



A STUDENT'S GUIDE TO STUDY ABROAD IN LANDAU, GERMANY

Prepared by the Center for Global Education

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SECTION 1: Nuts and Bolts

1.1 CONTACT INFORMATION

ADDRESS, PHONES AND FAX OF AFFILIATE HOST INSTITUTION IN TUEBINGEN

Ms. Jutta Bohn, Foreign Student Advisor
International Office Landau
Westring 2, Room 005
D-76829 Landau
GERMANY

Tel.: 011 49-6341-9241-69

Note: if calling once in Germany, drop the 011-49 and add a 0 in front of 6341

email: bohn@uni-koblenz-landau.de

24-hour emergency number

(for true emergencies ONLY): 06341 280-0 from within Germany

From the U.S.: 011-49-6341-2800

CENTER FOR GLOBAL EDUCATION

EMERGENCY NUMBER AFTER HOURS/WEEKENDS: 315-781-3333

Thomas D'Agostino, Director
Trinity Hall, 3rd Floor
Hobart and William Smith Colleges
Geneva, New York 14456
315-781-3307 (tel)
315-781-3023 (fax)
e-mail: 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

Contact for: Program details, flight information, etc.

Doug Reilly, Programming Coordinator
(same address, phone and fax)
e-mail: 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

Contact for: Info on short-term/summer programs

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

1.2 PROGRAM PARTICIPANT LIST

Name	Email
Jewett, Karolina	KJ4283@hws.edu

1.3 TERM CALENDAR

Spring 2012

Depart U.S.	March 31
Arrive Landau	April 1
Registration period	April 1-April 5
Welcome Days	April 8 and April 10
Orientation/Intro Period	April 8
Orientation test for German Course`	tba
Classes start	April 18
Classes end	July 17
Exams	End of July

1.4 PASSPORTS AND VISAS

By now, you should have your passport firmly in hand. Be sure to keep your acceptance letter for Universitat Koblenz-Landau with it as you might need to show this when clearing customs and immigration in Germany. A visa is NOT required in advance to enter Germany, as long as you are enrolled as a full-time university student. **However, you MUST register for a German residency permit within 10 days of your arrival in country with the local office for foreigners.** Please consult the international student guide provided by the university for more information about this process. There is a 20 Euro fee for this and you will be responsible for paying it (immigration fees are not covered by HWS tuition). Getting your permit is critical to maintaining legal status in Germany.

If you prefer to obtain your visa/residency permit before departing the U.S., this is **also an option.** **Below are instructions about this process and about the documents that are required. The same documents will be required if you obtain the permit in after arriving in Germany so be sure to bring these with you if your visa is not secured in advance.** Per The Consulate of Germany in New York you will need:

-two fully completed application forms and required declaration in duplicate. To obtain these go to:
http://www.germany.info/Vertretung/usa/en/04_Legal/02_Directory_Services/01_Visa/Visa_Form_Long_Term_PDF,property=Daten.pdf

And

http://www.germany.info/Vertretung/usa/en/04_Legal/02_Directory_Services/09_Forms/Visa_Declaration,property=Daten.pdf

- two passport photographs (strict requirements, see details at consulate website):

http://www.germany.info/Vertretung/usa/en/04_Legal/02_Directory_Services/01_Visa/Visa_Foto_Mustertafel_L,property=Daten.pdf

- valid national passport and one copy of passport ID page

- additional for non-US citizens: original of valid US alien registration card or valid US resident visa (type A, E, F, G, H, I, J, L, O, R) and one copy

- letter of acceptance of a German university/language school/college and one copy

- evidence (in the form of bank statements or letter from bank manager) that you have sufficient funds to support yourself while living in Germany and one copy

-evidence of health insurance valid in Germany

- Visa fee: \$92 for U.S. citizens payable by money order only not by personal check. Check the website for updates on costs as the fees do change frequently.

If you choose to obtain the visa in advance then you will work with the Consulate with jurisdiction for your U.S. state of residence. To find this go to:

http://www.germany.info/Vertretung/usa/en/04_Legal/02_Directory_Services/01_Visa/Study_Visa.html

Some consulates require a PERSONAL appointment to apply for the visa while others permit applications by mail. Again, U.S. citizens are not required to obtain the visa before travelling to Germany but you will still be responsible for meeting all the requirements when you apply for your residency permit on site.

