



# A STUDENT'S GUIDE TO STUDY ABROAD IN HIKONE

Prepared by the Center for Global Education

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# SECTION 1: Nuts and Bolts

## 1.1 CONTACT INFORMATION

### JCMU PROGRAM ADMINISTRATION

In the States:

JCMU Program Office  
MSU International Center  
E. Lansing, MI 48824-1035 USA  
tel: 517-355-4654  
FAX: 517-353-8727  
Email: [JCMU@msu.edu](mailto:JCMU@msu.edu)

Kate Simon, Director [simonka3@msu.edu](mailto:simonka3@msu.edu)  
Kitty Douglass, Administrative Assistant [gabele@msu.edu](mailto:gabele@msu.edu)

In Hikone:

Japan Center for Michigan Universities  
1435=86 Matsubara-cho  
Hikone, Shiga 522-0002 JAPAN  
tel: 011-81-749-26-3400  
fax: 011-81-749-24-9356  
email: [JCMU@msu.edu](mailto:JCMU@msu.edu)

EMERGENCY SERVICES in JAPAN on evenings, weekends and holidays:

Ms. Iga, Student Services Coordinator 011-81-749-26-7205  
Dr. Peter Morris, Resident Director 011-81-749-26-7102  
Ms. Yuko Nishizawa, JCMU Office Manager 011-81-749-43-3967

### CENTER FOR GLOBAL EDUCATION

**EMERGENCY NUMBER AFTER HOURS/WEEKENDS: [315-781-3333](tel:315-781-3333)**

Thomas D'Agostino, Director  
Trinity Hall, 3<sup>rd</sup> Floor  
Hobart and William Smith Colleges  
Geneva, New York 14456  
315-781-3307 (tel)  
315-781-3023 (fax)  
e-mail: [tdagostino@hws.edu](mailto:tdagostino@hws.edu)  
Contact for: Emergencies and other critical issues

Amy S. Teel, Programs Operations Manager  
(same address, tel, fax)  
e-mail: [teel@hws.edu](mailto:teel@hws.edu)  
Contact for: Program details, flight information, etc.

Doug Reilly, Programming Coordinator  
(same address, phone and fax)  
e-mail: [dreilly@hws.edu](mailto:dreilly@hws.edu)  
Contact for: Orientation questions, return issues, SIIF grants, the Aleph, etc.

Sharon Walsh, Short Term Programs Coordinator  
(same address, phone and fax)  
e-mail: [walsh@hws.edu](mailto:walsh@hws.edu)  
Contact for: Info on short-term/summer programs

Sue Perry, Office Support Specialist  
(same address, phone and fax)  
e-mail: [cgestaff@hws.edu](mailto:cgestaff@hws.edu)  
Contact for: Paperwork, general inquiries

## 1.2 PROGRAM PARTICIPANT LIST

### FALL 2011

Hikone	
Name and Email contact	
Burke-Thomas, Khalym;	<a href="mailto:KB3473@hws.edu">KB3473@hws.edu</a>
Farlow, Vienna;	<a href="mailto:VF4341@hws.edu">VF4341@hws.edu</a>
Miller, Alexandra	<a href="mailto:AM6710@hws.edu">AM6710@hws.edu</a>
Pierce Schell, Emma	<a href="mailto:EP4525@hws.edu">EP4525@hws.edu</a>
Upton, Andrew	<a href="mailto:AU4848@hws.edu">AU4848@hws.edu</a>
Williamson, Mary	<a href="mailto:MW6783@hws.edu">MW6783@hws.edu</a>

## 1.3 TERM CALENDAR FALL 2011

Aug 31	Wed	Depart from the U.S.
Sep 1	Thu	Arrival/Move-in
Sep 2	Fri	Orientation
Sep 5	Mon	Placement Test
Sep 6	Tue	Classes Begin
Sep 9	Fri	PM: Opening Ceremony
Sep 19	Mon	National Holiday

Sep 23	Fri	National Holiday
Oct 10	Mon	National Holiday
Nov 3	Thu	National Holiday
Nov 11	Fri	Fall Break
Nov 23	Wed	National Holiday
Dec 15	Thu	Final Exam
Dec 16	Fri	Closing Ceremony
Dec 17 & 18	Sat & Sun	Move-out/Departure

## 1.4 PASSPORTS AND VISAS

By now you should have your passport and once you receive your official acceptance packet you should be working with JCMU and the Japanese Consulate on your student visa application. (early in the summer). Excellent instructions can be found on the JCMU website: <http://www.isp.msu.edu/JCMU/visa.html>. It will take a few weeks to obtain the visa, which will be embossed directly into your passport. **DO NOT DELAY IN STARTING THE PROCESS WITHIN THE SUGGESTED TIME FRAME** and, once obtained, **DO NOT LOSE IT!** We have one consistent and universal recommendation: **make copies of your passport's identification page (with the photo on it), any pages with entry stamps, your visa and your acceptance letter.** Put these in various locations. Leave one at home with your parents. Put them in different pieces of luggage/locations. Here's why: if you lose your passport, having a copy of it will make getting a new one much, much easier.

## 1.5 POWER OF ATTORNEY/MEDICAL RELEASE

Sometimes, after students have departed the U.S., important issues arise that require legal signatures or procedures. An example is a student loan or financial aid document that requires a student signature – but you will be gone and generally a fax or photocopy is not considered 'legal' in lieu of an original signature. We recommend that you consider signing Power of Attorney over to your parent(s) to cover such eventuality. Since the form and process varies from state to state, we cannot cover all options here but you can easily find Power of Attorney information on the internet through search engines such as google or metacrawler.

In a similar vein, we encourage you to prepare and sign a general release giving permission for insurance companies and medical practitioners to speak with your parents in the case of emergencies and so that they can help you make medical decisions and/or file claims on your behalf. You can bring a copy of this with you and leave one with your parent(s). If you are uncomfortable with signing a general release, you can also sign more limited or specific releases to control or release specific sorts of information. Keep in mind that if you are over 18, medical providers may refuse to share any information at all about your condition without such written consent which will limit your parents' ability to assist you.

## 1.6 INTERNATIONAL STUDENT IDENTITY CARD (ISIC)

All program participants should consider applying for an ISIC. Many of you have already done this through HWS' Registrar's office. If you have not, you can order it thorough the ISIC website at

myisic.com. The card will provide you with an emergency evacuation and repatriation insurance package even if you do not take HWS' other insurance; in the unlikely event that you are injured or fall ill and need to be evacuated back to the United States, the ISIC card will pay for much of the expense. It also provides some benefits for lost luggage, passport replacement services, and other traveler services. HWS students already have Medevac services if you have the colleges' medical plan. If you have other coverage, buying extra Medevac can be unbelievably expensive, so make sure you get your ISIC card! You *may* be able to receive discounts with the card (for admission fees and the like) that will identify you as a student, but this varies by country. Check out insurance coverage, discounts, emergency numbers, etc. at <https://www.myisic.com/MyISIC/Travel/Main.aspx?MenuID=5004> There is also a feature called ISICConnect (which is free but you must sign up for it online) and this gives you big discounts on phone calls as well as free voicemail, an email account and a fax service.

Finally, if your passport is lost or stolen, you will be eligible for special replacement services which will expedite the process and pay for a new passport. **Be sure to make a photocopy of the card in case you lose it; the cost of replacing it will be covered by ISIC as long as you have the ID number and issue date from the card, although you will need to pay for the new card up front and put in a claim for reimbursement.** Some students have reported that they were able to change currency with no fee when they showed their ISIC card, so do ask about this when changing money.

## 1.7 TRAVEL DATES/GROUP ARRIVAL

JCMU provides instructions about getting to the program from several major airports. In recent years, JCMU has arranged for students to be met by a member of staff (at Nagoya airport only. Students arriving in Osaka will not be able to be met) who will help students get tickets for the transport (transport is at student's own expense) to Hikone, as long as students arrive within a particular time frame. Please note that JCMU will not be able to provide **any** services or housing if you arrive early so plan accordingly. Consult the JCMU welcome letter you were sent and the admitted students handbook for specific information. The handbook gives detailed information on how to get from the airports to Hikone. Remember when booking a flight that you must leave the U.S. one full day before you arrive in Japan. So for a September 1 arrival, you need to be leaving your home airport on August 31.

If JCMU does not recommend any specific flight and you would like to book a flight through our travel agent, Advantage Travel, you can contact them at 800 788-1980 or 315 788-1980. Let the agent at Advantage know you're an HWS students, give her your program dates and your desired city of departure and she can arrange the flight for you. You may also choose to book a flight through your favorite on-line discounter (e.g. expedia, orbitz, or studentuniverse.com). We strongly suggest that you talk with one another about your travel plans and try to fly over together on the same flight so as to have others with whom you can navigate the way from the airport to the program (about 2 ½ to 3 hours by train depending upon time of arrival and airport of arrival).

### GENERAL TRAVEL SUGGESTIONS

You may want to contact your local travel agent about other travel information, especially if you are staying in your host country after the end of the program. The CGE's agency is Advantage Travel of Central NY (1-800-788-1980). Also in Geneva, Destinations Travel at 315-789-4469 (Cynthia Cannon) or Jeff's Travel Port at 315-781-0265 are convenient.

## 1.8 ORIENTATION

Shortly after your arrival in Hikone, you will take a placement exam in Japanese; the results will be used to place you in language at the appropriate level.

You will have a comprehensive orientation upon your arrival in Japan. This will cover culture, academic expectations, and basic logistics about how to, where to, etc. You will also be placed with all the new students in the residence hall as a group for the first three weeks. After that, you'll be split up and assigned to your home stay but the initial period will keep the group together as all of you get used to the culture and language. Eventually, you will begin to feel more comfortable. However, expect to feel unsettled at first, perhaps for the first month or more. Japan is a very different culture and society. Adjustment is a roller-coaster. The most important thing you should do is ASK FOR HELP if you are struggling!

