Take this book abroad with you.

Handbook for Study Abroad

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Read this handbook carefully and completely
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# Table of Contents

- Introduction........................................................................................................... 4
- Study Abroad Checklist ......................................................................................... 5
- Preparing to Go Abroad.......................................................................................... 6
  - Passports ........................................................................................................... 6
  - Visas ................................................................................................................ 6
  - Housing Options ............................................................................................... 7
- Academic Information ............................................................................................ 8
- Financial Aid .......................................................................................................... 8
- Travel ................................................................................................................... 8
- Packing ................................................................................................................ 10
- Health Abroad ....................................................................................................... 11
  - Assess Your Health ............................................................................................ 11
  - Tips for Staying Healthy Abroad ....................................................................... 12
- Insurance ............................................................................................................. 13
  - Health Insurance .............................................................................................. 13
  - Trip cancellation/Lost Baggage Insurance ....................................................... 13
- Limits of Chatham University’s Liability .............................................................. 13
- Safety Tips for Living Abroad ................................................................................ 14
  - Traveling on your own ....................................................................................... 15
- Diverse Populations Abroad ................................................................................. 15
  - Women Students ............................................................................................... 15
  - Racial/Ethnic Issues ......................................................................................... 16
  - Students with Disabilities .................................................................................. 16
  - LGBT Students ................................................................................................. 17
- Legal Issues ........................................................................................................... 17
  - Chatham University’s Honor Code and Policies ............................................... 17
  - Sexual Harassment ............................................................................................ 17
  - Illegal Drugs .................................................................................................... 18
- Money Issues ......................................................................................................... 18
  - Budgeting .......................................................................................................... 18
  - Currency Fluctuations ....................................................................................... 18
  - Currency Exchange ............................................................................................ 19
  - Accessing Money Abroad .................................................................................. 19
  - Receiving Money from Home ......................................................................... 20
- Communicating with People at Home .................................................................... 20
  - Phones ............................................................................................................... 20
  - Pre-Paid Phone Cards ....................................................................................... 20
  - E-kit/ISIC Connect ............................................................................................. 20
  - Internet .............................................................................................................. 21
  - Laptops .............................................................................................................. 21
- Adjusting to Life Abroad ....................................................................................... 21
  - Tolerance for Ambiguity .................................................................................... 21
  - Research the Host Country ............................................................................... 21
  - Culture Shock ................................................................................................... 22
- Evaluation ............................................................................................................. 24
- Concluding Thoughts ............................................................................................ 24
Introduction

_Congratulations on your participation in a study abroad program!_ We at International Affairs are pleased that you have chosen to take part in what will surely be one of the most memorable times of your lives. We hope that your experience abroad will be both academically and personally enriching and that you will gain new insights into the world we live in.

Please read this handbook thoroughly. We have attempted to be comprehensive, but invariably some information may have been overlooked. Talk to people who have been abroad, read travel guides, talk to Chatham’s international students, and read about the country you are visiting. This should help you obtain other information we may have missed. Also, be sure to talk to us when you return, we would love to hear your stories and obtain your insights for future editions of this handbook!

Bon Voyage!

Office of International Affairs
Study Abroad Checklist

Step #1 Think about your goals

☐ What are your academic goals for study abroad?
☐ In what geographic region would you like to study?
☐ Who will be your classmates? Are they from the U.S., other international students, or students from the host country?
☐ If classes are with other international students, does the program provide opportunities to interact with host country students?
☐ What is the language of instruction? If classes are taught in a language other than English, do you have the appropriate level of proficiency?
☐ What subjects are offered?
☐ What types of housing options are available? Will you be living with other international students, host country students, or a family?
☐ What types of support services are included?
☐ How much does the program cost, and what does this cost include?
☐ What is the current political situation in the country?

Step #2 Research program options

Here are a few links to get the research process started:
http://www.studyabroad.com/
http://www.studyabroaddirectory.com/

Step #3 Meet with an education abroad advisor or come to an Info Session We offer info sessions periodically throughout each semester. Once you have attended an info session, you should meet with the advisor. You can call Karin Chipman at 412-365-2714 or email kchipman@chatham.edu to schedule an appointment.

Step #4 Apply to study abroad complete the Chatham Study Abroad Application – See International Programs, Documents tab on MyChatham.

Step #5 Apply to a program Once you’ve chosen a program, apply to it. When you are accepted, contact the Program Assistant in the Office of International Affairs. You will need to make academic, financial, and practical arrangements with regard to both Chatham and your study abroad site. The study abroad advisor can help you with this process.

Step #6 Be sure you have a passport

Step #7 Apply for your student visa (if required)

Step #8 Attend pre-departure orientation
Preparing to go Abroad

**Passports**
All US citizens will need a passport to travel anywhere outside the United States, including Canada and Mexico.

