



Pre- Departure Handbook
Cleveland State University
2012-2013

Table of Contents

Letter from CISP.....	2
Pre-Departure Planning.....	3
Passports	3
Visas.....	3
Note to International Students	4
Absentee Voting	4
Country Information.....	4
Registering at the Embassy	4
Power of Attorney	5
Traveling Abroad.....	6
Flight Arrangements	6
Packing List.....	7
Notes about Medications	8
Carry-On Luggage	8
Arriving in Your Host Country.....	9
Clearing Immigration and Customs.....	9
Arriving Without Luggage	9
Jet Lag	9
Orientation.....	9
CSU Related Matters.....	10
Study Abroad Approval	10
Transcripts from Host University	10
Failing or Withdrawing	10
Transfer of Credit.....	11
Financial Aid.....	11
Charges on your Financial Account.....	11
FERPA	11
Academics	12
Registering for Courses Abroad.....	12
Academic Environment Abroad.....	12
Financial Information	14
Money Matters	14
How Much to Take.....	14
Program Expenditures.....	15
How to Carry your Money.....	15
Banking.....	15
ATM Cards.....	15
Credit Cards	16
Wire Transfers	16
Checks and Bank Drafts.....	16
Working Abroad.....	16
Health and Safety	17
Insurance.....	17
Immunizations.....	17
Safety	18
Safe Guarding Belongings	19
Personal Property Insurance.....	20
Threat of Terrorism	20
Legal Issues	20
Local Laws.....	20
Advice.....	21
Cultural Adaptation Issues	22
Personal Inventory	22
Culture Shock	24
Tips to Battle Culture Shock	24
Communication.....	26
Internet.....	26
Cell Phones.....	26
Calling Cards.....	26
Voice or Video Over Internet.....	26
References	27

Dear Study Abroad Student:

Greetings from the Center for International Services and Programs at Cleveland State University. Congratulations on making study abroad part of your collegiate experience.

Studying abroad will become one of the most significant experiences in your academic career. This manual will be a good guide to help you to prepare yourself prior to your departure and it will serve as a useful reference while you are abroad.

As you gear up for your study abroad experience, you should know that the Education Abroad staff at CSU is here to aid you in every possible way.

If you are at any time during your study abroad experience in need of assistance, please feel free to contact us; all of our contact information is below.

We wish you a safe and pleasant journey, and a very successful academic term. Safe travels!

Sincerely,

Education Abroad Staff

Center for International Services and Programs
Education Abroad
Cleveland State University
2121 Euclid Avenue, MC 106
Cleveland, OH 44115-2214 USA

T: +1 (216) 687-3910
F: +1 (216) 687-3965
Julie Good
e-mail: j.a.good88@csuohio.edu
Skype: [jgoodmidd](https://www.skype.com/user/jgoodmidd)
url: www.csuohio.edu/international/
[facebook.com/csuea](https://www.facebook.com/csuea)

Pre-departure planning

Passports

One of the first things to consider when planning for study abroad is getting a passport or renewing an old one. Passports are official government documents that attest to your citizenship and identity. Passports are required whenever you travel outside of the country. U.S. passports cost approximately \$135 to issue and take about 6 weeks to process. If you already have a passport, but it will expire within six months of your intended return to the U.S. from study abroad, you should renew it before leaving. Renewal applications cost less than new applications but take the same amount of time to process.

The easiest way to apply for a U.S. passport is to fill out the application on the U.S. State Department website, print it out, and take it to your nearest processing agency (post offices, county court house, etc.) along with two passport photos, proof of citizenship (birth certificate) and photo I.D. For a complete list of locations visit: http://travel.state.gov/passport/passport_1738.html

Once you receive your passport, please verify that all of the information is correct and then sign it on the I.D. page above your photo.

It is important to know where your passport is at all times. It can be very inconvenient as well as expensive if your passport is lost or stolen. We recommend that you make photocopies of your passport and give one copy to your emergency contact at home, keep one in your luggage, and one in your carry-on bag or wallet. Photocopies of your passport can be your saving grace if you have to apply for a replacement. The study abroad staff at Cleveland State should also have a photocopy of your passport on file should you ever need it.

For more information on applying for a passport visit: www.travel.state.gov/passport

Visas

A visa (short for the Latin *carta visa*, lit. "the document has been seen") is a stamp issued by a foreign government giving you permission to enter their country for a given period of time and for certain purposes. Most countries require possession of a valid visa as a condition of entry for foreigners. Visas are typically stamped or glued into the recipient's passport. Passports must usually be valid for 6 months beyond the end of the study abroad program for the visa application to be accepted.

There are rare occasions in which students will not need to apply for visas. Each country has different requirements based on the length of the program and your country of citizenship. Therefore, it is necessary for you to check the country's specific guidelines regarding visa applications for students. If you are going on a program with a U.S. Program sponsor or third party program provider (e.g., AIFS, USAC, AustraLearn, ISA, etc.), the program sponsor will most likely give you instructions on how to obtain your student visa. However, you are strongly encouraged to check with the embassy or nearest consulate (many countries require that you apply through the consular office that is closest to your primary area of residence) regarding visa application requirements. We recommend visiting the embassy's website as soon as you can.

The cost of student visas varies widely (\$45-\$220). The average wait time for a visa is generally 4-6 weeks. So, it is very important that you find out early on in your study abroad preparations whether or not you will need a student visa.

If you plan to travel to other countries within your period of study abroad or after your program finishes, check the entrance requirements of each country before you leave home. **It is your responsibility to make sure you have proper documentation abroad.**

CAUTION: Waiting until the last minute to apply for a visa may result in a delayed departure or even cancellation of your plans—not to mention extra fees for expedited services.

Note to international students

Please remember that study abroad may affect your international student status. You must speak with International Student Services (intadvisor@csuohio.edu, 216-687- 3910) to discuss your plans well in advance of studying abroad.

