Study Abroad Handbook

UMD Study Abroad
138 Kirby Plaza, 1208 Kirby Drive
Duluth, MN  58112
Phone: (218) 726-8764
Fax: (218) 726-7352
Email: studyabroad@d.umn.edu
Contact Information

Study Abroad
University of Minnesota Duluth
138 Kirby Plaza
1208 Kirby Drive
Duluth, MN 55812
Telephone: +1 (218) 726-8764
Toll Free: +1 (877) 755-4200
Emergency: +1 (218) 310-6946
Fax: (218) 726-7352
Email: studyabroad@d.umn.edu

Leigh Neys
Director
Telephone: (218) 726-7053
Email: lneys@d.umn.edu

Lyndsey Andersen
Study in England, Ireland & Spain
Exchange in England
Affiliate programs
Telephone: (218) 726-6673
Email: lmanders@d.umn.edu

Jerolyn Bruns
Exchanges in Germany, Netherlands and Sweden
Study Abroad in Australia and New Zealand
Affiliate Programs
Telephone: (218) 726-8229
Email: jbruns1@d.umn.edu

Cathy Caine
Program Project Specialist
Telephone: (218) 726-8616
Email: cjcaine@d.umn.edu

Stephanie Bartsch
Graphic & Multimedia Communication Associate
Telephone: (218) 726-7928
Email: sbartsch@d.umn.edu

Emergency Contact Information
For emergencies while abroad:

1. Call the local authorities (ambulance, police, etc.)
2. Contact your family
3. Contact your on-site program director
4. Contact the appropriate program coordinator at UMD

After business hours emergency phone number: +1 (218) 310-6946

http://global.umn.edu/GoSafe/#/
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Congratulations!

The decision you have made to study abroad will be one of the most memorable. Soon you’ll be heading to a different country several thousand miles from home. While you look forward to meeting new people and traveling to exciting new places, it’s also normal to feel slightly apprehensive.

The purpose of the study abroad handbook is to help answer questions about study abroad. The handbook is one of several resources you should use to insure that you have a great experience abroad. The handbook will not be able to answer all of your questions, but hopefully after reading, any apprehensions you may have will subside. Your experience abroad will not only be a wonderful opportunity to experience a new culture and a chance for your own personal growth—but also a chance to meet people and to travel.

Preparation for your international experience should include:

1. Complete review of the Study Abroad Handbook
2. Participation in all pre-departure orientations
3. Self-directed reading of books, magazines, newspapers and websites about your host country
4. Participation in all on-site orientations
5. Full program participation

Study abroad is much more than attending class, studying and reading textbooks. Although course work is a very important component of your experience, much of your learning will take place outside the classroom as you talk with students, meet host country people, and share day-to-day living experiences with them. Not only will you learn about the country in which you are studying, but also about yourself and your home country.
Preparing for your Study Abroad Experience

As you prepare for your study abroad program, there are many things to consider. Follow the advice below and you will be well on your way to a successful start.

Before You Go
1. If studying in a non-English speaking country, buy the appropriate phrase book or dictionary and learn how to use it effectively. Consider your skill level and determine if you should have a monolingual dictionary (e.g., Spanish-Spanish) or a bilingual dictionary (e.g., Spanish-English).
2. Start a journal.
3. Set goals. For example, write down your goals for language proficiency. Put these goals in a journal or on the flap of your dictionary.
4. Make a list of things you would like to learn while abroad. Write these in your journal.
5. Collect photos and/or postcards of your school, friends, family, home, favorite vacation spot, etc., to share with new friends and hosts while abroad.
6. Define “survival” skills you personally will need. For example, special dietary needs or critical health issues.

Passport
If you do not have a passport, apply for one immediately as processing can take up to 12 weeks. If you have a passport, check the expiration date to make certain that it is valid at least six months after you plan to return from abroad. For details on passport application or renewal, visit [http://www.travel.state.gov/](http://www.travel.state.gov/)

- Make several photocopies of the information page of your passport for your own use. Pack the copies in separate locations. Be sure to leave a copy at home with your parents or other responsible person.
- Some students have scanned a copy of the information page of their passport and filed it in their UMD portfolio.
- Keep your passport in a safe place while traveling. When not traveling, keep it in a secure place in your dormitory or apartment.

If you should lose your passport, report the loss to the nearest American consulate or embassy and apply for a new one. Non-U.S. citizens should contact their home country consulate or embassy. It is also recommended that a parent, guardian or emergency contact, also have a valid passport in case they need to travel to be with you during your study abroad program.

Visas and Residence Permits
Many countries require visiting students to have visas or residence permits. Information regarding visas and residence permits can be obtained from the foreign embassy or consulate in the U.S. Non-U.S. citizens should contact their home country consulate or embassy.

Hold on Student Account
At UMD you are not able to register or receive your grades if you have a hold on your account. Students are responsible for clearing holds before and during their study abroad experience. The Study Abroad office does not have the ability to override holds. Students are encouraged to inform their academic advisors of when they will be abroad so that any required advisor meetings can be scheduled upon return to campus. Students should meet with a financial aid advisor to ensure that all financial aid paperwork is complete before program departure. This includes paying off any amount past due.

