

Office of International & Study Abroad Programs
Study Abroad Handbook



Fordham's Office of International and Study Abroad Programs (ISAP) wishes you well as you embark on what will undoubtedly be a culturally and academically enriching journey. Please take this handbook with you as it will prove useful with any questions you may have as you prepare for the journey and once you are away from Fordham.

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I. PREPARATION BEFORE YOU GO ABROAD

Travel Documents

- Passport/Visa
- Acceptance letters for Immigration Authorities
- Insurance card (see Section 5)
- Names and phone numbers of emergency contact persons
- Plane tickets
- Extra passport-size photographs
- Copy of necessary medical prescriptions (see Section 5)

- Make two sets of photocopies of all documents (especially your airline ticket, passport, visa, immigration letter, traveler's checks, and credit cards). Include the emergency telephone numbers for your credit cards, just in case you need to cancel or replace your cards while you are overseas.
- Leave one set of copies at home, and keep the other with you. Be sure to keep the second copies in a secure place. If you should lose any of your documents, the copies may speed up the replacement process.
- NEVER pack your passport or any other important documents in your check-in luggage.

Passport

The U.S. State Department recommends applying for a passport several months prior to your scheduled departure. For an additional fee, you can request expedited processing. Keep in mind, however, that expedited service may vary in length depending on current demand for passports.

Applying for a Passport

If you're applying for a passport for the first time, you'll need to submit your application in person at a *U.S. Post Office* or *Passport Agency*. You will also need to provide proof of citizenship (such as an original birth certificate), proof of identity, and recent 2"x2" color photographs which most often can be taken at a local drug store. Visit link below for details on completing your first application.

Renewing a Passport

If you have a passport already but it will expire during your stay abroad, you need to apply for a new one before you leave. Please also note that some countries may require that your passport be valid at least six months beyond the end date of your study abroad program; contact the embassy or consulate of the country you are planning to visit for details. If you need to renew your passport, you may have the option to do so by mail. Even in the case of renewal, we strongly encourage expedited processing. For more information, visit link below.

For more info on applying for your passport, or once you have applied to check your application status, visit <http://travel.state.gov/passport> or call the *National Passport Information Center* at 1.877.487.2778.

Visas

Many countries require that study abroad students obtain a visa. A visa is an official document giving permission to enter a country and is granted by the government of the country you wish to enter. It may be in the form of a stamp imprinted on a page in your passport or it might be an official document which includes a photograph.

As they vary from country to country, you need to check with the embassy of the foreign country in which you will be studying in for up-to-date visa and other entry requirements. To apply for a visa, usually you will need to go to the consulate nearest your permanent address. When applying, make sure to check what documents you will need to submit along with your visa application and application fee. These might include: your current, valid passport, a letter for immigration authorities issued to you by ISAP, and your acceptance letter from your study abroad program/institution. You may also be required to submit one or more recent, 2"x2" photographs, evidence of financial support during your period of study abroad (i.e. bank statement), and proof of medical insurance.

NOTE: Please be aware that the conditions on your visa may limit the number of times or the frequency with which you may leave and re-enter your host country. Make sure you understand these restrictions before you leave by inquiring about the reentry requirements at the embassies/consulates of the individual countries.

For more information regarding foreign entry requirements, please contact the ISAP office, or your study abroad program provider. More information can be found here: <http://travel.state.gov/content/passports/english/passports.html>.

Acceptance Letters for Immigration Authorities

Upon your approval to study abroad, ISAP provides you with a *Visa Letter* addressed to the immigration authorities certifying that you are a full-time student in a Fordham sponsored study abroad program. Upon your acceptance by your study abroad program, the provider will give you an official letter of acceptance, which will offer immigration authorities more detailed information regarding your planned stay abroad.

- Keep the letters mentioned above together with your passport. The immigration authorities at the airport may ask to see both documents (make copies and keep them in a safe place). Additionally, you may also have to sign a statement indicating that you will have sufficient funding for the time you will be studying abroad (a bank statement is usually sufficient proof).
- In some countries you may be required to register with the police after arrival (any fees involved in registering with the police are the responsibility of the student). Please check with your study abroad program provider for more details regarding immigration matters.

Registering at the US Embassy

In addition to securing a visa, all students who are U.S. citizens are required to register themselves with the U.S. Embassy in their host country before departure from the U.S. Travel registration is a free service and it allows you to record information about your upcoming trip abroad that the *Department of State* can use to assist you in case of emergency (e.g. international, political, or family emergencies, stolen or lost passport, etc.).

Please visit the *Department of State's* web site to register: <https://step.state.gov/step/> and print the confirmation page after you have registered and keep it for your records.

Plane Tickets/Travel Arrangements

Some program providers include group flights to and from the program site, while others require you to make your own travel arrangements. If you do need to arrange your own transportation, get started well in advance. Keep in mind that a mandatory orientation session may precede the semester or term, so you may need to arrive before the official start date of your study abroad program. If you plan to do further travel after your exams are over, investigate buying an "open-ended" or "open jaw" air plane ticket, which has a flexible return date or let you return from a different location from your point of arrival. *Do not buy a one-way ticket:* most foreign countries require visitors to have a round-trip ticket before they are allowed to enter.

If you are an international student, study abroad may affect your status. You must visit the Office of International Services to discuss your plans well in advance of studying abroad (718.817.3145 or ois@fordham.edu).