Absentee Voting

If there will be U.S. elections in which you wish to participate while abroad, you should make arrangements for an absentee ballot before leaving the country, since that will prove easier than doing so through the embassy in your host country. Contact the County Board of Elections or the Secretary of State's office where you are registered to vote.

Country Information

Find out as much about the host country as possible. There are many online resources available. We recommend the following sites:

travel.state.gov/travel/cis_pa_tw/cis/cis_4965.html U.S. Department of State country guides and U.S. Embassy information.

www.studentsabroad.com/index.html for country specific guides for study abroad students.

Registering with the Embassy

All U.S. citizens should register themselves with the U.S. Embassy in their country of destination *before* departure from the U.S. In the event of international, political, or family emergency or in the event that your passport is lost or stolen, the U.S. Embassy is much better able to assist registered citizens. Please visit the Department of State's website and follow the links to register with the STEP Program (Smart Traveler Enrollment Program) <https://travelregistration.state.gov>

Students of other nationalities should check with their own embassies to see if it is possible to register prior to departure. Additional health and safety advice can be accessed through the U.S. State Department program called Students Abroad: <http://studentsabroad.state.gov/>

Power of Attorney

You may wish to consider selecting a person to take care of your financial affairs while you're out of the country. This is done by assigning a Power of Attorney. Some instances in which a Power of Attorney may be necessary are to receive checks made payable to you for educational expenses, to sign and deposit checks made payable to you, to handle issues related to your financial aid, to access information in your student account and/or financial aid files, to process banking transactions, to process insurance transactions, or to pay bills. See FERPA under "CSU Related Matters."

If you decide to appoint a Power of Attorney, you should select a person you consider trustworthy to make decisions in your best interests and sign on your behalf. Most students select a parent, significant other, or long-term friend. A casual acquaintance is NOT recommended. University staff, including the CSU Study Abroad staff, may not act on your behalf. Always ask the individual before appointing them as your Power of Attorney.

Assigning Power of Attorney is a legal process that involves the drafting of a document which assigns another person to act as your legal representative in specific situations. To arrange a Power of Attorney fill out a POA form and then have your signature notarized. Note: the Power of Attorney document must be signed by you in the presence of a Notary Public.

Traveling Abroad

Flight Arrangements

You should start looking into arrangements for your flight as early as possible. The sponsoring organization or your host university can tell you the exact date you are expected to be there (usually for orientation), and when your program or university session is scheduled to end. Be sure you find out when the exams are scheduled to end, not just the course work, as you should plan to sit for all exams where and when they are offered. If the exam schedule is not set until after the semester begins, be sure to get a ticket that allows for a low-cost return date change.

When making your flight arrangements, check around with at least several different travel agencies and travel companies to compare prices and options. Also, be sure to ask for student fares and/or student discounts wherever you call. Check into price differences (and flexibility options). We recommend speaking to a student travel representative on the phone to make sure that you are getting the best deal and all of your bases are covered.

The following are suggestions of travel agencies and travel companies from former students:

Student Travel (STA)

(800) 230-7213

www.statravel.com

STA Travel offers an airfare deposit program

Student Universe

(617)321-3100 or (800) 272-9676

www.studentuniverse.com

Travel Cuts

(217)328-2887 or (800)592-2887

www.travelcuts.com

American Automobile Association (AAA)

(216) 606-6080 (Independence)

After booking your ticket, you may go on-line to monitor your itinerary and to see the most up to date information about your flights. If you have special dietary concerns or seat location preferences, you can also let the airline know through their website.

You may also wish to consider enrolling in the frequent flyer program of your airline. You may not realize it, but many airlines are partnered with each other and your earned miles on your flight could lead to a free trip in the future.

Packing List

Packing appropriately is an essential part of travel. It's never wise to over pack, and it's not fun to under pack. Most items you'll need during your time abroad are available

overseas. Unless you absolutely need certain name brands, you don't have to worry about packing huge supplies of any one thing. Please refer to your study abroad program handbook or country guidebook for more information.

Remember that any electronics you bring abroad will likely need a converter and/or an adapter for the electrical outlet shape and voltage of the host country. Some small items such as hair dryers can be purchased cheaply overseas; consider purchasing these objects when you arrive. For more information about traveling with electronics visit www.magellans.com/

A Sample Packing List

- airline tickets/print out of e-tickets or confirmation itinerary
- passport and photocopy
- ATM card
- local currency (equivalent to \$50)
- credit card(s) with 2 photocopies of front and back; 1 copy left home
- health insurance card and claim forms
- International SOS card from Cleveland State
- ISIC card (required for discounted entrance fees and services)
- driver's license/International driver's license
- certified copy of your birth certificate
- copies of documents (passport, credit card customer service phone numbers in case of loss, theft, etc.)
- money belt/pouch
- relevant pages from guidebook
- converter/adapter set

Pack clothing that is easy to wash and dry!

- 2 pairs dress shoes
- 7 pair socks and undergarments
- 4 dress shirts/4 casual shirts
- 1 blazer/cardigan
- 2 pair of dress pants/skirts; 2 pair of casual pants
- pajamas
- Winter jacket and/or rain jacket
- Umbrella
- 1 pair walking shoes
- 2 pairs jeans
- 1 casual shirt
- jacket
- watch
- travel alarm clock (battery operated) *don't plan to use your cell phone as an alarm clock!*
- bag for trip home/shopping abroad
- calculator (for currency exchange)
- camera (extra batteries)
- clothespins for drying clothes, etc.
- adapter plugs/converter (if necessary)
- comb/brush, (extra contacts/saline solution),
deodorant, shampoo, soap, toothbrush, toothpaste
- towel
- shower flip flops
- medications
- laundry detergent
- luggage locks (to be used in hotel rooms)
- sun screen
- Pepto Bismol and/or Imodium (if necessary)

- pocket dictionary/phrase book
- sunglasses
- toilet paper/tissue paper (if necessary especially in rural areas and/or developing countries)
- UN-wrapped gifts (programs with home stays only)
- pocket-sized notebook/journal

Remember to pack lightly. Check the luggage limitations (sizes and weight restrictions) with your airline before you go to the airport.

