AWAY

STUDENT HANDBOOK

Study Away

STUDENT HANDBOOK

Table of Contents

Contents

Section I - Basic Information	
Important Contact Numbers	6
Resources to Support Health and Safety in International Travel	7
Section II - Preparing to Go	
Checklist	10
General	11
Laws and Customs	11
Emergencies Abroad	12
A Note to Parents and Students Alike	13
Necessary Travel Documents	14
What to Take	16
Helpful Hints	17
Section III - Academics	
Policies for Study Away at Redlands	20
Registration	24
Academic Suggestions	25
Section IV - Health and Safety Abroad	
Health Policies and Recommendations	28
Your Health and Safety Responsibilities	29
Onsite Health and Safety Tips	32
Emergencies	34
Staying Safe Abroad	34
Additional Safety Suggestions While Abroad	37
Alcohol and Drug Use Abroad	43
Section V - Financial Questions	
Financial Policy	46
Financial Aid Policy	47
Student's Financial Responsibility	48
Banking and the Transfer of Personal Funds	53
Section VI - Some Final Thoughts	
Culture Shock	58
Cultural Adjustment	59
Some Final Advice	61

SECTION I

BASIC INFORMATION

Important Contact Numbers
Resources to Support Health and Safety in
International Travel

Important Contact Numbers

University of Redlands

University of Redlands (switchboard) +1 909-793-2121
Study Away Office +1 909-748-8044

In the event of an emergency:
U of R Public Safety Office +1 909-748-8888

Important for Registration

Your advisor's email _____

Your U of R web advisor password
(or the place you have secured it) _____

Note: The easiest way for the Study Away Office, your advisor, and other departments on campus to reach you abroad is through your Redlands email account. We will use this account for all exchanges, emergency or otherwise. You can access your account easily from anywhere in the world. Go to the University home page www.redlands.edu, click on "My Redlands," and then select your email account. You may also use this portal to review course schedules, check your academic records, or access the catalog, etc. Remember: You must have your University username and password in order to gain access, and you must be enrolled in Duo and have the Duo Mobile application installed on your mobile device. If you need assistance with Duo, please contact ResNet at resnet@redlands.edu or 909-748-8921. It is imperative that you have Duo installed on your mobile device and have it tested before you depart campus. Instructions for students to enroll in and install Duo on your mobile device can be found at <http://sites.redlands.edu/its/2step-authentication>.

Federal Government Numbers

U.S. State Department – Bureau of Consular Affairs
Emergencies – Overseas Citizen Services
 From Overseas +1 202-501-4444
 From U.S. and Canada +1 888-407-4747
Travel Advisories <http://travel.state.gov>
Report Lost/Stolen Passports
 From Overseas +1 202-501-4444
 From U.S. and Canada +1 888-407-4747
The Center for Disease Control
 CDC Traveler's Health Phone +1 800-232-4636

Currency Conversion Information

<http://www.oanda.com>

Resources to Support Health and Safety in International Travel

1. U.S. State Department Study Abroad
<https://studyabroad.state.gov>
Complete information for students abroad
2. Central Intelligence Agency's World Fact Book
<https://www.cia.gov/library/publications/the-world-factbook>
3. Centers for Disease Control and Prevention (CDC) – Traveler Pages
<http://wwwnc.cdc.gov/travel/destinations/list>
4. World Health Organization (WHO)
<http://www.who.int/en>

SECTION II

PREPARING TO GO

General

Laws and Customs

Emergencies Abroad

A Note to Parents and Students Alike

Necessary Travel Documents

What to Take

Checklist

- ❑ Continue to keep the Study Away Office and your program informed of any change in your study away plans.
- ❑ Complete all Study Away paper and electronic forms and all academic planning.
- ❑ Speak with Financial Aid regarding both your term off campus and the term you return.
- ❑ Thoughtfully work through the academic implications of your term away with your academic advisor in consultation with the Study Away Office.
- ❑ Apply for your passport and visa, if applicable.
- ❑ Continue to respond in a timely manner to requests from your program.
- ❑ Confirm with any campus organizations your interest in participating or assuming a leadership position once you return to campus.
- ❑ Be thoughtful about meeting deadlines; address your tasks as if you were on campus. Take care of all your deadlines and planning issues before you leave campus.
- ❑ Read through and understand your health insurance plans. Students studying outside the U.S. will automatically be enrolled in either the international health insurance plan provided by U of R program partner or in U of R's international health insurance plan through iNext. Students are responsible for the cost of international health insurance. Detailed information will be provided to students on their plan. It is important to note that these plans will only cover students while outside the U.S., so if coverage is also needed for a period of time in the U.S., students will need review their domestic health insurance options either through the U of R policy or their family's policy.

General

Participation in study away requires that students meet certain expectations and eligibility criteria, as well as exercise responsible judgment and behavior while away. When students accept their admission to a study away program, they agree to abide by the policies and regulations set forth in study away forms, the Study Away Student Handbook, the University's Academic Catalog, and the policies relevant to their particular program.

At a minimum:

- Students must comply with local laws and regulations, as well as host program and university policies and regulations, including local housing regulations and policies.
- Adhere to the social patterns of the homestay family (or local housing placement) and the local community. Part of your preparation means developing a new and open mindset that is sensitive and considerate to host city and country culture and norms.
- Comply with all university policies and requirements.

Laws and Customs

While studying and living in another country, students are subject to the laws of that country. This applies especially to the use or sale of controlled substances such as drugs and alcohol. The violation of these laws can result in severe penalties and/or imprisonment. A U.S. passport will not protect anyone from arrest or detention. Furthermore, the judicial procedure in many countries provides for lengthy investigatory detention without bail.

While local customs and laws regarding alcohol use vary greatly, there are always laws and ordinances. It is the student's responsibility to familiarize themselves with these laws.

It is the responsibility of each individual to understand the gravity of any violation of local laws, legal requirements, or behavioral norms when in another country. Country-specific information is available on the U.S. State Department's Study Abroad web page. This awareness extends to all visa and migratory laws in the country of study, as well as other countries that a student might travel to during the course of their program.

On the other hand, customs, as distinguished from law, are a bit trickier. Customs range from verbal interchanges to nonverbal behavior, i.e., from greetings to gifts; from eye contact to national holidays and cultural givens. Customs are harder in some ways to adjust and adapt to because, unlike laws, they are not likely to be written down...yet, like laws, they "govern" interactions and modify behaviors.

Key issues regarding cultural norms and behavior are generally discussed in depth during on-site orientation sessions at the outset of your term away, but you can advance your preparation and sensitivities before you go by reading as widely as you can about your destination city and country. Once there, thoughtfully observe local interactions and behavior, including those that appear to engender positive or negative responses.

Emergencies Abroad

True emergencies are fortunately quite rare. Losing luggage, tickets, or even a passport is an inconvenience, not an emergency. Emergencies are situations in which there is an immediate threat to a student's health and/or safety.

Emergencies Abroad

Your first call should be to the local police or fire department in a genuine emergency. If language or other barriers do not allow you to first contact local emergency services, you should call the Resident Director or Program Representative of your study away university or program. The University of Redlands also provides a 24/7 emergency

hotline for students, although the University will not be able to respond as quickly in an immediate situation compared to in-country sources of support. This campus safety number is (909) 748-8888.

If an emergency occurs while traveling away from the program location, call the nearest U.S. Consulate for immediate support.

Emergencies at Program Site

Students should make sure their parents know how to reach them quickly should the need arise. They should make advance arrangements for communication through a student's on-site landline, cell phone, platforms such as Skype or Google Talk, or social media. Establishing communication patterns before departure to the program will serve to alleviate stress and uncertainty and serve as an important alerting factor in the event of any genuine emergency.