II. PACKING

Packing Recommendations

As you prepare to pack for your overseas experience, be sensible and aim to travel light. Keep in mind that airlines have luggage weight restrictions, so check before you pack. Also, storage space may be very limited in your housing, so plan accordingly. Choose comfortable items, and remember to leave room for photographs of family and friends, and for things you might purchase while you are overseas!

Since clothing styles differ all over the world, there is no way to generalize what one should or should not wear. Do not bring delicate and/or expensive clothing; instead pack clothes that do not require much care or drying time. Keep in mind that if you wear layers of clothes, you can adjust to changes in the temperature quickly. Make sure to pack comfortable clothes and shoes for everyday wear, but also take at least one dressier outfit for special occasions.

Important:

Internship students may need conservative business outfits for the work place.

Students in self-catered housing may need to buy towels, bed sheets and/or cooking utensils.

At the Airport

Check your airline's website for the most recent regulations on luggage weight, size, luggage fees (if any), and number of pieces. In general, you are allowed two pieces of luggage on most flights (one free checked bag, and one to carry on board with you). Keep one change of clothes, toiletries, identification (passport, visas, ID card, etc.), and any medication in your carry-on luggage in case your checked-in luggage is delayed or lost. Make sure all your suitcases and carry-on bags have nametags with the address of your program study center. Please do not lock your checked baggage; if you wish to do so, use a *TSA Accepted and Recognized Lock* to ensure that it will not be broken. For a list of accepted locks and for more travel information, please visit the Transportation Security Administration's (TSA) website (www.tsa.gov).

Electrical Equipment

The country of your destination will likely be on a different voltage system, so keep in mind that most American electrical appliances will have to be used with an adapter and voltage converter. You can buy adapters and converters in the US prior to your departure or in the country of your destination. In many cases, it is easier, cheaper and safer to just buy the needed appliances abroad (*the one exception being your laptop – before you leave the U.S., visit an electronics/computer store to purchase appropriate converters and other accessories*).

Shipping Your Items Overseas

Since shipping is very expensive, the best alternative is to pack modestly, with no more than two suitcases. Remember: if you cannot carry it, do not take it! If you decide to ship items to your study abroad destination, it may take longer to arrive than expected. Do not ship materials you will need within the first two weeks of your arrival. Most toiletries, clothing and other personal items can be easily purchased abroad. Depending on where you are studying, sometimes these costs are cheaper overseas.

Insurance for Personal Property

You should make sure that your personal items are insured under your travel insurance, an existing homeowner's policy, or separately. Fordham cannot be responsible for the loss or theft of personal effects such as clothes, cameras, laptop computers, sports equipment, jewelry, etc.

III. ACADEMIC MATTERS

Registering for Study Abroad Classes

While in most cases you will have registered for your abroad classes before your program starts, for students who enroll directly in a foreign university, course registration is mostly done on-site during the first week of orientation at their host university. Depending on your program, you may get assistance with registration from a general advisor or academic/program coordinator. Some schools have online systems through which you will register (similar to the Fordham Portal). In all cases, it is advisable to be both flexible and patient. Should you have any problems with registering for classes, contact your study abroad program provider (i.e. IFSA-Butler, IES, CIEE, etc.) as well as at the International Student office at the university you are attending.

Course Approval

For study abroad credits to count towards your academic major or minor, courses to be taken abroad must be approved by your major or minor advisor here at Fordham. If the courses are to be electives, they are approved by Fordham's ISAP Director. Make sure that all of your correspondence related to approvals includes the ISAP Director (ISAP@fordham.edu). Remember too that securing all necessary approvals from abroad will take time (1-2 weeks minimum). In order to facilitate approvals, be prepared to submit, upon request, appropriate course information (course description, syllabus, etc.).

Important: Once your schedule has been confirmed and approved, you *must* send a list of the courses you are taking to the ISAP Office at Fordham University (ISAP@fordham.edu). Packing the copy of the Course Approval Form provided in your Pre-Departure folder should help you ascertain, from abroad, whether there is discrepancy between your final course list (the courses you are actually taking abroad) and the Course Approval Form you submitted to ISAP prior to your departure. It would also help you determine what necessary steps you will need to take from abroad to get approval for last-minute-on-site changes to your list of courses.

Academic Credits

While abroad, you must register for a full course load. A typical study abroad course load is 4-5 courses for a total of 15-16 credits. *Please note that you need to meet the minimum Fordham equivalent of 12 credits per semester; otherwise your standing as a full-time student at Fordham will be jeopardized (summer study requires a minimum of 6 credit hours)*

Important:

- Core curriculum courses are generally not to be taken abroad.
- A grade of C or better must be earned in order for study abroad credits to transfer.
- Credits for duplicate, one-credit courses or courses taken on a Pass/Fail basis will not transfer.
- Study abroad credits count as "transfer credits"; make sure you do not exceed the total number of transfer credits allowed to receive a Fordham degree.
- Students applying to programs in non-English speaking countries will need to take a program language placement test. A poor placement may require doing course work abroad that amounts to duplication of courses already taken at Fordham.

Grades and Transcripts

Grades earned in Fordham-taught study abroad courses are recorded on the Fordham transcript and counted in the same manner as Fordham-taught courses on campus. Grades earned abroad from host study abroad institutions are recorded on a student's transcript but are not calculated in the student's GPA. Please note: 1) Study abroad participants are not eligible for Dean's List honors at FCRH and FCLC, as such honors are based on the GPA earned in a minimum of 24 credit hours taken at Fordham; 2) Study abroad participants are responsible for requesting that an official transcript be sent to ISAP (*not the Registrar*) upon completion of their study abroad term.