Notes about Medications:

Many countries have strict policies regarding medications being brought into the country. Make sure you have a good supply of any necessary medications that you will be bringing with you and always carry them in their original containers. It would also be a good idea to ask your doctor to write scripts of your medications, in case you need any refills. Most countries consider mailing medications overseas as an illegal activity. Visit the website of the U.S. Embassy in your host country before you leave for the most up to date advice for U.S. travelers.

Carry-On Luggage

Please check the website of your airline for weight and size restrictions on the carry-on bags permitted for both your domestic (if required) and international flights. You should also consult the TSA (Transportation Security Administration) website <http://www.tsa.gov/travelers/index.shtm> for the most up to date list of permissible and banned items from carry-on bags. At the time of printing, no passenger could carry liquids or gels in containers larger than 3.4 oz. and all such items needed to fit into a 1 quart plastic Ziploc baggie.

Sample list of what to pack in your carry-on bag

- airline tickets/print out of e-tickets and/or confirmation itinerary
- passport
- ATM card, credit card(s)
- local currency (equivalent to \$50)
- local contact information and address of your host/program provider, airport greeter, etc.
- full change of clothes in case your luggage doesn't make it
- traveler's medicine kit (Pepcid Complete, Band-Aids, Dramamine, Immodium-AD, Advil, etc)
- No liquids or gels in containers larger than 3.4 oz. (all must fit inside a 1 qt sealable plastic baggie)
- Any medications that you take on a regular basis
- Empty water bottle so you can fill up at drinking fountain once through TSA security
- 1 or 2 pens or pencils
- This Handbook!**

Arriving in Your Host Country

Clearing Immigration and Customs

Upon arrival in your host country or while you're still in the plane you will be given a landing card and customs card that will ask you to fill out information about your stay. Make sure that you have contact details with you in your carry on luggage such as: names, addresses, phone numbers, emails and any other basic information that has been given to you regarding your program abroad.

Most countries will require you to indicate the address where you will be living on the card; make sure you have all the materials on hand or you may be denied entrance into the country.

Arriving without Luggage

It is extremely important to have your luggage well-marked with your contact information, inside and outside of the luggage.

In the event that you arrive without luggage, there should be airline desk near the baggage carousels where you can file a missing luggage report. You will be required to give a description of your luggage and leave an address for delivery of your luggage when it finally arrives. Do not leave the airport without filing a claim first!

Jet Lag

Flying across multiple time zones can take a toll on your body and mind. Most likely, you will be extremely dehydrated, tired and uneasy. The best way to combat jet lag is to make sure that you sleep during appropriate times at your destination. For example, if you are to arrive at night, go to bed after you arrive; if you arrive during the day or morning, try to stay awake and go to bed at night. This will "reset" your biological clock. Try to take care of yourself, too. Try not to eat any greasy food, or food that may upset your stomach. Your body will be extremely sensitive during this time. Drink lots of water and avoid alcohol and caffeine.

Orientation

After you arrive and settle down, take the time to familiarize yourself with your new surroundings. It is not uncommon to become overwhelmed, especially if you are in a large metropolitan city or extremely different setting. It is normal for you to have doubts. The best way to combat disorientation is to keep an open mind, try to gain familiarity with the streets, buildings and local commerce. Take mental notes as you wander around. Try to develop a new routine to your day as soon as possible. By starting new routines, you can adjust mentally, and your body can start to recuperate from the travel. Such things involved with routines would be waking up consistently at a set time every day, exercising routinely, eating during appropriate times of the day and setting a nightly bedtime. Be sure to sign up for and participate in any and all orientation activities organized by your university or program.

CSU Related Matters

Study Abroad Approval

You must be approved by the Center for International Services and Programs in order to study abroad and receive credit for your study abroad experience. You are required to submit an approval application to the study abroad section of CISP. Any “holds” on your financial account must be taken care of prior to your departure. Study abroad approval is contingent upon remaining in good standing with CSU academically, socially and financially.

Transcripts

At the end of your program, your program or university should send an official transcript to:

Julie Good, Manager of Study Abroad
Center for International Services and Programs
Cleveland State University
2121 Euclid Ave. MC 106
Cleveland, Ohio 44115
USA

Do not assume that your program or university will know where to send your transcript or that they will automatically send your transcript when you are finished. **It is your responsibility to request a transcript.** It is also ideal to order a few additional copies; if you decide to go on to graduate or professional schools, you will be asked to submit a new official copy of your transcript from overseas or from your program provider.

Once we receive your transcript, we will make a copy; send the original to the university Registrar's or to an academic department for evaluation and then on to the Registrar's. It may take up to two months before your transcript is processed. Once submitted, transcripts become the property of the University and cannot be returned or given to the student under any circumstance.

Failing or Withdrawing

If you are on financial aid and you fail or withdrawal from a course abroad, and your transcript indicates that you were successful in less than full-time enrollment (under 12 hours); you may default on your financial aid. You may have to pay back any awards given to you, and you may become ineligible for financial aid in the future. So, please take serious consideration of your studies and the importance of it before you leave the U.S. Always keep in touch with the study abroad staff back at Cleveland State while you are abroad. Inform them of any difficulties as they arise. Little can be done to help you with your academics after the semester is over.

Transfer of Credit

All courses earned abroad with a “D” (or its equivalent) or better will transfer on to your CSU academic record as an “S” grade. Any courses that you fail will be recorded with a “U” grade and no credit will be awarded. If you are planning to use credits towards fulfilling major requirements back at CSU, the grade needed to achieve may be higher.

Financial Aid

Students are eligible to apply for financial aid for study abroad if they apply for and are approved for study abroad through CISP. Students can generally use loan, grant, and some scholarship money towards the cost of their program abroad. Apply for financial aid as you normally would (FAFSA). A *Study Abroad Consortium Agreement* is required in all cases where aid is used towards study abroad costs.