## 1.9 WHAT TO BRING

### CLIMATE

Japan has a mild climate. The winter time temperatures will be cool around Hikone but much milder than Geneva, New York! If you head up into the mountains, it may be cold and snowy. Most likely there will be a fair amount of rain and the nights are cool once summer ends. But it will be quite warm when you arrive and generally an easy climate to enjoy. You'll want to do a lot of walking; be sure you'll have shoes that are comfortable!

### AVERAGE MAXIMUM TEMPERATURES

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
°C	6.6	6.9	10.4	16.7	21.5	25.2	29.6	31.3	26.9	20.8	15.2	9.5	18.4
°F	43.9	44.4	50.7	62.1	70.7	77.4	85.3	88.3	80.4	69.4	59.4	49.1	65.1

### AVERAGE MINIMUM TEMPERATURES

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
°C	-0.2	0.0	2.2	6.9	11.6	16.9	21.5	22.4	18.6	11.9	6.4	2.1	10.0
°F	31.6	32.0	36.0	44.4	52.9	62.4	70.7	72.3	65.5	53.4	43.5	35.8	50

Temperature equivalents are:

Fahrenheit	Centigrade	Fahrenheit	Centigrade
10°	-12°	50°	10
20	-7°	60°	16°
32°	0	70°	21°
40°	5	80	27°

## PACKING

How much to pack is our concern here, or rather: *How little to pack!* The rule of thumb is: pack light. Most students abroad do more walking than they do in several years in the United States, and often you are carrying your luggage, or a subset of it, around with you. Students who pack three suitcases are often sorry for it. There are several ideas out there about how not to overpack:

1. Pack up what you think you'll need, and walk around the block with it. Chances are you will decide on taking about half of that.
2. Or, trust the experience behind the above piece of advice, put what you planned to take abroad on your bed, and then remove half of it.

## WHAT TO BRING

Each individual will have her or his own tastes and habits, but the following is a suggested list of items to include. We also recommend you consult JCMU's guide for admitted students:

Warm coat/jacket for the last month or so  
Light windbreaker  
Raincoat  
Two skirts, dress pants for formal events or clubs for women  
One sport coat and tie for formal events or clubs for men  
Jean/trousers (3)  
Sweaters (2)  
Shirts (5)  
T-shirts  
Underwear/socks (7)  
Shorts  
Sturdy walking shoes (most important item)  
One pair of dressier shoes  
Warm sleep wear and slippers (important!)  
One bath towel/washcloth  
Travel alarm clock (battery operated)  
Earplugs (spongy ones are best)  
Enough prescription medication for the term  
with your doctor's prescription  
An extra pair of glasses or contacts  
An umbrella  
Camera and film or extra memory card  
Laptop computer (optional but recommended, see JCMU's pre-departure info)  
Money belt or pouch to wear under your clothes  
Cosmetics, toothbrush, etc. (if you have brand  
favorites, bring them)  
The essentials--passport and visa, traveler's checks,  
airline ticket (photocopies of these), credit cards  
Japanese/English dictionary  
This handbook

## WHAT NOT TO BRING

More luggage than you can carry on your own  
Expensive jewelry

Expensive electronics that you are afraid will be stolen (petty theft is the most common crime affecting students abroad.)

Other things to keep in mind:

**Point 1: Most other countries have stores!** Most other countries have stores that sell things like toothpaste and socks. The brands might be unfamiliar to you, but they will get the job done. Also, you're going to want to do some shopping abroad for souvenirs, art, clothes, etc...so leave some empty space in your luggage.

**Point 2: Bring a day pack large enough for a weekend away but not so large you break your back.** You'll need a day pack to get your books/things back and forth around the city, and a 4000 cubic inch frame backpack is quite inconvenient for this! A lot of people forget this basic necessity. (If you do, see point 1!)

**Point 3: Choose the form of your luggage carefully.** Many students find the internal frame backpacks efficient for getting around since they can be worn instead of being dragged or wheeled (not nice on cobblestones or dirt roads!) But there are options for all kinds of people and all kinds of travel. You know what you like best...we really just want you to bring less.

**Point 4: Bring some nice clothes.** Check with the faculty director, a guidebook, or students, and they'll all likely tell you U.S. Americans are some of the most informal folks around. That means that for most students going abroad, you'll be diving into a more formal culture with a more formal standard of attire. Shorts are great for hot weather, but (in Europe and Latin America, for example) are reserved for sport and certainly not for visiting cathedrals! In general, bring at least some dressy clothes with you. It never hurts to look "good"—just remember that this is culturally defined. (See the section on fitting in, as well.)

## PRESCRIPTIONS

If you have any medication you must take while you are abroad, please be sure that you have enough for the entire time you are away as it may be difficult to have prescriptions filled. Be sure to bring the written prescription (no photocopies) and a signed statement from your doctor if you have a particular medical requirement. Also, please notify the Center for Global Education before departure if you haven't done so already on your medical form. Immigration authorities may question medications in your possession and you should have proper documentation. Finally, it would be advisable to verify that a particular drug is not restricted in the host country (or others that you may plan to visit). Some countries ban certain drugs, even when prescribed by a doctor (for example, the drug Ritalin cannot be legally brought into some countries). The best advice is to be prepared and check either through your personal physician or through official government sources (such as the US State Department [www.state.gov/travel/](http://www.state.gov/travel/) or the Center for Disease Control: [www.cdc.gov/travel/](http://www.cdc.gov/travel/))

## LAPTOPS AND ELECTRONICS

The utility of having a laptop computer varies from program to program. As would be the case at HWS, you may find it convenient to have your own computer, but this is not required as the programs do their best to provide computer access to students. Taking a laptop is also a personal decision based on your preferences. It will certainly make it easier to communicate and to write your papers. But it can be stolen or damaged while travelling. If you do take a laptop, remember to thoroughly investigate whether you need a special power converter. Japan operates on a different electrical system than the U.S. although most U.S. appliances WILL work – just on 85 power! Many

laptops have electric current switches that will allow them to work on Asian current without a separate transformer. These only need a plug adapter to allow you to plug it in. Ones that do not have a switch (which may be automatic: read your manual!) need a converter.

Please note that petty theft is the most common crime affecting travelers. Please do not bring anything without first considering the impact of it getting stolen, or the reality of having to worry about the safety of these possessions all the time.

Two general rules for all electronics: 1) bring copies of your receipts. If your equipment looks new, upon return to the U.S., you may be asked to pay customs duties if you don't have a receipt to prove that you didn't purchase it abroad. 2) we recommend you investigate insurance coverage for your electronic devices and other expensive items. They might be covered by parents' homeowners' insurance policies.

## JOURNALS

*Have you thought about keeping a journal abroad?* Many students write journals as a way of capturing and reflecting upon their experiences, even though some may have never kept a "diary" before. A journal (or diary) is a book of dated entries. The author can record experiences, dialogues, feelings, dreams, describe sights, make lists, take notes, whatever the writer wants to leave as documentation of his or her passage through time. **Journals are tools for recording and interpreting the process of our lives.**

*Why should you keep a journal? Because a journal...*

- is a keepsake that will record memories that you'd otherwise forget.
- is a keepsake that will record the person you are now—and how you'll change abroad.
- is a way to interpret what you're seeing/experiencing.
- gives you something to do on long plane/bus/train rides or alone in cafes.
- helps you become a better writer.
- is a good remedy for homesickness.
- is a space where you can express yourself with total freedom.
- is a powerful tool of exploration and reflection.

For more about keeping journals, download the CGE's Writing to Explore Journal Handbook at [http://www.hws.edu/academics/global/pdf/journal\\_writers.pdf](http://www.hws.edu/academics/global/pdf/journal_writers.pdf)

## DON'T BOTHER BRINGING...

**Expectations:** "Don't expect, accept," is a good attitude for students crossing cultures to have. How you set your expectations now will impact how positive of an experience you will have abroad. This means that you can do a lot now to help ensure you will get the most out of your program.

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Simply put, examine your expectations and be realistic. You are going to a different country. Expect that things will be different. You have no idea how many things will differ or in what ways, and of course you may well be surprised at how many things are similar. But for now expect that *everything will be different*.

Believe it or not, notions of the “right way of doing things” are entirely cultural and relative. Efficiency, manners, punctuality, customer service and “the rules” do not mean the same thing in different countries. Germans might be meticulously punctual. Italians might operate under a different conception of time (and being “on-time”.) The point here is not to draw national stereotypes but to understand that different countries organize things differently, and not all of them work well from the U.S. American’s point of view. So don’t expect people in your host country to define these terms in the same way as you do. Expect to run into bureaucracy, but do look at how the people around you react to these things, and follow their lead. If they’re not throwing a temper tantrum and lecturing the mail clerk/waiter/train conductor, then neither should you.

You’d be surprised how ingrained our expectations are. We don’t see them as culturally-determined; rather, we see them as part of “the right way of doing things.” So you will get frustrated. Expect that too. But keep telling yourself that things are different, and remember that it’s not the local people’s duty to meet your expectations—it’s your duty to adjust yours to what is considered right and reasonable locally. “Don’t expect, accept.”

## SECTION 2: Studying and Living Abroad

### 2.1 ACADEMICS ABROAD

There is much to learn outside of the classroom. Nevertheless, study abroad is also fundamentally an academic endeavor. No matter what *your* goals and expectations might be, the Colleges also have expectations of *you*. These include the expectation that you will take all of your academics abroad seriously and that you will come prepared, meet deadlines, read assignments, write papers or exams with care, etc. Having said that, as study abroad programs are uniquely well-suited to non-traditional learning (i.e. experiential learning such as field-trips, internships, or field research), you will likely find that you have never had so much “fun” working so hard. The key, however, is to realize that if the fun comes at the expense of learning, you will likely be very dissatisfied with the final results. The sections that follow are designed to answer the most commonly asked questions about academics and study abroad.

