Study Abroad Student Handbook

For EMERGENCY information see the last page of this handbook

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This document is a summary of policies and procedures that AMC students should understand before applying to a Study Abroad Program. Students should receive a copy of the Anna Maria College Study Abroad Student Handbook prior to departure, generally distributed with the AMC study abroad acceptance packet. The handbook is also available at any time upon request. The handbook contains important information about study abroad policies and procedures, financial matters, travel arrangements, safety and health considerations, etc. The student should read the contents carefully and are encouraged to take it with them once they go abroad.

WELCOME

Congratulations on your decision to study abroad and explore your options and discover your opportunities! You have taken an important step in adding an international dimension to your education.

WHY SHOULD I STUDY ABROAD

The benefits of studying abroad cannot be overstated. Study abroad can be an enriching and eye-opening adventure, where learning extends to the world beyond the classroom walls. There is no substitute for living and studying in a foreign country if you want to gain in-depth knowledge of another culture's customs, people, and language. It expands your horizons, giving you a broader perspective which can open the door to new opportunities and experiences. It provides you with an opportunity to develop an enriched understanding of yourself and the world around you. Nothing adds to your college experience like living and learning in a new and exciting environment. Whether you go for a few weeks or an entire year, the lessons you learn and the perspectives you discover from foreign study will stay with you long after graduation. In addition, you will find that living and studying in another country can develop important transnational competencies that can be of interest to future employers.

- Expand your horizons
- Explore new cultures and places
- Gain new perspectives
- Make new international friends
- Learn a new language
- Discover your values
- Acquire essential skills
- Earn credit toward your degree
- Impress friends, family, and job recruiters
- Enhance your Anna Maria College experience

ELIGIBILITY TO STUDY ABROAD

While acknowledging that all study abroad programs and overseas institutions have their own criteria for admissions, Anna Maria College students are held to an institutional standard before being allowed to study abroad for credit. Acceptance is based on a variety of factors as well as on review of an academic transcript and all disciplinary records.

- A student must be considered a second semester sophomore and must have at least 45 credit hours completed.
- The minimum cumulative grade point average (GPA) required for AMC students wishing to study abroad is 2.7 on a scale of 4.0 **at the time of application**. A student with a GPA lower than 2.7 may petition for acceptance by way of an appeal letter.
- Students must be 18 years of age or older to participate in a Study Abroad Program, regardless of parental consent.
- A student who is on academic or disciplinary probation or does not meet academic continuation requirements will not be permitted to study abroad during the period the sanction is in effect, regardless of the student's acceptance in a program.
- Any student who is placed on academic or disciplinary probation during or at the end of the semester prior to study abroad will not be allowed to participate in the study abroad program.
- Students who have been dismissed for any disciplinary reason must complete at least one full semester with no further infractions on campus prior to being eligible to study abroad. Similarly, students who have been dismissed for any academic reason must successfully complete a full semester on campus prior to being eligible for study abroad.
- Transfer students must complete one full semester at Anna Maria College to be eligible.

Students may not apply to study abroad programs while suspended from Anna Maria College.

PLACES TO STUDY ABROAD

Although there are many options when studying abroad Anna Maria College has chosen to use AIFS (American Institute for Foreign Studies) and CIS (Center for International Studies) based on their reputable programs, their abundance of resources, and student's previous experiences. If you do not wish to participate with either of these programs then you would have to enroll for a study abroad program independently and not as an Anna Maria College student. Between these two programs your study abroad options include: Australia, Austria, Brazil, China, Costa Rica (Summer), Czech Republic, England, France, Germany (Summer), India, Ireland, Italy, New Zealand, Peru (Summer), Russia, Scotland, South Africa, and Spain.

RESEARCHING A PROGRAM & COUNTRY THAT'S RIGHT FOR YOU

It is never too early to begin planning for study abroad. Choosing a study abroad program that is the "right fit" for you is the best way to achieve your personal and academic goals for study abroad, as well as assist you with your long-range career plans. It is best to determine your goals for study abroad BEFORE you begin to do a great deal of research. Getting the most from any study abroad program requires open-mindedness, flexibility, dedication, independence, and above all, a spirit of adventure. Some programs, however, require more of these characteristics than others. Challenge yourself, but be realistic.

Deciding where to study is just as important as choosing a study abroad program and it depends on very personal factors. Different factors are important to different people. If closely integrating the experience with your degree is important to you, then you should consider a location that offers courses in your major and has natural affinities to your major that will afford you experiences in your field of interest outside the classroom, too. If there is a language that especially interests you for either personal or professional reasons, that can help narrow down the choice of countries.

You should start by realistically assessing your academic and personal preparation and objectives. Ask yourself:

- What do I want or need to study?
- Am I fluent enough in a foreign language to take classes in it, or is it necessary for you to take some or all of your coursework in English?
- How much time can I afford to spend abroad, in terms of academic time and economic resources?
- Where do I want to go? Why?
- How much money can I spend on tuition and fees? On housing and food? On international transportation?

The Study Abroad Self-Assessment Sheet that can be found in the Study Abroad Coordinator's Office provides helpful questions to guide you in choosing a program. Once you have completed this self-assessment, you should begin researching program and country options online, or through written materials in the Study Abroad Coordinator's Office. Choosing a country and program that meets your needs and goals is a crucial part of the study abroad process. You might try to break the decision down into two areas: destination and type of program. You can gather an abundance of information about program opportunities, scholarships, grants, information on particular countries, getting your passport, health and safety conditions, and on international currency exchange rates and banking.
A few of the best sites to start with are:

- www.studyabroad-cis.com
- www.aifs.com
- www.StudyAbroad.com

You should research your program options, paying particular attention to the types of courses you can take at each site that may satisfy requirements for your major/minor. Once you have an idea as to where you would like to study abroad and what program may be best for you then you should schedule an appointment to meet with the study abroad coordinator for a personal meeting. Prior to meeting with the study abroad coordinator you should have a clear idea of which program suits your needs and you should fill out a Study Abroad Self-Assessment Sheet to bring with you to your meeting.