If you are abroad for a full academic year, you may be required to have someone from your program or university complete a *Satisfactory While Abroad form* to maintain your financial aid. If you need assistance or have questions about financial aid as it applies to study abroad, please contact the study abroad staff or the Office of Financial Aid, 216.687.5411 or go to their website at:

<http://www.csuohio.edu/enrollmentservices/campus411/>

Charges on your CSU financial account

All student accounts must be in good standing prior to a student studying abroad for any length of time.

While you are abroad, we advise that you check your CampusNet account every month just to make sure that you do not have any unpaid charges. In the event that you see a discrepancy in your account, please notify the study abroad staff or the Office of Treasury Services immediately. We may be able to fix your account or put you in contact with the appropriate personnel that can help you. If you neglect to have your account corrected, you may have a hold on your account or you may be dropped from your courses for the semester.

All students who study abroad will be charged an administrative fee of \$100 for the term that they are abroad. These charges and their due dates follow the regular payment schedule of the Office of Treasury Services.

FERPA

Please know that under the Federal Educational Rights and Privacy Act (FERPA) we are unable to provide any information to your parent(s), guardian(s), spouses, etc. about you or your current situation without your consent. If someone calls CISP and tries to straighten out any matters, we will be unable to assist them without your consent. This act was put into place for the safety of all students. Please refer to CSU's policy regarding FERPA policies for further information.

<https://mycsu.csuohio.edu/enrollmentservices/registrar/privacy/ferpa.html>

Academics

Registering for Courses Abroad

As was laid out to you in your CSU study abroad approval acceptance letter, you are required to enroll "full-time" in your program for the entire term(s) you are abroad. If you have any doubt about what constitutes full-time status, please email or call the Center for International Services and Programs when you are registering for your courses. If you change your mind about study abroad, don't enroll full-time abroad or if your status abroad changes at any point, you are required to contact CISP immediately. Failure to do so could result in the loss of credit, tuition/scholarship money, or financial aid or the ability to get any in the future. The international credential evaluator in the Center for International Services and Programs decides how to convert your foreign credits back into the CSU credit hour system.

Students are not permitted to enroll in a course similar to one for which they have already earned CSU credit. No student can earn credit twice for the same course.

While you are abroad, you may need to register for courses for an upcoming semester. If you need any approvals, many departments simply require an email before any holds are taken off. If you have a hold on your account and it is because of study abroad, please contact CISP as soon as possible so we can clear up any issues.

Academic environment abroad

In deciding to study abroad, students should be aware and be prepared to accept that educational philosophies overseas differ substantially from those dominant at U.S. colleges and universities. While the American higher educational system is based on contract-like relations between faculty and students and continuous assessment, foreign educational cultures place primary responsibility for learning on the individual student. This is generally also true of overseas programs that are administered by a U.S. college or university, since in most cases their teachers are drawn from local institutions.

The experience of studying abroad will be very different from what you are accustomed to at home. This is one of the purposes of study abroad – to do something different! To put it simply, probably the biggest difference between most overseas institutions and U.S. higher education is the approach which the host institution will have to you as a student. They will work under the assumption that you are a serious learner who takes responsibility for your education. In most countries it is highly unusual for professors to go out of their way to ensure that you are doing your work. Chances are your progress will not be closely monitored by your professors, and you will not be told (without asking) how or when to do the work that is expected of you. That said, most professors are pleased to interact with students who seek them out. Needless to say, you will be expected to turn in papers and assignments on time and to perform successfully on exams.

In many countries you will find large lectures (similar to those at large universities in the United States), as well as smaller classes or seminars, and sometimes small-group or

one-on-one tutorials. Participation is often not expected in lectures, but you are usually expected to fully participate in tutorials and seminars, as this is your opportunity to discuss the material. Science, language, and psychology courses will often have labs required as part of the course. You may be assessed by assignments, papers, and exams, just as you are at home; however, in many countries the majority of your grade for the course may be determined by how you perform on the final examination.

Admission to foreign universities is usually very different from the admissions process at U.S. institutions. In many countries students are not admitted to universities as a whole, but rather to a particular course of study within the university. Often students have a lot more preparation for their particular subject, and much less flexibility in taking courses outside of their course of study. The concept of a "liberal arts education" is unique to the United States. Keep this in mind when you select your courses abroad, as you will need to be very careful that you meet any pre-requisites that are listed for each course. Keep in mind, as well, that what you may perceive as a more casual approach to coursework among your peers at overseas universities is a consequence of the fact that they often have several opportunities to take final exams in any given course, where you will have only one chance.

Yet another difference you may find abroad is that of available resources (or lack thereof), such as libraries and computers. In many countries libraries are not as willing to loan out books, and you may have to visit several libraries in order to complete a paper or assignment. Also, computers are not as plentiful, and hours of computer labs are not as long or as late as you are probably used to at Cleveland State. You may even realize how lucky you are at CSU to have these things at your fingertips!

Of course no generalization will apply in every case, and some programs (such as more field-oriented programs) do not fall under these general guidelines, but wherever you go or whatever program you participate in, expect some significant academic differences. Embrace this challenge as a unique educational and cultural opportunity. You would not have been approved for study abroad if it was not felt that you were up for the academic challenge.

Financial Information

Money Matters

Managing your money abroad can be challenging, and advanced planning is important. Before you go, pay attention to the exchange rate between the U.S. dollar and the currency of your host country, and learn to think in the foreign currency. A popular website for tracking daily exchange rates is: www.xe.com

Before your departure, we recommend that you have about \$50 in the local currency. Almost all airports in the U.S. have a currency exchange booth or you may wish to inquire with the main branch of your bank about purchasing foreign currency. \$50 should be enough to start with. If you need to take a taxi, get something to eat or pay for any incidentals when you arrive in your new host country it's a convenience to have local cash on hand when you deplane. In the event that you are not able to obtain foreign currency before your departure, most international airports have exchange booths and/or ATM when you exit the customs and immigration section of the airport. Currency exchange booths usually offer the worst exchange rates.