#### COURSES

You will only enroll in two courses while in Hikone, but the intensive Japanese Language and Culture course will count as the equivalent of THREE 1.0 credit HWS courses. You’ll receive a fourth HWS credit for the elective course you’ll choose for a total equivalent to 4 HWS courses. You will find the intensive language course to be just that – intensive. You may feel a little overwhelmed at first but give yourself time to settle in and you will be delighted to find how quickly you progress. Your placement for the language class will be determined by placement exam shortly after your arrival in Japan.

#### GRADES AND CREDITS

If you are studying on any HWS program at any destination, you will be required to carry a full course-load and you will receive letter grades for your work which WILL be computed into your HWS grade point average and will be posted on your permanent transcript. A full-time course load on our programs abroad is USUALLY four courses but at JCMU, you will take two courses, one of which (intensive Japanese language) will count as the equivalent of three HWS courses. Thus, you’ll

still have the equivalent of four altogether but because one is so intensive, the pace will feel very different.

**As on the home campus, you may request to take any course OUTSIDE your major or minor on a Credit/No credit basis so long as you do so no later than two-thirds of the way into your course term abroad. Note that the deadlines for students abroad for exercising CR/NC are based on the “host” program’s calendar, not on the HWS calendar. You must contact the HWS Registrar’s office no later than two-thirds through your term abroad if you wish to take a course CR/NC. Think hard before doing this for more than one class, however. It may well be that future graduate programs and employers will think worse of a semester of CR/NC than one poor grade in something really outside your element.**

## ACADEMIC CULTURE AND STANDARDS

As is the case on campus, there is no single “standard” or classroom culture abroad; each professor will run his/her own classroom his/her own way and your job, as the student, is to adapt to his/her expectations and teaching style. This having been said, there are some general statements that can be applied to most classroom settings outside the United States. Here are some of the most prevalent and most pressing that are likely to affect the classroom “culture” you will experience and to which you must adapt if you will have any professors from the host country.

- 1) Learning is YOUR responsibility, not your professor’s. It is much less common abroad for a faculty member to seek you out if your work is deficient, your attendance is unsatisfactory or your understanding of content inadequate. Faculty abroad expect that you will ask for help if you need it – and if you don’t then you should be prepared for the consequences.
- 2) Assessment (i.e. graded papers or exams) is less frequent and therefore each grade counts – a lot. In the U.S., we’re accustomed to frequent assessment and feedback. You normally receive a paper back with lots of comments. A first exam is usually returned before the second exam is given. This is NOT always true abroad. If you feel uncertain about how you are doing, make a point of sitting down with the professor to ask where you stand. For some classes the ONLY assessment may be in the form of a final paper or exam. Be sure you are prepared!
- 3) Unlike here where assigned readings are often discussed in class, faculty abroad frequently provide students with a list of required readings and also some supplemental “recommended” readings to further illuminate some of the themes emerging in class. However, these readings may never be discussed explicitly nor are you assigned homework designed to demonstrate your understanding of the readings. Be forewarned: whether or not readings are discussed, if they are assigned they are fair game for exams. You are expected to do the readings, to understand them and to incorporate them into your thinking about a particular topic. If you feel that you’re not “getting” something, ask questions.
- 4) Grading standards may vary from those you’ve experienced in the U.S.. In some countries, an “A” is reserved for only the most outstanding or original work with “B”s or “C”s being more of the norm for students who have clearly learned the material but aren’t going the extra mile. Similarly, you may find that you are rewarded or penalized for different skills than are normally measured here. Some cultures place a higher premium than others on rote memorization, others want you to think independently, and in others you might be expected to draw upon a basic factual foundation that is assumed rather than explicitly taught. If you aren’t certain what a professor expects of you or what you can expect from him or her, ask for clarification. The Center for Global Education and its staff CANNOT change a grade once it’s been assigned nor intervene in its determination.
- 5) In most societies, classrooms are run more formally than in the U.S. (there are a handful of exceptions) and the division between student and professor is more marked. Unless/until you are told otherwise, here are a few basic “don’ts” about classroom etiquette:

- Don't eat or drink in class.
- Don't dress more casually than is acceptable for the culture.
- Don't shout out an answer without being called upon.
- Do not interrupt another student while s/he is talking, even if you disagree.
- Don't put your feet up on desks or other chairs.
- Don't address your professors by their first names without being invited to do so.
- Don't enter a faculty member's classroom or office (other than for the scheduled class time) without knocking first.
- Don't challenge a professor's grade or assignment. (You can and should ask for an explanation of how a grade was determined and what you can do to improve your performance.)
- Don't assume that "dissenting" or original opinions are equally rewarded on exams and papers. Find out whether you are free to develop your own ideas or if you must demonstrate understanding and ability to apply the faculty member's own ideas or themes.

## STUDENTS WITH LEARNING OR PHYSICAL DISABILITIES

Both the law and the custom abroad with regard to accommodation for special student needs are different than the law and custom here. If you have a physical or learning difference that requires accommodation, you should: 1) disclose this prior to embarking on the program abroad to find out about the accommodation that is available and how to gain access and 2) be prepared to find arrangements more ad hoc than they would be here on campus. If you are attending a program led by an HWS or Union faculty member, you can normally expect to receive similar accommodations as you would here for his/her particular class(es) (such as extended time on exams or access to a note-taker, etc.) but may not receive the same accommodation from host country faculty unless this is arranged and agreed to well in advance.

## 2.2 MONEY AND BANKING

The most important general advice we have regarding money is to **make sure you can access money in several different forms**. That way, if for some reason your debit card doesn't work at a particular ATM, you can use a credit card or traveler's checks.

We recommend that you carry a credit card as a source of emergency cash and credit. Visa is the most widely used in Europe and in Asia. MasterCard is not accepted in most locations in Japan. JCMU tells us that ATMs are NOT easily accessible in Hikone, however, and that you will not wish to rely on either your credit-card or debit-based ATM account as the primary means for getting money. To get your money over to Japan to begin with, they are recommending an International Postal Money Order. If you plan to open a bank account, you can deposit the sum there and not have to carry much cash. ONLY the "International Postal Money Order" will work. A regular international money order (bank issued) or personal checks, bank checks or cashier's check are very difficult to use.

Do your homework. Here are some things you're likely to need to learn about each way to access money:

## CREDIT CARDS

Credit cards are useful in many countries now, and one of the advantages is that by using them, you'll be getting a competitive exchange rate. But, in Japan these are NOT as commonly used as in the U.S. and smaller stores and restaurants often will not accept them. On the other hand, if you expect to travel widely in Asia, to places such as Hong Kong or Thailand, you are likely to find credit cards or ATM cards convenient there. If you're going to be using a credit card abroad, make sure your card company knows about your trip. It's possible that they may cancel your card if they see lots of foreign charges all of a sudden. While you've got them on the phone, ask about any fees for using the card abroad for purchases or cash advances. Also, make sure you have your pin number memorized before you go. This will enable you to get a cash advance from many ATM machines. NOTE: You can often get a credit card cash advance inside a bank, though they may wonder why you are not using the machine outside. Just make sure you have your passport for identification purposes. This process may take a while, but can be a saving grace in a financial pinch.

## DEBIT CARDS

Make sure your card is on one or both of the big international ATM systems, Cirrus or Plus, by looking at the back of the card. Make sure you contact your bank to let them know you'll be abroad and ask about any fees for using ATMs overseas. In the past, we recommended using Debit/ATM cards as the best way to get your money abroad. Recently however, a lot of banks have begun levying hefty fees each time a card is used at an ATM abroad – one student told us of fees of \$25 per transaction! We strongly recommend that you ask about the fees and see if there is any way to have these reduced or waived. If your bank is charging more than \$5 per transaction, considering shopping around and changing your bank. Small banks, credit unions, and savings and loans tend to be (but not always) less punitive than the large commercial banks. So do your homework and then plan accordingly. Wherever you bank, **please be aware of your surroundings when you take out money from an ATM. This is a common place for theft so stay alert.**

Some students have found it useful to sign up for online banking before they leave home so they can keep track of their balance and the fees charged for overseas transactions – and to help ensure that they don't go overdrawn.

## TRAVELER'S CHECKS

These are very easy to use in Japan and are far safer than carrying cash. Traveler's checks have tracking numbers on them that will allow you to easily cancel them and recoup your losses in case they are lost or stolen. You must keep these tracking numbers separate from the checks and several copies in different locations are recommended. You can sometimes pay establishments directly with these checks, but most often you must change them at a change office or bank. There is often a fee involved in cashing them, expressed as a percentage of the total or a flat fee. Make sure that you get an actual traveler's 'check' (coupon) and not a traveler's check card – which is essentially the same as a pre-paid debit card and not widely accepted in Japan. American Express and AAA both still issue traveler's check if your bank does not.

Be sure to bring your checks in a variety of denominations both large and small. For more information about money and how to access it, please consult the JCMU student handbook (on-line at <http://www.isp.msu.edu>).

## HOW MUCH MONEY DO YOU NEED?

Students and families always ask us to estimate the amount of funds that they'll need for personal spending in Japan. This is VERY difficult for us to estimate as "typical" student spending ranges vary so widely depending upon resources available and personal spending habits. Given the fact that all your basic needs are provided for and/or should have been pre-budgeted (see meals, housing

below) and that the program pays for some group travel and tourist admission fees, you actually NEED (as opposed to will want) relatively little personal spending money. Thus, in addition to the \$1300 you should plan to bring for food, for most students an extra \$1400-\$2000 for personal/discretionary spending should be adequate. This sum should still buy you that occasional night out or one or two extra weekend trips. Be forewarned, however! If you are a power shopper, expect to jet off to a new country every weekend, or tend to consume large amounts of alcohol or food at night, you will certainly spend a lot more. You'll also need more if you expect to stay on in Japan after the end of the program. Most students tend to spend however much they have (we seldom hear of students bringing money back home with them), whether this is \$1000 or \$5,000 or even more. Our best advice is for you to sit down as a family and decide what you can afford and what you think is reasonable. Given that it is very easy to get money to you quickly if you underestimate (mom or dad can make a deposit at the ATM in the U.S.; you have access to the funds within 24 hours by taking a cash advance off the account at a local bank), it's better to bring less and ask for more in a pinch than to re-mortgage the home up front. If you're on a tight budget and need tips, ASK us!