*What is a passport?* A passport is the official documentation of your United States citizenship. *You should obtain your passport early.*

*Where can I get the passport forms?* Passport acceptance facilities (e.g. post offices) stock passport forms. Passport forms can also be downloaded from the Internet at: [http://travel.state.gov/passport/](http://travel.state.gov/passport/)

US Post Offices offer passport services. You will need to call ahead to check with specific post offices to find out if they offer passport services and whether they are only by appointment or by walk-in.

If you have passport questions you can contact the National Passport Information Center. If you have a travel emergency, please call the National Passport Information Center to speak to a Customer Service Representative. Telephone Number: 1-877-487-2778 (TDD/TTY: 1-888-874-7793). You may also check for the status of your application on-line.

**To Apply for a Passport You Will Need**

- An official/certified copy of your birth certificate with the date of registration, or the US naturalization papers signifying US citizenship. If you are renewing your passport, the current passport will suffice.
- A photo identification card (e.g. Driver's License)
- Two recent 2x2 passport photos (front-facing, head and shoulders), capable of withstanding 200 degrees Fahrenheit. Snapshots and vending machine photos are not acceptable. Passport photos are available at many commercial locations such as the UPS store, Walgreens, Rite Aid. You can also get passport photos through some photographers or post offices.
- Two checks or money orders. One will be made out to Passport Services; the other will be made out to US Postal Service for the acceptance fee.

**Note:** It takes 4-6 weeks to receive your passport. It can take longer during vacation periods. Apply well before your departure date. *If you must have your passport within a shorter amount of time you will need to pay an additional fee and provide proof of the need for this service.*

**Visas**
In some cases you will need a visa for your study abroad program.

*What is a visa?* A visa is official permission from a government to enter their country. It is usually a stamp in your passport from the Consulate General or Embassy of the country you will enter. There can be delays in obtaining a visa depending on the country you wish to enter. You will have to send your passport to the Consulate General or Embassy to receive the visa. Information may be obtained at: [http://travel.state.gov/foreignentryreqs.html](http://travel.state.gov/foreignentryreqs.html)
Visa requirements vary. However, typically you will need the following to apply for a student visa. Please read everything the consulate requires and send them exactly, what they request. **This is only an example of what the consulate might ask for; some may require more documents.**

- Visa application (usually at the consulate's website, but you might have to call and request this)
- Photos
- Visa application fee (money order)
- Program acceptance letter
- Proof of financial support (i.e. financial aid award letter)
- Proof of insurance
- Proof of housing (usually written in the acceptance letter)
- Passport

You can usually apply by mail for your visa. You should express mail all of the documents and your passport to the consulate, and you will enclose a pre-paid self-addressed express envelope. This allows the consulate to return your documents.

In certain cases you may be required to apply in person to apply for a visa. China, Spain, France and Italy are examples. You will need to appear in person for your Spanish or French visa. You will probably need to use a visa expediting service for your Chinese or Italian student visa.

**Housing Options**

You will typically have three options available to you while you are living abroad. Standards of living vary by country. Most buildings are much older than any building in the United States. You should consider your goals before making a housing choice. There are pros and cons to every option.

**Living with a Family**

- Accept differences between your host family and your family at home with an open mind. There will be an adjustment period, but try to get involved in their lives and to contribute to the household.
- A small gift for your family is nice gesture. Ideas: US calendars, chocolate, small toys for the children (not too noisy).
- Check with your family before giving out their phone number, address, or inviting guests over.
- If you smoke, check with the family regarding rules for smoking in the house. If you are a non-smoker be aware that more people smoke in other countries than in the US.
- Use electricity and hot water conservatively. Utility costs are much more expensive abroad.
- Communicate your travel plans with your host family, especially if you are going to miss meals.
- If you have concerns about your host family, talk to your on-site resident director.
Residence Halls/Student Apartments

- Accept differences between you and your roommates with an open mind.
- If you smoke, discuss rules for smoking with your roommates. Non-smokers should be aware that more people smoke abroad than in the US.
- Consider establishing rules for overnight visitors, cleaning, etc, before it becomes an issue.
- Be considerate of others and communicate respectfully when differences occur.

Academic Information

You should speak with your advisor about how your study abroad fits in to your academic plan. Please make sure that you arrange with your institution abroad to send original transcripts back to Chatham. You will not be able to receive academic credit if you do not arrange for transcripts to be delivered.

Financial Aid

You may be eligible to use your student loan money to help fund your study abroad. Consult with the financial aid office to find out about how studying abroad will impact your financial aid.

Travel

International Student Identity Card (ISIC)

The International Student Identity Card (ISIC) is recommended for purposes of identification and because it offers discounts and benefits. It also offers coverage for medical evacuation and return of remains. See www.isic.org.

The ISIC provides card holders with a toll-free help line staffed by multilingual representatives who are prepared to advise travelers on required immunizations for travel abroad, as well as help travelers in case of medical, financial, or legal emergencies abroad.

Each ISIC (which must be purchased in the United States) provides baggage delay, passport replacement insurance, basic sickness and accident insurance when traveling outside the United States, including emergency evacuation coverage up of $250,000, passport replacement ($250) baggage delay ($50) and a 24-hour, toll-free Help Line. All holders of U.S. purchased cards are covered regardless of citizenship.