International Student Identity Card (ISIC)
Participants may apply for an International Student Identification Card. This is one of the few internationally recognized proofs of your student status. It provides discounts and benefits as you travel around the world. For
specific details on coverage go to http://www.myisic.com/.

**Power of Attorney**

It is strongly recommended that you select a contact person and grant them power of attorney. Also consider granting a responsible person parent/guest access to your UMD student account. Completing the appropriate written power of attorney documentation allows your contact person to take care of most unanticipated financial affairs while you are out of the country. Without power of attorney, it will be difficult or impossible due to federal student privacy laws, for your contact person to obtain information on your financial aid, complete financial aid paperwork, or resolve other financial and legal matters. Information for obtaining a power of attorney can be found at www.umabroad.umn.edu/policies/financeCancellation/powerOfAttorney.html

**Absentee Voting Information for U.S. Citizens Abroad**

Generally, all U.S. citizens 18 years and older who are or will be residing outside the United States during an election period are eligible to vote absentee in any election for federal office. Some states allow overseas voters to vote in elections for state and local offices, as well as for state and local referendums. For information on overseas absentee voters, visit the Federal Voting Assistance Program website at www.fvap.gov.

**Credit for Study Abroad**

The Study Abroad office will work closely with you to help plan your academic program abroad. It is important to meet with your academic departments and advisors when selecting courses for study abroad. They will be able to guide and help you select courses that will count toward your degree. Flexibility is the key when selecting coursework abroad. Advertised courses may not be available upon arrival. Students are encouraged to choose more courses than they plan to take if courses become unavailable.

**Course Selection**

All UMD and most affiliate programs require you to choose your courses prior to departure. Course information can be found on the foreign university or program provider website. Work with your campus academic advisor to find the best fit of courses for your degree requirements. Be aware that programs may have specific minimum and maximum course enrollment requirements. It is equally important that the number of credits offered for the courses abroad equal at least 12 credits (UMD full-time status) or 15 credits (necessary for certain grants and scholarships).

**Course Equivalencies**

For UMD students: All study abroad courses count toward your UMD degree as elective credits or direct equivalencies. Elective credit is used to fulfill credit requirements for graduation. A direct equivalent is a course you took abroad that will count as an existing UMD course. It is very important that students have all foreign courses reviewed prior to program departure. When you have decided on the courses you want to take abroad, view the Study Abroad office’s course equivalency database at https://peak.d.umn.edu/ieo/pages/student/studentsearch.php which lists study abroad programs by country and institution. View your program to see what courses have already been approved by UMD departments. If the desired courses are not listed, collect syllabi for all desired courses from the program sponsor. These should be submitted to Study Abroad along with a coversheet, the Foreign Course Review form, which can be found on the Study Abroad course equivalency page. Study Abroad staff will forward each packet to the appropriate UMD department head for review. Once the department head has completed the review, the results will be returned to the Study Abroad office, and you will be notified via email of the results.

Affiliate program students should contact their campus study abroad office and/or collegiate unit to determine how the study abroad coursework will apply towards their degree.

**Registration for Study Abroad and Course Transfer**
Short-term program participants are registered by Study Abroad office staff for the corresponding program course. All other students will complete a Study Abroad Registration Agreement form, provided in the acceptance checklist, to declare how many credits for which they would like to be registered. Based on this information, Study Abroad staff will register you for a block of Foreign Studies credits. When grades are received from the foreign university or study abroad program provider, the block is removed and the study abroad courses are added to the student’s transcript with the appropriate Foreign Studies level designator.

Course information will be sent to the UMD student’s collegiate student affairs office where APAS amendments will be processed.

Affiliate program students must request an official copy of the UMD transcript to be sent to their institution. Contact your study abroad office and/or collegiate unit to determine how that coursework will appear on your transcript.

**Registration While Abroad**

UMD students who will be abroad at the time of registration for the following semester will register themselves online via their student account. They will be informed via email of their registration date. Affiliate students should check with their campus study abroad office or registrar’s office to determine the registration process.

**Grades and Transcripts for Study Abroad**

**Grades and Transcripts**

There are two steps to insure timely posting of grades for study abroad

1. All courses taken abroad have been reviewed by UMD and an equivalency or elective credit has been determined.
2. Upon completion of study abroad courses, the foreign institution issues an official transcript and sends it to the UMD Study Abroad office.

If participating on a UMD study abroad program, transcripts should automatically be sent to the Study Abroad office. It is best to confirm this will be the case after you arrive on-site.

If participating on an affiliate program, clarify with the program sponsor that an official transcript will be sent directly to the Study Abroad office. As grades fall under Family Education Right and Privacy Act (FERPA), Study Abroad staff cannot request a transcript for you. Viewable
Money Matters

Financial Aid
UMD students can apply their financial aid to a study abroad experience. In order to qualify for financial aid, you must first complete a Free Application for Federal Student Aid (FAFSA) and submit it to the federal processor. If you have already submitted a FAFSA for the same academic year you intend to study abroad, do not complete another one. Study Abroad staff will work with the Financial Aid office in updating your financial aid budget.