## 2.3 HOUSING AND MEALS ABROAD

U.S. Americans are used to large living spaces, lots of privacy, endless hot water and access to the telephone. Most people in the world do not have the same expectations and get by with (sometimes much) smaller spaces, have less privacy, take very quick showers, often turning off the water between getting wet and rinsing off, and use the telephone for only very brief communications. Often there are economic and ecological reasons for these differences.

As would be the case at HWS or on any program abroad, you are responsible for maintaining your flat/dorm/room to a reasonable degree of cleanliness and in keeping with local fire-safety standards and health codes. If you damage your room, your common area or the building due to carelessness, neglect or worse, you WILL be held accountable financially and charges will be placed by the program onto your student bill. Similarly, if you damage anything in your host family's house, you should expect to pay for it. Housing is inspected before students move in, but in the unlikely event that you find something broken or damaged upon your arrival, be sure to report this immediately to ensure that you are not held responsible later.

In the Hikone program, all students begin the first few weeks living in a residence hall. This helps facilitate your transition into the language and culture. During that time, you will need to purchase your own food. After the first few weeks, you will be notified of the name/address of your host family and prepare to move in. Your host family will provide you with two meals per day (breakfast and dinner) during the week and three on weekends, unless you are traveling. You may find that settling into your family will take some time. You need to be flexible, polite and patient. BUT, if you are experiencing real difficulty or if after a time you find that you are NOT settling in, don't be afraid to ask for help. That's what the JCMU staff is there for – and you will find them very helpful.

You have been billed for a partial meal plan, which means that if you average the meals provided by your family each week with the first few weeks when you are on your own for meals, you get approximately half your meals for the semester provided with the balance of your meals being your own responsibility. The remaining portion of the meal plan that you've NOT been charged on your student account (about \$1300) should be brought over to Japan for the rest of your meals. Our assumption is that you will prepare fairly modest meals during this time. If you eat at restaurants on a daily basis or go out late at night to eat even on a day when your host family provided dinner, you will need to supplement the \$1300 you bring with additional personal funds as dining out is expensive!

## 2.4 SERVICE ABROAD

U.S. Americans live in a service-oriented economy. We expect a certain level of service for our money. Many other countries have no similar service culture. Store clerks don't have to be polite and warm. Wait-staff in most European countries do not make their money from tips and so therefore do not feel the need to give you a lot of attention or deference. Asians, on the other-hand, expect to give good service regardless as a matter of pride. Tipping is still appreciated, of course. But check with the program for how much is appropriate.

## 2.5 EMAIL ACCESS

Email has become such a part of student life in the United States that many students abroad are appalled by the lack of easy email access. So take note: email/internet access is not as universally available as it is in the U.S. Don't expect to be able to log in from home. Don't expect unlimited access at your school. You may have to rely on internet cafes, if there are any. In some cases you may have to revert to that old stand-by, snail mail. In general, don't go abroad expecting the same level of access. You're likely to be disappointed if you do.

**Be sure to check your HWS email regularly because that is how we will be in touch with you. Make sure you clean out your mailbox before you go – otherwise it could fill up and you could be unable to receive any new mail.**

## 2.6 CELL PHONES AND COMMUNICATIONS HOME

Many students and families worry about having easy access to telephone or other easy communication home. In every case, either at your home stay or in your residence hall, you will be provided with a telephone number for emergency use and your parents(s)/loved ones can reach you there should a pressing issue arise. So you do not HAVE to have a cell phone. We have learned that many students feel strongly about having one, however. PLEASE understand that new cell phone programs and packages literally crop up daily and there is truly no way that our small staff can monitor these to ensure that we have provided students with the latest, least expensive and most efficient technology. Japan uses a cell phone system that is unlike any other in the world so, for instance, a phone purchased in Europe or Australia will not work in Japan.

**Option 1:** Wait until you get to your program country and buy a pay-as-you-go cell phone locally with minutes you can top up as you need to. You may choose instead to buy a phone card that can be used with landline or public pay phones if you don't need a cell phone.

**Option 2:** Buy a cell phone before you leave home from a provider that has international service specifically for Japan. This will allow you to have a phone with you as you travel to and from home. However, be aware that this can be an expensive option.

**Option 3:** Students *may* be able to bring their own phones from home (check with your provider) if you have a satellite phone. However, be aware that your phone could be lost or stolen so you may not want to take the risk of bringing your own phone.

We recommend that you keep only enough outgoing minutes on the phone for you to call and text-message your LOCAL friends abroad to arrange logistics and to have an hour of calling home for EMERGENCIES. In all other cases, have people in the States call you or you may find your cell phone costs really adding up. For people to call YOU cheaply, we encourage them to download “skype” or “messenger” onto their computers at home or the office. Both of these are free downloads and only require a microphone for you to be able to talk – in real time – from computer to computer (if you have internet access) or from computer to your cell phone. The caller pays only a small amount per minute and if you are using your cell phone those minutes are free for you to receive.

ONE WORD OF CAUTION about cell phones and computer ‘skyping’ or ‘messageing’: Both here in the office and in the study abroad field in general, many of us have noticed an increase in the number of U.S. students abroad who experience prolonged difficult periods of cultural adjustment as well as an increase in the number who simply come home after only a short time. This appears to correlate in part with excessive cell phone or internet use. Although it might seem intuitive that calling home daily to check in or having constant email communication will ease the transition and help you feel at home, in fact it connects you ONLY to home and really inhibits normal integration with the host culture. You never leave your U.S. mindset and so the local culture continues to feel ‘weird’ or uncomfortable. The more frequent your communication with the people at home you miss, the less likely you are to establish meaningful relationships with the wonderful new people around you. So, students, THINK SERIOUSLY about limiting the frequency of your use. You might want to establish a ‘check-in’ schedule (say once or twice a week, on Sunday and Wednesday evenings at such and such a time) when you know your parents or significant other will be available and they know that you will be around and ready to talk. And then really try to stick to that schedule. Keep a journal to record all the many new things happening to you so you won’t forget them when you next chat with people at home!

## 2.7 TRAVEL TIPS

For some of you, your term abroad represents your first excursion out of the country and your first real travel experience. Some of you are already seasoned travelers, or at least seasoned *tourists*. A term abroad will open up to you many opportunities for further travel. Sometimes there are so many choices it can be difficult to make decisions. It’s worth thinking about what you’d like to do, and how you’d like to do it, before you go. Develop a strategy or philosophy to guide your travels. Perhaps you have two weeks to travel after your program. Do you plan a whirl-wind tour of 10 countries? Or do you choose one or two places to get to know well? Do you put the well-known cities and sites on your itinerary, or do you choose lesser-known, out of the way places? This is a good time to do some homework, too, reading guidebooks about the country you are going to and the surrounding region. Consider what is important to you, what kinds of things you think would make the best memories later on. You might want to make a list of things you hope to see and experience while abroad, or maybe you even want to make a detailed plan; or maybe you want to leave it entirely open and be spontaneous. But thinking about how you want to explore now will enable you to make better use of your time.

### AROUND THE CITY

The city you are studying in is your major entry-point into the study of the nation as a whole. This is one of the reasons we tend to name programs by both city and country (Bath, England; Hanoi, Vietnam); we recognize that the city you live in is a major player in creating the sense of place you have. Students abroad can choose between two extremes, spending a lot of time getting to know every corner and nook the city has to offer, or traveling most weekends to other cities or even other countries. Recognize that there’s a balance to be struck between these two extremes. But also

recognize that weekend visits to other cities or countries will not offer the level of in-depth access you will get by regularly exploring the city you live in while abroad. One of the writers of this guide was struck when, at the end of his study abroad term in Seville, Spain (a gem of a city by all accounts) a fellow student asked him “what’s there to do in this town?”

### FAMILIARITY AND TIME

Remember that around the world, most people don’t move as often as U.S. Americans do. We’re a very mobile society. Globally it is much more common for a person to spend his/her entire life in one city of one country. A result of this difference in mobility is that in general, people abroad spend much more time building relationships and friendships than U.S. Americans do. What this means for you abroad is that you might need to spend more time getting to know a place and its people before you become a “regular” at a café or life-long friends with your host family or local classmates. This reality is one of the reasons we suggest you explore your city and surrounding areas and save most of your major travel for after the program.

### AROUND THE COUNTRY

If you do travel during weekends outside of the excursions may be built into your program, consider limiting yourself to other cities in the country. This advice is especially relevant to students on language immersion programs. When learning a language in this style, taking a break entirely from it for a weekend will delay or even push back some of the progress you’ve already made. Traveling around a country and visiting its different regions and cities can give you a fascinating comparative view and a sense of the diversity of the place. Also, traveling in a country where you speak the language (even not very well) will always be a more in-depth experience than traveling through countries where you speak none of the language.

## SECTION 3: All About Culture

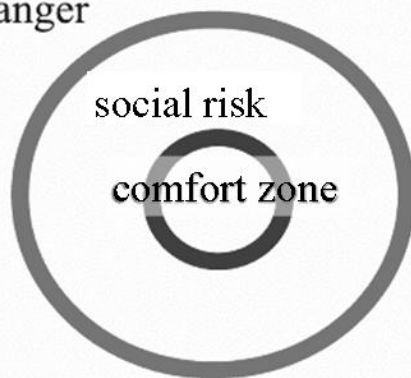
If you think back to your first year of college, you might remember both apprehension and anticipation. You were quickly hit with what you did not know—how to do your laundry, how to navigate the cafeteria, the necessity of having your I.D. card on you at all times, where to buy books, how to succeed in a new kind of study...the list goes on. What you were going through was a *process of cultural adjustment*. You were learning the rules of a very new game; it took time, patience, and a willingness to watch, listen and learn. What you are about to experience abroad is roughly comparable in character to the transition you went through coming to HWS, but it will be far more intense, challenging and rewarding. It’s the next step. Congratulations on choosing it.