DISABILITY ACCOMMODATION

Anna Maria College encourages all students to study abroad and we look forward to working with each and every student. Students with disabilities are increasingly participating in study abroad programs around the world; the key to a successful experience is advanced planning. It is important that students with a disability or specific needs disclose the information with sufficient advance notice so that the study abroad coordinator can work with the affiliated study abroad program of choice to provide reasonable accommodations at the host site. It is important to understand that accessibility and accommodation for students with emotional, mental, learning, or physical disabilities may vary and/or may not be available at particular program sites. Be sure to consult with the study abroad coordinator or the affiliated study abroad program representative about any accommodations you may need BEFORE you apply for your program. One resource to check out is Mobility International USA, an organization dedicated to international opportunities for people with disabilities (www.miusa.org).

APPLYING TO STUDY ABROAD

Initially, you should plan to attend one of the study abroad general information sessions, which are offered several times each semester. Open office hours are also available to obtain basic study abroad information - no appointment is necessary.

When studying abroad it is important to apply for a program as early as possible due to the paperwork process and specific deadlines. **The amount of paperwork that students must complete for study abroad is extensive. Students need to observe the deadlines** for the submission of the forms in order to remain eligible for participation in their study abroad programs.

There are ***two*** application processes a student has to go through when applying to study abroad. There is an AMC application process that a student is required to go through and a program (AIFS or CIS) application process that students have to go through as well.

AMC APPLICATION REQUIREMENTS

A completed AMC application consists of:

- $250 Administration Fee
- AMC Study Abroad Application
- AMC Study Abroad Self-Assessment
- AMC Study Abroad Credit Course Approval form (Signed by student's academic advisor)
- 2 letters of reference. We encourage at least one academic reference. The other reference can be from an employer, advisor, and/or supervisor. (Letters from relatives and/or friends are unacceptable).
- A statement of interest (min. 500 words) explaining why the student wishes to study abroad. Please include in your statement why you have chosen a specific program and country and how you think this experience will benefit you in relation to your future endeavors. (MUST HAVE YOUR SIGNATURE)
- Disciplinary Clearance Form

The Anna Maria College application deadlines are as follows:
If you're applying to study abroad for the Fall semester the AMC application Deadline is March 15th
If you're applying to study abroad for the Winter session the application Deadline is Oct. 15th
If you're applying to study abroad for the Spring semester the application Deadline is Oct. 15th
If you're applying to study abroad for the Summer semester the application Deadline – March 15th

Program application deadlines vary with the program so please be sure to check with your program of choice to find out what the deadlines are.

AMC STUDY ABROAD APPROVAL

Students will be notified of approval status by an official letter from the Study Abroad Coordinator. Please note that although you may receive informal communication from the study abroad coordinator regarding the status of your application, your acceptance **is not official until you receive this letter.** Students will receive a copy of the Anna Maria College Study Abroad Student Handbook with their approval packet. The handbook contains important information about policies and procedures, financial matters, travel arrangements, safety and health considerations, and adjustment issues. It is meant to be a comprehensive reference. Please read the contents carefully.
Participation may be denied, or participation approval may be revoked if conduct before departure raises doubts as to the student's suitability for program participation. Students whose approval has been denied or revoked will be responsible for any fees incurred in accordance with the Withdrawal Policy.

I'VE BEEN APPROVED NOW WHAT?

Once you have been approved through Anna Maria College you now have approval to apply to one of the two study abroad affiliated programs (AIFS and/or CIS). It is suggested that you schedule a time to come

meet with the Study Abroad Coordinator as soon as you've been approved so that all of your information can be passed along to the respective affiliated program you are applying for.
Please refer to their web-sites to find out about their application process and deadlines.

- www.studyabroad-cis.com
- www.aifs.com

ACADEMICS

Study abroad is first and foremost an academic experience. Students are expected to participate in their respective study abroad programs to the fullest extent of the program (orientation, classes, group trips and activities, standards of academic work and responsible conduct). All approved abroad students remain registered as an Anna Maria College as an undergraduate student. You will continue to earn credit for approved course work, and continue to be eligible for financial aid.
To activate your study abroad registration, all financial obligations to Anna Maria College must be fulfilled before the first day of class here at Anna Maria College.

DIFFERENCES IN ACADEMIC SYSTEMS

Part of studying abroad is learning how different academic systems function and understanding some of the comparative advantages and disadvantages of the American system. Although every host country will be somewhat unique, there are a few general points to keep in mind:
Support services and office hours are generally less extensive than what you may be accustomed to in the U.S. You must actively seek information as to how the services and office hours work at your host university.
Course requirements Students may be expected to work very independently. If you find that you have a lot of time on your hands, make sure that you clarify the course requirements with your professor so that you do not put yourself at risk of missing assignments or failing a course.
Accessibility of professors will often be less than in the U.S. Professors may have limited or no office hours. Nevertheless, you should make every attempt to speak with your professors if you have questions about course content or academic performance expectations.
Teaching styles will vary. In most other university systems, professors are not considered responsible for motivating students or for ensuring good academic progress. You may encounter professors who only read prepared lectures, or who require a great deal of note-learning.
Classroom norms also vary across cultures. Be sure you understand policies and expectations regarding class attendance, late arrival, participation in discussion, and the importance of lecture details.
Language issues may be of concern if you are taking classes in a foreign language. The first few weeks will require extra effort. In the beginning, you may want to focus on listening comprehension. Before class, ask your professor if you can record lectures, or ask a fellow student if you can borrow his/her notes. Another helpful strategy is to join or create study groups with other students.

COURSE LOAD

When studying abroad, no overloads and no under loads are permitted.
Students studying abroad must be enrolled as a FULL-TIME student while you are abroad. For the semester this means at least 12 credit hours; summer programs often require 6 hours/credits per session. If your program requires more hours/credits than Anna Maria College to be considered FULL TIME then you must take the specified number of hours/credits during your term abroad.

NOTE: Failure to complete a full course load will affect your financial aid and may lead to students being put on academic probation or being dismissed from the abroad institution upon the unsatisfactory completion of the program abroad.