Academic Environments Abroad

It is important to learn about the educational system you will be part of when you are overseas and to choose a program that meets your academic objectives. The programs in Fordham's Study Abroad Roster are identified as follows:

Island Programs

- Feature smaller facilities and no comparable library (facilities/hours) or level of services offered at U.S. universities.
- Since all participants are students from different U.S. universities, exposure to students from the host country and to the educational system of the host country will be limited.
- Methods of assessment and expectations of students will be significantly closer to those with which you are familiar.

Direct Enroll Programs

- Courses are taken at a foreign university. Syllabi are not the norm, and coursework is assessed differently and require a degree of independence. There are differences among the various foreign universities, but most often students take a test at the end of the semester and their courses are lecture based.
- You may not be required to buy a lot of textbooks; however, a long list of readings may be suggested from a wide range of resources. Library facilities may not be as extensive as at Fordham and you will have to use the resources of public libraries in addition to your university library.
- Classmates will be local and international students doing degree work, not study abroad participants.
- Professors may have different assumptions of what needs to be read and researched. You may have less formal instruction. Class attendance is required, and work must be submitted on time.
- You will need to manage your time and adjust to an educational system that relies upon independent study and research. You will be expected to be self-motivated.

Hybrid Program

- Hybrid programs are a combination of Direct Enroll and Island programs. If you are participating in an Island program that offers the possibility of taking courses at a local university, we very much encourage you to pursue this option, as it will expose you to a different academic setting and afford you better opportunities to enrich and broaden your academic experiences. If you are in a non-English speaking country, it is also a great way to improve your language skills.

Learning Outside the Classroom/Research Abroad

You can take full advantage of your experience abroad by participating in learning experiences outside the classroom. Internships, volunteer work, attending museums and engaging in many cultural activities provide opportunities to deepen your social and cultural immersion enhance your language skills and gain a better understanding of your host country. Find out what is available and take advantage of it.

In addition to formally structured coursework, study abroad is also an excellent opportunity to do first-hand fieldwork in a wide variety of fields. Consider taking advantage of both academic and other educational resources abroad for a senior thesis or research project when you return to your home campus. You should consult with your academic advisor and your international program advisor while abroad before you arrive in country to generate ideas for research projects and methods for carrying the research out.

Learning the local language and homestays also ensure a greater degree of cultural immersion, which enhances essential intercultural competencies and aims to provide a comprehensive understanding of critical global issues in a regional context.

IV. FINANCIAL MATTERS

Paying for Study Abroad

ISAP Worksheet

Each student receives an individualized ISAP Worksheet that details the cost of their term(s) abroad. It is important to review this worksheet carefully. Please note that it contains estimates of your study abroad costs and financial aid and that you will be notified in case there are any changes in the quoted charges. If you wish to discuss your student account, please contact the ISAP Office.

Fordham Bill

Full term study abroad participants are fully registered at Fordham and thus receive a Fordham University invoice which reflects the cost of the study abroad program and any adjustments (*IMPORTANT: if the study abroad program costs more than Fordham's tuition, the invoice will include an extra charge [supplemental tuition] to cover the difference; if the chosen program costs less than Fordham's tuition, the Fordham bill will include a credit.*)

Fordham Fees

Study abroad participants are required to pay the *University General Fee* and the *Technology Fee*, in addition to ISAP fees for each semester of study abroad.

Extra Program Fees

Please note that some fees such as deposits, meal plans, supplemental course fees and room damages will not be included on the Fordham bill. Participants who receive a bill for these charges from their chosen program, are responsible for paying directly to cover these charges.

Financial Aid

Fordham per-term tuition charges cover the Fordham in Granada, Fordham in London, Fordham in Pretoria programs, as well as Exchange programs' tuition. Given the student's continuing eligibility, all Fordham financial aid will be portable for these programs except room specific aid, work-study and Metro Grants. Tuition Remission, Tuition Exchange and FACHEX will continue in place for the programs mentioned above.

For all other ISAP programs, Fordham financial aid will be prorated. It cannot exceed the actual aid the student would be eligible for if in attendance at Fordham, and is subject to the following caps: 1) up to \$5000 per semester for full year study at sponsored programs; 2) up to \$3000 per semester for one-term study at sponsored programs in Africa, Asia, the Middle East, Eastern Europe, Scandinavia, and Latin America; 3) up to \$2250 per semester for one-term study at all other sponsored programs. Tuition benefits obtained through FACHEX, Tuition Exchange and Tuition Remission are not portable for these other programs. Metro Grants, room-specific aid and work-study are also not portable.

For all study abroad programs, as long as all eligibility requirements are met, students eligible for a Pell Grant, a New York State TAP grant or student loans can apply this aid toward their study abroad charges.

Payment Options

Payment options remain the same to those available when students are on campus. Please contact the *Office of Student Financial Services* for information on payment plans, loans and financial aid. Financial Aid RH: Kathleen Courtien, courtien@fordham.edu 718-817-3800; Financial Aid LC: Nichell Robinson, nirobinson@fordham.edu 212-636-6700.