Once you have applied and been accepted into the study abroad program, Study Abroad staff will forward the estimated costs of your study abroad program to the Financial Aid office. For both UMD and Affiliate students, if your program cost is estimated to be more than the average cost to attend your present institution, which is also the one listed on your FAFSA, you may be able to borrow additional financial aid funds to cover your expenses. If your study abroad cost of attendance is lower than your current cost to attend UMD, or in the case of Affiliate students, your current institution, your financial aid will be reduced. Federal guidelines prohibit the release of aid above the cost of attendance.

You may be eligible for additional financial aid (need-based loans) to meet costs related to courses during winter break (late December-mid-January) and studies during May session (mid-May-early June). Be aware that winter break courses are classified as part of the spring semester, and May session courses are classified as part of the summer session for registration and financial aid purposes. As a result, winter break financial aid is disbursed mid-January, and May session financial aid is disbursed in early June.

Federal regulations prevent early disbursement of financial aid. At UMD, financial aid is disbursed according to disbursement dates found on the UMD One Stop web site page. Study abroad program fees that are billed through the University are the first charges paid from the financial aid. After program charges are completely paid, any remaining funds are considered a credit balance, which is either mailed to the student in the form of a check or deposited into a bank account via direct deposit. Checks will be mailed to the current U.S. mailing address. You are encouraged to check that address to make certain your check arrives in a timely fashion. Affiliate students should make an appointment with their campus’ financial aid office and/or study abroad office to make arrangements to apply their aid for a UMD program.

Billing
All students participating on a UMD program will be billed via the individual’s UMD student account for their study abroad program and the UMD internet/email access fee.

UMD students participating on an affiliate program will be billed a University study abroad fee, CISI coverage and the UMD internet/email access fee. Financial aid will be disbursed into your UMD student account where any UMD fees associated with study abroad are posted. The remaining balance will be either be deposited into a direct deposit account or sent to you as a check. Whether one receives aid or not, the student is responsible for paying the program provider directly; UMD cannot do this for you.

Direct Deposit
We strongly encourage all UMD students to enroll in direct deposit through UMD before studying abroad to ensure that financial aid funds are disbursed into a personal checking account. This is especially important for students receiving financial aid and participating in an affiliate program. Students may sign-up for direct deposit at http://www.d.umn.edu/onestop/student-finances/student-account/credit-balance-checks-direct-deposit.html to have financial aid deposited into a bank account. Affiliate program students are encouraged to consult with their financial aid office or business office to determine how to process their aid for payment towards a UMD program.

Bringing Money Abroad
Credit and debit cards are the most useful way to bring your money. Students typically will not need to open a banking account. Major international airports have banks, money exchanges and ATM machines that will give you a fairly good exchange rate. However, for students arriving to a smaller community, it is recommended exchanging a
small amount of foreign money before arrival to get you through your first few days. Two hundred dollars will probably be sufficient.

Foreign ATM machines accept most cards from U.S. banks, however, check with your U.S. banking institution to see if your card specifically will work overseas. Major U.S. credit cards such as Visa and MasterCard are accepted around the world. They can save you carrying large amounts of cash and be helpful in emergencies. Credit card companies charge a service fee and a foreign currency fee. Find out what service charges your debit or credit card may have. Call your bank/credit card company to let them know you will be using your debit/credit card abroad, and ask about your daily withdraw limit. This is important as many banks for security reasons put an automatic block on unusual transactions such as foreign cash withdrawals or purchases.

Keeping an expense record can be very helpful. The one thing you do not want to happen is to run out of money halfway through your stay. The amount you spend will be determined largely by your personal life style and your own objectives in participating on a program.

Student Account Access

Online Parent/Guest Access
Students may use the online, self-service application called Parent/Guest Access to provide a third party (a spouse, a parent, etc.) with view-only access to information such as your enrollment summary and student account. You may find this helpful while you are abroad.

Setting Up Online Parent/Guest Access
Students must be active in a program at a University of Minnesota campus. The student invites a third party to be a guest viewer via email. The guest responds by clicking an encoded link within the email. This process associates the student record with the guest viewer and provides the guest viewer with a secure University of Minnesota internet ID and password. The student receives email notification when this step has been completed and then grants specific viewing rights to one or more of the six subject areas of their student record. Students are able to discontinue access to their record at any time. Students can go to http://d.umn.edu/onestop/parent-guest/index.html to initiate this access.

Withdrawal from Program Participation

Cancellation Policy
Participants who withdraw from program participation after acceptance to the program must provide official notification to the Study Abroad office (studyabroad@d.umn.edu) by email. Cancellation is effective the date the email was sent. Participants are responsible for all program charges until the Study Abroad office receives notification. Refunds are based on when the Study Abroad office receives a written withdrawal from the students.

Refund Policy
The application fee and confirmation deposit for all UMD Study Abroad programs are non-refundable.