How long will you be abroad? About four months? That’s really not all that much time to fit in what many returned students would call the most significant and amazing experience of their college careers (if not their lives). Although many students experience homesickness and/or culture shock and have good days and bad days, you want to try to maximize what little time you have abroad. This section will help you understand what *intercultural adjustment* is all about, what you should expect to experience, and how you can actively work to make this process a vibrant learning experience.

You are about to encounter a culture that is typically much different from that with which you are familiar. The rules of the game will not be the same. Researchers of cross-cultural communication use several models to describe various aspects of the study abroad experience; this packet will guide you through them. You may not think you need this information now, but many students who have crossed cultures—and come back again—say that they are glad they knew about these ideas beforehand. Take this packet with you...our bet is that at some point in your time abroad, you’ll pick it up again.

## 3.1 EXPERIENTIAL LEARNING

danger



Much of the value of your study abroad program lies in the experiences of day-to-day living, the encounters and relationships you build with the people of your host country. The experiential learning model depicted to the left contains several key ideas that, if you keep them in mind, can help you get the most from your time abroad.

The experience of living amidst a totally new culture can be at turns exhilarating and frustrating. These frustrations can add up as you run into more and more differences between the culture you carry around with you and the host culture.

One of the benefits of study abroad is this realization—that you actually carry America around with you. It's your comfort zone, a set of values, ideas, and manners, a language and a set of products. You've got to step out of this comfort zone if you want to truly have a great experience.

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There's no way around this: If you want to really learn, you'll have to go outside of your comfort zone. And going outside of your comfort zone means taking a social risk.

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A good rule of thumb for students abroad; if you're not feeling *uncomfortable*, you're not in much of a position to learn anything. *You haven't felt confident enough in your language to talk to the newspaper seller you pass every day, even though he looks like a character. You've felt too shy to go into that corner pub. You're lost—but rather than ask someone for directions, you fumble with a map. You pass the town square and people are dancing in traditional costume—what's the occasion? Your host family invites you to a familiar gathering—but your American friends have planned a day away at the beach. You're in class all day with foreign students and many of them look very interesting but they haven't introduced themselves to you.*

Stepping up to these challenges involves social risk and possible feelings of discomfort. But they all offer opportunity as well. There's much to gain, so take a chance!

### TOURISM VS. STUDY ABROAD

Most cities have their tourist attractions and these are great things to take in during your time abroad. But remember that most local people don't frequent these places. And remember too that the spaces where the local people live aren't frequented by tourists. There is a name for this: tourist infrastructure. Tourism is the largest economy on the planet. This infrastructure (with multi-lingual tour guides, menus in 12 languages, museums and historic sites and boutiques) is designed to do three things: make you feel comfortable, show you what most tourists want to see and separate you from your money.

If you understand the experiential foundation of study abroad, then you realize that this is not the optimal space for students studying abroad to spend their time. Tourist infrastructures in fact insulate the traveler from the daily life of the country (and the citizens that don't speak the tourist's language) and this is exactly what you should want to experience while abroad. So, as a student abroad and not a tourist, take delight in the simple pleasures of daily existence and really get to know your neighborhood and your city. Find a local hangout. Become a regular. Go to restaurants without

menus out front in five languages (they're also often less expensive). Get to know the merchants, waiters, and neighbors you bump into every day. Play basketball or football (soccer to us) with the local kids. These experiences often have as much (or maybe more) to say than every city's "tall thing to climb" or sanitized "attractions".

### BREAKING AWAY

If you're abroad for a language immersion experience, hanging out all the time with other Americans will keep you from advancing your language skills. So too will missing out on activities because you have to wait around for your boyfriend/girlfriend to call for the second time that week. And: did you really travel halfway around the world to spend *all your time* with people you already know or talking to people at home? So take advantage of invitations from your host family, your language partner, or a foreign classmate. Go off exploring on your own or with one good friend.

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It's okay to explore with an American buddy, but beware of the pack! Large groups of Americans (along with being immediately recognizable and off-putting) will keep you from really getting to know the local culture and people.

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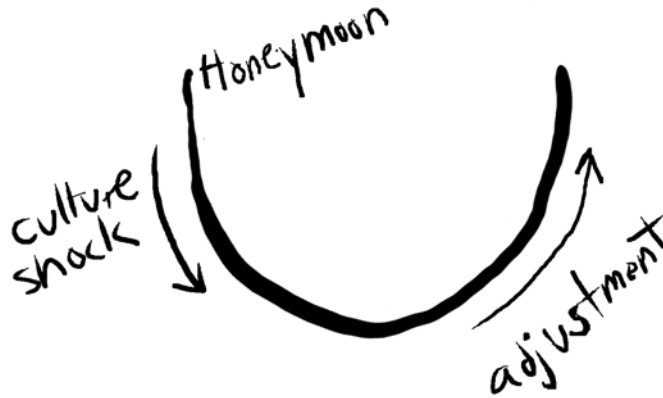
Going abroad is about *breaking away* from what you know, so make sure you actually do that and don't live abroad in "Island America". There are two other related things that will keep you from actually experiencing what is going on around you: one is the easy accessibility of internet cafes, and the other is cell phones. Technology allows us to be connected with people far away with great ease, but remember that is often at the expense of connections with those immediately around us (not to mention actual monetary expense!)

### "OH YEAH, YOU BLEND"

It's a famous line from *My Cousin Vinny*, a film about culture clash right here in our own country. But blending is what the characters try to do, and it's what you should do. Why should you try to blend? First and foremost, it's a great way to learn about the culture. To blend in first requires you to actually look at the people around you. You must become an ardent and keen observer of people's behavior, language, etiquette, dress and, in more general terms, the way people carry themselves and treat each other. Local people will appreciate your efforts to understand and adopt some of these behaviors. It will show them that you respect and want to understand their customs and values. And therefore they'll trust you more, share more with you, and feel more of an immediate bond of commonality with you. You'll learn even more. Another reason you should try to blend in is safety. The reality is that foreigners are often the targets of petty crime or unwanted attention from the wrong kinds of people. Not sticking out in the crowd will keep you safer, and that bond of commonality will mean that local people will be more likely to look out for you.

## 3.2 ADJUSTING TO A NEW CULTURE

Just as you did when you entered college, you will go through a process of cultural adjustment abroad where you will learn to operate in a different cultural system, with different signals, rules, meanings, values and ideas. Your experience living in this host culture will change over time. Once the immediate sensations of excitement subside (*the honeymoon phase*), the experience of adjustment will likely be characterized by feelings of anxiety, stress, sadness, and fatigue, as things begin to seem very...*foreign*. This process of intercultural adjustment is often represented by the "u-curve", plotted below:



If you're studying in a non-English speaking country, your language skills will be quickly tested to their limit. You might not understand the local accent. You might not be able to communicate with the bus driver. Your host family's behavior may confuse you. You may feel fatigued at having to use the language so much, and finding it so difficult. This is normal and to be expected.

Many students who study in English-speaking countries go abroad with the mistaken belief that they will have no cultural adjustment to make. Beware! Don't mistake the superficial similarities of the countries for *sameness*. While the differences may seem subtle at first glance, closer examination often reveals very different attitudes, values and "norms". Unfamiliar social customs (etiquette), and colloquial expressions ("tube" for subway, "mate" for friend, "*crai*" for good conversation) are just a few of the possible differences between countries that share the "same" language!

The truth is living in a culture different from your own is challenging and exhausting, especially early on in the process where almost everything is a mystery. What is happening is simple: you are realizing how different this new culture really is! And you are realizing that what you knew from before, what was familiar and comfortable to you, may not help you at all now. Some people call this "*culture shock*".

You may react to "culture shock" in a number of ways: you may find yourself favoring time alone, preferring contact with friends or family at home over contact with foreigners or fellow students, and perhaps as a sense of rejection of the host culture (hopefully, for your sake, temporarily!). Don't let this phase of adjustment forfeit an amazing opportunity to learn and grow! It is important to bear in mind that the initial difficulties do wear off, and get much easier with active immersion in the culture that surrounds you. As shown on the U-curve, the initial low subsides as you become accustomed to the norms and custom of your host-country. This is called *adjustment*. Another note of good news: there are concrete strategies you can use to minimize emotional and social difficulties:

- \* **Take time to re-energize with your friends.** Don't feel guilty about hanging out and comparing experiences...you can do a lot of processing in these sessions. Just don't isolate yourself from the culture in that group.
- \* **Get out and explore.** Don't waste your time abroad in a mob of U.S. Americans! Strike off on your own, or pair up with a friend, be it another American on your program, your host brother or sister, or a local acquaintance you've cultivated. It's good to have someone to experience things with, bounce ideas off of, help out with language—but it's also good to explore on your own and see what life throws your way.
- \* **Narrow your world**—focus your efforts on a neighborhood, street or even a single place, and try to get to know that, using it as a window onto the rest of the culture.