International Flight Arrangements

Some students will be utilizing a group flight. In case you are not, there are many options to search for travel deals. The Internet offers many options for locating low cost flight. Be sure you read the restrictions carefully, many low cost flights are non-refundable and there will be penalties if you change your departure dates. Some of the more popular travel sites are:

Expedia  www.expedia.com
Orbitz  
Travelocity  
www.travelocity.com  
www.vayama.com (Latin America flight specialists)

Flights within Europe

Easy Jet  
www.easyjet.com
Ryan Air  
www.ryanair.com/site/EN/  
Air Berlin  
www.airberlin.com

Other travel sites

Eurail passes  
www.eurail.com
Deutsche Bahn  
www.db.de

Student Discounts
There are a number of discounts available for student travel. You can obtain discounts on international flights, rail passes and lodging. Here are some agencies that students have used in the past. Use at your own risk and discretion.

AESU  
www.aesu.com
STA Travel  
www.sta-travel.com
Student Universe.com  
www.studentuniverse.com
Travel Cuts  
www.travelcuts.com

Hostels
For students planning to travel extensively abroad, the cost of hotel accommodations can be prohibitive. Hostels are a popular budget conscious option. A youth hostel, for example can be anything from a remodeled villa to a log cabin. Restrictions vary by hostel - some have strict curfews and some are open 24 hours a day. Most hostels have a kitchen, a recreation room and laundry facilities. The rooms are dormitory style. You will need to purchase a hostelling card; this can be done in the United States or at the hostel. Also, there are handbooks available which list every hostel in the country you are visiting. For more information try these web sites:

Hostels.com  
www.hostels.com
Rick Steves' Travel  
www.ricksteves.com
Packing
PACK LIGHT. Many airlines charge you to check bags now, so you need to verify the rules with your particular airline. Remember sometimes you will be carrying all of your luggage at once, so lighter is better. Here is a sample packing list to give you some ideas.

Packing List
Shirts - Bring up to five short-sleeved or long-sleeved shirts in a cotton/polyester blend. Arrange mix according to season.
Sweater - Warm and dark is best for layering and dressing up.
Pants - Bring two pairs: one lightweight cotton and another super-lightweight for hot days. Pack jeans sparingly due to weight.
Shorts - Plenty of pockets! Women: note that short shorts may be inappropriate in many cultures.
Swimsuit
Underwear and socks - Bring ten sets. (lightweight dries more quickly)
Shoes - Take a well-used pair with good soles and traction and a pair of dress shoes if appropriate.
Jacket - Bring a light and water-resistant windbreaker with a hood.
Money Belt
Documents and Photocopies - Bring your passport, airline ticket, rail pass or car rental voucher, driver's license, student I.D., hostel card, and so on. Photocopies can help you get replacements if the originals are lost or stolen. Carry photocopies separately in your luggage and keep the originals in your money belt.
Small Daypack
Camera – If you have a digital camera, remember the memory card and charger. If you don’t, bring a few disposables.
Zip-lock Bags - Get a variety of sizes for a number of uses.
Water Bottle
First-Aid Kit - A small kit with bandages, blister kit, antiseptic wipes etc.
Medicine - Keep in original containers with legible prescriptions.
Extra Eyeglasses, Contact Lenses and Prescriptions.
Small Towel and a Washcloth - You won't find washcloths very often overseas.
Sewing Kit
Address List - Use it to send postcards home and collect new addresses.
Pictures from Home
Journal – Daily entries about your trip will be a great souvenir when you get home. Use a hardbound type designed to last a lifetime, rather than a spiral notebook. Keep an expenses log in the appendix.
One dress outfit – You should only need one outfit unless you anticipate needing professional dress.
Nightshirt
Sunglasses and Sunscreen
MP3 player
Collapsible Umbrella
Travel Locks - Warning: The Transportation and Security Administration (TSA) is advising travelers not to lock their luggage when flying to and from North America. They will cut your locks off if they need search your bag. You can purchase special TSA approved locks at most travel stores.
Health Abroad

Before you leave the US, it is important that you assess your health care needs. It will take your body some time to adjust to different food, water, and climate and you may still catch a cold or something similar while traveling. Neglecting to prepare for your healthcare needs could significantly impact the enjoyment of your trip abroad.

Assess Your Health
Physical and emotional conditions that you currently have will continue to be with you while you are abroad. If you are concerned about your emotional well-being, use of drugs/alcohol, or eating patterns, you should address these issues before you leave the United States.

Dental Care
It's a good idea to have a dental check-up before you leave for abroad.

Glasses and Contact Lenses
If you wear glasses or contact lenses, take along an extra pair and bring a copy of your prescription.

Identify Your Health Needs
If you have allergies, disabilities or other health concerns, be certain to disclose them prior to your departure, so that adequate arrangements can be made. Services for individuals with disabilities vary by country. If you are a person with a disability, identify your needs and understand ahead of time what type of accommodations will be made.