The administrative fees for Affiliate programs are also non-refundable. Students participating in an affiliate program are responsible for that program provider’s cancellation/refund policy.
Participants who withdraw from a program at any time after confirming participation are responsible for the following charges:

A. UMD Study Abroad Programs

- Upon application: application fee
- Upon confirmation: application fee and confirmation deposit
- Between confirmation to begin date of program: application fee, confirmation deposit and non-recoverable costs up to the full program fee

B. Students participating in the UMD Study in England program at the University of Worcester

The refund terms outlined in the section above will apply to cancellation requests received prior to the start of the Study in England program at the University of Worcester. The student is contracting for a full academic-year program when the confirmation deposit is received by the Study Abroad office. Students will not be allowed to participate for only one semester. Should it be necessary for a student to leave the program during the year, s/he may receive a refund of $3,000 for each full semester not in attendance. There is no refund for a partial semester.

Packing

As you get ready to depart for your program, take some time to think about what you will need to bring with you. Regardless of the length of your program, you will want to bring the minimum amount of clothing and other items you will need. Keep in mind you will be purchasing souvenirs and other items to bring back home. Shipping items home is very expensive, so leave some room in your luggage items you will purchase abroad. To help you plan for your departure, see the important luggage tips below.

Carry-On Luggage
In addition to a laptop/purse/briefcase/camera bag you are typically allowed one additional piece, which must fit under the seat or in the overhead compartment. Check the carry-on size restrictions with your airline. Certain items are restricted from carry-on luggage. For an up-to-date list of restricted items, check the Transportation Security Administration website at www.tsa.gov. A recommended list of items to take in your carry on might include the following:

- Everything you would need at the airport – wallet, passport, credit cards, and tickets
- Medications – prescription and over-the-counter
- Glasses and contacts
- A change of clothes & necessary toiletries
- It’s you would need if your luggage is delayed or missing
- Valuables – such as a laptop, camera, or jewelry. If an item is difficult to replace, it belongs in your carry-on.
- Reading material, notebook and pen.
- Contact numbers – Most students are picked up from the airport by someone working with the program.
**Checked Luggage**

Contact your specific airline for current details regarding weight restrictions, size restrictions, excess luggage fees, and overweight luggage fees, as this information varies from airline to airline. Put your name, address and telephone numbers inside and outside of each piece of luggage. Use covered luggage tags to avoid casual observation of your identity or nationality. Some tips for packing include:

- Don’t overdo it! Set out everything you feel you would want to take and then put about half of it away. If you are only traveling for a short amount of time you may want to put away even more.
- Keep toiletries to a minimum. Almost everything you will need for this category will be available abroad.
- Roll your clothing. For clothing you don’t mind being a little wrinkled, rolling can save room in your suitcase.
- Leave a little room. You will be buying souvenirs, gifts, and clothing abroad so leave space so you can bring it all back.

**What to Pack**

**Clothing**

Clothing should be culturally appropriate to the place you are about to study or travel. If you are dressed inappropriately, it may not only be inconsiderate, but also can cause you to feel awkward and attract unwanted attention. The key to packing is to take the absolute minimum you will need or use during the program. Plan to wear the same clothes a couple of times in the same week, and the next week. On short programs, consider washing underwear and shirts in the evening - it’s a lot more fun to explore the local areas than spend hours searching out and using the laundromat. On semester programs, laundry facilities will generally be available so there is no need to take innumerable changes.

To plan your clothing needs, check with the host country program and guidebooks for advice. When in doubt, dress nicer and more conservative. On UMD short-term programs, your program leader is an excellent source of advice.

**Everyday Dress**

Dress to blend in. Research travel guidebooks and learn what clothing is appropriate for your location. Most western countries will dress similarly to what you wear here. Other countries you may find that it’s inappropriate for women to have their shoulders and knees revealed, or that men need to dress up more than you would here. It’s important to be culturally sensitive in the location you’re travelling to. The clothes you do take should be well fitting, neat, and not frayed or stained. Dress neatly for dinner and don’t forget a fashionable outfit for nights out. In many cultures it is considered respectful to dress nicely for school and social activities.

**Special Occasions**

There may be instances where you will need to wear something a little dressier. Plan to bring or purchase one nice outfit. For men, this means wearing a good pair of black trousers, dress shirt and shoes. Ties are not usually required, but it is a good idea to bring one with you anyway. Women generally wear skirts or dress slacks, and a nice top (not a sweatshirt or t-shirt). Again, research what is appropriate for your location.

**Electrical Appliances**

Verify the voltage and frequency used in the country you are studying. The U.S. uses 100-127 at 60 Hertz (Hz), but many other countries use 220-240 at 50 Hz. To use electrical appliances such as a curling iron, hairdryer, etc., a converter will need to be purchased prior to leaving the U.S. Some items may be able to automatically convert the voltage and frequency. Check the owner’s manual or the device specification label.

In many countries plugs are different than those used in the U.S. To plug items into a socket, a plug adaptor will be necessary. Adaptors can be purchased individually for a specific plug or in a travel package. Oftentimes these travel packages also contain converters. These are available at many stores selling electronics – including campus bookstores and department stores - or at specialized travel shops. Converters and adaptors must be purchased prior to leaving the U.S.