MINIMUM GRADE REQUIREMENTS

A course will not transfer unless a minimum grade of "C" or the equivalent is earned. Your grades earned abroad could affect your financial aid status in the same way that it would if you had studied on campus. You are expected to maintain satisfactory academic progress in your courses of study while abroad as prescribed by the school in order to continue to receive financial assistance.

PASS / FAIL OPTION

Anna Maria College DOES NOT allow students to take courses on a pass/fail basis while studying abroad. All courses must be taken for a grade to receive academic credit at AMC.

ACADEMIC CREDIT

The student must be aware of the credit offered and how that credit applies to his/her academic program. The burden is upon the student to complete a Course Approval Form and know how or if the credit will apply towards his/her degree. (This is why sitting down with your academic advisor for an academic assessment prior to choosing a study abroad program is extremely important). This form should be your first point of reference when choosing your courses abroad. However, sometimes students get overseas and find they need to make adjustments to their class schedule, due to scheduling conflicts or lack of course prerequisites.

Please be aware that if a student is already registered for classes at Anna Maria College during the term for which he/she has applied to study abroad, it is the student's responsibility to withdraw from those classes as deemed appropriate.

Credit is awarded after **all** of the following:

1. You return to Anna Maria College, *and*
2. The AMC Registrar's Office receives an official transcript from your study abroad program or university (we cannot accept anything delivered by a student), *and*
3. College procedures (below) have been completed.

GRADES VS. CREDIT

The Anna Maria College transfer credit policy requires that students earn the equivalent of a U.S. "C" or better to receive credit for approved courses taken outside of the College. The grades do not appear on your Anna Maria College academic record and therefore will not be factored into your GPA. Only the credit hours will be posted on your student record.

TRANSCRIPTS

In order to receive credit for the courses you take abroad, you will need to have your overseas transcript sent to the Registrar's Office at Anna Maria College (not to yourself). AMC will only accept a transcript that is received in a sealed and signed envelope. Course credits must be approved by your academic adviser in order for the credits to be transferred towards your degree at AMC. Until then, the overseas credit will not be reflected in your AMC credit totals or in your degree audit. Foreign grade scales are not converted into the U.S. grade scale, and study abroad grades will not be averaged into your Anna Maria College GPA.

The timeline for transcripts varies, and in many academic systems, the transcript may not be available until several months after the end of the semester abroad. Therefore, if you need your transcript shortly after your return, because you are applying for scholarships, honors programs, or graduate school, you should:

- Consult with your academic adviser at AMC before you leave, and make sure s/he understands that your transcript will be delayed. **(Especially if you're a senior)**
- Consult with admissions and advising representatives at any post-graduate programs.
- Upon arrival at your host institution, consult with international services staff to ask if there are ways to ensure that your grades and transcripts are processed as quickly as possible.
- Avoid incompletes. Trying to complete papers or make up exams after you have left your host institution can be extremely difficult and will certainly cause significant delays in processing your transcript.

Study Abroad Costs

In an attempt to make study abroad an integral part of your education at AMC, the College strives to make study abroad as feasible as possible for all interested students. Keep in mind that Anna Maria College does not determine the cost of the two affiliated study abroad programs, with that said it is important for students to be aware of the factors may influence the cost of a program. The most important of those are: Length of time you plan to study abroad; cost of living in the country you choose to study abroad in; housing and meal options the study abroad program offers; number of excursions; length and timing; international and on-site transportation, etc. Although you will be required to meet with someone in the Anna Maria College Financial Aid Office after you've been accepted into an affiliated program it is important to understand that you should not wait until you are accepted for admission to investigate your financing options or it may be too late to plan other ways to finance your educational costs.

COSTS/FEES

Students have different life styles as well as different personal resources and must adapt their standards of living abroad accordingly. Therefore, the bottom line of each student's actual expenditures abroad may be different, but all students should approach the prospect of living abroad with maturity and a sense of financial responsibility. Upon request, the Study Abroad Coordinator can print estimated cost sheets to assist you in calculating your anticipated expenses while abroad. These estimates should be considered as fully adequate to cover all normal expenses and not as bare minimums. Carefully check the program information sheet and program's web page for what is included in your program fee. If that is still unclear, contact the Study Abroad Coordinator to provide you with a full explanation.

EARLY TERMINATION/WITHDRAWAL POLICY

It should be first noted that academic sites are carefully selected, using a fixed set of criteria, to ensure the best possible experience, both academically and culturally/socially for our students. Part of this process is to place students into highly reputable institutions of higher learning, located in safe, welcoming communities. As part of our basic commitment to the students, we will never place them in an overtly dangerous situation. Early termination or withdrawal of study abroad programs is, therefore, not something that is entered into lightly because decisions of this magnitude can adversely affect the academic progress of our students. If, for any reason, a student chooses to withdraw from a program and/or prematurely terminate their participation, a Study Abroad Withdrawal Form must be completed. Verbal statements of withdrawal

will not be considered as notification of withdrawal; therefore, the student will still be considered a program participant until written notification is received.
Students, withdrawing once a program has begun, will most likely face refund penalties from the program and the institution abroad. In addition, depending on the starting dates of the program, the student may experience difficulty returning to his/her home institution in the United States for study during the same semester. Financial aid recipients considering withdrawal after the start of a study abroad program and after the start of classes on his or her home campus should discuss the situation with the Financial Aid Office prior to making a final decision. A student's ability to earn credit may also be jeopardized by early withdrawal/premature termination.
A student withdrawing from or prematurely terminating their study abroad program should consult the program's refund policy. In most cases (unless there is an emergency situation –see page 15 of this handbook) students are responsible for making all arrangements for their return to the U.S. as well as to their home campus the following semester.

Financial Aid/Business Office Affairs

Although financial aid is not available for summer programs, we strongly encourage eligible students going abroad for fall and/or spring semesters to apply for financial aid. If you are currently receiving aid, you can often apply it to your study abroad program, as long as you maintain full-time academic status. Make sure your free Application for Federal Student Aid (FAFSA) is up-to-date for the period when you wish to study abroad. If you are not currently receiving financial aid, you may apply for aid, including Stafford Subsidized/ Unsubsidized Loans, by completing the FAFSA for the same academic period when you plan to study abroad. The FAFSA is available after January 1 for the academic year beginning the following fall. **As soon as possible after January 1 complete the FAFSA,** as it takes the federal processor up to two weeks to process your application. The FAFSA can be completed online at www.fafsa.ed.gov.