Personal Health Conditions
If you have medical conditions which need to be identified (i.e. diabetes, epilepsy, severe allergies) you should wear a medic alert bracelet while you are abroad. It is also in your best interest to notify the on-site director of your health conditions so that they may be prepared in the event of an emergency. Any medical condition that may be aggravated while you are overseas should be discussed with your physician. Medical conditions that require you to carry syringes will require that you carry a letter from your doctor. In some countries, carrying needles and syringes without a prescription is illegal. It is recommended that you stock up on personal medications prior to travel. These should be in the original bottles, and you should carry a written prescription. If you have a complicated medical history, it would be helpful to carry a copy of your patient medical records.

Visit Your Health Care Professional
Prior to your departure, investigate immunization requirements for your host country and check on health advisories for the area. You can do some research on the country you will be visiting and visit your family physician with questions about health issues. Some questions you can ask are:

What diseases are specific to this region?
Are there medications I should take to prevent these illnesses?
What is the quality of the water in the host country?
Do I need to update my immunizations? (i.e. tetanus, measles, mumps).
**Tips for Staying Healthy Abroad**

You should take some time to understand the health conditions in your host country before you leave. Here are some tips for staying healthy from the CDC.

- Wash your hands regularly
- Avoid food from street vendors
- Avoid uncooked vegetables
- Avoid salads, uncooked foods, and fruits you cannot peel yourself.
- Avoid untreated water or ice.
- Avoid raw seafood and rare/undercooked meats
- Swim only in well-maintained, chlorinated pools or ocean water known to be free of pollution. Avoid fresh-water lakes, streams, and rivers.
- Reduce problems related to sun exposure by using sunglasses, wide-brimmed hats, sunscreen lotions, and lip protection.
- You may experience some intestinal distress while studying abroad. This is usually transient and not related to infection. Over the counter anti-diarrheic may be helpful.
- If you become ill after returning home, remember to inform the physician of your travel history.

Health facilities and medical services in other countries can vary; it is important to select services that are credible. Contact a program advisor to assist you with selecting an appropriate healthcare facility.

**HIV, AIDS, STDs**

In general, it is recommended that you avoid injections, blood transfusions, and unprotected sex. Diabetics are encouraged to bring a sufficient supply of needles and syringes with a prescription or doctor's authorization.

Avoid acupuncture, dental work, ear piercing, body piercing, and tattooing if you are uncertain of sanitary conditions. If you choose to be sexually active, use good quality latex condoms. HIV is extremely common in both heterosexual and homosexual populations in almost every part of the world. Information can be obtained from the CDC website: [www.cdc.gov](http://www.cdc.gov).

Other sexually transmitted diseases such as hepatitis, gonorrhea, Chlamydia, syphilis, herpes and genital warts are easily transmitted as well. While condoms reduce the chances of contracting an STD, you cannot be sexually active and totally eliminate risk. If you think you might have been exposed to an STD, you should see a doctor as soon as possible.
Insurance

Health Insurance

You MUST have health insurance and it is your responsibility to obtain proper health insurance. If you are included on your parents' or spouse's insurance policy, make sure that the coverage provided is valid for international study and travel.

Check with your domestic insurance provider to see what coverage they will provide while you are abroad. You should do this regardless of what company provides your health insurance.

The ISIC provides minimal health coverage, but it does have medical evacuation and repatriation insurance. You could also consider the ISIC Premium Card if you want the additional benefits that it provides. You should have comprehensive medical insurance beyond the ISIC.

Trip Cancellation/Lost Baggage Insurance

Trip cancellation and baggage insurance is optional. Some students choose to purchase insurance to cover their personal belongings while they are abroad. Certain homeowner's policies may cover the loss of personal property while abroad. If you have homeowner's insurance in your name or are a dependent of your parents, check with your insurance provider to determine if this coverage is available to you. Most insurance companies will require a copy of a police report filed at the time of the loss. It is in your best interest to pack light, and do not take expensive items with you. If an item cannot be replaced, it is best not to take it overseas.

Limits of Chatham University's Liability

By voluntarily participating in a study abroad program you are assuming some risks. You should be aware that Chatham University and/or its program officers:

Cannot monitor or control the daily personal decisions, choices, and activities of individual participants.
Cannot guarantee or assure the safety of participants or eliminate all risks from the study abroad environments.
Cannot prevent participants from engaging in illegal, dangerous or unwise activities.
Cannot assure that U.S. standards of due process apply in overseas legal proceedings or provide or pay for legal representation for participants.
Cannot assume responsibility for the actions of persons not employed or otherwise engaged by the program sponsor, for events that are not part of the program, or that are beyond the control of the sponsor and its subcontractors, or for situations that may arise due to the failure of a participant to disclose pertinent information.
Cannot assure that home-country cultural values and norms will apply in the host country.
Safety Tips for Living Abroad

The following suggestions are offered to help you have a safe trip. Students sometimes forget they are visitors in a foreign country. Remember, people who seem friendly do not always have your best interest at heart. Cities in other countries, like American cities, have their safe and unsafe neighborhoods. You can find out which areas to avoid by asking at an information booth in a train station when you arrive. Use your common sense and do not take risks.