Alternatively, you may wish to purchase electric appliances once abroad. Even when utilizing a converter, curling irons and hair dryers, for example, do not work efficiently.
Cell Phones
Past participants have found a cell phone extremely useful. U.S. cell phones typically do not work abroad, but check with your cell phone provider for options. Cell phones can be purchased or leased while abroad. U.S. domestic calling cards will not work when calling from foreign countries. For those participating in an affiliate program, check with your program provider as some of them provide the use of a cell phone in the program cost.

Computers
Many students have found laptops useful. Keep in mind you may need adapters and converters in order to recharge your laptop. Check ahead to find out what sort of computer and internet access you will have while abroad.

Stay in Touch

UMD Email Account
Email is the official form of communication at the U of M, and this will be the most efficient way for Study Abroad and UMD to be in touch with you while you are abroad. Both UMD students and Affiliate students must check their UMD email regularly. Important messages from UMD about financial aid and other matters are sent to you ONLY through your UMD email.

Email account status:
- Check your account status at www.d.umn.edu/itss/email
- Additional disk space can be ordered from ITSS. Contact ITSS at helpdesk@d.umn.edu

Communication with Friends and Family
Consider getting a telephone calling card; it is a convenient way of keeping in touch. If you have one, verify that you can use it from your location(s) abroad. In the host country, ask where you can buy a calling card to use to call your home country. Oftentimes these can be purchased at newspaper/magazine kiosks.

There are a variety of web-based communication programs (i.e., Skype, Google+) that may be used to call computer to computer or computer to phone. Check with the provider to find out more information. While it is easy to connect with friends and family through the internet, keep in mind you are abroad to learn more about the people and the culture of your host community. It is very difficult to have valuable cultural experiences while connected to your computer.

Country codes vary by country, make sure you know how to dial emergency numbers, your onsite program staff contacts, friends and family at home and who you meet while abroad. How to Call Abroad is a resource which lists the country codes around the world.

Healthcare Matters

Disabilities
According to the U of M disability services website, nearly 10% of first year students report having a disability. Disabilities vary and can be temporary. Some examples of disabilities that can affect your study abroad experience are attention deficit/hyperactivity disorder, being hard-of-hearing or deaf, learning disabilities, mobility impairments, psychiatric disabilities, systemic disabilities such as epilepsy/seizure disorder, traumatic brain injuries, and having visual impairments.

Students who wish to seek accommodation for any disabilities will need to register with the disabilities resources office or the equivalent office at the student’s home institution. Disability resources counselors are available to consult with any potential student regarding disabilities and the registration process with their office. The determination of reasonable accommodations is made by the disability resources office or its equivalent. Students should be sure to talk with their study abroad program provider and/or UMD program coordinator, to discuss any medical conditions that you experience consistently as well as those you may be experiencing that occurs non-consistently to ensure that the program can adequately accommodate you and discuss if any additional arrangements
need to be made. Be sure to have such conversations early as some requests may take some time and resources. While not all accommodations are guaranteed, we do our best to make sure you are entering as comfortable a situation as possible.

Other cultures may provide disability access in a different way so students are advised to learn about what types of accommodation are typically provided in your host country. Be flexible and open to different ways of accommodating your disability. The more you know, the better prepared you will be for the interaction between your disability and the new environment. For more information on disabilities, visit:

- Disability Resources at UMD: [www.d.umn.edu/access/index.html](http://www.d.umn.edu/access/index.html)
- University of Minnesota Disability Services: [http://ds.umn.edu/index.html](http://ds.umn.edu/index.html)
- Access Abroad through the Learning Abroad Center Twin Cities Campus: [http://umabroad.umn.edu/professionals/accessabroad/](http://umabroad.umn.edu/professionals/accessabroad/)

**Health Conditions and Medication**

Take care of any medical needs prior to departure to avoid costly and unnecessary care abroad. It is strongly recommended you visit your doctor and dentist prior to your departure for a check-up. Talk with your physician and any other medical professionals to inform them of your study abroad program and to discuss the medications and care that you will require while abroad. When talking with your doctor about your health issues, it is important that you plan together for management of the issues while abroad. Even though you may feel you have things under control at the time, sometimes cultural adjustment problems can aggravate existing issues.

For those on a UMD program, it is very important that you not only disclose this information on your required Study Abroad health form, but also that you discuss such medical conditions and care with your study abroad program coordinator. All medical information is kept confidential, and the Study Abroad office only requires the knowledge of such information to ensure that you have the most successful study abroad experience as possible. The same advice is for those on an affiliate program. Have these conversations early so that necessary care can be discussed and accommodated while abroad.

Students are encouraged to receive a full supply of necessary medication to cover them for their entire time abroad. In most cases, adequate medical care will be accessible to you, however, prescription drug names can vary across the globe, and it is best to have what you need before you go. Students are also recommended to bring an extra pair of glasses and/or a supply of contact lenses.

We recommend that you bring all prescription and non-prescription medication in original bottles with a copy of the prescription. The copy of the doctor’s prescription should break down each component of the medication. Most doctors only include the brand name of the prescription, however, this could be dangerous as the brand name could vary depending on the country you are in. It is also helpful if your doctor includes what the medication is used for in the prescription. Note that some prescription drugs are illegal in other countries. It is wise to look into such medications before you go to prevent any unpleasant situations.