- \* **Widen your world**—wander around the city or take trips to places you’ve never really heard of. Be curious and open to the possibilities around you. View unfamiliar things as mysteries to be investigated.
- \* **If you have a hobby or interest you pursued at home, pursue it abroad.** If you sang in a choir or played soccer, do those things abroad, too. You’ll meet local people who share that interest! One student we know of brought her tennis racket to France; every other day she’d play tennis at the nearby university, and this social sport became her doorway into French culture, introducing her to many local people she would never otherwise have encountered.
- \* **Keep a journal.** Journals are powerful tools for becoming aware. You can focus on the changes going on within yourself, or you can focus your writing on what is going on around you, the weird and wonderful details of that culture, or both.
- \* **Write letters.** Letters can help you formulate your impressions and communicate your experience with others; just be careful, you could alarm family and friends unnecessarily if you write about your difficulties only and not your successes!
- \* **Set small goals for yourself every day.** “Today I’m going to buy a newspaper and conduct the transaction in the local language.” “This evening I’ll accompany my host parents to their relative’s home and see what happens.”
- \* **Read...**reading a book about the culture and civilization, be it a popular history or the musings of another traveler, can be relaxing and informative. It’s great when what you read sheds light on what you see or experience every day.
- \* **Find a conversation partner.** In non-English speaking countries, many local people are seeking to practice their English. Set up meetings and spend half the time conversing in English and the local language. In English-speaking countries, take advantage of the shared language to really engage people in dialogue about local history and contemporary issues.
- \* **Be open to invitations!** One student reported back to us that she never felt like she had successfully lived in a place unless she had had dinner in a family’s home and seen how normal people lived. In some countries inviting foreigners into one’s house is an honor—for both the guest and the hosts!

You may have your down moments, but if you persist in trying, eventually the daily victories—when you have successfully adapted to one or another aspect of the culture—will start to outweigh the setbacks and frustrations. Over time, as you gain confidence in your ability to navigate through a different cultural system, as your familiarity with local norms, values, and attitudes grows, and as you start to see things from different perspectives, your adjustment will enhance the exciting and happy time you originally anticipated your experience abroad to be.

One final note: everyone experiences cultural adjustment differently. This is just a general model to help you visualize the fact that you will go through a process of cultural adjustment, and that this process will include ups and downs, good days and bad, and moments of alternating homesickness and elation at the new culture that is all around you.

### 3.3 CULTURE LEARNING: CUSTOMS AND VALUES

Before you go abroad, it’s a good idea to start thinking about culture as being one part customs and one part values. As a person going abroad to immerse yourself in a different culture, you should be extremely flexible about your customs, that is, the little things that make up your daily routine, the

way you do things, the level of service or quality of life you expect. You should, however, be more reserved about your values, that is, the core beliefs that are important to you. It won't hurt you to eat a food you are not accustomed to (notice the word "accustomed"?) but say, for example, your host-father makes a racist comment about the recent wave of North African immigrants. You shouldn't feel like you have to agree with him just for the sake of fitting in. Be respectful, but be true to your values, too.

There's a connection between customs and values, however; the values of a culture are often expressed in its customs. The café society of many Mediterranean countries suggests a certain value for comfortable social interaction, a relaxed view of time, and the idea that life should be savored teaspoon by teaspoon. So as you adopt new customs, take time to reflect on the values that underlie them, and examine your own values as well. Is there something in this culture worth taking back with you, making part of your own core values?

## LOCAL CUSTOMS

### EATING AND DRINKING

Food is one of the most important parts of any culture. Although we may have pushed eating aside in the United States, trying to make it fast and unobtrusive on the *real* concerns of our lives, for many cultures across the world, eating and food are still of central importance to family and social life. Be aware that many countries frown upon eating on-the-go and it is considered rude to eat food while you're walking across campus or down the street. Follow the examples of the locals: if you never see anyone else eating food as they walk, you can assume it is not appropriate. Following the logic above, a country's eating habits and customs suggest its values. Note the café example above; a simple cup of coffee has many facets of Mediterranean culture encoded in it. In Africa, to take another example, meals may be eaten with hands from a central bowl. Encoded in this is a statement about community, family and sharing. As a guest in another culture, you should be open to trying as many different new customs as you can, and this means kinds of food and modes of eating. But be realistic: don't expect yourself to eat beef if you're a vegetarian or down tripe soup for the fourth time if you really hate it. If you're in a home-stay, first and foremost, be honest on your application for housing. If you're a vegetarian, say so. If you can't handle cigarette smoke, write that. The programs we work with abroad will try to meet your needs as best as they can. But expect some compromises! Also, be honest and polite with your host families; probably not every family member likes the same kinds of food there, too. It should be a process of mutual discovery. But also try new foods. Experiment with menu items you can't necessarily identify. You never know what you'll discover. Bon appetit!

While alcohol consumption varies in degree and social context from country to country, it is safe to say that, in general, few countries consider the kind of drinking prevalent on American college campuses to be socially acceptable. Many countries do not have strict drinking ages and therefore alcohol, not being illegal or taboo, isn't considered novel, and binge drinking is relatively rare. Many other cultures appear to have a much healthier relationship to alcohol than does society in the U.S..

Many English- and German-speaking nations, for example, have lively pub scenes where people drink quite a bit; but the careful observer will note that 1) people drink more slowly than in the U.S. and 2) people are expected to hold their liquor. To be seen stumbling drunk is embarrassing, not funny. In these cultures, you may also note that, with the exception of pubs that are explicitly for the student population, there is a broader mix of people who socialize together. It is quite common in England and Ireland, for example, for young adults to go to the pub with dad and grandma or even with a young sibling in tow. So, conduct yourself in a way that is appropriate for a mixed age crowd.

A common practice in Britain and Ireland is to “buy rounds”. If you go to a pub with a group, one member of the group will ask everyone else what s/he is drinking and will then pay for all the drinks for everyone. Be prepared! If you accept the offer of a drink in such a scenario, YOU are expected to buy the next round for all. If your budget cannot handle this and/or if you know that you need to limit the total amount you consume, buy your own.

Mediterranean cultures value alcohol as a social lubricant and as an intrinsic part of meals. People will socialize in bars, but the careful observer will notice that the local people will space their drinking out over a large stretch of time, and eat small snacks in-between drinks. In this environment, it is not uncommon to leave drinks half-finished as there will be a lot of sampling over the course of the evening. If you finish everything, you’ll normally drink quite a bit more than you might here.

In a number of Asian countries, most notably Japan, you’ll probably be surprised by the quantity of alcohol consumed, especially within a short time-frame. You might even witness drunken behavior – within the confines of the bar or restaurant. But notice three important things: 1) this behavior ends when you cross the threshold from the bar to the street where drunkenness is NOT tolerated; 2) behavior that might be okay for a local is more likely to be disapproved of when displayed by a guest; and 3) women are held to a different standard of behavior than men. Asians are very mindful of the differences between hosts and guests and each has explicit responsibilities to the other. In Japan you are likely to be showered with gifts and offers of hospitality by total strangers – which are okay for you to accept. In return, however, you must be certain that your own behavior is always seen as respectful.

Although you are all “legal” abroad, we strongly encourage you to drink responsibly and carefully abroad. Drinking too much leaves you more vulnerable to pick-pocketing and other petty crime and, in excess, will lead you to display behavior that may fuel anti-American sentiment. If you choose to drink, be very aware of the quantities you consume. Also note that alcoholic drinks in other countries, beer and hard cider in particular, tend to have a higher alcohol content per volume than their U.S. counterparts.

## SECTION 4: Safety and Health

### 4.1 SAFETY ABROAD: A FRAMEWORK

Take a look at the experiential learning model again. Notice that there’s “social discomfort”, and there’s **danger**. Taking social risks doesn’t mean putting yourself in harm’s way. What you “risk” should only be embarrassment and a wounded ego, temporary feelings that wear off. You can rely on your good judgment to tell the difference between risk and danger much of the time: for instance, there’s talking to the newspaper seller, and there’s wandering through a seedy part of town alone in the middle of the night. One poses the kind of social risk we’re encouraging, and one poses danger to your well-being.

Recognize, however, that there are instances when you **can’t** sense the line between social risk and danger simply because you don’t understand the culture. Sellers in the open market place follow you around. They seem aggressive. Are you in danger, or is this simply the normal way of doing things in your host country? Is there some kind of body language you can use to communicate that you’re not interested? You can’t know this unless you know the culture well. And to know the culture well, you need to get out there, learn, ask questions, and take social risks!

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## The best way to stay safe abroad is to be more aware and learn as much as you can about your host-country.

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Statistically the crime rate in most overseas locations where we send students is lower than the typical US city. However, because there is often a large student population in many of the locations, students can be lulled into a false sense of security. Remember that with your American accent you will stand out and could be a target. Given that you will be in unfamiliar surroundings while you are abroad it is particularly important that you use your best judgment. Above all, be street smart: if you are going out at night try to go in groups and be aware of your surroundings. Look out for one another. You will be spending a lot of time in an urban environment so act accordingly. If something doesn't feel right, listen to your instincts.

Regarding your personal belongings, be sure to secure your important items (passports, traveler's checks, valuables) and to lock the door to your flats at all times.

### DANGEROUS BEHAVIOR

The following is behavior you should avoid while abroad:

- 1.) Don't give out the names, numbers, and addresses of other program participants.
- 2.) Don't invite new friends back to your quarters; meet in a public place until you know them better.
- 3.) Don't do drugs abroad (see below for why).
- 4.) Avoid American hang-outs (McDonald's, Hard Rock Cafes, etc.) and avoid being in large groups of Americans.
- 5.) Don't wander alone in an unfamiliar city where you don't know the good areas from the bad.
- 6.) Don't drink too much in public; it may make you look foolish and you be more susceptible.

## 4.2 HEALTHCARE AND INSURANCE

You can anticipate that health care will be of high quality in Japan. The resident directors and the staff of JCMU will assist you in case you need to seek medical care. They will do their best to find you English speaking doctor in Hikone for routine office visits, minor illnesses and prescriptions. If you need to see a specialist, again, there are many English speakers but this is not guaranteed.

On insurance, many of you are covered by your parent's policy and have waived coverage by HWS. **You are required to have insurance that is valid worldwide as a condition of participating** in a program abroad. If you are using your own insurance make sure that you have the insurance card with you and that you know the phone number for international assistance. You will need to check with your provider for questions about coverage, deductibles, claims, and the like.