Safety Handbook
An organization called Students Abroad has established a safety handbook for study abroad students. This website also has country specific information for many popular destinations. http://www.studentsabroad.com/

Be Aware of Local Laws
You should be familiar with the customs and laws of the country to which you are traveling. You are subject to the laws of your host country; U.S. laws do not protect you while you are abroad.

Keep a Low Profile
The inhabitants of many countries dress more formally than we are accustomed to in the western United States. Sweatshirts, blue jeans, and athletic shoes will readily identify you as American. For example, in England people do not wear "trainers" (athletic shoes) unless they are participating in a sporting event. Observe local people and you will quickly learn the appropriate manner in which to behave and dress.

Leave Valuables at Home
Do not wear expensive jewelry. Anything you cannot replace or if you would be upset if it were lost should be left at home.

Safeguard Your Luggage
Label each piece inside and outside with your name address and phone number.
- The Transportation Security Administration (TSA) is advising passengers not to lock their luggage on flights to and from North America. Consult www.tsa.gov for more information.
- Obtain a baggage claim for each piece of luggage you check into the airport.
- Do not leave your luggage unattended.
- Do not allow strangers to watch/attend your luggage while you move away from it.
- Do not carry items or luggage for anyone else.
- If you see unattended baggage, report it to the authorities immediately.

Passports and Travel Documents
Your passport is the most important document you have while abroad. Make two photocopies of your passport identification page, the barcode page, airline tickets, and credit cards. Leave one copy at home with your parents or a trusted friend, and bring a second copy with you in case something is stolen. You should also leave a list of the serial numbers of your travelers' checks. It is a good idea to bring extra passport photos with you. These can be used to make a new passport and they are useful to have should you need to make a student identity card at your host institution.
Traveling on Your Own

One of the most exciting parts of studying abroad are the opportunities you may have to visit other parts of the host country. However, remember that you should exercise caution when traveling.

- Traveling alone can be risky. Be sure you tell your program director where you are going and when you will return if you decide to travel on your own.
- Do not divulge personal information about yourself, your traveling companions or your study abroad program to strangers.
- Do not tell people where you are staying, when you plan to leave or where you are going the next day.
- Do not hitchhike and do not go somewhere with someone you do not know.
- Avoid street demonstrations or political parades. If a crowd is gathering or you feel uncomfortable, leave immediately.
- Be careful crossing the street; pedestrians do not have the right of way in many places. Remember, in the UK, Ireland and other countries the traffic comes from the opposite direction.
- We recommend that students do not rent cars or drive while they are overseas.
- Leave your travel plans with a friend and with a program advisor.
- Be aware of the closest exit, especially if you are in a crowded place.
- Be alert to distractions that might be created by pickpockets and thieves.

Diverse Populations Abroad

Women Students

Although we do not wish to frighten you or perpetuate stereotypes, we encourage you to be careful about where you go, when you go and with whom you go than in the US. Be careful of casual encounters, misreading of verbal cues, and misunderstandings due to language differences and inaccurate notions about American women in the eyes of many men.

One common assumption is that American women are "easy". Our television broadcasts, movies, and previous travelers have created this stereotype of U.S. women in many counties. Some men will harass American women, but they would not do this to women of their own country. This type of harassment is relatively harmless, albeit annoying, and it is best to ignore it.

Due to the nature of our society and the mix of cultures in the US, Americans tend to be less reserved, less inhibited, and less restrained to communicate friendliness and sociability. However, in some countries this outgoing manner, especially from young women, can be misinterpreted. It is wise to be more reserved and formal in your social contacts.

Try not to travel alone, in some places your solitude may be interpreted as an invitation for company. Try to understand the role of the sexes in the culture in which you are traveling. Observe how the women of the host country dress and act. Speak clearly and emphatically if you wish to be left alone.
**Racial and Ethnic Issues**

No two students studying abroad ever have quite the same experience, even in the same program and country. This same variety is true for students of color and those from U.S. minority ethnic or racial backgrounds.

Reports from past participants vary. Some felt exhilarated by being free of the US context of race relations. Others experienced different degrees of curiosity about their ethnicity. Still others felt they met both familiar and new types of ostracism and prejudice and had to learn new coping strategies.

Very few minority students conclude that potential racial or ethnic problems represent sufficient reasons for not going. On the other hand, they advise knowing what you are getting into and preparing yourself for it.

**Students with Disabilities**

One of the most fulfilling aspects of study abroad is the opportunity to discover another culture and to understand oneself better. It is important to be aware of the cultural differences about disability and accommodations in order to have a successful and safe experience abroad.