A very helpful website for you to be aware of as you prepare for your study abroad experience is the Centers for Disease Control (CDC). The CDC website contains information on immunization requirements, health issues and traveler’s health tips; both general and country specific.
If you have a chronic illness that requires medication, keep the following in mind before you leave the country:

• Meet with your doctor to plan how to treat your illness while you are abroad.
• Bring hand-written and typed, signed and dated prescriptions of all prescription drugs you are currently using and will need to renew while abroad. The prescription must include the generic drug name and breakdown of components.
• Have enough medications for the entire program; you may wish to bring more in case of an unexpected longer stay. Have your pharmacist label all containers with generic names.
• Ask your doctor for a letter describing your medical history or specific illness in detail in case you need overseas medical assistance or consultation.
• Carry all medications and medical documents with you on your flights. Also have a letter from your doctor explaining the prescribed use of the medications and such items as syringes to avoid problems with customs officials.
• Wear a medical alert bracelet or neck tag. You may also wish to carry a card in your wallet identifying your illness.

**International Travel, Health and Security Coverage**

All U of M students participating in international activities in relation to their status as a student must carry international travel, health, and security coverage. The University has selected Cultural Insurance Services International (CISI), and all UMD students studying abroad are covered during the dates of their program. If you plan to travel before or after program dates, it is strongly recommended you purchase additional insurance coverage. To do so, apply directly through CISI, [www.culturalinsurance.com](http://www.culturalinsurance.com). UMD is not able to do this for you, and the extended policy will be different than the CISI coverage through the U of M.

Keep a CISI claim form with you abroad in case you need to be reimbursed from your health insurance company for a visit to a doctor’s office or medical emergency. Additional claim forms for CISI can be obtained online at [www.culturalinsurance.com/downloadclaimform.htm](http://www.culturalinsurance.com/downloadclaimform.htm).

You will receive an email with information to access your CISI account online before you depart for your program. You will be able to print your insurance card. Keep it in a safe place should you need to access it while abroad.

When you arrive at your program, check with the on-site program sponsor as to procedures to follow in case of a medical emergency.
Risk Management While Abroad

We encourage students to travel while studying abroad. Ignorance of potential risks or disregarding commonsense practices can, however, mar an otherwise pleasant experience. You are urged to familiarize yourself with the following tips to ensure yourself a safe, successful and enjoyable time abroad.

When you travel abroad, the odds are in your favor that you will have a safe and incident-free experience. However, crime and violence, as well as unexpected difficulties, do happen to U.S. citizens in all parts of the world. No one is better able to tell you this than the U.S. consular officers who work in more than 250 U.S. embassies and consulates around the globe. Every day of the year, U.S. embassies and consulates receive calls from American citizens in distress.

Happily, most problems can be solved over the telephone or by a visit of the U.S. citizen to the Consular Section of the nearest U.S. embassy or consulate. But, there are less fortunate occasions when U.S. diplomats are called on to meet U.S. citizens at foreign police stations, hospitals, prisons and even at morgues. In these cases, the assistance that diplomats can offer is specific but limited.

A number of these suggestions have been re-printed from the U.S. Department of State's on-going travel advisory, alerting American citizens to crime world-wide. Check out their website at www.travel.state.gov/travel/cis_pa_tw/cis_pa_tw_1168.html

Registration with the U.S. Embassy Abroad
The American embassies around the world are staffed by United States citizens and foreign nationals. They perform numerous functions to help American travelers in the following areas: passport replacement, legal advice and registration of U.S. citizens.

It is highly recommended that all study abroad participants register themselves online with the U.S. embassy or consulate. Registration at the U.S. embassy or consulate in the country you are visiting makes your presence and whereabouts known, in case it is necessary for a consular officer to contact you in an emergency. During a disaster abroad, American consular officers can assist in evacuation were that to become necessary. They cannot assist you if they do not know where you are. The UMD short-term program coordinator will register all participants on UMD short-term programs. For those participating in an affiliate program, contact your affiliate program coordinator to determine whether or not they have registered you.

Personal Belongings Insurance
Students might check with their family homeowners’ policy to ascertain whether their personal belongings are covered should a loss occur while abroad. If they are not covered, seriously consider purchasing a policy that would cover your personal possessions while abroad. Items such as laptops and jewelry are not covered by a homeowners’ policy and will have to be covered by a separate personal article policy. This type of policy must be purchased before you depart the U.S.

Other types of insurance policies, such as travel insurance, also provide extra coverage for computer equipment. We also suggest that students purchase a computer lock.

U.S. Department of State Consular Information
The Department of State's Consular Information Sheets are available for every country of the world. They describe entry requirements, currency regulations, unusual health conditions, the crime and security situation, political disturbances, areas of instability, and special information about driving and road conditions. They also provide addresses and emergency telephone numbers for U.S. embassies and consulates. In general, the Consular Information Sheets do not give advice. Instead, they describe conditions so travelers can make informed decisions about their travels.
In some dangerous situations, however, the Department of State recommends that Americans defer travel to a country. In such a case, a Travel Warning is issued for the country in addition to its Consular Information Sheet. U of M-sponsored study abroad program students are prohibited from traveling to a location with a Department of State warning within program dates.