One recommendation we have remains consistent and universal: **make copies of your passport's identification page (with the photo on it), any pages with entry stamps, your visa if you are not a U.S. citizen and your acceptance letter.** Put these copies 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.

For more information the registration (for foreigners) process and for international students in general, please go to: www.auswaertiges-amt.de and download a copy.

1.5 INTERNATIONAL STUDENT IDENTITY CARD (ISIC)

You may want to consider applying for an ISIC through the HWS Registrar's office. The card costs \$22 and will provide you with an emergency evacuation and repatriation insurance (note that this insurance is already included in the HWS medical insurance but may not be included if you purchased any 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.

1.6 TRAVEL DATES/GROUP ARRIVAL

The number of students originating from HWS for this program are clearly too small for us to have arranged a "group" flight. However, if you are interested in working with a travel agent specializing in student travel to make the arrangements for you, please work directly with Missy Severance of Advantage Travel mseverance@advantagecny.com or -1-315-471-2222. We suggest that you book your flight into Frankfurt International airport. From Frankfurt (directly within the airport itself) you can catch a train on to Landau/Pfalz. Once you have booked your flight, be sure that you contact Jutta Bohn with all the details on your flight. She will be able to arrange that a graduate student from the university meet you (we assume at the train station) and accompany you to your residence hall or apartment. We encourage you to try to arrange a flight /train combo that arrives during the regular work day (between 9 am and 6 pm). If for some reason no one can meet you at the airport or train, ask Ms. Bohn to provide you with detailed instructions about how to get from the train station in Landau to the university.

1.7 ORIENTATION

"Welcome Days" and other orientation and registration sessions are mandatory - and they are helpful! During the introductory period you will be oriented to the city, to the University, and to German life and culture as well as to the system of German higher education. You will find that people are extremely helpful but they tend to take you at your word. So if someone asks you how you are doing and if you reply 'fine' they will assume you have no questions or problems requiring attention. Speak up if you need anything at all or if you just feel lost or confused and you'll find everyone will be delighted to assist.

1.8 WHAT TO BRING

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:

Warm coat/jacket
Light windbreaker
Lined 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!)
Bath towels/washcloths
Travel alarm clock (battery operated)
Earplugs (spongy ones are best)
Enough prescription medication for the term
with your doctor's prescription
An umbrella
An extra pair of glasses or contacts
Camera and film or extra memory card
Laptop computer (optional, see below)
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
This handbook
A journal or diary

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. 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/ or the Center for Disease Control: 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. If you are the sort of student who is unable to write unless you

do it on the computer, you will likely choose to bring your laptop as you'll find it far more convenient. If you are the sort of student who tends to leave things behind, then you may prefer to rough it and wait in line for University owned computers or internet cafes. If you do take a laptop, you will likely NOT need a special power converter. Many laptops have 120/220 switches that will allow them to work on European current without a separate transformer. However, you will need a plug adapter to allow you to plug it in (make sure that the adapter has three prongs on the end that plugs into your computer). PLEASE NOTE THAT YOUR RESIDENCE MAY OR MAY NOT HAVE INTERNET ACCESS. If it does not, then the university has any number of wireless locales where you can turn the computer on and be internet accessible. Even without internet, you can also still write in your residence hall if you bring your laptop.

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 www.hws.edu/academics/enrichment/studyabroad/, from the 'downloads' page.

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. 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.

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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

The standard course load in Germany is a bit heavier than here at HWS. You are only required to take four University courses, and we will not permit you to do five except if this is absolutely essential for your participation in the program and to complete your degree on time. However, because there will be a lot for you to adjust to and as we want you to be able to throw yourself into the cultural aspects as well as the academic components of the program, we feel strongly that students abroad should limit themselves to the four courses. Please note that the information provided by the University of Koblenz-Landau for international students is VERY important and helpful. PLEASE READ THIS before your departure for Germany <http://www.uni-koblenz-landau.de/international-en/from-abroad-en/exchange-students/partner-universities-outside-europe>. Among other issues covered, there is excellent info on the usual full-time course load and also about

how and where to access course listings for the academic areas of interest to you. Once you access these on-line, you should call or email your academic advisor here at HWS to discuss the options and make some tentative course selections that will meet HWS requirements, whether for your major, minor or academic goal areas. BE FLEXIBLE and expect the unexpected! In practical terms what this means is that you should identify SEVERAL extra course options with your advisor prior to going to Landau so that if course 'x' isn't offered but you really needed it for your major you know that course 'y' will do instead and that it is already approved.