If you are an HWS student who has purchased either the HWS general Student Accident and Sickness Medical Insurance plan OR the HWS Study Abroad Insurance plan, then you have coverage worldwide. **Please consult the appendix at the end of this handbook for specific information about how to use your coverage, where to get information, how to make claims and the like.**

## 4.3 WOMEN'S ISSUES ABROAD

*American girls are easy.* A special word to women going abroad: the sad truth is that some foreign men believe this stereotype to be true. How they may have arrived at this conclusion is not hard to surmise if you watch a little TV. What this means for you is that certain behaviors in public

(drunkenness being a big one) may get you unwanted attention from the worst kinds of people. Again, blend in by watching the behavior of those around you and adopting it as your way.

## 4.4 HIV

HIV is equally or more prevalent abroad and just as deadly as it is here. Sometimes Americans abroad lower their guard and engage in activities that they never would back at home, feeling somehow “immune” or “invincible”. Resist these thoughts! Also, in a different context, many Americans are unsure of the cultural cues involved or are unsure of how (or whether it is appropriate) to talk about sex. Don’t let this uncertainty get in the way of your safety: get to know your partners, use a condom, and be aware of safer sex practices.

## 4.5 DRUGS

Each year, 2,500 U.S. Americans are arrested abroad, 1/3 of these arrests for possession of illegal drugs. So here it is in simple terms: don’t do drugs abroad. If you get caught doing drugs in another country you are fully subject to their laws (which are often more stringent than our own) and chances are good that you will spend time in prison, or worse: some nations have the death penalty for those found guilty of drug trafficking. Being a U.S. citizen gives you no special privileges. The U.S. embassy will not go out of its way to help you out. The Marines will not execute a daring amphibious landing to rescue you. And, HWS can do nothing to intervene other than to call your parents and advise them to hire an international lawyer – fast and at their own expense.

There are three key things to understand about this issue (drawn from a study of U.S. Americans in prison abroad by journalist Peter Laufer):

1. Most nations adhere to the Napoleonic code, which presumes the accused to be guilty until proven innocent.
2. Few nations grant bail between arrest and trial.
3. The State Department will rarely intervene to aid an accused or convicted American for fear of upsetting relations with the host country.

**DON’T DO DRUGS ABROAD!** Use of illegal drugs is, on top of everything noted above, grounds for being returned home to the US (to your parents’ home – not to your college) at your own expense and normally at the forfeit of academic credit (and tuition dollars) for the term. If you are caught using drugs abroad by the authorities, the only assistance the Faculty Directors and your home campuses will provide is to refer you (and your parents) to legal counsel. We cannot and will not intervene in matters between you and the local authorities. Breaking the law there is simply unacceptable and could be a decision you will spend a lifetime regretting.

## 4.6 TRAFFIC

Look both ways before you cross, cross in the cross-walk, obey the right-of-way rules. Traffic safety and the roles of drivers and pedestrians are deeply engrained in a car-oriented culture such as the U.S. When going abroad, it’s important—essential—to understand that like everything else, traffic rules differ from country to country. For students studying in the United Kingdom, Ireland, Japan, Australia or New Zealand or South Africa, you have to remember to look **right** first because that’s

where the cars are coming from. This takes some getting used to! For students studying in the Germanic nations of Denmark, Germany and Austria, you have to understand that people in general follow the rules. Pedestrians do not jay-walk; they wait for the walk signal—even if there isn't a car in sight. In contrast to this are Italy, Spain, and France where general chaos often rules and pedestrians are expected to make way for cars—in the crosswalk, in the middle of the street, even sometimes on the sidewalk. And remember, in all countries, look out for bike traffic!

A final word about traffic: given the differences in the traffic rules but also patterns and driving customs, we strongly advise AGAINST ever renting a vehicle and driving yourself while abroad. Public transportation in most nations is far better and more accessible than it is here. Use it!

## 4.7 POLITICS

Don't read the newspaper? Unfamiliar with what's happening in Washington or New York, let alone the events shaking Paris or Moscow or Delhi? You're in the minority. People around the world, by and large, know a lot about politics and spend a lot of time talking about it. Not just their politics, *our* politics. So it is very important to read up on what's going on in the country you're going to, and what's going on here, too. We can pretty much guarantee you that people will press you for your opinion of the current U.S. administration or the next stop on the globe-trotting war on terror.

You can learn a lot from talking politics with surprisingly well-informed foreigners. Some of you might, however, be on the receiving end of angry talk against the United States. Second to the surprise over how knowledgeable people around the world are about politics is how angry many of them are over U.S. policies. In general people are very good at distinguishing between U.S. Americans and the U.S. government, but in some cases you might feel the need to remind them of this distinction and to diffuse some of the anger by saying that you might not necessarily agree with the policy either. It's an instance where you'll have to use your judgment. As you re-examine some of your values over time, you might also find yourself questioning some of your political beliefs. And you might change other's minds as well. Eventually people all around the world will have to come to the table and talk out their differences...you might as well be in on it early.

# SECTION 5: Coming Back

## 5.1 REGISTRATION & HOUSING

### HWS Registration for Spring 2012

The Office of the Registrar will email instructions to you on how to register when you're abroad. You will be directed to the Registrar's webpage for the registration dates and course catalog, which is now only available online. You should not be at any registration disadvantage due to your off-campus status. Be aware of time differences and remember that there may only be a small window of time for you to register, so plan accordingly. If you will be on a required excursion or break during your registration dates, you may contact Linda Breese [breese@hws.edu] in the Registrar's office and she can register for you. Keep in mind that Linda can only register you for classes for which you have met the pre-requisite(s), are open to students in your class year, and do not require special permission of instructor. If special permissions are required, you can email the

instructor BEFORE registration day, tell him/her you are abroad, state your case and ask him/her to issue the permit. **Also, be sure to check before you leave HWS that you do not have a financial or administrative hold on your account or you may be unable to register.**

### HWS Housing for your return

Students going abroad in the Fall will be invited to co-sign for a room with a student going abroad in the Spring as soon as Spring decisions are announced. If you are a Fall abroad student who does not co-sign for a room, you will have to work directly with Res Ed on your housing assignment and should be aware that choices will be limited.

Please note that only rising seniors will be considered for off-campus housing status and you must apply for off-campus approval by the same process as students on campus. **DO NOT SIGN A LEASE UNTIL YOU RECEIVE WRITTEN APPROVAL FROM RESIDENTIAL EDUCATION.**

## 5.2 REENTRY AND READJUSTMENT

This information is designed to help you prepare for the transition back “home”. It is organized into two themes: *Closing the Circle* looks at a few things you can do now to prepare for the next phase of your international experience, coming home (or reentry). *Opening New Doors* suggests ways you can keep your international experience alive and relevant, including information about some of the programs the CGE offers for returning students.

### CLOSING THE CIRCLE

Are you ready to leave this place? Have you wrapped up all your academics? Think back to all the times over the last few months (or in those months of planning and anticipation) that you said “before I leave I’d really like to...” Now’s the time to review this list and see if there’s any way to fit a few more of these things in before you go. We hope this will ignite a lifetime passion of travel and intercultural endeavor on your part, but although many students say they will return to their host country again, in reality most do not. So get out there while you can and have as few regrets as possible.

Think about all the photographs you’ve taken over the last few months. Did you really photograph everything that’s important to you? How about what you see on your walk to class every day? Or your host-family? Do you have a photograph of your favorite café or restaurant, or your host-country friends? Don’t end up with a thousand pictures of churches, temples or castles and none of the things that make up your day-to-day life, because it’s those commonplace details you’ll think-and talk-about most when you’re back.

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An idea: do a “day in the life ” photo-shoot. Photograph your whole day from morning till night, so you can visually answer the question “what was a typical day like”.

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### PACKING UP

Remember the airline weight limits you worried about before you left? They still apply. Check with your airline if you don’t remember what they are. Now might be a good time to ship a box home if you can. Remember that you’ll likely be tired on the way back, and that jet-lag tends to be worse coming home than going away.

Now might also be a good time to pack up some things you wouldn't have thought about bringing home otherwise. Think of the food you've (hopefully) grown to love over the last couple of months. Is there anything you'd like to share with your family, or just have at home for a taste of your host-country on those days when you're missing it? Are there any recipes you'd like to have? Now's the time to ask about them and write them down.

Other things you might want to pack up include memories. If you've been keeping a journal, the last few weeks are a great time to reflect on your experience. The times in peoples' lives that are characterized by change often have a crisper quality to them; every experience seems to be imbued with a deeper meaning. Try to capture this in your writing.

Ask yourself some questions:

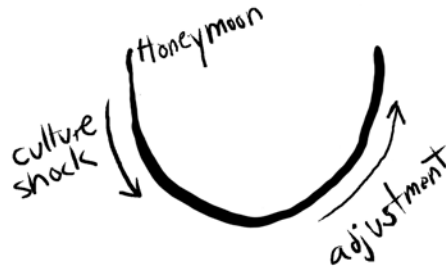
- What did I accomplish while abroad?
- What did I learn about myself?
- What did I learn about this country?
- What friends did I make, and what did they teach me?
- What will I miss the most?
- What am I most looking forward to?
- What does this experience mean for my future? Will I live differently now?
- What did I learn about my own country and culture while abroad?
- Do I want to return to this place? What have I left undone?

You'll want to ask yourself these questions again after you've been home for a while, but thinking about them now can be rewarding and can help you put a little closer on your experience.

## COMING HOME

The first (and often surprising) thing to know about coming home is that in many ways you will feel like you did when you arrived in your host country a few months ago: exhausted and excited. Probably it will feel as great to be home as it felt to be in your host country for the first few days, though for different reasons. You'll enjoy some home cooking, calls from old friends, and telling your family about your experiences. You may be thrilled to pull all those clothes you left behind from the drawer and put on something clean for the first time in some weeks.