A Note to Parents and Students Alike

Being abroad inevitably means separation, and separation can inevitably blur individual circumstance and context. Both parents and students should be thoughtful about the impact of messages and concerns across time zones and the geographic distance of a study away term. Involving students or parents in a host of issues that distance, time, and incomplete information are likely only to exacerbate is neither wise nor fair to either party. This can actually result in greater levels of stress and anxiety.

A student's first call seeking resolution should always be made to the program's appropriate contacts on site. Not only are they charged with the responsibility of resolving student concerns, they are best positioned by geography, local knowledge, and experience to do so.

In the rare nonemergency circumstance that a satisfactory resolution cannot be secured by these actions, the Redlands student should then contact the Study Away Office.

Necessary Travel Documents

Passport

To travel outside the United States you will, of course, need to secure a valid passport. Forms to secure your first passport or to apply for a renewal are available online or at a local post office. All fees and costs regarding passports are the responsibility of students.

If you already have a passport, make sure it remains valid for the full length of your time abroad and six months beyond your return date.

The University recommends that you apply for your passport as early as possible to allow plenty of time to process your application. Don't wait to apply until just before your departure date and risk the possibility of not arriving on site by the program start date.

It is a good idea to leave copies of all important documents: passport, credit card numbers, plane tickets, etc. stateside with someone you can contact in case of an emergency.

YOUR PASSPORT: Your passport is the most important document to have when you're outside the United States. Know where it is at all times. Keep it in a safe place, and never leave it in checked luggage. Make a copy of your passport's inside information page and take one copy with you. Leave a copy in a place that is easily accessible to your family at home.

Visas

It is your responsibility to obtain any visas and/or special entry or residency papers for your country of study or any country that you anticipate visiting during your time abroad. Sometimes, the hardest part of getting a student visa is getting an appointment at the consulate or embassy that will ensure there is enough time for the visa to be processed and sent back to the student before the program's start date. It is imperative to read all information given to you by your program about the student visa process and begin the application process as soon as possible. If your program offers the service of collecting your visa application materials and submitting them to the consulate on your behalf, we recommend taking advantage of that option. It can save you time and the headache of scheduling a consular appointment and going to the appropriate consulate in person.

Note: Whether you are a citizen of the U.S. or a different country, please check entry requirements with each country you plan to visit. Secure the necessary papers, approvals, and visas before you go. Note that visa and passport regulations vary based on the country that issues your passport and the countries you wish to enter. You risk a lot if you leave these issues to chance.

International Student Identification Card

The International Student Identification Card (ISIC) and your passport provide two important sources of identification. With this card you will also be able to take advantage of special student travel rates and fee discounts at many museums, historical sites, and points of interest. Some places will not ask for your ID or display a sign offering discounts, but will give a discount if you inquire about it. It should become common practice for you to automatically show your ISIC before paying an entrance fee.

What to Take

In many ways, it is impossible for us to generalize about what essential or useful items to bring with you. If you're heading toward Zimbabwe, your needs will be quite different than if you're headed to Copenhagen. What might be appropriate for the Salzburg Semester will not be altogether appropriate for a Supreme Court internship in Washington, D.C.

This said, take into account the following:

- There is probably no incident of a student studying away who packed too little.
- Students from Southwestern United States need to be particularly mindful of the weather's impact when planning what to take. You will need proper shoes, rain and winter gear, a hat, scarves and gloves ... and for some areas, even long underwear and sweaters. You will also need to adapt to locations where heating or air conditioning is uncommon or totally unavailable. While inclement weather is rare in Southern California, it can dominate your life elsewhere as a fact of daily living. Read the recommendations of your program carefully.
- You will have to carry everything you pack.
- You will no doubt do far more walking than you do here; be prepared. In some programs, proper footwear may be your most important safety issue!
- Program needs vary, but normally one dressy outfit should suffice, unless you're planning a formal internship or heading to the outback.
- Take more than one pair of jeans or leisure pants.
- You probably won't take enough underwear and socks.
- Leave jewelry at home. Try to fit in abroad.
- Take warm, comfortable, and easily washable clothing. Dry cleaning will likely be both expensive and inconvenient. In some cases, so will washing and drying.
- All students are responsible for their belongings at all times.

Keep your room locked and do not leave money, your passport, or valuables visible—even in a locked hotel room. You should probably carry insurance against personal property loss or damage. We do not recommend bringing personal items that would be difficult or expensive to replace. It is wise to check your program insurance along with any family policy to see if items such as laptops and cameras are covered.

- A money belt or neck pouch is the safest choice for carrying your passport, money, I.D. card, etc. with you. This enables you to keep these important items secure, less likely to be left somewhere, and much less vulnerable to pickpockets.
- Buy a journal for writing and use it. Begin your term abroad now by reading and writing. Use it to record, explore, process, reflect, and figure out your trip. Get in the habit of turning to it frequently—you'll be glad you did, come September, next May, and 10 or 20 years from now.

Helpful Hints

Appearance and Conduct

In many foreign countries, appearance is important and may determine the initial reception you will receive, along with the lasting impression you leave. This means that students should be thoughtfully responsive to their host culture. When in Rome ...

Electrical Appliances

While it is generally possible to obtain adapters abroad in order to use American appliances, it's most practical to attempt to free yourself from the need for such items. Purchasing inexpensive comparable items once abroad is perhaps the next best option. For laptop and phone chargers, this is easily accomplished with the purchase of inexpensive adapters from just about anywhere.

Things to Take Along

Some hotels abroad may not furnish soap or washcloths. You may wish to carry these items with you in a small plastic bag when traveling.

Likewise, if you plan on staying in youth hostels, you may wish to pack a bed sheet and/or sleeping bag with you as well.

Luggage

There are legal restrictions regarding the size of luggage you may take. If you plan to purchase new luggage, you may wish to check with your air carrier first to determine the limits imposed on luggage size. The reality is, however, that a much more common sense rule should be in place.

You are going to be carrying your luggage a lot, and your chief consideration ought not to be the limits of size imposed by law, but rather convenience, utility, and what you can comfortably manage yourself.

SECTION III ACADEMICS

Policies

Registration

Academic Suggestions

Policies for Study Away at Redlands

Academics

It is the student's responsibility to become familiar with all study away policies, regulations, and guidelines. The student's application for participation in study away and his or her electronic or physical signature on any policy documents included in the online application are confirmation of acceptance of all policies governing study away.

All students are required to obtain approval for participation in study away programs through applying on the University of Redlands study away web portal. Students can only apply to the listed and approved programs on the application site to qualify for transfer of academic credit and financial aid. Participants are admitted to specific approved programs and sites based upon student qualifications and other conditions deemed relevant by the Director of Study Away. The final university decision regarding admission to and participation in specific programs rests with the Director of Study Away, subject to confirmation by the CAS Dean, Student Financial Services and Student Life Offices. The Study Away Office reserves the right to deny participation in study away when students' actions either on or off campus raises doubt that they are ready for an international study experience or if the student's application has not been completed in a timely manner. Institutional approval of programs may be changed, suspended, or withdrawn at any time due to political, academic, economic, or other conditions.

No credit will be awarded to any Redlands student for any academic work done outside the United States without prior endorsement and approval by the Director of Study Away. Requests for endorsement after the fact will not be approved.

Your academic program is the centerpiece of your term. It is crucial that you put your academic plan together thoughtfully so that the opportunities that study away provides will not come at the expense of an inadvertent extra term at the University.