**Get to Know Foreign Laws**

Living in a foreign country exposes you to different customs and different laws. What's acceptable in the United States may be illegal or offensive elsewhere. If arrested, you will be subject to that country’s laws and legal procedures. If you are arrested and jailed in a foreign country, the U.S. consulate or embassy will provide you with a list of local lawyers. Assistance beyond that is minimal. Be aware of the country’s laws and cultural differences prior to leaving the U.S.

**Be Safe**

- Be part of a team, watch out for each other.
- Avoid businesses frequented by Americans and other foreigners in host country such as McDonalds, Hard Rock Café, and discos that attract a large number of foreigners.
- Leave valuables at home.
- Use major pathways, lit paths in the evening, or major pathways when walking. After dark travel with at least one person.
- Have a “buddy” with you whenever possible.
- Always let someone know where you are going and what time you expect to return.
- In non-English speaking countries, learn a few phrases in the local language so you can ask for help: fire department, police, doctor, or the nearest bathroom.
- It’s great to make new friends abroad, but be careful of persons wanting to make your acquaintance very quickly, as they may have an ulterior motive.
- Dress like your counterparts in your host country.
- Speak softly in groups.

**Code of Conduct**

Students participating on study abroad program through the UMD Study Abroad office are asked to sign and comply with the University’s code of conduct. Students traveling abroad are ambassadors for the U.S., UMD and the U of M system. Over the years, the majority of students have been excellent ambassadors for their study abroad programs and the U.S. However, it is important to be aware that bad behavior while studying abroad can have a damaging effect on UMD’s relations with other universities and other students in the program. You can view the University of Minnesota Student Code of Conduct at [http://www.d.umn.edu/conduct/](http://www.d.umn.edu/conduct/).

**Drugs and Alcohol**

Illegal drug use on study abroad programs is grounds for immediate expulsion from the program. Alcohol consumption is permitted according to the legal and cultural norms of the area, family or local environment. Although alcohol may be legal, it may not be advisable. Consumption or that of others may lower the ability to make good choices or avoid risky situations, especially in an environment unfamiliar to you. Assault, robbery and undesired sexual advances, as well as your own inappropriate behavior are more likely to occur when you have been drinking alcohol. If you choose to drink alcoholic beverages, always have a “friend” or someone you know well with you at all times, do so in moderation and know the source of your beverage.

Note that while alcohol consumption is permitted during program participation, bad behavior as a result of alcohol consumption is not permitted and may result in immediate dismissal from the program. This would include but is not limited to failure to attend class, failure to participate fully in all program related activities, aggressive, harmful or inappropriate behavior to people or objects.
Safe Sex
Take full responsibility for your actions when it comes to relationships and safe sex. If you are sexually active, use protection to avoid and reduce the risk of infection or unwanted pregnancy. Since condoms are not always as available in many countries as they are in the U.S., travelers (both men and women) should bring them. Strictly avoid sexual contact with prostitutes. Don’t put yourself in risky situations and be mindful of the types of clothing you wear out. If you go out late, make sure you’re with friends.

Street Smarts
Use the same common sense traveling abroad that you would at home. Talk to locals you trust to get advice on general safety (from public transportation, the night scene, areas to avoid, things to avoid etc.) Be especially attentive in large cities, an unfamiliar environment, crowded subways, train stations, elevators, tourist sites, market places, festivals and marginal areas of cities. Avoid areas where there are planned public demonstrations. Keep a low profile and avoid loud conversations or arguments. Do not discuss travel plans or other personal matters with strangers.

Know pickpocket behavior. They often work in teams and jostle you, ask you for directions or the time, point to something spilled on your clothing, or distract you by creating a disturbance. A child or even a woman carrying a baby can be a pickpocket. Try to seem purposeful when you move about. Even if you are lost, act as if you know where you are going. When possible, ask directions from shopkeepers or individuals in authority. Know how to use a pay telephone and have the proper foreign change or token on hand. If you are confronted, don't fight back. Give up your valuables. Your money and passport can be replaced.

Hotel Behavior
Meet visitors in the lobby and keep your hotel door locked at all times. Do not leave money and other valuables in your hotel room. Use the hotel safe. If you are alone, be wary of elevator rides and suspicious people following you to your room.

Read the fire safety instructions in your hotel room. Know how to report a fire in a local language. Be sure you know where the nearest fire exits and alternate exits are located. Count the doors between your room and the nearest exit. This could be a life saver if you have to crawl through a smoke-filled corridor.

Public Transportation
Taxis: Only take taxis clearly identified with official markings.

Trains and Buses: Well-organized, systematic robbery of passengers on trains along popular tourists’ routes is a serious problem. It is more common at night and especially on overnight trains. If you see your way being blocked by a stranger and another person is very close to you from behind, move away. This can happen in the corridor of the train or on the platform or station. When possible, lock your compartment. If it cannot be locked securely, take turns sleeping in shifts with your traveling companions. If that is not possible, stay awake. If you must sleep unprotected, tie down your luggage, strap your valuables to you and sleep on top of them as much as possible. Do not be afraid to alert authorities if you feel threatened in any way.