Once accepted by the affiliated study abroad program you will receive an acceptance package that consists of a lot of important paperwork and information. In this package you will receive a budget sheet for the program you will be attending. This budget sheet will include all "reasonable" costs such as tuition and fees for the program, living costs, health insurance, books and supplies, and transportation costs (airfare and program travel). If you indicated on your application that you plan to use financial aid to pay for your study abroad experience, YOU are responsible for sending your budget sheet to the Financial Aid Office for processing as soon as possible so they will be able to determine the amount of aid you will be able to receive toward your study abroad program. Your financial aid package will be adjusted based on the cost provided in your study abroad budget sheet.

If you will be utilizing financial aid to cover part of the costs of your study abroad program, and the Financial Aid Office has approved this, once financial aid funds and loans are available for disbursement, they will automatically be applied to your tuition. Study Abroad program tuition fees that are billed through Anna Maria College are the first charges that will be paid. After your tuition charges and any other outstanding fees on your account are completely paid, any remaining funds are considered a credit balance. This funding will be issued to you in the form of a reimbursement check that will be sent to your home address of record on file with the Business Office. If there is NOT enough money to cover the tuition and administration costs to study abroad, and you need additional funding you may want to consider alternative loans and/or resources.

FINANCING OPTIONS

Because Federal laws will not allow loan monies to be released more than about 10 days before the academic program begins, even if a student is studying abroad, in most cases federal financial aid will be disbursed **after** you have already left the U.S.; therefore, you may be required to pay some program fees up front PRIOR to allocation of financial aid (e.g., airfare, program deposit, etc.) You will need to make arrangements to pay these bills in advance. We suggest that students who foresee problems covering these payments that are due prior to departure apply for a "direct-to-consumer" loan. These types of loans are not processed through the school; rather, the proceeds are disbursed directly to the student. These loans are not disbursed in accordance with typical financial aid programs. The funds are made available to you much earlier, so that you are able to meet all program fee deadlines. Please note that if you choose to borrow this type of loan, it is YOUR responsibility to make payments on all your financial obligations (including your tuition at AMC), as all loan proceeds will be sent to you. If you are interested in a "direct-to-consumer" loan, the only product currently available is the Wells Fargo Education Connection Loan (www.wellsfargo.com/student/undergrad/education/).
For a list of all other available loan products, please log onto the "Financing Options" page on the AMC website, www.annamaria.edu. These types of loans are disbursed according to the term start date. Generally, when utilizing this financing option, you will need to pay for your program fees out-of-pocket and be reimbursed later after all of your financial aid including your loan is applied to your student account.

STUDY ABROAD ADMINISTRATIVE FEE

Students participating in a study abroad program will be charged a $250.00 administrative fee per academic semester to support Anna Maria College in providing services to students. This fee will be applied to the Anna Maria College student bill during regular billing cycles.

MAKING PAYMENTS

Students attending AMC affiliates Study Abroad Programs would pay their abroad tuition through Anna Maria College. Deposits, orientation, program-sponsored trips and events, health insurance, travel, books, and any personal expenses are considered as additional expenses and may be covered in your study abroad program fee. These fees are the responsibility of the student and they are expected to be taken care of by the student directly with the affiliated program of choice.

Upon accepted into an affiliated study abroad program the program will prepare a budget sheet for you to use as a financial planning resource for your time abroad. The budget sheet includes all fixed program costs and out-of-pocket expenditures in connection with your program. It is used as an estimate of funds needed - it is not a bill. If you do not receive this budget sheet from your study abroad program it is important that you inform the study abroad coordinator so one can be prepared for you.

AMC BILL(S)

You must registered here at AMC and be cleared financially by the Bursar's Office prior to your departure. In the event that you are not financially cleared by the designated date prior to departure we are required to initiate the following process:
1. You will receive notification requesting immediate payment; if your bill remains unpaid, your study abroad program or foreign university will be asked to prohibit you from attending classes until the account is paid in full.
2. Your name will be removed from the list of registered students here at Anna Maria College.
3. Your financial aid will be revoked.

4. You may be officially withdrawn from the college.

POWER OF ATTORNEY

If you are a recipient of Financial Aid, we recommend that you entrust a family member or another individual with power of attorney for the period of time that you will be abroad. Power of attorney will enable someone else to sign reimbursement checks and certain forms on your behalf. Obtaining power of attorney involves consultation with an attorney, and you should verify with the study abroad coordinator and Financial Aid Office that someone else can execute the forms you require.
If you will be absent during tax season and wish to file a tax return, and complete a FAFSA for the upcoming year having a Power of Attorney will come in handy. For more information checkout www.lawdepot.com. Alternatively, you can file for an extension with the IRS on the Web at www.irs.gov.

SCHOLARSHIPS & GRANTS FOR STUDY ABROAD

There are a multitude of scholarships for study abroad. There are scholarships attached to particular abroad programs. You should check with the government of the country where you intend to study (Contact either an embassy or consular office or the country's department of education). Many countries offer financial support to international students to make study in their country a more attractive and feasible option.

Policies and Procedures

RELEASE OF INFORMATION

During the course of a student's participation in a study abroad program, the Study Abroad Coordinator may wish to provide relevant information from the student's records to the student's parents, guardians, and other third parties. Depending on the circumstances, information to be released might include student account information, information about the program in which the student is enrolled, financial and billing information, housing information, or emergency information related to the student's health or safety.
*Students can refuse this disclosure pursuant to the Family Education Rights and Privacy Act (FERPA). For more information on FERPA, see www.ed.gov/policy/gen/guid/fpco/ferpa/index.html
**Please note that you waive your option to refuse disclosure of such information upon checking off the section on the Anna Maria College Study Abroad Application that reads "I certify that I give permission to Anna Maria College to provide/release any information related to my studying abroad program, health information, and safety information to the person listed as my emergency contact" and signing the application.*

ORIENTATION

All students desiring to study abroad must attend a study abroad orientation session and/or make an appointment to meet with the study abroad coordinator for a one on one orientation prior to departure. The affiliated study abroad programs also provide a country-specific orientation in which safety precautions are outlined. The information contained in the orientation session is important to the successful and safe completion of a study abroad program. Failure to attend can result in revocation of acceptance to the program.