Transcripts

All course work taken in an approved program will be recorded on your University of Redlands transcript as Redlands course work. Your program's location will be noted (e.g. Fall semester at the University of Somewhere), but courses will not be distinguished in any other way from course work taken at the home campus.

Policies

All academic policies pertaining to you as a student at Redlands will remain in force during your time off campus, in addition to the applicable rules and policies of the university or program where you will study away. This begins with the requirement that you enroll for a "full academic load" while away.

NOTE: "Full academic load" varies from program to program; for example, at Redlands, a typical "full" load is four 4-unit courses or 16 units per semester. A full load at UEA may be three 5-unit courses for a term, while at Edinburgh it may be five 3-unit courses. However, students must enroll in the equivalent of a minimum of 12 University of Redlands semester credits, as well as adhere to the minimum requirement guidelines in the university or program of study.

If you elect to take less than a full load while abroad, you may do so only with the permission of the Director of Study Away along with program directors. Note that there may be financial and academic consequences to consider. Some programs (IES, SFS, and SIT) may not allow you to enroll in less than a "full load." In every case, the student who elects to take a reduced load when abroad does so while assuming full responsibility for this decision, if and when permitted. If you ask for permission to take less than a full load (as some programs require), permission may or may not be granted. However, such permission retains the full consequences of such action for you.

Transfer Credit

Remember that the rule of thumb for “transferring” course work back to Redlands is that Redlands will not (and cannot!) change or alter a transcript we receive from any program either in terms of grades or credits.

For example, say you were studying at the University of Edinburgh where the normal course load is five 3-unit courses (15 units) for the semester. Your Redlands transcript would show five 3-unit courses. So how does this match up with Redlands’ 4-unit courses? Well, that is for you to work out with the appropriate departments before you go.

In talking with our History department, you might likely find that they would say a 3-unit course would satisfy a 4-unit upper-division course here. That means you get 3 units, but one history “course.” Get all these “understandings” in writing, put a copy in your advising file, and keep a copy for yourself.

It goes without saying, however, that credit is granted only when students do not repeat a course for which they have already received credit at Redlands. Often, there may also be departmental conditions or restrictions for receiving specific credit for any given course.

Credit/No Credit

All courses abroad must be taken for a letter grade unless the course is offered exclusively on a credit/no credit basis. Understand that any credit/no credit course may not then be applied to your major or to the satisfaction of an LAF/LAI requirement. Under no conditions under U of R policy will a student be permitted to enroll in more credits on a pass/fail basis than is permitted for any student studying on the U of R campus.

Withdrawals and Dismissals

Students who withdraw from the program after being admitted may have to forfeit the nonrefundable deposit and any other nonrecoverable expenses they accrue. Students will be required to pay any additional costs incurred on their behalf. Students who wish to return home once

a program away has begun may incur substantial additional costs. The exact cost should be carefully calculated before the decision to return home is made. At a minimum, a student considering returning home prior to completion of all work should consult with both program and Redlands representatives before leaving the program. The student is responsible for all fees paid by the University of Redlands that cannot be recovered.

Students who are dismissed from a study program will be withdrawn from their courses overseas and may receive a grade of “0.0” for each course. Examples of student behavior while away that may lead to immediate administrative action include, but are not limited to: illegal drug use, abuse of alcohol, failure to attend classes and/or other required academic activities, unauthorized absence from the study away program, arrest for infractions of local laws, and violations of the program policies. Any dismissed student must return to the United States immediately after the dismissal and is personally responsible for any additional transportation expenses thus incurred.

Withdrawing from a program already in progress

Students who, for whatever reason, consider withdrawing from a program in progress should carefully examine the academic and financial consequences of such a decision and recognize that they are responsible for any result. An absolutely necessary first step is to consult the local program officials to determine their responses. Prior to making the decision final, all students should consult with the home campus as well. Needless to say, all students should be extremely thoughtful of their decisions to study away prior to departure, as well as any decision to withdraw.

Grades

All grades earned in courses taken off campus will be displayed on your transcript and will be counted in your Redlands grade point average. Note: U of R cannot alter or change the official transcript we receive from your program.

LAF/LAI

You should determine in advance of leaving campus whether a course taken off campus will satisfy a Liberal Arts Foundation or Liberal Arts Inquiry requirement at Redlands. Secure written approval from the Office of the Registrar by completing the Transfer Approval Request Form available in that office.

Major

Whether a course taken off campus will satisfy a major or minor department requirement is determined by the program or the department to which you wish to apply the course. You should confirm this in writing by completing the Transfer Approval Request Form (Registrar's Office) and having it signed by the department or some equivalent formal approval. File the signed form in the Registrar's Office and/or with your department academic advisor and retain a copy for yourself.

Summary

It is important for you to work out with your department (in the case of issues involving your major) or the Registrar (in cases involving LAF/LAI or general graduation issues) how courses will count.

Registration

By now, you should have met with your advisor and put in writing the courses you plan to take while studying away. Your discussions should have been broad ranging. ("I intend to take these...but additionally these also look good and this is how I might anticipate them applying to my Redlands work.")

Additionally, at this time, you should have worked out your academic schedule for your first term back on campus.

You may not have a complete Schedule of Classes available to you for your returning semester, but it is also true that as an upper-class student you have a pretty good idea of major department schedules and your

needs. Check with the Department Chair in whose departments you anticipate studying upon your return, and they should be able to give reasonable advice regarding what will be offered the semester of your return, even in advance.

The Study Away Office will register each student for 16 units of Study Abroad (SPRO), even though you are working out a specific course schedule with your advisor and your program.

After you have formally completed your work studying away, and that work has been reported back to the University, your 16 units of SPRO will be replaced by the courses you took on your program.

Electronic Links to Redlands

Keep in mind that you can access the University of Redlands Catalog or Schedule of Classes while abroad in the following manner:

- Go to the University of Redlands home page at <http://www.redlands.edu>
- Click on MyRedlands at the bottom of the home page
- Scroll down until you find the topic you wish and need.

Academic Suggestions

Develop a broad academic plan that allows you and your advisor to have a clear understanding of the type of courses you anticipate taking while off campus.

It's a good idea to retain all your course syllabi and papers you write or tests you take while studying away. You never know in what way these might be useful in considering equivalences or granting credit.

Please note that you will commonly be joined in your programs by students from other colleges and universities whose academic policies for study away vary from those of the University of Redlands. In

Melbourne, for example, turning to a student from the University of Somewhere and asking for advice concerning academic policies will likely serve as a source of confusion, for their school's policies may vary from ours at Redlands. Relying on faculty members from the University of Melbourne may lead you astray as well.

There is ample ground for confusion with respect to this.

For example, a Redlands student once chose not to take final exams at Edinburgh because a faculty member there told him "guest" students like himself didn't need to do so.

Wrong: Guest students from some colleges do not need to take final exams, but all Redlands students do.

One Redlands student severely eroded her grade point average because she was told by a student from the University of Somewhere that "grades" in study away programs "don't count" at home institutions.

Wrong: That may be the policy of the University of Somewhere; it is not the policy of the University of Redlands. Grades earned while studying away not only get transferred back and appear on your transcript, they are figured into your Redlands GPA just as surely as if you took the class here.

If you have questions, ask the right people for answers, noting that University of Redlands policies generally take precedence over "local needs," "common practices," "reasonable" assumptions, or "friendly suppositions." In short, if in doubt, "Ask and we'll tell!"

SECTION IV

HEALTH AND SAFETY ABROAD

Health Policies and Recommendations

Your Health and Safety Responsibilities

Onsite Health and Safety Tips

Emergencies

Staying Safe Abroad

Alcohol and Drug Use Abroad

Health Policies and Recommendations

Helping to insure your health and safety while studying away is one of our top priorities. The best way that students can prepare for a healthy and safe study away experience is to become informed about basic health and safety issues before leaving the U.S.