How much to take

Your program or university's international office should be able to provide you with estimates of how much spending money you will need. Also, consult students who have returned from studying in the country to which you are going. CISP can provide you with a list of returned study abroad students.

Keep in mind that the amount of money you spend ultimately depends on the lifestyle you choose. You should budget extra if you are planning to travel before or after your program. If you are a big spender in the U.S., bringing more money would be a good idea. Students who plan to regularly sample the nightlife of their host city should budget extra money for taxis. Most public transportation closes earlier than the clubs do.

Remember, if you are receiving any form of financial aid that will be contributing to the cost of your program, it may take several weeks (or more) after the start of your program in order for the financial aid to be processed and the funds refunded to you. It's not a bad idea to plan to take enough money to last you for the first month or two until the financial aid disburses.

Here is a list of potential expenses to consider based on your unique situation:

- tuition
- room/housing
- meals (board)
- university fees
- study abroad fee
- airfare
- transportation in country
- passport/visa
- immunizations/preventive medicines
- books and supplies
- communication costs (phone, e-mail, postage)

- health insurance
- taxes
- clothes
- gifts
- recreation and travel
- expenses during any breaks
- personal expenses

Program Expenditures

Look closely at your study program fees. Programs usually advertise fixed costs; often there are significant living and transportation expenses that must be covered by the student out of pocket in addition to the fixed costs. In general, most study abroad experiences will be more expensive than a semester at CSU. Students returning from study abroad are the best sources of information about the real expenses of such study.

Look at the total estimated cost of your program abroad before you leave the country so that you don't have any surprises down the road. Consider creating a monthly budget if spending too much while abroad is a concern.

How to carry your money

No traveler should carry large amounts of cash, but it is a good idea to change a small amount of money into the foreign currency before you arrive in your host country. You can change money at an international airport; however, the exchange rates and fees are not the most favorable. You can carry the rest of your money in the form of traveler's checks, credit cards, and/or an international bank draft or bank check, drawn in the currency of your host country. Check with your program or with the international office at your host university to find out the best way to transport your money to your particular host country.

We recommend that you consider keeping \$200 cash as emergency money. This money should not be spent but rather put into a safe place where no one can find it. In the event that you lose your ATM card or credit card(s), \$200 should be enough money to get you by if you must wait for new cards.

Banking

You may want to open a bank account at a local bank when you arrive in your host country. Your resident director or the international office staff can advise you how to do this. You may wish to compare the account options and services at several different banks before choosing one. Be sure to ask if there are any restrictions for international students. Most students studying abroad for an entire year only will open a local account.

ATM cards

In many countries around the world (especially the more developed countries or those with high levels of Western tourism), you can find ATM machines where you can use your ATM card from home to withdraw money (in the local currency) from your bank account in the United States. Be sure to check with your bank at home for availability and transaction fees (which may be hefty depending on your bank), as well as making sure your PIN is valid abroad. It is a good idea to make sure your card is not just an

ATM, but also has a Visa or Mastercard symbol on it. If it has either of these symbols, you can use it in machines that bear these symbols, and you can also use it to make purchases similar to a credit card. Note that fraud is widespread; only use ATM machines attached to banks.

Credit cards

In most places around the world, it is a good idea to have a credit card for emergencies. Check with your program or the international office staff for suggestions on which credit card(s) to bring, as there are always exceptions on what is accepted in particular countries. Credit cards can be useful for large purchases or for hotels, shops, and airline or train ticket purchases and they can be used for obtaining cash advances from a bank. Be sure to call your credit card company (and bank) before you leave the U.S. to inform them of your upcoming travels abroad. Otherwise, your first attempt to use the card(s) abroad could signal a “fraud hold,” and the cancellation of your transaction and the freezing of your account(s).

Wire transfer

Wire transfers are quick, but relatively expensive and in some parts of the world, unreliable. In some cases you may have to establish an account abroad in order to receive the money. Therefore, it is not recommended that you rely on wire transfers for your money; but they can be useful in an emergency. Western Union charges at least a \$75 fee for wiring money abroad.

Checks and bank drafts

In most countries checking accounts are not as widely used as they are in the U.S. Do not rely on being able to cash personal checks from home from your own account or from your parents. It would take so long for the check to clear it would not be worth it. However, if you carry an American Express card, and if there is an American Express office in your host city, you may be able to cash personal checks there. Check with American Express for more information.

It is possible to obtain a foreign currency draft against a recognized bank in your host country from an American bank (e.g., a check in Japanese yen drawn against a Japanese bank). The exchange rate is not likely to be very favorable, but you can cash the check abroad (although it will take some time to clear). If you must get a check sent to you in American currency, it is advisable to get a check drawn against a major American bank (again, it will take time to clear and will probably not be worth the trouble in the end).

Working Abroad

Don't count on getting a job overseas to help cover your expenses. In most cases, it will be illegal for you to work as an international student. Financial aid packages for your term abroad should take into account the fact that you will not be able to work while abroad.

Health and Safety

Insurance

Cleveland State University requires that all students studying abroad have medical insurance and strongly encourages purchasing an ISIC card. Generally speaking you will need to pay up front and in full for any medical care that you seek abroad. Upon returning to the U.S. you would then submit any receipts and/or other medical documentation as part of your claim for reimbursement by your insurance company. This is a very common practice because billing can be very difficult, if not impossible through international channels.

Medical insurance is very important to have when traveling abroad. If you are covered by a health insurance policy here in the States, most likely you will be covered overseas. You should call your insurance provider and ask for a statement regarding overseas coverage. Be sure to ask about the procedures for submitting receipts for reimbursement as well. Taking a supply of claim forms can also be helpful.