But, just as your initial elation at being in a new and exciting place was tempered by a realization at how foreign and unfamiliar it felt, your honeymoon period at home may also start to not seem totally right. Things that you expected to be familiar may now seem quite alien. Your ears might find it weird to hear English being spoken everywhere. You might think your family throws too much away. You may balk at spending \$50 for a meal out when you know your host family lived off that much for a month. The abundance in the supermarket may stop you in your tracks, so used to getting by with less things have you become. You may be dismayed at how fast-paced U.S. culture is, or frustrated at how little people actually want to hear about all your experiences (or look at all your pictures). You may not experience every single one of these things, but most of you will experience some of them. The most important thing to realize is that this is totally normal, and the ups and downs you're experiencing is frequently called "reverse culture shock". It actually often gets mapped just like the U-curve:



The most important step in being ready for reverse culture shock is to expect it, and to realize that most of it is caused not by changes in home, but changes in you. You won't know how far you've come until you can reflect on the journey from the place you call(ed) home. This is actually a great time to not only learn about yourself and how you've grown while abroad, it's also a great time to learn about home from a far more objective perspective than you've ever had before. Lots of students come back saying that they never felt more American than when they were abroad, and never more foreign than when they were back in the U.S.

The first thing to do is relax. Like culture shock the first time around, you'll get through this, and end up stronger for the experience. You'll have your ups and downs, good days and bad. Some of the same coping skills you used to get you through the low points while abroad will serve you well here—reflect in your journals, keep active, rest and eat well, explore your surroundings with new eyes. Soon you will have adjusted, though we hope that you've never quite the same as you were before your experience abroad!

## OPENING NEW DOORS

While the last section dealt with things you needed to address while still abroad, this section examines your (new) life at home and back on campus. And while we encouraged you to put some closer on your experience abroad, now we're going to suggest you take the next step—figuring out what doors have opened to you as a result of your experiences.

### **DO YOU WANT TO STAY INVOLVED WITH STUDY ABROAD?**

Get involved. Talk about your semester abroad in your classes. Make a zine about it. Come to Away Café and tell a story that crosses borders. The students who continue their international experiences often go on to international careers, or exciting opportunities like Peace Corps or the Fulbright Program. To start with, consider becoming a *Global Ambassador*. Ambassadors help the CGE represent programs to prospective students at admissions events, general information sessions for study abroad programs, and general and program-specific orientations, as well as tabling, and talking to classes. Contact Doug Reilly at [dreilly@hws.edu](mailto:dreilly@hws.edu).

### **DO YOU WANT TO KNOW MORE ABOUT THE COUNTRY YOU STUDIED IN?**

Talk to your advisor, the faculty director of the program or anyone at the CGE; we'll help you find courses that may build upon your experiences. You can also consider an independent study; talk to your academic advisor to find out more. Some students focus their honor's thesis on their country of study as well.

### **DO YOU WANT TO LEARN MORE ABOUT INTERNATIONAL CAREERS?**

Maybe you think you'd like to make travel a part of the rest of your life. Maybe you'd like to spend a few years after graduation traveling or working abroad before settling down. Career Services and the Center for Global Education present an International Career Workshop every semester. In addition, please visit Career Services and the CGE and learn about some of the many options!

**DO YOU WANT TO PUBLISH YOUR WRITING, ART OR PHOTOGRAPHY?**

There are several opportunities available to you. There's a yearly photo contest, usually held in the Spring semester, and the CGE curates a gallery space on the third floor of Trinity Hall called the *Global Visions Gallery*. *GVG* hosts individual and group shows, with the goal of opening a new show each semester. If you have an idea for a show, see Doug Reilly. There's also *The Aleph: a journal of global perspectives*, published every Spring by the Center for Global Education and an editorial board of students just like you. To submit your work to the Aleph or learn more about the editorial board, email Doug Reilly at the CGE at [dreilly@hws.edu](mailto:dreilly@hws.edu).

**DO YOU WANT TO SHARE YOUR EXPERIENCES WITH FELLOW STUDENTS?**

Learn about becoming a paid Programming Assistant (PA) with the CGE and help orient other students going abroad, help the CGE develop on-campus programs aimed at making HWS a more culturally-diverse place, and help us out with programs like the photo contest, *The Aleph*, and International Week.

**DO YOU WANT TO MAKE A FILM ABOUT YOUR EXPERIENCE ABROAD?**

Doug Reilly at The Center for Global Education has been regularly offering a Reader's College on digital storytelling. Students meet each week to eat, tell stories, learn about making films, and actually make their own three-minute digital story. This is a great way to both process your experience and also create a statement about it that you can share widely. Contact Doug Reilly at [dreilly@hws.edu](mailto:dreilly@hws.edu) for more information.

**DO YOU WANT TO TALK ABOUT YOUR REENTRY EXPERIENCE?**

The staff of the CGE love to talk about study abroad. Most of us have studied abroad ourselves - that's why we do the work we do today. Make an appointment with one of us or just drop in - if we're available, we'd be more than happy to hear about your experiences. It helps us learn how students perceive our programs, and it gives you a chance to talk to someone who understands.

Our hope is that you'll take advantage of one or more of these opportunities.

CENTER FOR GLOBAL EDUCATION  
THIRD FLOOR TRINITY HALL  
315-781-3307

## **APPENDIX 1 – USING YOUR HWS STUDENT HEALTH INSURANCE**

### **HEALTH INSURANCE INSTRUCTIONS FOR HWS STUDENTS WHO HAVE PURCHASED THE GENERAL HWS STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN**

**Be sure that you bring your health insurance ID card from Gallagher Koster with you abroad.**

On it is your name, the group policy number and information for medical providers. Note that you will not be able to access the toll-free number on the card from overseas. So, if you need to speak with the insurance company, either have your parent(s) call the toll free number for you 1-877-320-4347 OR use the internationally accessible number: 1-617-769-6092 (call collect) or use customer service “Live Chat” or email Customer Service through [www.gallagherkoster.com/HWS](http://www.gallagherkoster.com/HWS).

Every attempt will be made to contact your parents/emergency contacts by the program director abroad if hospitalization or surgery is necessary. In the most extreme cases, the insurance provided by your policy will cover the cost of evacuating you to the U.S. or nearest suitable location for treatment if adequate care isn't available on site.

If you use the clinic at the local university OR if you are referred to a doctor outside of the campus, you will usually have to pay up front and put in a claim for reimbursement later. Keep in mind that there are deductibles and co-pays and when overseas you will be reimbursed at the Out of Network rate. To file an insurance claim for payment you must have bills, receipts and all detailed documentation of diagnosis and treatment that your doctor or other provider gives to you upon admission and/or discharge. If the itemized bills are in a foreign language, you should submit them along with a translation into English (ask your program director for help with this) and should include a cover letter indicating that you are seeking reimbursement for services already paid during your term abroad. Put your name, home address, ID number and HWS College on all bills and documents. You must also have Claim forms (forms and instructions for filing them can be found online at [www.klais.com](http://www.klais.com)).

You will also be covered for emergency medical evacuation, repatriation and travel assistance services through On Call International, the 24-hour worldwide assistance service. You must call On Call before you take advantage of these benefits. Any services not arranged for in advance by On Call International will not be able to be reimbursed. You can reach On Call International at 603-898-9172.

BEFORE you depart the U.S., we strongly recommend that you give your parent(s) Power of Attorney and also that you sign a release authorizing them to speak with medical providers and insurance coordinators on your behalf if you think you would find their assistance helpful as you seek care abroad and/or file claims. Otherwise, their ability to assist you may be limited due to medical privacy laws which are just as restrictive abroad as they are in the U.S. for patients over 18 years of age.

For more information about your HWS Student Accident and Sickness Insurance Plan go to: [www.gallagherkoster.com](http://www.gallagherkoster.com)

**INSURANCE INSTRUCTIONS FOR HWS STUDENTS WHO WAIVED THE  
GENERAL INSURANCE PLAN BUT WHO HAVE PURCHASED THE STAND-  
ALONE STUDY ABROAD INSURANCE PLAN**

**Be sure that you bring your health insurance ID card from Gallagher Koster with you abroad.**

On it is your name, the group policy number and information for medical providers. Note that you will not be able to access the toll-free number on the card from overseas. So, if you need to speak with the insurance company, either have your parent(s) call the toll free number for you 1-800-243-6124 OR use the internationally accessible number: 1-202-659-7803 (call collect) or use customer service email contact: [OPS@europassistance~usa.com](mailto:OPS@europassistance~usa.com). In some cases, if OPS has helped you to arrange your medical appointment in advance, they will pay the doctor directly. Normally, you will have to pay for each non-emergency office visit yourself, however, and obtain an official and detailed receipt of the treatment you have received with the date of treatment. Then you must present that receipt to the insurance company for reimbursement. You should make sure all itemized bills and receipts are accompanied by a translation into English and you should include a cover letter indicating that you have already paid for these services and are seeking reimbursement. Include your name, address, ID number and college name on all bills and documents. Claim forms and instructions for filing them can be found on-line at [klaisclaims@klais.com](mailto:klaisclaims@klais.com), 1-877-349-9017 (from the U.S.) or 1-617-769-6052 (from overseas).

In case of emergency, you will be treated first and billed later. The program does have some preferred care providers who are English speakers so if you have a specialized need we strongly encourage you to contact the customer service telephone or email contact first and have them help you arrange for treatment. They can then advise you whether you need to pay and be reimbursed or whether direct payment from the insurance company to provider can be arranged.

Every attempt will be made to contact your parents/emergency contacts by our program directors if hospitalization or surgery is necessary. In the most extreme cases, your insurance provided by your policy will cover the cost of evacuating you to the U.S. or nearest suitable location for treatment if adequate care isn't available on site.

BEFORE you depart the U.S., we strongly recommend that you give your parent(s) Power of Attorney and also that you sign a release authorizing them to speak with medical providers and insurance coordinators on your behalf if you think you would find their assistance helpful as you seek care abroad and/or file claims. Otherwise, their ability to assist you may be limited due to medical privacy laws which are just as restrictive abroad as they are in the U.S. for patients over 18 years of age.

For more information about your student study abroad medical insurance plan, visit the plan's website: [www.gallagherkoster.com](http://www.gallagherkoster.com).