Financial Holds

Please note that financial holds will prevent the ISAP Office from registering you as a Study Abroad Participant. Make sure there are no holds on your account and that you have fulfilled all of your financial obligations to Fordham before you leave for your semester abroad.

Power of Attorney

If you have borrowed a loan or signed up for a payment plan that covers more than the charges on your Fordham bill, you should speak to the *Office of Student Financial Services* to find out when you can expect to receive your refund check. In order to facilitate the processing of your refund check once it has been sent to your permanent address, the *Office of Student Financial Services* advises you to grant *Power of Attorney* to someone at your permanent address. This individual can then sign your check on your behalf in your absence.

Power of attorney may also be helpful when completing and signing other financial aid forms, such as your FAFSA (*Free Application for Student Aid*), that must be taken care of while you are abroad. You can give someone power of attorney by simply writing what duties that person will be allowed to perform on your behalf and having the paper notarized.

Budgeting for Personal Expenses While Abroad

The major costs of your study abroad program (tuition, fees and housing) are usually billed and paid prior to departure to your study abroad destination. Be sure you know exactly what is covered and what is not covered in those costs so that you are prepared to cover all other expenses.

It is difficult to give advice on how much money to budget for a semester or a year abroad. The amount of spending money required varies with each student and it will depend on lifestyles and currency exchange. Consider your spending patterns at home. Participants often say they spent one and a half to two times what they might have spent on their home campus especially those in Europe. It might be that the cost of living in your study abroad destination is much less than New York City– please do research to determine this. Although not compulsory, if you chose to travel outside of your program at an additional cost, it is important that you budget for this out of your personal funds. Work on a budget and consider seeking advice from your study abroad program provider regarding expenses such as meals, books, local transport and extra travel.

Potential expenses to keep in mind when working out your study abroad budget:

- Tuition (plus university and study abroad fees)
- Housing
- Meals
- Airfare
- Transportation in country
- Passport/visa
- Immunizations/preventive medicines
- Books and supplies
- Communication costs (phone, e-mail, postage)
- Health insurance
- Clothes
- Gifts
- Recreation and travel
- Personal expenses

Accessing Money Abroad

When overseas, keep in mind that your U.S. dollars are converted at that day's rate of exchange. There are several ways to handle your personal funds, and you will want to have this sorted out before leaving.

If you have borrowed a loan amount that is more than the actual charges on your Fordham billing statement, you may request a direct deposit of your refund to your personal bank account. In order to sign up for direct deposit, you must sign a Direct Deposit Agreement Form provided by the Enrollment Group and attach a copy of a voided check or deposit slip. Additionally, dependent students must have their parents fill out a Sponsor Authorization Statement if the refund includes proceeds from a PLUS loan. You should set up your Direct Deposit prior to departing for your Host Country. Direct Deposit of refunds is only available during the semesters you are studying abroad. For more information and to obtain the appropriate paperwork, please contact the Office of Student Accounts at 718.817.4900 or 212.636.8700.

ATMs

ATMs overseas are used in the same way as they are in the US: your home checking account is debited for your withdrawal, and you secure local currency. Be aware that some ATMs abroad will only access a checking account. Additionally, ATMS often have very high withdrawal fees. It might be advisable to take large sums of money out at a time, but be sure to safely store your money in separate and safe places. It is important not to leave your funds in a savings account before departure. Make sure to check with your bank concerning use of your particular ATM card abroad. There may be additional charges accrued when you are abroad.

Credit Cards

Major credit cards such as VISA and MasterCard are honored abroad. We suggest you carry a credit card to use for general purchases and for emergencies. Be aware too that many small stores, restaurants and street vendors do not accept credit cards, so you still need a supply cash.

You may also be able to withdraw foreign cash from some ATM machines with your credit card. To do this, you will need to know the PIN number issued to you by your credit card. However, be aware that this is an expensive way to access funds, since you will be charged interest from the date of withdrawal.

You may also want to research about an "international-friendly" credit card. This would be a credit card that can also be used for now more often used Chip transactions over seas.

Notify your credit card and debit card companies that you will be traveling overseas for quite an extended period. Let them know what country you will be studying in, and any layovers, or travel you will be doing in other locations. With identity theft on the rise, sudden charges in a foreign country may seem suspicious and your credit cards may be put on freeze until you notify them otherwise.

Cash

You should also have some cash in US dollars in small denominations. Carrying American ten and twenty dollar bills is convenient for changing money in airports and train stations, where high commissions on traveler's checks can be a problem. Do not carry too much cash, however; traveler's checks and credit cards are replaceable, but cash is not.

Opening a Bank Account

If you are staying for a longer period of time, you may want to open a bank account at a local bank when you arrive in your host country. The resident director at your study abroad program or the international office staff at your host university can advise you as to how to do this. Be sure to ask if there are any restrictions for international students.