Your active role in disclosing your disability-related needs far in advance will be imperative to your success. Disclose your disability-related request as far in advance as possible to the Office of International Affairs and Disability Support Services (DSS) within the PACE Center. Some staff at sites abroad indicate that they may be able to arrange for accommodations that are not already in place, but only with sufficient advance notice.

Even if you do not think that you will need accommodations, it is always best to discuss your study abroad plans with a DSS staff member. Since conveniences in the U.S. may not be available or accessible in other countries, the DSS and OIA staff member may be able to help you prepare and plan accordingly.

Begin preparing now by doing the following:

- Remember that other cultures may provide disability access in a different way --learn about what types of accommodation are typically provided in your host country, and be flexible and open to different ways of accommodating your disability.
- Before you go, find out as much as you can about your host culture and how they view disability by reading, talking to other students, and attending pre-departure orientation sessions.
- Think about how you will answer questions about your disability in the language of your host country --look up key vocabulary words ahead of time.

**Useful Resources**

Access Abroad - University of Minnesota /Information for Students with Disabilities: This is currently the most comprehensive resource for students with disabilities and study abroad.  
[http://www.umabroad.umn.edu/access/](http://www.umabroad.umn.edu/access/)

Access-Able Travel Source: Provides access information to disabled travelers.  
[http://www.access-able.com/](http://www.access-able.com/)
Lesbian, Gay, Bisexual, Transgender Students
It is important to be aware of the laws pertaining to homosexuality in other countries, as well as the general attitudes of the populace toward lesbian, gay, and bisexual members of their community.

The countries you visit may be more or less 'liberated' about this issue. Moreover, whatever the general rule, there will always be individual differences. You should certainly talk with other students who have been where you will be.

For information on issues and resources pertaining to lesbian, gay, and bisexual travel, you also may want to consult publications available in some bookstores and libraries. For a comprehensive list of resources, including travel guides, web links, and other types of information for GLBT students, check out: http://www.indiana.edu/~overseas/lesbigay

Useful Resources

NAFSA resources for LGBT students studying abroad
http://www.indiana.edu/~overseas/lesbigay/student.htm

National Center for Transgender Equality - Air Travel Tips for Transgender People
www.nctequality.org/airtravel.pdf


Legal Issues

Chatham University Honor Code and Policies
All Chatham students are subject to the Chatham University Honor Code and Policies while they are abroad. This code can be viewed at:

Sexual Harassment
Attitudes toward sexual behavior vary widely and may be very different from what might be considered normal at home. For example, comments that would be considered offensive in the US, might not be offensive in another country. Also, US standards of dress might send a message of sexual availability in other cultures. Sexual harassment is generally defined as unwanted sexual behavior, (i.e. physical contact, verbal comments, or suggestions that adversely affect the learning environment). Be sure to contact the program director of your study abroad program and the Chatham Office of International Affairs if you are experiencing difficulties.
Illegal Drugs

Do not buy, sell, carry or use illegal drugs while abroad. Chatham University can assume NO responsibility for any student violating laws and student honor codes. Drug laws are more severe in other countries. Even in places where the use of drugs by local citizens is ignored or tolerated, if a U.S. American is apprehended using drugs or in possession of contraband, they can be dealt with in a very harsh manner. The U.S. Consulate cannot demand your release, get you out of jail or out of the country, represent you at trial or give you legal counsel, or pay your legal fees or fines.

Once travelers leave U.S. jurisdiction, they are not covered by U.S. laws and have no U.S. constitutional rights abroad. Sentences for possession or trafficking of drugs can range from two to 25 years and heavy fines. In some countries, conviction may lead to a life sentence or the death penalty.

More Information

The U.S. Department of State and the Bureau of Consular Affairs have a great deal of information for travelers. Important contact and resource information is listed below.

U.S. Department of State
Website: www.state.gov
Phone: 1-888-407-4747

Bureau of Consular Affairs
Website: http://travel.state.gov/

Money Issues

Budgeting
Individual expenses will vary greatly. You will probably spend more money overseas than you do at home. You should determine how much you will spend on the following:

- Food (groceries and dining out)
- Local travel (bus, taxi, subway, train)
- Laundry/services
- Postage
- Excursions/recreation
- Souvenirs

Currency Fluctuations
Students tend to overspend during their first month in a new country. Remember, the exchange rate for the dollar can vary dramatically. If you see a good exchange rate, you should take advantage of the opportunity because the exchange rate may be poor the next day. Please remember that if the exchange is poor, you will need budget more carefully because your USD will not have as much spending power.
Currency Exchange
American currency can be exchanged for foreign currency at most international airports prior to departure, at the international airport of your arrival destination or most major banks abroad. You should try to have some local currency with you when you arrive in your host country. You should have enough money for taxis, a meal, and phone calls. Do not change a large amount of money in the airport; the exchange rates are usually poor.