While no one can guarantee your health and safety while studying away, just as no one can guarantee your health and safety in Redlands, there are a number of steps that you should take to prepare for your time away. Before you depart, learn what resources are available to you once you are on site.

For students studying in a program outside of the U.S., one of your first steps should be to log on to the U.S. State Department website dedicated to study abroad (<https://studyabroad.state.gov>) which is full of useful information and tips regarding international travel. You should carefully review the Consular Information page for the country or countries that you plan to travel to. Also view the Center for Disease Control and Prevention's website (<https://www.cdc.gov>) for information on required and recommended immunizations, as well as health conditions abroad.

Read all the predeparture information sent from your program provider or university. This is generally information developed from an organization's staff on site who are familiar with conditions in the place where you will be studying, and is developed alongside the organization's risk management experts.

While studying away, exercise due caution. Follow the advice and instructions of your on-site directors and staff on how to act and remain safe. Stay abreast of local conditions by checking the U.S. State Department website regularly and registering with the Smart Traveler

Enrollment Program (STEP) on <http://step.state.gov>. Enrolling in STEP will instantly give you important information from the State Department pertaining to the country or city where you are located. In addition, be sure to monitor your own health and pay special attention to eating and sleeping habits, as this is often a challenge given the differences in culture, food, and daily routines around the world.

Your Health and Safety Responsibilities

Before You Go: Monitor World Events

There are times when it is difficult to assess the impact of world events on specific study abroad locations. The Study Away Office does its best to help you and your parents assess these situations, whether they occur before you leave for study away or while you're there. We receive all routine and emergency postings from the U.S. Department of State's listserv, which issues periodic public announcements. We receive government-issued bulletins and advisories for students' study away locations, and constant notifications from the Overseas Security Advisory Council, the Diplomatic Security division of the State Department. If students are studying away when a Travel Advisory is issued, we work with partner organizations to determine the best course of action. In the most severe of instances, students may be required to return to the U.S.

When the Department of State issues a public announcement about a specific country or region, the Study Away Office takes several precautions before we contact outbound students or students who are abroad. First, we contact the U.S. offices of the study away programs located in the affected countries. Programs are in close contact with their onsite directors, who can provide the most up-to-date information on local conditions and inform us of the steps they may be taking abroad. If warranted, we call or email onsite program contacts and other study abroad administrators for more information. For our exchange programs, we contact our partner universities abroad to gather more information and learn of their responses and recommendations.

Directors and universities abroad, in turn, will be in touch with the local embassy, consulate, or appropriate national and local security agencies. Once we have assessed the situation as thoroughly as possible, we contact our students abroad and provide information to outbound students. This information generally includes copies of the Department of State announcements, along with recommended steps for students to take abroad. In the event that a situation arises where there is political unrest or threats have been made against U.S. interests abroad, your first step should be to contact your program administrators on site. You should keep a list of emergency contact numbers (such as your on-site contacts, and emergency U.S. contacts in case you can't reach anyone on site) on you at all times while abroad.

Get Medical Examinations

We strongly recommend that all students studying away have medical examinations prior to departure. This is often mandatory for our various program partners. Illness will negatively impact your study away experience, so it's best to take care of a preexisting condition before you depart, or be prepared to manage any ongoing health conditions before departure.

Update Your Prescriptions

Students who use prescription medications (including allergy shots, eye glasses or contacts, and birth control pills) should carry an adequate supply, subject to country legality, and an updated prescription accompanied by a signed and dated statement from the prescribing health care provider. The statement should indicate the generic name and brand name of the medication, as well as the dosage and any major health problems you have. This will provide vital information for medical authorities in case of an emergency, and will also facilitate your interactions with customs should you be questioned about the medication you are carrying. Students should also take an extra pair of glasses or lenses and a card, tag, or bracelet that identifies any physical condition that may require emergency care. Pack your prescriptions in your carry-on luggage in the original, labeled container. Make sure your name on the prescription appears the same way it does on your passport. If you need to take a prescription drug throughout the

duration of the program but cannot bring an adequate supply with you, talk with your doctor about how you will obtain the remainder of your prescription abroad. The organization where you will study may also provide very useful information about the availability of prescription or generic drugs. If you plan to purchase medication overseas, you will need to see a host country physician for a new prescription and should know the generic name of your medication, as the exact same medication is sometimes not available overseas. Note: Do not plan to have medicines or vitamins mailed to you because they may be held up in customs. It is a good idea to check with your insurance provider about what is covered in terms of prescriptions and office visits while abroad.

Know the laws regarding your medication: Students who are taking prescribed medications for depression/anxiety/OCD or ADD/ADHD should know that in some countries, the drugs often used to treat these conditions are severely restricted or even illegal. If this is pertinent to you, make sure to talk to your physician and research your alternative options well before going abroad.

AIDS and Sexual Health

The HIV virus is prevalent everywhere in the world. To protect yourself, do not have unprotected sex and do not use drugs intravenously or share needles for any reason. Overall, we encourage students to be cautious about their sexual activity while studying away.

Report Medical Conditions

If you have or have had any medical or psychological conditions that may require treatment while you are overseas, please be sure to indicate this on any health forms that you are given by your specific program before you depart, as well as on the predeparture portion of your online U of R application. If you do not receive this type of predeparture material, we encourage you to inform your program of any medical or psychological conditions regardless. The stress of being overseas may cause conditions for which you have successfully been treated in the past to recur. If you have any questions or concerns about this possibility, consult your physician. Also, you should write

down your blood type before you go and keep it in your wallet in case that information is ever needed. Failure to disclose any medical or psychological conditions to your program or faculty leader prior to departure may result in your dismissal from the program.

Disabilities

Students who have disabilities should discuss their study away plans with both the Director of Study Away and the Assistant Dean of Academic Success and Disability Services.

Onsite Health and Safety Tips

Things to do Upon Arrival: Drink Water

On the flight to your host country, remember that jet lag can be worsened by dehydration. Caffeine and alcohol contribute to dehydration, so drink plenty of water (start with bottled if you're unsure how your system will handle tap water in your new environment, or if you are unsure it is potable). Some things to keep in mind concerning water, beverages, and food:

- If you are in a country where you must drink bottled water, be sure the seals are unbroken.
- Remember ice cubes could be made of unfiltered water and could make you ill. Brushing your teeth with tap water is not advisable in places where you must drink bottled water.
- Watch out for unpasteurized milk, as well as raw fruits and vegetables that may be washed in unclean water.
- Watch out for raw or undercooked meat, shellfish, or unrefrigerated foods and dairy. Food storage temperature requirements overseas are not as strictly enforced as they are in the U.S.

Know Your Local Health Services

Know how to access health services, both for routine care and emergencies. This information will be provided to you during your onsite orientation; if it is not, please ask your faculty director, program provider, onsite coordinator, or the Study Away Office.

Know Your Health Insurance Policy and Procedures

Medical Insurance

All students participating in study away programs outside the United States are required to have medical insurance that is valid outside the United States. You will either be automatically enrolled in an international policy by the program or through iNext student insurance as contracted through iNext CIEE, an international policy designed specifically for international education purposes, or by the U of R study away office.

Medical Insurance Claims Abroad

Many doctors and hospitals in the United States require only that you present a policy number at the time of service. This is not the case abroad. Regardless of what insurance you have, students will likely be expected to pay all medical bills (usually in cash) themselves at the time of service. Students will have to get itemized statements and present them to the insurance company so that they can be reimbursed for medical expenses. Students should check with their health insurance companies for further information on the type of documentation required. They normally will also need to file a claim immediately upon requesting reimbursement for any treatment.