Some Tips on Saving Money

- Avoid touristy restaurants: Avoid those that have "We speak English" signs and multilingual menus.
- Use ATMs: You can take out cash fast for a small transaction fee when you use an ATM. You can minimize transaction fees by making fewer and larger withdrawals. Just make sure to secure the cash in a safe place.
- Buy a phone card and map on-site, not in the US: International phone cards are generally sold at newsstands throughout the world.
- Make the most of public transportation: Public transportation will always be your cheapest option when traveling. Know the fares and options- buses in England, for example, are cheaper than the "Tube" and Rail service.
- Do not over tip: In most parts of the world, the American standard of tipping 15-20% on top of a restaurant meal bill is not customary. Ask locals (not restaurant employees) for advice.
- Museum passes may save time and money: The Paris Museum pass, for example, pays for itself in three visits and saves you hours by letting you skip long lines.
- Use your student ID: Museums, public transportation systems, movie theaters, operas, and plays all offer student discounts in many parts of the world. It does not hurt to flash your ID and ask every time you purchase a ticket.
- Learn key words and numbers in the local language: You will gain more respect and will understand if you are getting ripped off.
- Learn the local words for "Tap Water": "L'eau du robinet," "agua del grifo," and "l'acqua del rubinetto" sound fancy and will always be less expensive than soda or bottled water. Make sure tap water is potable in your host country.

V. HEALTH ISSUES

Health Recommendations

In order to properly prepare for your study abroad experience, we recommend that you do the following:

- Before your departure, make sure that you are in good health, obtain any immunizations that are required and learn as much as you can about the health and safety conditions in your host country. A general physical and dental exam is recommended before leaving the United States, particularly for those with prior known conditions.
- Be clear and honest about your health needs when applying for a study abroad program and when making your housing arrangements, as travel and stress can exacerbate existing conditions. This includes issues such as medical needs, allergies, psychological treatments, dietary requirements (including vegetarianism) and disabilities.
- If you have any kind of mental health problems or eating disorders (or if you have had in the past), think carefully about your decision to study abroad, and please discuss these issues with your physician and with your mental health practitioner.

Pre-existing Conditions

If you have an ongoing medical condition, such as allergies or diabetes, or are taking medications, you must take special precautions in preparing for and managing your condition overseas. Be sure to inform your program directors of any medical condition you have or any medications you are taking, and make sure to take your medication while abroad as you would in the States as failing to do so might only worsen existing conditions.

Prescriptions

Access to certain medications can be limited while abroad, especially in some developing countries, so you should talk to your doctor about how to take care of all prescriptions before you leave.

- Make sure all drugs are in the original pharmacy containers and are clearly labeled.
- It is advisable to carry copies of your prescriptions – be sure to have the chemical compound written out, as well as a letter from your doctor or pharmacist describing your medicines, their dosage and a generic name for them as well as the condition being treated. This letter could help avoid problems with Customs, and it could be helpful in cases of emergency.
- Bring a copy of your vision prescription along with an extra pair of glasses/contact lenses.
- During travel to your program site, put any prescription medication, eyeglasses and contact lenses in your carry-on bag. Do not take the risk of these items being misrouted or lost with your checked luggage.

Immunization

Check with health care providers to ensure that your immunizations are up-to-date. Certain additional vaccinations may be necessary before you travel to various countries. Please check with the consulates and your doctor concerning vaccinations or medications you may need throughout your time overseas.

World and Regional Health Conditions

For medical-related information about traveling abroad please check the following websites:

- U.S. Department of State (<http://travel.state.gov>) for *Travel Warnings* and *Consular Information Sheets*. This site lists travel warnings for Americans and informs the public of conditions abroad that may affect their safety and security.
- *U.S. Department of State Tips for Students* provides information on medical insurance and what consular officers can and cannot do to help U.S. citizens while abroad.
- Center for Disease Control (CDC, <http://www.cdc.gov/travel>) for *Traveler's Health*. This site includes vaccination recommendations and information on the latest outbreaks of diseases around the world, and provides health information on specific destinations.

Health Services Abroad

Study abroad programs can provide valuable information about the health-care system in the region to which you are going. All study abroad programs have access to local doctors or other healthcare providers in the event of sickness or a medical emergency. Ask your program providers about illness-related resources, procedures and policies during your on-site orientation.

Medical Insurance

You are required to have health insurance while studying abroad and to submit to ISAP a copy of your insurance card.

Please review your current health insurance plan as well as insurance provided by your study abroad program to make sure that it will provide adequate coverage while you are out of the U.S. A comprehensive protection plan is strongly recommended. It should provide benefits in the event of any accidents or illnesses that may occur, medical evacuation and repatriation of remains. The following important questions will help you assess your coverage and determine if you need a supplement:

- Does your current insurance provide coverage outside of the United States?
- If it does cover you abroad, how will you be reimbursed for expenses?
- Does your insurance cover non-emergencies, e.g., prescriptions and doctor visits?
- What does your current policy exclude from coverage (injuries received while driving an automobile, sporting injuries, etc.)?
- What is the maximum amount of coverage your insurance provides?
- Is emergency medical transportation/evacuation covered?
- Is repatriation of remains covered and if so, what is the maximum amount payable?

Most study abroad providers include insurance in program fees or offer health and medical insurance plans for those who might need them. Make sure to check what coverage your program provides in addition to what supplementary coverage you might need before securing additional coverage.

Need additional international health insurance coverage? Try these sites:

HTH Fordham Plan: <http://www.hthstudents.com/ge.cfm?ac=MFV-38920>

INEXT: 1.207.553.4039 www.inext.com

CISI: 1.800.303.8120 www.culturalinsurance.com

ISI: 1.888.247.1387 www.internationalstudentinsurance.com

STA: 1.800.781.4040 www.statravel.com

VI. SAFETY ISSUES

General Information

Personal safety requires that you pay careful attention to your surroundings and act accordingly. Whether you are an experienced traveler or this is your first time abroad, keep in mind that your on-site program staff will have many years' experience working with American students in your host country. Listen to suggestions and advice from Resident Directors and on-site staff. Safety will be everyone's concern.