Each time you exchange money or change from one currency to another you will probably lose money. The fee for changing currency varies from one to three percent. Banks usually give the best exchange rate, and hotels and airport exchange counters have poorer rates. Be sure you consider the fee for the exchange before you exchange your money. It usually makes more sense to change a large amount at once, but do not change more money than you can use. You will need to have your passport with you to exchange money.

Accessing Money Abroad
It is recommended that you utilize more than one option to access your money while you are overseas, such as travelers' checks, ATM card and a credit card.

Travelers' Checks
This is a safe way to keep your money, but it is less popular than it used to be. Unlike cash, travelers' checks can be replaced if they are lost or stolen. In addition, the rate of exchange is usually better for travelers' checks than it is for cash. Most banks, post offices, hotels and tourist stores will exchange travelers' checks for local currency. You must record all your travelers' check transactions. If your checks are lost or stolen, this will be your record to have them replaced. This record should be kept separately from your travelers' checks. To cash your checks you will need your passport and you should not countersign them until you are cashing them. In many countries, you MUST wait until someone watches you sign the checks.

Travel Money/Traveler's Cheque Cards
This allows you to pre-load set amounts of money to a Visa Travel Money Card or an American Express Traveler's Cheque Card. The funds are not linked to your checking account and they are replaceable like regular traveler's checks. For more information contact the following offices:

AAA http://www.aaa.com/travelmoney
American Express www.americanexpress.com

Credit Cards
Major credit cards such as Visa, Master Card and American Express are widely accepted overseas. Discover card is rarely accepted in other countries. Youth hostels, budget hotels, and small stores may not accept credit cards. You should notify your credit card company that you are traveling overseas so they do not cancel your card due to changes in your spending habits. Do not forget that someone at home will need to be paying your credit card bills during your time abroad unless you can pay them online.

Be prepared. Keep a record of your credit card numbers and the company contact information. You should leave a copy with family or a close friend. If your cards are lost or stolen, you will need to call and cancel them.
ATM Cards
It is possible in many countries to obtain money directly from your bank account by using ATMs. Your bank may need to issue you a PIN for international use. There will be a fee for using overseas ATMs (range from $5-$10), and you should adjust your account balance accordingly.

Debit Cards
You should discuss with your bank using your debit card while you are abroad. Debit cards are not subject to the same fraud protection services as credit cards. If your debit card is lost or stolen, someone could gain access to your checking and savings account and the money cannot be replaced.

Receiving Money from Home

Western Union
In most of the foreign countries where Western Union wires money, delivery is usually made through banks. The money should be available in a day or two, but it can take longer. Western Union has no direct control over the delivery system outside the U.S. To collect the money, the recipient must bring identification (usually a passport). Western Union’s contact information is 1-800-325-6000 or http://www.westernunion.com

Communicating with People at Home

Phones
Many students have been purchasing cell phones while they are abroad. Your US cell phone might not work overseas; contact your cell phone provider about this issue. Cell phones are usually not very expensive and are easy to use making it an affordable option for study abroad students. Most students buy cell phones that you pay in advance for the minutes you will use. When you run out of minutes it is very easy to recharge your phone with more minutes. Students like prepay phones because it allows them freedom from not signing a lengthy contract. To use a pay phone to call internationally, you will have to have a phone card.

Pre-paid phone cards
Pre-paid phone cards are available in most countries. These cards can be purchases at airports, stores, post offices, etc. Pre-paid phone cards can avoid the shock of high credit card or phone card bills. Phone cards purchased in one country sometimes cannot be used in a different country.

E-kit/ISIC Connect
Two message and phone services that some study abroad students have used are E-kit and the ISIC Connect service. The E-kit is available to anyone. The ISIC connect is for purchasers of the International Student Identification Card (ISIC) These services allow you friends and family to call an 800 number in the US and leave voice mails that you can retrieve while you are overseas. You can also use this service to make long distance phone calls to the United States.

www.ekit.com
www.isicus.com/connect
**Internet**
Internet cafes are widely available overseas. Usually, you pay for the time you are on the internet and the rates can vary by country. Most programs have internet access for US students.

**Laptops**
Bringing your laptop overseas can make your life easier for downloading photos and composing your homework and essays. However, there are some issues to be aware of before you take your computer abroad.

Electrical currents are different in many countries. You will need to be sure that 1) your computer can convert the voltage 2) that you have a plug adapter. Talk to a computer store for more details

The theft of your laptop can be an issue. Be sure you have insurance covering it in case it is lost, damaged or stolen. There are locks that attach a laptop to a desk, so this is a good investment to secure your laptop.

**Adjusting to Life Abroad**

**Tolerance for Ambiguity**
Studying and traveling abroad involves a great deal of ambiguity and uncertainty. Students studying abroad are integrating into a different academic system and society. When you take your cultural expectations into another country that does not have these expectations, you cause yourself unnecessary stress. This is "cultural baggage", try to relax and suspend judgment. The best advice in most situations is to be flexible and relaxed. Remember, usually things will work out.