Eat Well, Exercise Regularly, and Get Adequate Sleep

An important part of maintaining your health while you're studying away is eating properly. In addition to maintaining a healthy diet, you should also exercise regularly. You'll find that you get quite a bit of exercise by simply walking more than you normally do when in the U.S. The first few days in your study away location will be very exciting, and you may be tempted to overdo it. Remember that in addition to the psychological and cultural adjustment you will be experiencing, your body will also be going through a physical adjustment to a new climate, a new time zone, new food, etc. Make sure to get plenty of sleep, especially in the very beginning of your program.

Emergencies

Emergencies Abroad

An emergency is an occurrence or situation that poses a genuine and sometimes immediate risk to your health and well-being. It's always a good idea to make sure that key members of your family have valid passports in case you have an emergency abroad that requires one of them to travel to your host country to assist you. Should an emergency occur, first contact your on-site director.

Emergencies at Home

Should an emergency arise at home while a student is studying away (for example, a family member falls ill, a terrorist attack occurs, etc.), it is critical that your family or friends at home know how to get in touch with you while you are away—especially if you are away from your program city or the program has ended. If you choose to travel during free weekends or after a program ends, please contact your family every couple of days either by phone or email to let them know where you are and how you can be reached.

Staying Safe Abroad

Some parents and students focus their safety concerns on terrorism and civil unrest abroad. In reality, however, it's much more likely that a student will be hurt in a mundane situation such as a traffic accident than in a terrorist act. For instance, it is common for Americans to look the wrong direction when crossing a street in London or Australia because traffic moves in the opposite direction as traffic in the U.S.

In a foreign culture, it is more challenging to read situations and to assess risks to your physical safety than it is at home. In other words, you can no longer rely completely on your "common sense" to get a feel for the kind of situation you're in, and how you might deal with it. At a minimum, you must be aware that some behaviors that may be culturally and legally acceptable and seemingly safe at home may not be safe (or legal) in your host country. Three things you can think

about to develop your own personal strategies for staying safe while abroad involve understanding culture and politics, understanding yourself, and trying to fit in (i.e., not looking like a tourist).

Developing Strategies for Staying Safe

1. Understand the cultural and political environments of the countries you're going to.

You will be living in a new environment, which means that you must understand how you fit in as an American, as a student, as a male/female, etc. Know the differences and how others will view you, and tailor your behavior within the context of these environments.

Questions for thought:

- How do host nationals generally see Americans?
- What are the stereotypes and general sentiments toward Americans?
- How should this affect your behavior?
- What are people's attitudes in these countries about gender relations, race, sexuality, etc.?
- How are these attitudes reflected in the host country's laws?
- What are your own stereotypes/views of the people in the country where you're going? Are they accurate? How will they affect your behavior?

2. Think about what you like to do in your daily life here that you plan to continue doing while living abroad. Then come up with some strategies for how to go about doing these things in the foreign country where you'll be living, including how to modify your own behavior, if necessary.

Questions for thought:

- Is there something that you do every day, such as go jogging or stay at the library until late at night?

- What do you tend to do on weekends? How often do you go out at night, and what time do you usually come home?
 - What should you think about/research/look into before doing the same things abroad? Is there anything you do here that you perhaps shouldn't do in the country you're going to?
3. Figure out what you can do to BLEND IN so that you're not targeted as a tourist.

Questions for thought:

- What behaviors would identify you as a "tourist"?
 - How can you avoid acting like a tourist abroad?
 - What will be "firsts" for you, such as taking a long train trip alone, eating alone in a restaurant, reading a map in a foreign language, etc.? How can you prepare for these situations before you leave so you understand how to handle them abroad without standing out? If possible, try rehearsing these things before you leave for abroad so that you can figure out how to do them in a comfortable manner.
4. Identify your instincts, and learn to pay attention to them and trust them.

Questions for thought:

- What types of specific situations make you feel uncomfortable or just feel out of the ordinary?
- Are you worried about encountering any specific unsafe or uncomfortable situations abroad? If so, what are they?
- How do you know, physically, mentally, and emotionally, when you feel uncomfortable? For example, does your heart start to beat quickly? Do you start perspiring? What tips you off to the fact that "something's not right"?
- What do you do if you feel like you're getting into one of these situations, or if you're already in one?

- When in a situation in which you feel endangered, always trust your instincts. Even if you feel that doing so may cause you to act in a way that may be regarded as culturally insensitive, it is important to trust your gut. If something feels uncomfortable, don't do it.

Additional Safety Suggestions While Abroad

It is important that you use good judgment and caution when navigating your new environment. Here are some general tips to help you stay safe:

- Carry ID with you at all times.
- Don't draw attention to yourself as a foreigner or an American. Avoid college sweatshirts, baseball caps, etc.
- Know how to ask for help in the native language.
- Know local emergency telephone numbers.
- Don't dangle purses or cameras from your wrist.
- If you choose to bring an iPhone or tablet abroad, conceal these as best as possible. They are main targets for theft both in the U.S. and abroad. Backpacks, laptops, and big purses can also be targets.
- Don't carry large amounts of cash. Don't carry all of your money and documents in one bag or in back pockets. Consider wearing a money pouch.
- Be alert in crowds, especially in train stations or popular tourist attractions, because thieves often use distractions in these locations to their advantage.
- Don't hitchhike.
- Don't rent cars, motorcycles, mopeds, or scooters.
- Don't stay out late at night, especially without friends or acquaintances.

- When traveling long distances by train or bus, attach your bag to the luggage rack with a bike chain or lock.
- U.S. foreign policy affects how people overseas will treat you. You will often be seen as a representative of your country—whether you want to be one or not. If your travel destination is having political or military difficulties, ranging from demonstrations to terrorist attacks to civil war, stay away from all sites of such activity.

Sexual Harassment

Although what you might perceive as sexual harassment in the U.S. may be considered socially acceptable in another country, cross-cultural sensitivity does not include relaxing your personal boundaries. If you feel you have been a victim of sexual harassment, you should immediately inform the on-site director. Your situation will be handled confidentially, with the facts made available only to those who need to know in order to investigate or resolve the matter. If you have questions concerning your interactions with people outside of your program, please raise those with your on-site coordinator. Subject to national privacy laws, these directors or organizations will then contact U of R Title IX coordinators about any reported incidents.

Responding to physical or sexual assault is a traumatic event that can occur in any environment, whether you are in the U.S. or abroad. However, as an international traveler, you may be more visible than you are accustomed to being and thus more likely to attract interest, whether positive or negative. While physical or sexual assault is not always preventable, we urge you to take every possible precaution and use good judgment.

If you are assaulted, please remember that it was not your fault, and you're not alone.

You should do the following if you are a victim of an assault:

- Go to a safe place
- Don't shower or change clothes
- Get help from a trusted person
- Inform your Faculty Director or onsite administrator
- Follow the guidance of the Faculty Director or onsite administrator for medical, psychological, and legal support

It is critical that you inform your on-site director of any incident. They can help in a variety of ways, including providing support for you while you make choices about what to do next. This person may assist you in contacting your family if you wish to inform them, and connecting you with local sources of emotional support.

Gender and Women's Issues Abroad

There are two primary reasons to consider gender within the context of health and safety abroad. The first reason is that women have specific safety concerns, both at home and abroad. Although men are also the targets of muggings and other crimes, women are often seen as easy or fragile victims and are more often the targets of sexual assault. Therefore, women should remain extra vigilant while abroad and do their best to prevent themselves from ending up in a possibly threatening situation. This may also be the case for gay, lesbian, and transgender students, depending on the program location.