Please also note that in order to register for your classes in Germany (they'll explain more about this at orientation) you will have to pay a registration fee of 100 Euro at a local bank to which you'll be directed and then bring the receipt to registration. HWS will immediately reimburse you for this fee since it is related to your studies. To get the 100 Euro back, just scan and email (or go to the international office and ask if they will let you use the fax) the receipt and tell us where you want us to send the reimbursement check. Unfortunately we cannot give you the money up front because the university doesn't bill for it and we cannot get an 'advance' receipt.

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 gpa on your HWS transcript. We encourage you to undertake coursework in areas that would be unavailable to you here on campus. If you are not seeking major or minor credit for a course, however, and if you wish to exercise your CR/NC option for that course, you can do so simply by emailing the Registrar's office (breesee@hws.edu) and your academic dean for permission. You may take as many courses as you'd like on a CR/NC basis (although we warn that taking more than one or two might not look too well to graduate programs). The deadline for exercising your CR/NC option is the end of the eighth week of the semester based on the local (German) school calendar.

To receive your HWS transfer credit from this program, PLEASE be sure to request a "Scheine" or a written record of the work you undertook (and your performance) for each and every course. German universities do not issue transcripts as we know them. The scheine is essentially the equivalent of a grade report. IT IS HARD TO GET THESE AFTER THE FACT! Please be sure to request them personally from your professors at the end of each course in which you are enrolled.

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. You will likely wish to rely on your cash (ATM) card – linked to a U.S. checking account – as your primary source of money in England.

We recommend that you carry a credit card as a source of emergency cash and credit. Visa is the most widely used in Europe. You may also use your ATM card or Visa/MC debit card if it has the Cirrus or Plus logos--don't forget that you will need your PIN number. Consult the information provided by ASE on banking. It is very detailed and perhaps even more helpful than the general rules we provide below:

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, 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. **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 used less and less as credit and debit cards become more popular, but they are still useful in some countries and are far safer than carrying cash. You can also get them issued in pounds sterling which will save you the hassle (and cost) of having to exchange currency first. 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.

We really recommend traveler's checks ONLY as a backup source of funds in the event that international money networks are down or your cash/credit card is lost or stolen. You will find them

inconvenient to use on a regular basis. However, it's not a bad idea to bring along about \$200 (in relatively small denominations) in traveler's checks – just in case. If you don't use them while abroad, they're still "good" here in the U.S. upon your return.

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 Germany. 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), you actually NEED (as opposed to will want) very little personal spending money. Thus, in addition to the \$5000 you should bring for food and lodging for most, an extra \$1000-1800 for personal/ discretionary spending should be adequate. This sum should still buy you that occasional night out, one or two extra weekend trips and some travel during your break. 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 Europe through much of the summer. Most students tend to spend however much they have (we seldom hear of students bringing money back home with them), whether this is \$500 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), 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!

Note about financial aid

Many students manage the cost of their education through grants, scholarships and loans. If the total of these items exceed the total amount that HWS bills you for your term abroad, you will be eligible for a refund. You can use this refund to pay for room, board, travel or any other educationally related expenses while abroad. You can determine the amount of your refund by referring to your student bill for the abroad term. If the balance due is preceded by a minus sign, this indicates a credit owed back to you. To arrange for your refund check, contact the Student Accounts Office at 315-781-3343. If the refund is not enough to cover your expenses, be sure to contact the Financial Aid Office to explore your options in terms of additional loans or grants. The Student Accounts Office can also help you and your family plan for an expected refund before the term bills are generated. However, before making the call, please be sure to educate yourself regarding the costs of your program including things like airfare, how much money you think you'll need to take with you and your current financial aid package in order to gain the most information from the conversation. Applicable e-mail addresses are Finaid@hws.edu and studentaccounts@hws.edu.

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.

German universities do not have American or British style residence halls and most U.Koblenz-Landau students live and commute from home. Thus, "campus" housing is unnecessary. The

Germans who come from a distance and all the many foreign students from the university instead live in local apartments and boarding houses. There is an office that finds appropriate housing for international exchange students who've been admitted to the university. If you've not done so already, apply to them NOW to be sure that you will have a room in time. Here are the details:

Studentenwerk Vorderpfalz

<http://www.studierendenwerk-vorderpfalz.de>

If you have not received notice from the Housing Office 4 weeks prior to your planned arrival, you urgently need to check your application status! Please contact Jutta Bohn.