BEHAVIOR & PROGRAM PARTICIPATION

Each student is a representative of Anna Maria College and the United States and should carry themselves in a manner that reflects favorably on both. In addition to regular classes, the program may include planned

lectures and field trips relevant to the educational experience. All students are expected to participate willingly in such activities in addition to attending the regular classes. AMC gives discretion to the institution abroad to discipline a student or dismiss him or her from the program for behavior damaging to the program and/or to the student. A dismissed student will receive no refund.

CODE OF CONDUCT

Anna Maria College students are expected to follow the college's standards of conduct and responsibility as well as any stated codes of conduct from the host institution/program. Participants are expected to act responsibly at all times. If any participant should have his/her participation terminated, then Anna Maria College shall have the right to require the participant to leave the program without refund of tuition or other charges.

ALCOHOL USE AND MISUSE

Many of the injuries sustained by study abroad students are related to drunkenness. Although alcohol misuse may not carry the same legal penalties as use of illegal drugs, it can create dire circumstances for you, your participation the program, your safety on site, and the future of the program. **Remember that you are serving as an ambassador of AMC, Massachusetts, and the United States.**

Although there may be no minimum or a lower drinking age in your host country, the customs regarding alcohol use may be very different from ours. You may be tempted to slip into - or maintain - patterns of alcohol misuse while abroad. Such use may occur for a variety of reasons: a mistaken impression of how alcohol is used in your new surroundings; cheaper costs in some countries; a lower minimum drinking age; more lenient laws against drunkenness; or a desire to experiment or fit in. Alcohol abuse and misuse are not tolerated globally and will not be tolerated on AMC study abroad programs. Violation of local laws and/or AMC regulations or policies may result in immediate dismissal from the program; academic withdrawal from the University for the semester in progress; and disciplinary action upon return to campus.

During your orientation you will be informed of program requirements and host country laws regarding alcohol consumption, as well as the consequences for misuse. Most countries with the exception of those with religious prohibitions, tolerate social drinking. Intoxication, public drunkenness and inebriating behavior, however, are seldom allowed under any circumstances. If you attend Alcoholics Anonymous (AA) meetings in the United States, please notify the study abroad coordinator so we can assist you in locating the AA abroad.

Alcohol misuse is defined as any use that is harmful or potentially harmful to self or others. Alcohol abuse is planned, systematic misuse of alcohol.

WHAT IS "ALCOHOL MISUSE?"

Alcohol misuse is present when:

- A student misses any scheduled event because of the effects of alcohol consumption;
- A student becomes ill due to the effects of alcohol consumption;
- A student is disrespectful of others sharing the same or neighboring housing, due to the effects of alcohol consumption;
- A student engages in inappropriate behavior toward other individuals that is the result of alcohol consumption;
- A student engages in destructive behavior toward property that is the result of alcohol consumption;
- A student does not abide by the laws of the country in which he/she is staying;
- A student engages in behavior that causes embarrassment to the other members of the group, the faculty member(s) or the in-country host(s) as a result of alcohol consumption.

Students are encouraged to use good judgment if consuming alcohol during non-program hours. Student groups are encouraged to discuss issues related to alcohol abuse by other members of their group with the faculty leader or resident director. Peers should look out for each other and keep each other safe. If a student becomes incapacitated due to alcohol overuse, or if he/she is in need of medical attention, others are strongly encouraged to contact a local emergency medical service, faculty leader or resident director immediately, in order to protect the health and well-being of the affected student. Peers are encouraged to make the responsible choice to notify program or emergency personnel quickly. The person (or persons) making the call will not be subject to disciplinary action. If you plan to drink – do it moderately. Do not endanger yourself, others, property, or the future viability of the program.

ILLEGAL DRUGS

(Adapted from the U.S. Department of State's *Travel Warning on Drugs Abroad,* www.travel.state.gov/travel/livingabroad_drugs.html)

Don't do drugs. Anna Maria College has a **zero-tolerance** policy regarding the possession, use, manufacture, production, sale, exchange or distribution of illegal drugs by students participating in AMC study abroad programs. Violation of this policy may result in immediate dismissal from the program; academic withdrawal from the University for the semester in progress; and disciplinary action upon return to campus.

Despite what you may have heard about relaxed drug laws outside of the U.S., drugs are illegal in most countries around the world. In fact, drug laws are often more strict around the world. In some countries, possession of even a relatively small amount of illegal drugs can be grounds for a mandatory jail sentence or the death penalty. Once you have ventured beyond U.S. borders, U.S. laws and constitutional rights no longer protect you. Each year 2,500 U.S. citizens are arrested abroad. One third of the arrests are on drug-related charges. Many of those arrested assumed as U.S. citizens that they could not be arrested. From Asia to Africa, Europe to South America, U.S. citizens are finding out the hard way that drug possession or trafficking equals jail in foreign countries. There is very little that anyone can do to help you if you are caught with drugs. You are operating under the laws of the host country and the regulations of the local institution. Neither the U.S. government nor Anna Maria College will be able to secure your release should you be caught.

It is your responsibility to know the drug laws of a foreign country before you go, because "I didn't know it was illegal" will not get you out of jail. Some laws may be applied more strictly to foreigners than to local citizens; therefore, don't assume that just because local people are using drugs, it's acceptable for you to use drugs. Information regarding drug penalties of your host country is available at the Web site, www.travel.state.gov/travel/warnings_consular.html

The rules and regulations of your host institution will be provided during on-site orientation.

In recent years, there has been an increase in the number of women arrested abroad. These women serve as drug couriers or "mules" in the belief they can make quick money and have a vacation without getting caught. Instead of a short vacation, they get a lengthy stay or life sentence in a foreign jail.

EXTENSION OF STUDY ABROAD

Any student wishing to remain with the same study abroad program for an additional semester will need approval from the host institution's Academic Dean and the study abroad program. Students must complete a Notification of Extension of Study Abroad Form and submit to the study abroad coordinator. Faxed copies of signed forms are acceptable. In addition, students should contact their academic advisor prior to making a final decision to extend time abroad.