If you are not currently insured, you have the option to purchase the CSU student insurance policy which should cover you while abroad

www.csuohio.edu/offices/health/HealthInsurance.html or you may wish to purchase medical insurance especially geared towards American university students traveling abroad. If you are interested in study abroad medical insurance please consult with a study abroad staff member or visit: www.insuremytrip.com/ or www.insuranceabroad.com/

The International Student Identification (ISIC) card proves your status as a university student and provides supplementary travel insurance that may cover basic accidents, emergency evacuation and repatriation in certain cases, and medical or legal advice. Note that the insurance does not cover preexisting conditions, self-inflicted conditions, drug and alcohol related accidents, and mental health related occurrences. Please consult with the policy guidelines to understand full benefits associated with the coverage of the ISIC card. Their website is: www.myisic.com/MyISIC/?WT.srch=1

Cleveland State has a corporate account with International SOS. The International SOS organization provides assistance and advice to travelers, security services, and outsourced customer care (2008). All students who go abroad will automatically receive a card and a brochure outlining the coverage. Please note that the International SOS card is not an insurance policy, rather it is a membership to an organization that provides advice and help in securing emergency and health services while abroad www.internationalsos.com. Scholastic Comp. Membership #11BSGC000013

Immunizations

In most cases, you shouldn't be required to obtain any inoculations before studying abroad. However, some developing countries do require proof of certain vaccinations like Yellow Fever before they will let you into the country. Please check with the Centers for Disease Control for the most up to date information on required and suggested immunizations before traveling abroad wwwnc.cdc.gov/travel/.

When you meet with your doctor as part of your pre-departure planning, you should discuss any updates you may need on routine vaccinations like tetanus and/or MMR (mumps/measles/rubella). The Cuyahoga County Board of Health can also provide advice and access to immunizations.

www.ccbh.net/ccbh/openccms/CCBH/modules/services/Immunization_and_Clinic_Services.html

Safety

Do your research before you go abroad. Visit the library, research on the Internet, and talk to people from the host country; try to get a realistic impression of the country before you leave. Nothing better prepares you before you leave than research. You should be aware of the crime rates, political issues, as well as the socio-economical terrain of the country.

Safety is an understandable concern wherever you may be going; however it is useful to take a comparative perspective: the United States is known around the world as a relatively dangerous country, and our street crime statistics support this view. The U.S. certainly has more hand guns and more gun-related deaths and injuries than anywhere else. Even college campuses have their share of robbery, property destruction, drunkenness, violence, and sexual assault. It is also important to consider that the U.S. media coverage of the rest of the world focuses (often sensationally) on overseas political upheavals, violent strife, and natural disasters. One of the first reactions study abroad students have is how "normal" life seems abroad, in spite of cultural differences.

However, although you may be statistically safer abroad than at home, danger can occur anywhere, and ***you can play a big part in minimizing risks and hazards.***

The following are things you can do to help ensure that your study abroad experience is a safe one:

- Read and evaluate all materials provided by your program or university that relate to safety, health, legal, environmental, political, cultural, and religious conditions in your host country.
- Pay attention to the local conditions. Stay informed about local and regional news, read newspapers with good international coverage and analysis of local issues.
- Keep a low profile and try not to identify yourself as a foreigner by dress, behavior, or speech.
- Avoid protests or potentially violent situations or places where Americans are known to congregate. In the event of disturbances, do not get involved.
- Be street smart.

- Keep your residence locked and report any suspicious persons hanging around your building or campus.
- Register with the U.S. consulate or embassy having jurisdiction over the area in which you are living prior to your departure <https://travelregistration.state.gov>
- Make sure your resident director, host family, or foreign university official knows how to contact you in case of emergency. Leave your itinerary if you are traveling independent of the program.
- Be wary of impairing your judgment through the excessive use of alcohol, and do not use illegal drugs.
- Avoid walking alone at night.
- Do not display money, jewelry, cameras, or other valuable items.
- Never carry large amounts of cash.
- Familiarize yourself with your neighborhood, locate your nearest police station and hospital, and be sure you have any emergency phone numbers with you in your wallet.
- Don't allow yourself to be vulnerable. Take the same precautions you would at home regarding giving out your name and address to unknown people.
- Regarding road travel, be aware that driving customs vary a great deal, and in most countries pedestrians are not given the right of way. Find out which roads are safest and whether it is safe to travel on overnight trains and buses. You are advised not to drive at all while abroad, especially in countries where driving on the left-hand side of the road is the norm.
- Unfortunately women travelers are more likely to encounter sexual harassment, but dangerous or uncomfortable situations can sometimes be avoided by dressing conservatively, not walking alone at night or in questionable neighborhoods, and not agreeing to meet anyone in a secluded place. In addition, be aware that there are many unfortunate stereotypes about American women.
- If, during your stay abroad, there is a serious event involving casualties (whether or not it has put you personally at risk) that is likely to gain international media exposure, we urge you to contact your family by phone, fax, or e-mail, to reassure them that you are okay. Remember that what may seem like a relatively minor local event to you could cause alarm back home.

Safeguarding your money and belongings

Be smart and always keep in mind that you can be a victim of petty crimes. If the opportunity is available, thieves can use it to their advantage. Make sure that when carrying a purse or backpack, that all of your zippers are closed and you are securely holding it close to your body. Also, always be alert of your surroundings; don't leave

things unattended. Sometimes thieves are so clever, you won't even realize that you are being robbed until it has already happened.

Personal Property Insurance

You should consider purchasing insurance to cover loss of personal possessions while abroad. It is possible that you may be covered under a policy held by your parents, so investigate this prior to departure. Inexpensive but limited travel insurance coverage can be found at www.insuremytrip.com.

Threat of Terrorism

Unfortunately, terrorism is a reality today. Although it is highly unlikely that you will be the object of a terrorist act, there *are* precautions that you can take to minimize your exposure to risk:

- Keep a low profile.
- Do not draw attention to yourself through culturally inappropriate dress or behavior.
- Avoid traveling in big, loud groups of Americans; don't draw unnecessary attention to yourself
- Avoid congregating in areas with U.S. interests, such as the U.S. Embassy, McDonalds, Hard Rock Café, American Express, etc.
- Avoid crowds and protest situations.
- Keep abreast of news and stay in contact with your family.