The second reason to consider gender while abroad relates to how cultural expectations and practices often result in well-defined gender roles within a society. Gender roles abroad may differ greatly from those in the U.S. You may not choose to behave in exactly the same ways as traditional local women or men do; however, it's important to educate yourself about cultural gender roles within your host community in order to make sensitive choices about how you will behave as a woman or a man while abroad, and to understand how your personal views and opinions may be interpreted by your host culture. Think about ways to deal with intercultural frustrations relating

to gender and/or being a woman overseas, including your response to people's possible stereotypes of you as an American woman. American women have a reputation in many countries as being looser, more carefree, and often more relaxed with their personal boundaries. This opinion is often created or reinforced by American television shows, music, and films. Overwhelmingly, female students suggest that women abroad be alert and assertive if any unwelcome attention surfaces, and consider dressing a bit more conservatively than they might at home.

Relationships Abroad

The "rules" of dating vary from culture to culture. Your behavior in some situations may be viewed differently than if you behaved the exact same way at home. For example, accepting a drink that someone buys you in certain countries may come with more social "obligations" than it would in America. It is important that you consider your behavior and inform yourself as best as possible about how dating and relationships generally function in your host culture. This knowledge will help you to better identify and act in situations that make you uncomfortable either physically or psychologically.

Sexual Orientation

You may already identify as heterosexual, gay, lesbian, bisexual, or transgender, or you may still be exploring these issues. In any case, you will find that the social climate, laws, and personal interactions of your host culture often differ from the U.S.

In some cultures, Western understandings of "gay" and "straight" don't exist, or don't carry the same importance as they do in the U.S. People involved in same-sex relationships may not see this behavior or preference as an identity. In other cultures, there are active social movements for civil rights for sexual minorities. In preparing for your study abroad experience, it may be important for you to research the LGBT climate of the country you will be visiting. Though it might seem intimidating to research these kinds of issues, it will help you be better prepared to face the world you will encounter. Even if you do not plan to have a sexual relationship while away, you should be informed about specific laws pertaining to sexual behavior and sexual/gender orientation. When doing your research, try to ascertain:

- The legality of same sex sexual behavior (sometimes male-male sexual behavior is illegal while female-female sexual behavior is not)
- The age of consent for sexual behavior (which may differ from the age of consent for opposite sex sexual behavior)
- Restrictions on freedom of association or expression for LGBT people
- Antidiscrimination laws (these can be national laws or specific to local areas)
- Sodomy laws

You may find that you can be freer in your behavior than in the U.S., or that you need to hide your sexual preferences completely to avoid cultural ostracism or arrest. Please feel free to contact the Study Away Office to discuss any concerns.

Race and Ethnicity

Race and ethnic relations are also culturally determined, which means that while you're abroad, you may be part of an ethnic minority for the first time in your life. The ethnic identity you have always felt to be an integral part of yourself may be viewed in a completely different way in your host country. Those of you visiting a country where you have ethnic or racial roots may be expected to behave according to the host country norms in a way that other Americans of a different background are not. Perhaps you'll be considered American first, and your ethnic or racial identity will be considered unimportant. In many countries, there are homegrown ethnic or racial conflicts, and you may be identified with one group or another because of your physical appearance until people discover you are American.

It is extremely unlikely that any of these situations will involve any threat of physical harm to you as an international student; however, you should prepare yourself for the situations you may encounter by researching the situation in your host country.

Stereotypes Abroad

Stereotypes and safety are intrinsically linked. Like it or not, your reputation precedes you when you travel abroad. Many Americans have traveled before you, and although not all fit the list of stereotypes below, it only takes a few to make an impression stick. Here are some of the most common stereotypes of Americans held by people in other countries: American are outgoing, friendly, informal, loud, hardworking, extravagant, wealthy, wasteful, confident, egocentric, ethnocentric, ignorant, disrespectful of authority, always in a hurry, generous, immature, rude, promiscuous.

Think carefully about these qualities, and about how people may have arrived at these assumptions. Consider how you (as an American) may be perceived in your host country before you even open your mouth. Remember that your behavior abroad is not just representative of you, but also of the U.S., Americans, University of Redlands, your community, and your family—and it can have direct effects on your safety while abroad.

Disabilities

Students with disabilities are increasingly participating in study away programs around the world. As with the other issues mentioned above, the key to a successful experience is advance knowledge and planning. Understand, however, that attitudes, accessibility, and accommodation for students with emotional, mental, learning, or physical disabilities may vary at different program sites. Think about how you will cope with these differences, and seek as much information as possible before you depart.

Most importantly, students who have disabilities should discuss their study away plans with both the Director of Study Away and also with the Director of Student Services before they go. For more information about student disabilities and study away, see the following web sites:

- <http://www.miusa.org>
Mobility International U.S.A has information on education and travel abroad for people with disabilities and includes extensive

links to related organizations worldwide and to providers of travel services for people with disabilities.

- <http://www.umabroad.umn.edu/access>
The University of Minnesota: A comprehensive source of information about students with disabilities who wish to study abroad.

Alcohol and Drug Use Abroad

Alcohol

When studying abroad, you will most likely be going to a location where you will be of legal drinking age in that country. While distance from home may lessen your inhibitions, you are encouraged to use good judgment if you choose to legally consume alcoholic beverages while studying abroad. Excessive and irresponsible drinking leading to intoxication and behavior that interferes with the rights of others is subject to immediate disciplinary action, including termination from the program, parental notification, and returning home at your own expense. Students who use alcohol must do so responsibly while studying abroad. In general, avoid overindulging, which is a real danger in a foreign country where the beer may be stronger and cheaper. Be aware of the customs of the country. Drinking to get drunk is rarely acceptable, even in countries where alcohol is consumed with every meal.

Remember that “drugging” is not at all uncommon in situations where alcohol is involved. To prevent this, always buy your own drinks. Never go home with a stranger. Always go out with at least one friend and return with that friend if possible.

Drugs

Despite what you may have heard about looser drug laws outside of the U.S., drugs are illegal in most countries around the world. In fact, drug laws are often stricter outside U.S. borders. In several countries, including Thailand, China, Saudi Arabia, Malaysia, and Turkey, possession of even a relatively small amount of illegal drugs can be grounds for the death penalty. In several others, including Mexico

and the Dominican Republic, it can be grounds for mandatory jail sentences. In addition, in some countries it can be illegal to even enter the country with drugs still in your system. This is called “internal possession” and is grounds for prosecution similar to what you would endure if you actually physically possessed drugs. Police or customs in these countries can demand a urine sample upon entry to the country without any reasonable cause. If they find that you have taken drugs in another country and are entering their country with these drugs in your system, you may find yourself in an extremely unfavorable position. Once you have ventured beyond U.S. borders, U.S. laws or constitutional rights no longer protect you. Thus, DO NOT do drugs abroad! The penalties are much too dangerous.

SECTION V

FINANCIAL QUESTIONS

Financial Policy

Financial Aid Policy

Student’s Financial Responsibility

Banking and the Transfer of Personal Funds

Financial Policy

There are many different institutional models for financing study away. The University of Redlands model promotes and encourages study away. Our model treats a term away as a term at Redlands, not only academically (as noted earlier), but financially as well.