HOUSING AT AMC

If you have already signed a housing agreement and are assigned to housing at Anna Maria College for the semester you will be abroad, you will need a release from your housing agreement. You may take your acceptance letter from the affiliated study abroad program to the Residence Life Office, and any fees that you've allocated towards your housing at Anna Maria College will be credited to your Anna Maria College account. If you want to live on-campus when you return, you will need to reserve a room PRIOR to the start of that semester. You can contact AMC's Residence Life Office at 58-849-3271 to make these accommodations. Please not that if you are going abroad for fall and/or spring semester or both; YOU are responsible for submitting all necessary paperwork for the subsequent semester at AMC by the standard deadline dates. (e.g., residence life room selection and deposit, registering for classes, financial aid, bill payment, etc.)

Pre-Departure Planning/Preparation

Your initiative is vital to a successful study abroad program – how involved you become in planning and preparing for your time abroad will directly influence how much you achieve the personal and academic goals you have set for yourself. There are many ways to prepare for your journey. Visit Web sites and read books about the history, geography and customs of the countries you are visiting; study maps; read newspapers with good international news coverage; and watch videos of the places you'll visit. Check out Web sites to access daily issues of foreign newspapers and for helpful information and advice.

FLIGHT ARRANGEMENTS

Plan to make your own international travel arrangements for study abroad unless your program provides a group flight. Make travel reservations well in advance for advance purchase ticket prices. Please do not make flight arrangements until you receive your official acceptance package from the affiliated study abroad program and confirm the required arrival date. Although a one-way ticket from the U.S. may seem inexpensive, purchasing a one way ticket for the return trip can be very expensive—a roundtrip ticket is recommended and often required for a visa. You may want to check fares with agencies specializing in student travel, such as www.statravel.com , www.studentuniverse.com , or www.fellowship.com .
It is important to leave your detailed flight itinerary with your family and upon arrival in the host country contact them as well as the study abroad coordinator to let them know you've arrived.

PASSPORTS

Due to the unprecedented demand for passports, **you should apply for a passport immediately.** You should plan on at least ten weeks for standard processing. U.S. and non-U.S. citizens need a passport both to enter other countries (including Canada and Mexico) and return to the United States. If you already have a passport, make sure it is valid until at least six months after your return date. New U.S. passports can take up to 10 to 12 weeks for processing, depending on the time of the year, and are good for ten years. Apply early to avoid complications caused by misplaced original birth certificates and similar problems. Passport forms are available at many Federal and state courts, probate courts, some county/municipal offices and some post offices. For complete information about passport services visit
www.travel.state.gov/passport/index.html .

VISA

A visa is an entry/residency permit and official permission granted by the authorities of the counties where you will study or travel, which allow you to enter and remain in that country. The visa itself is frequently a

stamp in your passport, not a separate document. You will need a passport before applying for a visa. The visa applications will not be accepted more than 90 days in advance of your departure or 30 days prior to your departure and the visa process may take a significant amount of time. **It is important to apply for a visa as soon as possible however you will not be able to start the process until you've been officially accepted to the institution abroad and have received an official acceptance letter**. (This letter will come from the affiliated study abroad program and you will need that as proof to present to the Consulate). Once you have received your official acceptance letter from the abroad institution, you should begin the visa application process as soon as possible! Keep in mind that June, July, and August are the busiest months in most consular sections, and interview appointments are the most difficult to get during that period. If you are a U.S. citizen (carrying a U.S. passport) a visa is not required by *most* countries if you are spending fewer than three months in the country visited. However, the regulations change regularly for some countries, so check with the affiliated study abroad program. When you receive your visa, the consular officer will seal your immigration documents in an envelope and attach it to your passport. Do not open this envelope! The Customs and Border Protection (CBP) officer at the U.S. port of entry will open it.

Note: If you are not a U.S. citizen, consult the embassy or consulate of the countries you will visit to learn their document requirements. You may check the following Web sites:

- Foreign Consulate Offices listing www.state.gov/www/travel/consular_offices/fco_index.html
- Embassies and Consulates: www.embassyworld.com
- U.S. Embassy Assistance: U.S. Embassy personnel provide routine citizenship services (such as passport replacement) and emergency assistance for American citizens abroad. They also provide assistance to Americans abroad and their families in cases of death, serious medical emergency, and legal difficulties. You should locate the U.S. Embassy closest to your location by visiting: www.usembassy.state.gov.

INTERNATIONAL STUDENT IDENTITY CARD (ISIC)

The International Student Identity Card (ISIC) gives students a single, uniform document recognized worldwide as proof of student status. ISIC cards available for purchase from many travel agencies to any student in a degree-seeking program during the current academic school year. When you purchase an ISIC, bring a clear photo of your face (the size of your driver's license photo) and proof of your current student enrollment (such as a printout of your class schedule).

Card benefits vary widely from country to country, but may include student discounts on airfare, transportation, and accommodations, and reduced admission to museums, theaters, cultural events, and other attractions. If you purchase an ISIC you will be given an ISIC Handbook that lists exactly which nations recognize the card, types of discounts, and the addresses and phone numbers of student travel offices around the world. Besides the student discounts, the ISIC provides free travel insurance (good for before and after your program dates), an emergency help line, and a communications system (phone card). If you should need to use the insurance benefits, you will need to have a copy of your card and proof of purchase for any claim. The greatest benefit is usually the reduced airfare. Check with the study abroad program to see if they include this in your package. For more information please visit www.isic.org

Medical Information

Anna Maria College recommends that all students get a thorough physical examination before participating in study abroad. Discuss with your physician your intent to study abroad and get advice for managing your physical and emotional health while in another country. Describe your health condition (allergies, medications, disabilities, psychological treatment, dietary requirements and medical needs) with your

physician, and seriously consider the appropriateness of your participation in study abroad in your chosen host country.