For more information on safety:

- State Department Travel Advisories: reports from the U.S. government which monitor political conditions in every country of the world: www.travel.state.gov
- Study Abroad Safety Handbook: www.studentsabroad.com/
- Association for Safe International Road Travel, promotes road travel safety through education and advocacy. This organization compiles yearly updated road travel reports on over 60 countries (there is a charge for obtaining the reports): www.asirt.org

Legal Issues

When you are abroad you are subject to the laws of the country in which you are living and studying. The laws are likely to be very different from those in the U.S. and in Cleveland. You should know that the American principle of "innocent until proven guilty" does not apply in all legal systems abroad, so the best advice for you is to know the laws and obey them. Please remember that if you should get yourself into trouble with the law in your host country, there is nothing that CSU can do for you, and there is little the U.S. Embassy or Consulate can do. Remember the recent headlines in Italy.

Local Laws

In the event that you are incarcerated or in trouble with the police, the consular official from a consulate or embassy will visit you only once. You are under the host country's laws and governance when you are overseas. Try not to sign any documents if you do not understand what you are reading. Doing so may only cause more problems. There

is little that anyone from the U.S. can do if you are in trouble with the law overseas. So, please keep in mind your behavior and the local laws.

Advice:

- The only assistance the U.S. Embassy or Consulate can provide for you is to give you a list of local attorneys and physicians, contact your next of kin in case of emergency, contact friends or relatives on your behalf to request funds or guidance, provide assistance during civil unrest or natural disaster, and replace a lost or stolen passport. They cannot get you out of jail.
- The experience of a foreign jail is not something with which you want to become familiar in your host country. In many cases the conditions are deplorable, and bail provisions as we know them in the U.S. are rare in many countries.
- You should avoid all involvement with illegal drugs. In most cases, drug laws are extremely severe (much stricter than in the U.S.), regardless of whether the drug is in possession for personal use or for sale, and in many cases regardless of the amount. (There have been cases of Americans arrested and jailed for long periods abroad for possessing as little as 1/10 ounce of marijuana.)

Cultural Adaptation Issues

Renowned theorist of intercultural literature, Robert Kohls, defines culture as, "...an integrated system of learned behavior patterns that are characterized of the members of any given society,...the total way of life of particular groups of people. It includes everything that a group of people think, say, do, and make; it consists of customs, language, material artifacts and shared systems of attitudes and feelings. Culture is learned and transmitted from generation to generation." It is imperative to understand and recognize your own "cultural baggage" when you go abroad.

Personal Inventory

Study, travel and work abroad is a whole-person experience. The parts of your identity that make you unique inevitably become part of your experience abroad. Time abroad often facilitates personal reflection and teaches people as much about themselves as it does about other people. Before you go, you will want to consider how your identity may affect, or be affected by, your experience abroad.

Gender

Gender can affect your experience abroad. Both women and men are often particularly unaware of gender-based treatment in a foreign culture that differs from their home culture. It is a good idea to talk with someone who is very familiar with the host country prior to departure. For women who have concerns about sexual harassment, safety, or social expectations, there are a number of books devoted to these issues; please consult the study abroad staff.

Race, Ethnicity, Minority or Majority Status

Because of your race or ethnicity, you may be accorded different privileges or experience different barriers abroad than those you experience at home. Different cultures define "race" and "ethnicity" differently, thus, creating different categories, and expect different things of people within these categories.

Class

Overseas you may experience class issues differently than you do at home. In certain contexts, working class Americans may be considered rich. In other contexts, upper-middle class Americans may be considered poor. Certain cultures have more rigidly defined or more openly articulated ideas about class than those in the United States. Think about whom you will be meeting as a student engaged in higher learning in your host country. Think about who you would like to meet during your term abroad.

Sexual Orientation

Depending on your sexual orientation you may be granted different privileges or encounter different challenges abroad than at home. At the same time, while overseas, people often examine or reexamine, questions of sexual identity because of increased personal freedom or increased time for personal reflection. Since many ideas we have about sexual orientation and sexuality are culturally-based, students need to be aware of how this will affect their relationships with host nationals, cultural adjustment and reentry, and the overall study abroad experience.

Religion

People around the world have different ideas and expectations regarding religion. To be respectful of others, it is important to learn as much as possible about the local or host country's religious beliefs, practices and norms of the area to which you are traveling. You may also want to research whether or not people of your faith meet and practice in the host country.

Disabilities

Travel is always a challenge to a person's problem-solving abilities; this is no different for a person with a disability. People with different disabilities not only meet these challenges, but some people have written about their experiences, making it easier for the travelers who follow them. While overseas, people with disabilities will likely find some things inaccessible, but preparation and persistence can and will help.

Learning Style

You will probably find that the teaching styles and learning expectations at higher education institutions in your host country are different from those at U.S. institutions. Classes in many other countries are often more formal, and consist almost entirely of lecture with little interaction between students and professors. Research the system of education in your host country before your departure. Be prepared to be an active participant in your learning. Dialog with students who have studied abroad in your host country about these issues.

Dietary Concerns

In the U.S., we live in a culture which offers a wide range of food options. While traveling abroad, it is sometimes difficult to maintain a particular diet. (Fad diets, like low carbs or no carbs may not exist) Vegetarianism can mean a variety of thing to different people. Think carefully about how your food choices might affect your friends who invite you to dinner, your home stay family, or students with whom you cook in residence halls. Prepare yourself for societies in which ingredients and nutritional values are rarely listed on packaging.

Health

Because an experience abroad can be physically, mentally, and emotionally demanding, think carefully about your health. A certain amount of stress due to culture shock and a change in living conditions is a normal part of an experience abroad. In some cases, such stress may aggravate an illness you have under control at home. You may also have concerns about health care facilities and insurance. Please refer to the insurance section of this manual.