Photography
A great way to create memories and the stimulus of being in a new and different environment will encourage your creativity. Note that some countries prohibit the photographing of police and military installations, government buildings, border areas and transportation facilities and culturally it may be offensive and inappropriate to photograph people. A good guidebook will reference guidelines for photography. Unite for Sight has a webpage on ethics and photography in developing countries: www.uniteforsight.org/global-health-university/photography-ethics.

Independent Travel
In accordance with the University of Minnesota, students are to inform an official representative of the study abroad program or the University of any plans to travel during free time, before, during, and after the period of the program. Note, neither the University, nor its staff, agents, nor representatives are responsible for any travel outside program requirements.
Questions or Concerns

The handbook will not answer all of your questions, but hopefully any apprehensions you may have will subside. Your experience abroad will not only be a wonderful opportunity to experience a whole new culture and a chance for your own personal growth through that experience, but also a chance to meet people and to travel. If you have any questions or concerns that are not addressed in this handbook, contact the Study Abroad office directly. Have a safe, successful and enjoyable time abroad!

UMD Contact Information

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<thead>
<tr>
<th>Financial Aid</th>
<th>Housing and Residence Life</th>
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<tbody>
<tr>
<td><strong>Solon Campus Center, Room 23</strong></td>
<td><strong>Lake Superior Hall, Room 149</strong></td>
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<tr>
<td><strong>Phone:</strong> (218) 726-8000</td>
<td><strong>Phone:</strong> (218) 726-8178</td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:umdhlp@d.umn.edu">umdhlp@d.umn.edu</a></td>
<td><strong>Email:</strong> <a href="mailto:housing@d.umn.edu">housing@d.umn.edu</a></td>
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<tr>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/onestop">www.d.umn.edu/onestop</a></td>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/housing">www.d.umn.edu/housing</a></td>
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<tr>
<th>Office of the Registrar</th>
<th>Health Services</th>
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<tr>
<td><strong>Darland Administration Building, Room 139</strong></td>
<td><strong>Health Services, Room 104</strong></td>
</tr>
<tr>
<td><strong>Phone:</strong> (218) 726-8887</td>
<td><strong>Phone:</strong> (218) 726-8299</td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:umdhlp@d.umn.edu">umdhlp@d.umn.edu</a></td>
<td><strong>Email:</strong> <a href="mailto:health@d.umn.edu">health@d.umn.edu</a></td>
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<tr>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/onestop/otr">www.d.umn.edu/onestop/otr</a></td>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/hlthserv">www.d.umn.edu/hlthserv</a></td>
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<tr>
<td><strong>Darland Administration Building, Room 140</strong></td>
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<tr>
<td><strong>Phone:</strong> (218) 726-7190</td>
<td><strong>Email:</strong> <a href="mailto:stars@d.umn.edu">stars@d.umn.edu</a></td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:stars@d.umn.edu">stars@d.umn.edu</a></td>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/umdbo/sar.html">www.d.umn.edu/umdbo/sar.html</a></td>
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Collegiate Unit Student Affairs Offices

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<tr>
<th>College of Liberal Arts</th>
<th>Labovitz School of Business &amp; Economics</th>
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<tr>
<td><strong>Kirby Plaza, Room 306</strong></td>
<td><strong>LSBE, Room 111A</strong></td>
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<tr>
<td><strong>Phone:</strong> (218) 726-8180</td>
<td><strong>Phone:</strong> (218) 726-7281</td>
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<tr>
<td><strong>Email:</strong> <a href="mailto:clasa@d.umn.edu">clasa@d.umn.edu</a></td>
<td><strong>Email:</strong> <a href="mailto:lsbe@d.umn.edu">lsbe@d.umn.edu</a></td>
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<td><strong>Web:</strong> <a href="http://www.d.umn.edu/cla">www.d.umn.edu/cla</a></td>
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<th>Swenson College of Science &amp; Engineering</th>
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<tr>
<td><strong>Bohannon Hall, Room 125</strong></td>
<td><strong>Engineering, Room 140</strong></td>
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<tr>
<td><strong>Phone:</strong> (218) 726-7665</td>
<td><strong>Phone:</strong> (218) 726-6397</td>
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<td><strong>Email:</strong> <a href="mailto:cehsp@d.umn.edu">cehsp@d.umn.edu</a></td>
<td><strong>Email:</strong> <a href="mailto:cse@d.umn.edu">cse@d.umn.edu</a></td>
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<tr>
<td><strong>Humanities, Room 212</strong></td>
<td><strong>Email:</strong> <a href="mailto:cse@d.umn.edu">cse@d.umn.edu</a></td>
</tr>
<tr>
<td><strong>Phone:</strong> (218) 726-7261</td>
<td><strong>Web:</strong> <a href="http://www.d.umn.edu/scse">www.d.umn.edu/scse</a></td>
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<td><strong>Email:</strong> <a href="mailto:sfa@d.umn.edu">sfa@d.umn.edu</a></td>
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