- Ask your physician if your medication will be readily accessible in your host country.
- Update your prescriptions and take necessary medications (in original, labeled containers) and written prescriptions with you. Make sure you have an adequate supply for the duration of your stay.
- It is advisable that you carry a letter from your doctor explaining the use of your medication so it is not suspected as contraband.
- Get necessary immunizations well in advance of your departure.

IMMUNIZATIONS

Some countries require proof of immunization from various diseases. In some cases, proof of an HIV test may be required. Since requirements are constantly changing, contact the consulate of the countries you will be visiting for details prior to departure. For more information, call the Center for Disease Control's Travel Information Hotline at (404) 332-4559 or visit their website at www.cdc.gov . It is always a good idea to carry a small card with you listing your prior immunizations and medical history. Ask your physician to provide you with a list of shots you have received to date and other medical conditions. Carry this card with your passport while traveling—should you encounter a medical emergency, this may prove invaluable.

MEDICAL FACILITIES/SERVICES

Medical facilities and services will not be the same in every country. It is important to understand as much as possible about the facilities and services in your host country before you should need them. The overseas host universities have medical and mental health services available to students on campus as well as contacts with local physicians, hospitals and other emergency services. Students are made aware of these services during on-site orientations. As part of your pre-departure orientation with the affiliated study abroad program you will be informed of all issues relating to medical care, insurance and immunizations.

- Be sure you get information from the abroad program regarding specifics of on-site medical facilities and services in your host city/country.
- You should be aware of who you can see for common health needs (cold, stomachache, flu, etc.) and where to go for medical needs and/or emergencies.

INSURANCE COVERAGE

Both CIS and AIFS require students to utilize international health insurance coverage through their respectable companies. Each host institution has an infirmary available to handle minor ailments. In cases where students require treatment for more serious illnesses and accidents designated professional staff at the host institution arrange for students to receive immediate attention from a hospital in the area. Students will receive an individual insurance policy describing the coverage in detail upon acceptance to their program.

- Understand your insurance coverage before going abroad (What is covered, what is not, is there a deductable, how to make claims, etc.). If you have medical insurance through Anna Maria College **the billing department MUST be informed** that you will be studying abroad so they can notify the insurance company.
- Be aware that injury or illness resulting from alcohol may be excluded from coverage. If the insurance company finds that you had alcohol in your system during an event that requires you to submit a medical insurance claim, they may deny your claim. For more information about what is covered through the insurance company while you are abroad please check the websites below.
  CIS: www.studyabroad-cis.com/index.php?page=insurance
  AIFS: www.culturalinsurance.com/studyabroad/individuals_home.asp

- You will need to know how medical services are paid for while abroad (out-of-pocket, host country or institution, insurance, etc.). Be sure that you have access to adequate funds to cover a health emergency, and keep all receipts you receive in order to file a claim if needed.

HEALTH

You have the best odds of staying healthy abroad if you come prepared, are careful about what you eat and drink, and don't engage in risky behavior that can jeopardize your health. While traveling avoid alcohol and caffeine. Remember that jetlag can worsen by dehydration. Caffeine and alcohol contribute to dehydration, so avoid them and drink plenty of other liquids, such as juice or water. The extra vitamins in juice will also help boost your immune system.

Reset your body's internal clock. Try to adjust your sleep schedule to the time zone of your destination. If you start doing this a few days before you depart, it may help reduce jetlag.

When you arrive Take care! The first few days or weeks in your study abroad location will be very exciting and you may be tempted to overdo it. Remember that in addition to your cultural adjustments, your body will be going through a physical adjustment to a new climate, time zone, food, etc. Eat reasonably, drink plenty of water, and get plenty of rest.

Drink water. You may want to start with bottled water if you are unsure of the tap water in your new environment. This will help reduce the likelihood of becoming dehydrated or having diarrhea.

MENTAL HEALTH

Not all countries have mental health support services similar to that in the U.S. Thus, you may not have access to mental health services in some countries. Whether you have utilized mental health services in the past or not, it is important for you to know if, what and where those services are available in the host country.

- All students should be prepared for cultural adjustment before studying abroad. The Anna Maria College study abroad handbook provides information about transition adjustment and culture shock. Although this information will not prevent you from experiencing adjustment problems, it will help prepare you for the symptoms, the expected cycle and some helpful advice for a successful adjustment.
- If you are currently utilizing and/or have utilized mental health services in the past, you should indicate that on your application and contact someone in the Health and Counseling Center at Anna Maria College before going abroad. The Health and Counseling Center should be advised as to your needs in case a telephone consultation is required while abroad.

Emergencies

The majority of students participating in study abroad never experience an emergency while abroad. However, in the unlikely event that you should experience an emergency situation, it may be less traumatic when you are prepared to deal with it effectively and efficiently. Although your travel insurance may cover emergency flights back to the U.S. in some emergency situations it is important to be prepared by having the necessary financial resources needed to secure a last minute international flight back to the U.S. if needed. Be sure to check with the affiliated study abroad program for specifics about travel arrangements back to the U.S. in an emergency situation so that you and your family can have a plan prior to your departure.

An emergency is an occurrence or situation that poses a genuine and sometimes immediate risk to the health and well being of program participants. The following situations would be considered emergencies:

- Life threatening accidents or illnesses

- Crimes against a student (rape, assault, mugging, etc.)
- Arrest of a student
- Death of a student
- Missing student
- Natural disasters
- Psychological emergencies
- Terrorism
- War
- Political emergency

Students will participate in two orientations facilitated by the affiliated study abroad program informing the student of health and safety issues - once before you depart the U.S. and again when you arrive in the foreign country. During the pre-departure preparations, the study abroad program will let you know what health and safety issues you might expect when you arrive abroad. At this time they also provide students with contact information of individuals in country who can assist you with any issues that arise while abroad. Once a student arrives in country, they will take part in another orientation program that will highlight, again, local health and safety issues. It is important that you maintain close communication and check in periodically with the on-site program contact as well as the Anna Maria College Study Abroad Coordinator. If you would like a family member or friend to be available to travel to your host country in case of an emergency, make sure they have a valid passport.

EMERGENCY SERVICES

Student safety is our highest priority!