Important: Fordham students enrolled in study abroad programs are expected to comply at all times with the *University Code of Conduct* and all other rules, regulations and policies contained in the Student Handbook and other University publications. They are also expected to conform to the rules, policies and standards of their host institution and program.

Behavior

Learning to respect others and to form friendships is a benefit of study abroad programs. Each student is expected to respect the rights, opinions, and integrity of others.

It is important that you pay particular attention to the acceptable norms of conduct in your host country and abide by those standards. Under most circumstances simple honesty, courtesy, restraint and respect for the law are usually sufficient guides for proper conduct anywhere.

Legal Issues

American students living abroad are expected to follow local and national laws. In most countries, these are not unlike the laws governing the US, and a law-abiding student has nothing to fear. Law enforcement and court procedure, however, may drastically differ. You must be prepared to assume responsibility for your actions. If you do have difficulties with the authorities, remember that you are subject to local laws. We call your attention especially to the following:

Drugs are governed by harsh penalties and strict enforcement. If you are caught with either soft or hard drugs abroad, you are subject to local, not US, laws and constitutional rights. Penalties for possession or trafficking are often the same. If you are convicted, you face the possibility of expulsion from your study abroad program, a stiff fine and/or a jail sentence.

As a guest in a foreign country, it is inappropriate for you to interfere in the domestic affairs of the host university or country. Involvement in demonstrations or meetings which host country university or governmental authorities declare illegal may result in interruption of your academic schedule, personal injury, and open manifestations of hostility and violence to yourself and other students (either as random targets or as representatives of the United States). Furthermore, it could jeopardize the present or future existence of study abroad programs in the host country and/or on the campus of your host university. Please note that if you are to get into trouble with the law while abroad, it is highly possible that Fordham, your parents and even U.S. government officials will be unable to help you.

Safety Recommendations

The safety of students is vitally important to us. Our offices regularly monitor U.S. Consular advice as well as State Department travel advisories. Evacuation of students participating in study-abroad programs has been rare and would likely not occur unless recommended or required by either the U.S. Embassy or the U.S. State Department. What can you do to ensure your safety while living and traveling abroad?

Be alert

- Be aware of your surroundings and the people with whom you have contact.
- Be wary of people who seem overly friendly or interested in you.
- Be cautious about giving out your address or phone number to new acquaintances.
- Learn which areas should be avoided. If you find yourself in uncomfortable surroundings, act with confidence and purpose and extricate yourself from the situation as soon as possible.
- Avoid political rallies and demonstrations.

Avoid theft

- Keep valuable items in a safe place, if you must bring them at all.
- Do not keep all of your documents and money in one suitcase or location on your person.
- Do not flash large amounts of money: carry and use small bills whenever possible.
- Do not flash expensive jewelry, electronics, or your passport – be sure to keep valuables in a secure location.
- Be discrete in displaying your passport—do so only when necessary and avoid doing so in public places.
- Avoid situations and locations popularly identified with tourists/Americans.
- Use extra caution when traveling or going out alone, especially at night.
- **NEVER** leave your bags unattended (even briefly!) in an airport, bus or train station.

Be prepared for an emergency

- Have phone numbers of your program contacts handy at all times.
- Know how to reach a doctor/hospital/clinic and the police in the country in which you are studying and/or traveling.
- Have sufficient funds or a credit card on hand for emergencies.
- Always carry enough local currency to take a taxi home or to make a phone call (phones in some countries do not accept coins, and you may need to use a phone card).

Stay in touch

- Maintain regular communication with your parents. Keep in mind that during a crisis, phone communication may be unreliable. Consider setting up an alternative method of communicating with your family, such as e-mail or Skype.
- Please be sure to complete the Fordham Travel registry before departing on your program: https://fordham-ip.terradotta.com/index.cfm?FuseAction=Students.Apply&Program_ID=10326
- You are required to follow your study abroad program's policy on reporting travel outside of your host country.

Stay informed

- Stay informed of local as well as international events through newspapers, television and radio. Some resources: <http://www.cnn.com>, <http://news.bbc.co.uk/>, <http://www.npr.org>.
- Review U.S. State Department Travel Advisories concerning the countries or region to which you will be traveling. Travel warnings and announcements are available online: http://www.travel.state.gov/travel/warnings_current.html.

For more information on safety and security, visit the U.S. Department of State website:

- ✓ Tips for students traveling: <http://travel.state.gov/content/passports/english/go/checklist.html>
- ✓ Travel Registration: <https://travelregistration.state.gov/ibrs/ui/>
- ✓ Services and information for U.S. citizens abroad: <http://travel.state.gov/content/passports/english/country.html>
- ✓ Help in the case of an emergency: <http://travel.state.gov/content/passports/english/emergencies/crisis-support.html>

VII. CROSS-CULTURAL ISSUES

You have chosen to study abroad to have a different cultural experience. Remember that people are not the same and that assessing difference from a simple better/worse dichotomy will diminish your experience. By choosing to study abroad you have given yourself the opportunity to see and experience things from a different vantage point. It will not always be easy and at times it might actually be quite challenging. Go for it! Take advantage of being outside your comfort zone. While sometimes difficult, remember that this experience can leave you with broader perspectives, deeper insights and wider tolerance. This will be as valuable as the courses you take while abroad.