When you arrive in Landau, the German student tutor who has been assigned to assist you will bring you first to the office to collect your key, pay your room deposit and rent, and to show you to your apartment/room. The housing costs include rent of Euro 1320-1400 for the semester, a Euro 300 deposit (all but 25 of which will be returned to you at the end of the term if you do no damage to the room and the last 25 will be used to rent you linens, pillows, etc for your bed.)

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As would be the case at HWS or on any program abroad, you are responsible for maintaining your flat or house 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. 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 accountable.

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. Remember that you expect what is normal, and what is normal for you is not necessarily normal for the local culture. The good side to this different definition of service is that you can often stay for as long as you would like at a café and the waiter won't bother you too often or urge you to leave. Europeans are clearly okay with the quality of service at cafes and restaurants—they would have a different system if they were not. So accept it and look to the local people to help you figure out how to get your check. Tipping is still appreciated, of course.

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 (i.e. your apartment). You will not be able to in many cases. The University DOES, however, have a number of locations on campus where open internet access is available (and computers to use as well). You will be given an account and instructions about how to use this during orientation.

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.

2.5 CELL PHONES

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.

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. A previous German exchange student recommended getting an O2 pay as you go phone to make calls within Germany and skype to make calls home. 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. 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). 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 – and check costs carefully if you choose this option.

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. 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). 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.

AROUND THE COUNTRY

If you do travel during weekends outside of the excursions may be built into your program, consider limiting yourself to your country, especially if you're on a language immersion program. Taking a break entirely from the language for a weekend will delay or even push back 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

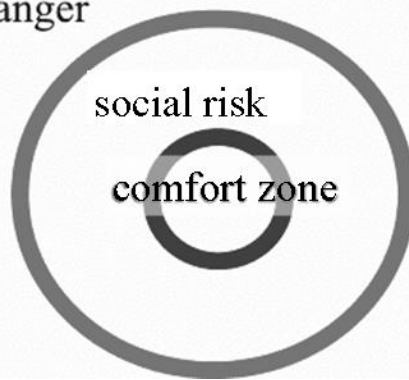
If you think back to your first year of college, you might remember both apprehension and anticipation. You were quickly hit with what you did not know—how to do your laundry, how to navigate the cafeteria, the necessity of having your I.D. card on you at all times, where to buy books, how to succeed 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.

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.

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.

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.

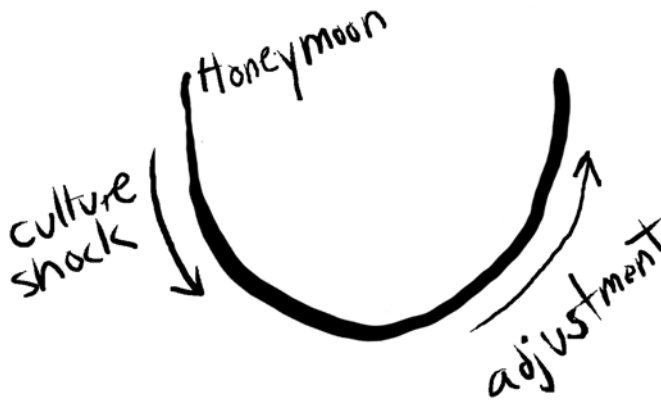
Going abroad is about *breaking away* from what you know, so make sure you actually do that and don't live abroad in "Island America". There are two other related things that will keep you from actually experiencing what is going on around you: one is the easy accessibility of internet cafes, and the 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, “*crail*” 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 two important things: 1) this behavior ends when you cross the threshold from the bar to the street where drunkenness is NOT tolerated and 2) behavior that might be okay for a local is more likely to be disapproved of when displayed by a guest. 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.

TIME and TIMELINESS, INDIVIDUAL VS GROUP NEEDS

While it is a common U.S. stereotype that Germans are very prompt, it is nevertheless true of most Germans. Without question, it is true of German academic culture! If you are told to attend a meeting at a particular date and time, you need to be at that meeting precisely at that time, or even a little early. Being late is rude and many people will be offended by this behavior. In the context of a class, if you arrive late it is possible that you will not be allowed to enter. Similarly, the buses and trains throughout Germany tend to run on time. If you arrive late, you will have missed it!