Smoking

While there is currently a strong movement in the U.S. against smoking in public places, the situation in many other countries is quite different. While abroad, you may encounter more second-hand smoke than you are used to, with smokers showing little concern about whether or not it bothers you (for example, in restaurants or enclosed spaces). For smokers, traveling abroad may be a long-sought haven of freedom.

Culture Shock

Culture shock is a term used to describe the more pronounced reaction to the psychological disorientation most people experience when they move for an extended period of time into a culture markedly different from their own. It can cause intense discomfort, often accompanied by irritability, bitterness, resentment, homesickness, and depression. In some cases, distinct physical symptoms of psychosomatic illness occur.

For some people, the bout with culture shock is brief and hardly noticeable. These are usually people whose personalities provide a kind of natural immunity. For most of us, however, culture shock is something we'll have to deal with over a period of at least several months.

In a sense, culture shock is a feeling that will not be noticeable. There are four stages in culture shock and immersion adjustment. They include:

Phase 1: Euphoria

Phase 2: Confusion & Frustration

Phase 3: Adjustment

Phase 4: Assimilation

A brief explanation of the phases: Euphoria is the sense of happiness based off of the newness of your environment. Oftentimes, in this phase, you will begin to make comparisons of the host country. Since everything is so new, it may feel like a euphoric sensation.

Confusion & Frustration is the next phase which challenges your own culture and belief systems. In this event, you will begin to make noticeable observations about the host country; you may begin to be critical from the frustration. This is to be considered the "triggered" phase, in which oftentimes, homesickness occurs followed by possible denial of your situation.

Adjustment begins to occur in the third phase. You may begin to appreciate the people you meet, the places that you have visited, and the things you have seen. You begin to separate your culture and belief system and the host country's culture.

Assimilation is the final phase in culture shock. This phase is reached generally at the end of your study abroad experience. It is when you fully understand the host culture and customs. However, in this phase you become part of the host culture. You have assimilated very well, but sadly you will have to return home.

Tips to battle culture shock:

Research your host country before traveling so you know what to expect

Be observant of the host culture

Begin journaling in a notebook or online blog

Take long walks or go jogging (in safe areas)

Make new friends, become a "local"

Get involved; join a church or student organization
Treat yourself every now and then

Just remember that your time abroad is such a short time. Keep in mind that you will be returning home soon and that you should savor every moment you are abroad.

Communication with Home

Internet

You should be aware that the U.S. is considered a very tech savvy country. Private Internet access is becoming more common in foreign households and apartments. However, the majority of the world still relies on internet cafes and public internet access (university or library). Be aware when you're in internet cafes and public internet access points; many pick-pockets use these locations to prey on those who are not careful or paying attention to their belongings while surfing the net.

Cell Phones

Cell phones are very popular overseas. Many cell phone companies abroad offer wonderful pre-paid options. Look for plans that include free voicemail, free incoming texts, and free incoming calls (regardless of origin). Buying one that takes a rechargeable minutes card (SIM card) will help keep your expenses down. Purchasing a cell phone abroad is a great way to keep in touch with your new local friends and to receive calls from home. Ask your foreign program staff which local cell phone provider they most recommend to study abroad students.

Calling cards

In order to call home from abroad, you may want to consider obtaining an international calling card. The major U.S. long-distance carriers (AT&T, T-Mobile, and Sprint) can usually be accessed from most countries. There is an access number for each service that varies by country, and by dialing this number your call is charged to your calling card. There is usually no charge for dialing the access number, but check with your phone company to be sure. For information on any of the calling cards, contact your long distance carrier or your local phone company. Also, with the proliferation of competition in international calling card markets, there are also a wide variety of other phone card services available at much cheaper rates, which you can research on the web and in the travel sections of major newspapers.

Voice and Video over the Internet

Other ways of keeping in touch with home can be provided through on-line services such as Skype or Oovoo. These can be used to call home where a reliable internet connection is available. See www.skype.com or <http://www.oovoo.com/> for more information.

References

- Thebodo, S (2002). *Study Abroad: A pre-departure handbook*. Middlebury, VT: Middlebury College.
- Kohls, R. (1996). *Survival Kit for Overseas Living*. Yarmouth, ME: Intercultural Press
- Storti, C (1990). *The Art of Coming Home*. Yarmouth, Maine: Intercultural Press.
- Althen, G (1994). *Learning Across Borders*. NAFSA: International Educators.
- Raschio, R.A. (1987). *College Students' Perceptions of Reverse Culture Shock and Reentry Adjustments*. *Journal of College Student Development*:

CSU Study Abroad Emergency Contact Information

<p>International SOS 24-Hour Alarm Center: Your CSU membership code: 11B1GC000013</p> <p>If calling from the US, Mexico, Central or South America: Philadelphia, PA 24-hours: 1-215-942-8226 (call collect where available) Within U.S.A. call: 1-800-523-6586 Fax: 1-215-942-8297 From: Canada: 1-800-441-4767</p> <p>If calling from Europe, CIS, Africa or the Middle East: London, England 24-hours: 44 (0)20-8762-8008 (call collect where available)</p> <p>If calling from Asia, Australia or the Pacific Rim: Sydney 24-hours: 61 2 9372 2468 (call collect where available)</p> <p>Additional Alarm Center and Clinic contact information can be found at the SOS website at www.internationalsos.com/en/alarm-centers.htm</p>	<p>CSU Staff: <u>Julie Good, Manager of Study Abroad Center for Intl Services and Programs</u> Cleveland State University 2121 Euclid Avenue, MC 106 Cleveland, Ohio 44115-2214</p> <p>tel: (216) 687-3910 front desk, (216) 523-7531 direct line, cell: (330) 701-0197 for emergencies e-mail: j.a.good88@csuohio.edu</p> <p><u>Monica Plunkett, Interim Director</u> tel: (216) 687-3910 front desk, 216-523-7239 direct line, cell: 216-832-9656 for emergencies e-mail: m.plunkett@csuohio.edu</p> <p>CSU Police: (216) 687-2020 especially for overnight emergencies. CSU Police have our home phone numbers.</p>
---	---