Culture Shock and Adjustment

Living and learning overseas successfully usually means adjustment to a different lifestyle, food, climate and time zone, and it often involves having to learn to communicate in a foreign language. This process is never easy and can include mood swings alternating between exhilaration and mild depression. In the early weeks, you will probably feel excited about your new experiences and environment. Soon, you may find the excitement of new surroundings and sensations increasingly replaced by frustration with how different things are from home. This frustration and confusion is usually called *culture shock*. It helps if you are aware that it is a natural and essential part of adjusting to a foreign culture. Symptoms can include depression, sleeping difficulties, homesickness, trouble concentrating, an urge to isolate yourself and irritation with your host culture.

Preparation

Knowing what you might expect when you first arrive in your host country can ease the effects of culture shock and help you make the most of the experience from the start. The Internet has become a valuable resource for learning about all aspects of other countries. Talk with faculty and study abroad alumni who have lived in your host country as well as international students from there. Visit libraries and bookstores and contact the embassy, consulate or tourist office to obtain materials.

Coping with Culture Shock

- Be aware of cultural differences, but do not view them with an “us” versus “them” perspective.
- Do not sit around being negative and critical—go out and do something. Keep yourself busy doing things you enjoy. When you have free time, visit museums, go to the movies, and tour local sites of interest.
- Look for the best, not the worst.
- Keep an open mind.
- Embrace your sense of humor.
- Keep in touch with your family and friends at home – this can help you feel less isolated. With the same sentiment, staying in close touch with people back home may increase your culture shock or homesickness. Be sure to create a regular schedule right away so that you and your family/friends maintain clear expectations to how much you will stay in touch. Try to stick to this schedule. In order to fully immerse yourself in the host culture, it is important to be present, and not get wrapped up in what is happening back at home.

You will probably find that after the first few weeks, as you begin to understand your host culture better, the symptoms of culture shock slowly disappear. However, if you find that feelings of irritability and depression remain, you may need help from a doctor or counselor. Your program director or the international student office at your host university should be able to direct you to counseling or support organizations.

Challenges of a New Culture

Your study abroad experience will be heightened if you pay attention to the local social environment. In many ways, key to adapting to the new environment is your ability to quickly understand what behavior is and is not appropriate and make necessary adjustments. Observe local students and your host family, and do not be afraid to ask questions about local customs. In fact, people will appreciate that you are trying to learn about their culture and lifestyle, and are likely to help you adjust. It is important, however, to keep in mind that a semester lasts only a few months, so “integration” into a new culture is a very relative thing.

It also may help to realize that most students at host universities abroad or people in general might be highly informed about world issues, with all sorts of questions and opinions for you to listen to and consider. Knowledge about political and social and cultural conditions in your destination will be of great use in your attempt to integrate with and make friends with local people.

Keeping up with political and cultural happenings in the U.S. will also be helpful, as you can expect that in a foreign environment you will occasionally be put in the position of being a spokesperson for the U.S. and American culture. Politics are taken very seriously by many foreign university students. If you encounter anti-American sentiment, be prepared to deal with the situation gracefully. Be careful not to fully disclose your political, social and religious beliefs if it seems like they might be contentious. Sometimes heated conversations can lead to disrespect even when not intended.

Personal Identity

Gender

As gender-based treatment in a foreign culture may differ significantly from your native culture, be aware that it can affect your experience abroad. For women, concerns include sexual harassment, safety and social expectations. To avoid problems, it is important to understand the roles of the sexes in the culture in which you are living.

Observe how the host country’s people dress and behave. Also remember at all times that what may be appropriate or friendly behavior in the U.S. may bring you unwanted, even dangerous, attention in another culture.

Race, Ethnicity, identity, and Class

Race, ethnicity, identity, and class are understood differently across cultures and the world. It is important to keep this in mind when entering a new cultural context in your hosting community, and country. It is most crucial that you remain respectful of those around you, and of other people’s beliefs surrounding these often sensitive issues. Be aware that race and ethnicity might be categorized, labeled or understood differently from how it is back at home. This could impact the way others understand you in their culture and in your new environment. This goes the same for class. In certain contexts, working class Americans may be considered rich, while in others, upper-middle class Americans may be considered poor. Be sure to talk with your study abroad advisor or director if you are having trouble navigating issues surrounding race, identity or class. Consider where your program is located, especially in a city: is it in an affluent or middle-class neighborhood? Where you will be living? Once you arrive at your destination, take cues from your surroundings and, as you go about your everyday routines, determine what is appropriate and prudent.

Sexual Orientation

Depending on your sexual orientation you may be granted different privileges or encounter different challenges abroad than at home. 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 the overall study abroad experience. For information regarding sexual orientation issues in countries outside the U.S., check the website of NAFSA’s Association of International Educator’s LesBiGay Special Interest Group: www.indiana.edu/~overseas/lesbigay.

Disability

Travel is always a challenge to a person's problem-solving abilities; this is no different for a person with a disability. While overseas, people with disabilities will likely find some things inaccessible, but

preparation and persistence can help. Mobility International USA (phone/TTY: 1.541.343.1284; www.miusa.org) is an excellent resource on travel for people with physical disabilities.