**Research the Host Country**
Most Americans have very little knowledge of countries outside its borders. You should read about the country you will be visiting. You can try talk to students from that country that live in Pittsburgh. By learning all you can before you go abroad, you will be more aware of the people and the country. You can then be a good ambassador of the US as well. We encourage you to be aware of issues in American politics and have an opinion about these issues.

Some questions to guide your research about the host country are:

- What monetary unit do they use?
- What type of government do they have?
- Who are the important leaders?
- What are the principle religions?
- What are the political parties?
- What are the major forms of transportation?
- How expensive is life in the host country?
- What is the current exchange rate?
- How do host nationals perceive Americans and vice versa?
- What are common forms of greeting and basic social etiquette?
Sources of International News
As you prepare to study abroad, you should start reading other news sources to make yourself aware of world events. Here are some resources you can utilize.

On line Newspapers  http://www.onlinenewspapers.com/
The BBC  http://news.bbc.co.uk/
NPR  http://www.npr.org

Culture Shock

What is culture shock?
Culture shock is simply adjusting to a transition in your life. Any time, people go into a new living situation, relationship or environment, they tend to experience culture shock.

The Stress/Culture Shock Relationship
Essentially culture shock is stress. You should remember that the tools you use to cope with stress at home can be used while you are living overseas.

Here are some important things to remember about coping with stress:

- Stress is normal.
- It is temporary and the situation will change.
- Stress has positive aspects.
- You have gone through stressful times/transitions before and survived.

Things to do to cope with stress:

- Take care of your health, eat properly, exercise, get plenty of rest.
- Establish priorities regarding the things you have to do, to learn, to adjust to and do the most important items first.
- Engage in your favorite activities.
- Keep in contact with people.

Ways to be successful abroad

- Keep a flexible attitude and open mind.
- Be tolerant of ambiguous situations.
- Be patient.
- Be friendly and outgoing.
- Try not to control situations. Fluidity on your part will help you to feel comfortable.
- Do not try to find a little America abroad. You'll miss the unique things your host country has to offer.
- Engage in familiar activities from home occasionally.
- Do not expect perfection, especially from your language skills.
- Use humor to deal with difficult situations.
- Ask questions and try to understand your environment so that you know what to expect.
THE STAGES OF CULTURAL ADJUSTMENT

STAGE ONE: ENTHUSIASM/EXCITEMENT/HONEYMOON
The individual:
- Is very positive about the culture
- Is overwhelmed with impressions
- Finds the culture exotic and is fascinated by it
- Is largely passive, does not confront the culture

STAGE TWO: WITHDRAWAL/LONELINESS
The individual:
- Begins to interact with the culture
- Finds the behavior of the people unusual and unpredictable
- Begins to react to the behavior and dislikes the culture
- Feels anxiety and stress
- Begins to criticize the culture/people
- Wants to go home

STAGE THREE: RE-EMERGENCE/ADJUSTMENT
The individual:
- Begins to understand the behavior of the people
- Feels more comfortable living in/encountering the culture
- Feels less isolated
- Regains his/her sense of humor

STAGE FOUR: ACHIEVEMENT/MASTERY
The individual:
- Enjoys being in the culture
- Functions easily in the culture
- Prefers certain host country behaviors to that of own culture
- Adopts certain behaviors of the host culture

SYMPTOMS OF CULTURE SHOCK

Excessive sleeping
Boredom Lethargy
Irritability
Hostility toward locals
Irrational anger
Withdrawal
E-mail, Culture Shock and the Impact on Those at Home
The Internet and e-mail are powerful tools for obtaining information and communication. However, it can have a negative impact on the people at home, particularly if you are experiencing a battle with culture shock.

This negative impact on the "people at home" is because students tend to e-mail their family and friends complaining about their situation. Naturally, people who care about you start to worry, especially when you do not write back for a long time. Several days later, life could be great, but your parents still think you are miserable. Be careful before you send e-mails bemoaning your situation. We suggest sending the e-mail to yourself and re-reading it in a couple of days. You may be surprised at how unhappy you were and how your feelings have changed. You might consider writing feelings in a daily journal so that you can still express your reactions to experiences.

Reverse Culture Shock
When you return home you may experience an adjustment process very similar to the one you went through while abroad. At first you will be excited to be home and to be in a familiar environment. Then you may go through periods of frustration where you miss the people, places, and things that you got used to abroad. You may feel that people at home don’t understand how you have changed, and you may even wish things at home were more like they were while you were traveling. With time you will adjust to home again, and you will be able to appreciate your experiences abroad and still enjoy life at home. If you experience difficulty with adjustment, you can stop in to the Office of International Affairs to talk about it.

Evaluation
When you return from your study abroad experience, please complete a study abroad evaluation form. You will be able to locate it online, and it is brief. The input that you give will help us to improve services and will help other students to make informed decisions about travel options.

Concluding thoughts
We have reached the end of this handbook, but you are at the beginning of your big journey! Have fun, learn a lot, and come visit us when you return. Have a great adventure and please feel free to contact the Office of International Affairs you need assistance.