1. The student participating in a study away program will receive billing for the term away from the University of Redlands, not the program of choice. The University charges U of R students basically the same for a semester away as it does for a semester on campus while living in a residence hall. U of R will charge tuition, room charges (at on-campus double occupancy rate), board (meal plan 14 Weekly charges), ASUR fee, and international health insurance. These charges will apply for study away students regardless of their personal selections for room or board while on-campus in Redlands or that which is provided in their program while studying away.
2. The policy of the University of Redlands is that the University pays all required program and course fees for students participating in an approved study away program. Students are responsible for transportation fees, damage deposits, mandatory health insurance from the program provider or the otherwise mandatory health insurance contracted for you by U of R, optional or elective course fees or excursions, trips, overloads, etc. Students withdrawing from a program are personally responsible for any unrecoverable payments made to the program on behalf of the student by the University in addition to the required University tuition and fees.
3. **Transportation:** The cost for, and arrangement of travel to and from the study site, is the responsibility of the student. If needed, eligible students may access loan funds to underwrite the cost of airfare. If a program includes airfare as a part of the program fee, the University will request that be separated out and directed to the student for payment. You will need to balance convenience and cost in determining whether to take advantage of program-provided international airfare.
4. **Board/Room:** Many programs will include room and board charges

with the program fees. When this occurs, the University will pay these directly to the program. Some programs, however, separate these charges. If room and board are excluded from the direct billing to the University, either in whole or in part (as they often are), the University will still provide for the precise amount each program cites as appropriate. These funds, in check form, will be distributed directly to the students prior to their departure.

5. **Exchange rate, personal spending habits:** Two important but unpredictable variables in defining the cost of a semester of study away are the exchange rate and individual spending patterns. Our financial policy for study away seeks to share the exchange rate “risk” with our students. Said differently, once a housing and meal subsidy has been set, should the exchange rate shift favorably toward the student, we expect and request no adjustment in the meal and/or housing subsidy we provided. Should the shift occur in the other direction, the student would bear that burden. The subsidy makes no attempt to account for the variables of personal choice and habits in food and housing. Some students will find the subsidies for meals and rooms very generous; others will have to learn to be disciplined in their spending if the funds are to last the term.

Financial Aid Policy

If you receive federal, state, or University of Redlands need-based financial aid, you will continue to receive all grants and scholarships (except work awards) during your approved semester of study away.

Scholarships

If you receive a need or merit-based scholarship from your program, please inform the Study Away Office immediately. The program does not always notify our office directly, so it is important that you notify the office before you depart. Need- or merit-based scholarships will appear as a credit on your University invoice.

Travel

Study away includes additional expenses for travel.

These costs are the responsibility of the student.

Some students will simply handle these costs on their own, others will seek loan funds to cover this expense. Students should directly consult with the Office of Student Financial Services to determine the implications of their own particular case.

Student's Financial Responsibility

Though the following list is probably not comprehensive, it is illustrative. Students have full responsibility for these items:

- Application fees
- Local ground transportation from housing to study site
- Round-trip air fare to study site
- Passport
- Visa or Residency Permit fees
- Immunizations and medical expenses
- Mandatory health insurance
- Rail passes
- Security/Housing deposits
- Spending money
- Laundry expenses
- Text books
- Independent travel expenses on breaks, weekends, etc.
- Meals and lodging when the program is not in session (before, during, and after)
- Optional field trips or program options
- Classroom supplies (art supplies)

Action Recommendations

1. Speak with the staff in the Office of Financial Services. While the general policies outlined earlier apply equally to all, the specific impact will differ from student to student, so it's critical for you to talk to Student Financial Services regarding your case. In talking with them, be sure to secure a firm understanding of your responsibilities while away, for example, when and how will you remain "in the loop" for deadlines and applications for terms which follow your time away.
2. Read your program materials: Each program of study and each study site, will have different recommendations regarding the best policy for transferring funds from here to there while you are away. This information will come directly from your program and is site specific. Please read this information carefully and respond appropriately. Any questions you have in this regard should be directed to your program for clarification.
3. Build a financial plan and stick to it. Just as surely as it is necessary to develop a solid academic plan, so too is it necessary to establish a solid financial plan for your time abroad. The best course of action to follow in putting together such a plan includes:
 - Taking a look at your typical spending patterns. Most people find past habits a good guide for future planning.
 - Examining the recommendations you get from your program orientation information with care. These are updated yearly. However, people vary dramatically in habits and needs. Use your own sense and run the recommendations by several sources to gauge the accuracy of these recommendations for you.
 - Checking with other students regarding their experiences at your study site.
 - Planning conservatively. Better to have too much money than not enough. A typical comment from returning students suggests it not uncommon to find an infinite variety of compelling opportunities to spend money while studying away that does not exist here.

Planning Your Budget

Use the following worksheet to help prepare a budget.

The University of Redlands will pay:

- Program deposit
- Program fee
- Program housing
- Meals when program is in session

Be sure to read carefully all program information you receive to determine what expenses beyond program fees might be required of you.

Anticipated Personal and Program Expenses

Airfare	_____
Passport fee	_____
Passport photo	_____
Security/damage deposits	_____
Local travel	_____
Orientation expenses	_____
Optional field trips	_____
Books and supplies	_____
Personal expenses (\$__ a day x __ days)	_____
Gifts, souvenirs, etc.	_____
Vacation/breaks travel expenses	_____
Vacation/breaks lodging and meals	_____
Visa fees	_____
Travel to and from program site	_____
Rail pass	_____
Youth hostel pass	_____
Communications (postage, phone, email)	_____
TOTAL	_____

Stretching Your Budget

1. Develop budgets (day, week, month) and stick to them. In most cases, it is best to keep most of your funds in your U.S. bank account. Be sure to sign up for online banking to monitor your account.
2. If you decide to eat out, do so at noon rather than in the evening when restaurant prices are higher for probably the same food. Shop for groceries in street markets or major chain supermarkets. Share food shopping and cooking with one or more other students. You can save by buying in greater quantities.
3. Take food with you on any long train ride. Food served in the dining cars of trains is expensive (and often not very good)!
4. Plan your entertainment and recreational activities around the availability of free, inexpensive, or discounted events. If on a campus, take advantage of the facilities and activities of the student union your school.
5. If on a campus, always look into the discounts offered by the student travel service in your campus student union.
6. Take care of your belongings and safeguard your cash and passport. Pick-pocketing is not uncommon in spots frequented by tourists. Write down the toll free or international service numbers of your credit cards and make a photocopy of the document page of your passport (make sure you keep this information in a separate, safe place).
7. Be sure to budget for: laundry and laundry supplies, cell phone services, postage and stationary, newspapers, books, cards, theater and films, eating out and groceries, and internet service.

There's a lot to think about, but a little realistic planning now can prevent unpleasant surprises while you are abroad.

Banking and the Transfer of Personal Funds

Regardless of how much spending money you plan to take, safety and access are important issues. You will want to protect your money against loss, but at the same time be able to "get to it" when you need to. There is no universal way for all students to manage their money, but the following may help you choose among many options. Most importantly, attend to the recommendations of your program.

Carrying Cash

It's a good idea to arrive at your point of entry with some currency of that country in your pocket. You may need it for food, drink, local transportation, or just to get settled in. You can change dollars into that country's currency at your departure or arrival in the airport (anticipate commission charges). You also may be able to change money at your local bank if you place your order in advance. Very few U.S. banks keep a supply of foreign currencies on hand, but upon request most can order some.

Credit Cards

Credit cards are perhaps the easiest way to assure you get the most favorable exchange rate possible, because you enjoy the rate awarded to a major financial organization. You can use credit cards around the world for everything from drawing cash to buying dinner. VISA and MasterCard appear to be more widely accepted than American Express for daily purchases. However, American Express offers its cardholders some very useful financial services. Check with each company for more information.