Along these same lines, Germans are also very conscientious about following rules and social norms. If someone tells you that something is dangerous or forbidden, this means don't do it. Similarly, if a faculty member or someone on staff offers advice, they really do expect that you will take it! You will certainly be given information from the international office about meetings and information sessions that are set for the first weeks of the term. When they tell you that "orientation is at such and such a time or place" or that "information will be provided about course registration in x location" what they mean is that YOU MUST BE THERE to get this information. American students are sometimes inclined to skip such meetings and then ask for the information later on an individual basis. Be forewarned – if you choose not to attend an event that was specifically designed to assist you, then in German culture you are stating that you intend to figure it out alone. And they will leave you to do so!

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!

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

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 Germany. Jutta Bohn and the staff at the international students' office will assist you in case you need to seek medical care. English speaking doctors are abundant in Germany for routine office visits, minor illnesses and prescriptions. But if you need to be referred to a specialist for any reason who does not have English, don't be afraid to request help from the international office to be accompanied by a German speaker.

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.** We also ask that you to check and ensure that you have medical evacuation and repatriation coverage. It is easy to buy that separately and cheaply (you can purchase an ISIC card (see section 1.6) if you have medical insurance already and only need the evacuation and repatriation. 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, including evacuation and repatriation coverage. **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.** NOTE: In non-emergency situations it is a good idea to call the assistance number and get a referral to doctor in the network.

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 Fall 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 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.

If you are a Spring abroad student, you will be sent, electronically, all pertinent information about opportunities and procedures for the following Fall. Before you depart for your term abroad, you will be asked to complete a housing “proxy” form on which you designate a fellow member of the HWS community to participate in lottery for you. That person will receive your lottery number, receive all instructions, and will select your room for you based upon the preferences you convey to him or her. Make sure that your designated proxy is someone who is responsible!

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 academic work? 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.

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

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 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? (Remember you can only bring back dry or canned/jarred food, not fresh meat, agricultural products or cheese.) 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:

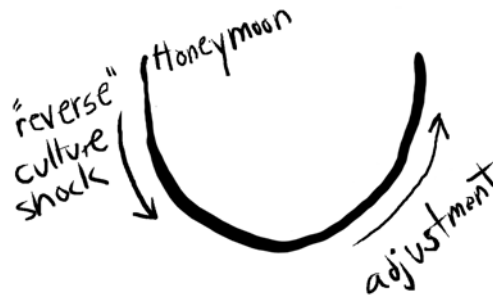
- What did I accomplish while abroad?
- What did I learn about myself?
- What did I learn about this country?
- What friends did I make, and what did they teach me?
- What will I miss the most?
- What am I most looking forward to?
- What does this experience mean for my future? Will I live differently 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 closure 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.

But, just as your initial elation at being in a new and excited 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, as you have become used to getting by with less. You may be dismayed at how fast-paced US 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 constitute what 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 US.

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 yourself 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're 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 closure 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. We've posed a series of questions below with some information as well as suggestions where you can find out more.

DO YOU WANT TO FIND OUT MORE ABOUT THE OPPORTUNITIES?

In the first week that you're back on-campus, you'll receive a welcome-back letter and an invitation to the annual study abroad welcome back dessert. Please attend this informal, fun event; you'll have a chance to touch base with other students who studied abroad who are in the same shoes you are, and afterwards the CGE staff will lead a short discussion on other opportunities you might take advantage of.

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, and not just for vacations. 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. There's also *The Aleph: a journal of global perspectives*, published every Spring by the Center for Global Education. To submit your work to the Aleph, or learn more about it, email Doug Reilly at the CGE at dreilly@hws.edu. You can submit things at any time.

For photographers and artists, the CGE has opened a gallery space at their location on the 3rd floor of Trinity Hall. The *Global Visions Gallery* 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.

DO YOU WANT TO SHARE YOUR EXPERIENCES WITH FELLOW STUDENTS?

Learn about becoming a 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.

Also, consider becoming a *Study Abroad 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.

DO YOU WANT TO WRITE ABOUT YOUR STUDY ABROAD EXPERIENCE?

The Center for Global Education, working with Stephen Senders in the Writing and Rhetoric Department, has started an informal writing group for students who studied abroad and want to explore their experiences through reflective or creative writing. The Away Café Group meets every other week; they eat dinner, write and share their stories. Contact Doug Reilly at 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. We've all studied abroad, and 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.

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).

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

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. 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, 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.