For more information and tips of dealing with cultural differences consult the *Study Abroad Handbook* featured by your study abroad program provider or by The Center of Global Education <http://gloaled.us/>

“The whole world,” insisted one of my professors years ago, “can be divided into two kinds of people when they come face to face with diversity. Some will say: ‘How different from us, *how strange of them.*’ Others will say: ‘How different from us, *how interesting!* *There is so much to learn from them.*” My old professor... had exaggerated to make a point, but his pedagogical hyperbole nonetheless offered an important insight into human behavior. Whereas one reaction to diversity leads to intolerance, prejudice and alienation, the other promotes the kind of openness, sharing and respectful curiosity that should characterize university life and, by extension, the best of civil discourse and civic life and, by still further extension, harmony and peace in our world.” (from “One Though Many,” by Rev. Joseph Currie, S.J., Former Director of Campus Ministry)

SECTION VIII. WHILE AWAY / RETURNING HOME

Communication with Fordham Offices

To avoid delays in communication, it is advisable to use your Fordham email or a user-friendly address (i.e. firstname.lastname@gmail.com). Also remember to clearly indicate the topic of your email in the Subject line in all email you send from abroad.

Securing Housing for Next Semester

Study abroad students are guaranteed housing upon returning to Fordham, however please note that you are not guaranteed a bed space in a specific room or residence.

In order to secure housing upon your return, contact the Office of Residential Life and declare your housing intentions prior to your departure to make sure you have met all of the requirements for securing housing for your return to campus. Depending upon the term you will be abroad, there are certain protocols that must be followed.

Course Registration for Next Semester

Study abroad students have priority registration, so you will register before the rest of your peers on campus. ISAP will e-mail you the exact date that you can register approximately one month prior to it. Registration will take place through the Fordham Portal. You will receive a second reminder email with instructions on registration approximately one week prior to the start of Study Abroad Registration. Course listings are only available online in the Fordham Portal. .

Important: You will NOT need to clear your registration hold with your advisor; however, you will need an “Early Registration PIN” in order to register early. You must enter this PIN when prompted to do so by the Fordham Portal. ISAP will send the Early Registration PIN to you by email. Remember the time difference before attempting to register. The email we will send you will provide the start time and date in Eastern Standard Time.

In Case of Difficulty Registering

Most students find the study abroad registration process very easy to follow; the most common remark is that “it was the simplest of all registrations at Fordham.” In the rare event that you experience difficulty, please contact ISAP (ISAP@fordham.edu).

Keep in mind that some courses are restricted to particular students (Visual Arts Majors, Seniors, etc.). If you are unable to register for a course that is *Closed by Restriction*, please email your class dean (cc ISAP@fordham.edu) to obtain approval to register.

Study Abroad Transcript

Remember that it is your responsibility to request that an Official Transcript be sent to ISAP by your study abroad program or institution after you have completed your studies abroad.

Have all transcripts sent to:
Office of International & Study Abroad Programs
Fordham University
441 E. Fordham Road
Walsh Library, Suite 039
Bronx, NY 10458

Program Evaluation

All participants are expected to complete a Program Evaluation shortly after their return.

We encourage you to be thorough and honest in evaluating your study abroad program or university, because the ISAP Office relies heavily on these forms when we review our study abroad program roster. Your voice helps us maintain the highest possible standards when looking at study abroad programs. Your evaluation serves another, equally essential purpose as your peers—future study abroad students—read about your experience with great interest. Your program evaluation can help them make decisions regarding their own study abroad plans.

Sharing your Study Abroad Experience

- Contact ISAP to see about becoming a study abroad ambassador. Participating in Study Abroad Information sessions, Study Abroad Fairs, or speaking with students one-on-one is a great way to keep your study abroad experience alive. Watch your email inbox for your invitation to the Study Abroad Reception and other events during the semester in which you return to Fordham.
- Email us your study abroad pictures for our website. Please send them to ISAP@fordham.edu.

Staying Involved

Language Practice

International Students' Association - Office of International Services (OIS)

Take advantage of international students studying at Fordham – just like ESL students, they can be an eager audience and a great help in keeping your study abroad experience alive.

Join a student club or organization

Look into joining a cultural club or organization on campus like the French club in order to share your study abroad experiences with others and learn more about the region/culture you studied in.

Job Search / Resume Building

Career Services

Studying abroad allows you to develop cross-cultural communication skills, the ability to analyze and adjust to local customs and cultural contexts, flexibility, maturity, independence, and adaptability. In addition to the ability to learn another language, studying abroad forces you to deal constructively with cultural differences and situations you would have never faced otherwise. All of these skills are extremely valuable, as companies are increasingly searching for employees who can interact on a global scale. Contact the Career Services office to find out more about how you can utilize your study abroad experience to help you further your career.

Campion Institute / Office of Prestigious Fellowships

If you have a robust GPA (ballpark 3.5 or above) and are eager to go back overseas after graduation, you may be eligible to apply for a Fulbright Fellowship. The fellowship would enable you to spend the next academic year overseas studying, conducting research, or teaching English. Please consider attending on-campus Fulbright Information Sessions in the spring and submit the university Fulbright application in the beginning of the fall semester. You may also consider the following:

1. Stop by the office and introduce yourself before you leave the country; leave your contact info, start your file and have basic questions answered.
2. Contact your professors whom you are planning to ask for letters of reference just to give them a heads-up; it would be bad form to wait until September to speak to them.
3. Stay in touch with the office during the semester you are away.
4. Contact the office when you return – office staff can work with you over the summer – by email and phone if necessary – on your application and your essays.