The drawback to credit cards

While you could certainly manage most of your financial affairs with an array of plastic, there are some very real drawbacks to depending on, or overusing credit cards. Even with careful planning and strict adherence to a set budget plan, it is still frightfully easy to overspend, and finance charges can add up quickly if you extend payment on goods or take out cash advances. Loss of the card can also cause a severe inconvenience. Finally, it is not unusual to encounter locations and services that do not accept cards.

ATMs

One can access cash from an Automatic Teller Machine (ATM). Throughout the world you'll find them commonly attached to banks, money exchange counters, and train stations. Many offer several language options, and some even read your U.S.-issued card and offer all instruction in English from the start. As intended, they usually are easy and convenient.

It is best to call your issuer for details and confirmation of your PIN before leaving. Note: not all countries (read ATMs) require the same PIN configuration. Some use 4 digits, others 5-6 digits. Check before you go abroad.

When all is said and done on the issue of transferring money, etc. please remember the best, most current, and most accurate information will likely come in your orientation material from your program. Read it carefully.

Checklist for Things Financial

- ☐ Read and understand the University's study away policies regarding finances, financial aid, and study away.
- ☐ Confer with Student Financial Services to discover the specific impact of study away in your case.
- ☐ Secure the calendar from the Office of Financial Aid. Do what you can and need to do before you leave campus. Understand deadlines, secure forms, fill out papers, etc., that extend over the time you are gone from campus.
- ☐ Share with your parents the financial implications and the policies of study away. Explain our policies to them. Do so early in the process, before application—certainly before paying program deposits.
- ☐ Instruct your parents not to make any tuition, room, or board payments to the program of choice. If you receive billings, contact the Study Away Office for payment. You will be billed for items such as insurance, damage deposits, and transportation costs.
- ☐ Upon acceptance by your program of choice, stop by the Study Away Office and sign a "request for payment of program deposit" to initiate the deposit payment in your behalf.
- ☐ Sign and return the meal allowance form to the Study Away Office (including home address and departure date information) so that we can be prepared to have your meal check ready for your departure.
- ☐ Talk with program alumni to assist in developing your budget and other preparations.
- ☐ Read with care and respond as appropriate to all program orientation information sent to you.
- ☐ Prepare your budget for your time abroad. Make sure you have a plan to pay for those things not covered by your program fee.

SECTION VI
SOME FINAL THOUGHTS

Culture Shock
Cultural Adjustment
Some Final Advice

Culture Shock

Please realize that everybody who lives in a new culture for more than a month is likely to experience some degree of culture shock. Common symptoms of culture shock include excessive concern over food and drinking water—you may yearn for certain foods that are unavailable or have periods of anger over delays and other minor frustrations. You might develop an unreasonable fear of being cheated, robbed, or injured, or experience a change in sleeping habits. You might spend excessive time eating, grooming, daydreaming, and associating only with your own ethnic or national group. You might seek escape to movies, television, and other activities of minimum contact, while avoiding contact with host country people. And you may wish to return home.

Ethnocentrism, the belief that one's way of life is superior to all others, hampers the process of understanding and adjustment. The power of ethnocentrism tends to be overlooked, because it moves to the deepest levels of individual personality and group identification. However, during an extended period of confrontation with alternative cultural values, people gradually become aware of assumptions underlying their own values, and they can (but do not necessarily) begin to see that the values are neither superior nor inferior to their own, but are simply different.

The amount of time required to adjust to a new culture varies greatly with each individual. Influencing factors are usually the extent to which your own culture is different from the host culture (e.g., students experience less culture shock in London than in Beijing), previous international/intercultural experiences, degree of language ability, self-motivation and a positive self-image, ability to tolerate uncertainty and ambiguity, sense of humor, and sensitivity. The more you look, listen, and effectively imitate in order to communicate, the faster you will be able to identify behavioral traits and patterns.

The degree of satisfaction you derive from your time abroad greatly depends upon how realistic your goals are. It is important to be able to adjust your goals as you learn from your experiences. People are often surprised to learn more about themselves and how their culture has shaped them than about the culture they visit.

Cultural Adjustment

It is important to be aware of the process of adjusting to another culture. If you are aware of the normal pattern of cultural adjustment, you are more likely to understand yourself during this transitional period in your life.

In general, research has identified five states of cultural adjustment (time period varies dramatically by site and for each individual):

1. "Isn't that interesting?"
Everything seems new and exciting as you settle into a foreign country. You will observe similarities between the host country and your home country. This initial state of elation and enjoyment may last as long as four to six weeks or longer, but likely at some point you'll find your mood shifting slightly as you struggle with your new environment. At some level you may begin to think or feel...
2. "It's just not like home, and the thrill is gone."
You find yourself unsettled, and you'll wonder ...
3. "How can they live like this?"
The real challenges of adjustment now begin. You will notice the concrete differences that exist in your new living situation. You will experience general disorientation and discomfort. You may feel childish and stripped of your primary means of interaction if it is difficult to communicate. During this state of adjustment, it is common to sit around with other foreigners and exchange students and complain about the host country and its people. You may simply get tired of being away from home and yearn for the familiar. If you work at making it work, however, you'll find...

4. "It's starting to make sense."

Each day will seem to go by with greater ease as you begin to recover. Communication becomes easier as you begin to master the language and culture and as you start recognizing patterns in people's behavior and lifestyle.

5. "I understand, and I feel at home."

This final stage is what you work toward. This will carry you through your stay abroad. Even though you may prefer the way things are done in the United States, you will be able to understand and accept the differences you encounter. This is what you sought at the outset, an understanding of another culture, another people. At its core this step allows you to free yourself from the need to compare, and invites you to understand.

Imagine you have to get rid of every material possession you own. You have no family and friends to lean on. Nothing in your vocabulary means anything to anyone around you and you do not know the geography of your own city. This might sound terrifying at first, but actually it is quite liberating. In imagining these things, you find your true self. You are free and literally able to start over.

Erin Minckley
Morocco

Some Final Advice

Be Adaptable

You have applied to—and been accepted to—a study away program. It should come as no surprise to you to find, therefore, that food, customs, lodging, history, culture, laws, expectations, and a host of other topics will be perhaps "foreign" to you. These differences will take some adjustment. Some of this change will be easy, others much more difficult, perhaps even painful. If you are not willing to accept these inevitable adjustments, then you probably should not go.

- Be Aware

You must be in good academic standing both at the time of admission to a program and at the time of participation as well. Thus, solid academic performance in the term prior to your departure is essential for your participation in the program of choice. Moreover, your academic work abroad "counts" just as though you were on campus.

- Be Flexible

Through no one's fault, luggage may be delayed or even lost; schedules may need to be changed at the last minute; classes and schedules may be altered; your living conditions may not be akin to the Four Seasons; your teachers may be less compelling than you find here. So be it. These are annoyances, not major crises, so put them in a broad perspective and don't allow the unimportant or incidental to cost you or anyone around you even as much as one precious moment of time during your term abroad.

- Be Responsible

You are required to completely and fully obey the laws of your host country and the rules and regulations of your program (and your new university). Running afoul of local law officials can result in immediate dismissal from the program and your return to the United States. If you are enrolled in a program at a foreign institution, you are subject not only to the rules and regulations of the University of Redlands, but to theirs as well.

- Be Forewarned

You are personally responsible, academically and financially, if you withdraw from a program prematurely, are dismissed for cause, or fail to abide by the rules, regulations, and expectations of your program and of the University of Redlands.

- Be Gentle

Be gentle, nonjudgmental, and as accepting as you encounter your new culture. Ask “how” things are different, rather than why.



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