CIS offers 24 hour emergency assistance to students and their parents in the U.S. and in-country. They have on-site contacts available 24/7/365 in all of the locations they operate. These on-site individuals have a network of local contacts (police, fire, hospital, embassy) with whom they can be in communication should the need arise. Also, each CIS participant is given an Emergency Information Card which they are required to keep with them at all times. This card provides phone numbers for emergency contacts both in country and in the U.S.

AIFS provides students with a world-wide 24-hour emergency telephone assistance service- someone is always on duty in the U.S. and abroad - to help you with a problem. At the host country there are full-time Resident Directors that have established networks with local authorities, US Consulate and Embassy personnel and local resources that help to ensure the highest level of care, and the ability to respond to unexpected events, should they arise.

EMERGENCY PROTOCOL

IF YOU HAVE AN EMERGENCY ABROAD, FIRST CONTACT THE ON-SITE PROGRAM COORDINATOR. If there is an emergency that requires you to contact the AMC Study Abroad Coordinator, you may call 508-849-3396 during business hours, or AMC's **Public Safety Office at 508-494-9010 (available 24/7)**. Both the Study Abroad Coordinator and Public Safety will accept collect international calls. If you can only make one call, you should call Public Safety. They have instructions to accept collect calls, and then to call the study abroad coordinator who can call you back immediately.

EMERGENCIES AT HOME

People need to know how to get in touch with you while you are away. You should have a conversation with your family before you leave to discuss what you will do in the event that there is a death or serious

emergency in your family. Please be sure that the Study Abroad Coordinator has your complete contact information. It is also important for you to inform the Anna Maria College Study Abroad Coordinator if there is a family emergency while you are abroad.

Things to do before leaving the U.S.

- Read this handbook: Read this handbook in its entirety. You will be held accountable for knowing and abiding by the policies.
- Business Office & Financial Aid Affairs: Make sure your financial aid and business office affairs are in order before you depart.
- Attend orientation: Mark your calendar and save the date for the mandatory Pre-Departure Orientation.
- Get immunizations: Refer to the website of the Center for Disease Control and Prevention www.cdc.gov/travel to find health and vaccination requirements for your host country.
- Get prescriptions: Get copies of all medical and vision prescriptions to carry with you. If possible, have your doctor fill your prescriptions to cover your entire stay abroad.
- Make photocopies: Make copies of all of your important documents, including your passport, visa paperwork, airline tickets, prescriptions, etc. Leave one set of photocopies with a family member or friend in the U.S., leave one set with the AMC study abroad coordinator, and take the other set with you, separate from the originals.
- Make financial arrangements: Develop a budget for your time abroad and plan for multiple ways of accessing money. If you plan to use your debit or credit card from the U.S., check with your bank or credit card company to verify locations of use and extra fees that may apply.
- Arrange for housing: If you are going abroad for a semester or year, be sure to complete any applications necessary to obtain housing overseas.

Handling Last Minute Doubts

It is common for students (and their parents and friends) to have last minute doubts about whether doing study abroad program is the right thing at this time. There may be concern about missing family and friends while so far away, worries about credit transferring and nervousness about travel in general. This is quite normal and we would encourage students and families to give us a call before changing plans drastically at the last minute. Every semester there are a few students who have some anxiety and think about withdrawing, but they eventually do go and are very glad they did, so don't let a normal case of "cold feet" prevent a student from having this educational experience.

Packing & Luggage

Deciding what to pack is not easy. The weather overseas will likely be unpredictable; you may need both your umbrella and your bathing suit. There are also limits on how much luggage you can bring on board a flight or onto a train. The best advice is to pack light!

A little bit of research will go a long way. If you find out what the weather will be like where you will be studying, you can plan ahead and save yourself the hassle and expense of possibly having to buy a whole new wardrobe. On-line research is one of the easiest ways to discover what the weather is like.
Don't be a packing procrastinator. Packing for a semester abroad a couple of hours before your flight just isn't a smart idea. Packing takes planning, and you will most likely pack and re-pack a number of times before you're satisfied. Do not pack more than you can carry by yourself for at least two blocks unless you have enough money for taxis. The most common mistake returned students report making is taking too much with them.

WHEN PACKING CONSIDER THESE FACTORS

- Do not take more than you are willing and able to carry on your own
- Electrical service varies throughout the world. Most outlets will not accept the two- or three-pronged plugs that are standard in the United States. Therefore, if you intend to take small appliances you will need a set of adapter plugs that will "adapt" U.S. plugs to the plug system of your host country. Additionally, you will need a voltage converter to "convert" the U.S. voltage of your electronic device to the local voltage. Because of the voltage difference, U.S. appliances often short out, even with a converter. It may be to your advantage to buy electric appliances on-site.
- Think about what you intend to do (travel, hiking, social or cultural occasions, exercising, religious services, etc.) and bring appropriate attire. It often makes sense to have at least one semiformal outfit (jacket & tie or dress).
- Be aware of cultural norms and dress, especially in Africa, Latin America, India, China, Russia, Nepal, and Mediterranean Nations.
- You may accumulate a lot of clothing, gifts and souvenirs while abroad, and you will want to bring everything home. Save some extra room in your luggage.

IDEAS ON WHAT TO PACK

Below is a helpful guide for what to pack. The list should be adjusted according to the length and seasonal weather you will experience during your stay abroad.

Walking shoes	flip-flops or shower shoes	t-shirts (cotton)
Socks	underwear	sleep wear
Shorts/skirts	jeans/dress pants/kakis	long sleeve/short sleeve shirts
Sweater/sweatshirt	poncho/rain jacket	heavy/light jacket
Bathing suit	hat/sunglasses	sunscreen/bug repellent
Comb/brush	cosmetics/moisturizers	deodorant/antiperspirant
Hand sanitizer	razor/sanitary pads	eyeglasses/contact lenses/cleaning solution
Small umbrella	alarm clock/batteries	camera/laptop/ iPod
Luggage lock and tag	passport	cash, traveler's checks, and credit cards

First Aid Kit: include bandages, first aid tape, antiseptic wipes, burn cream, extra-strength aspirin, anti-diarrhea medication, Benadryl™ or similar antihistamines to treat allergies

You must declare expensive and/or foreign goods you will take with you before leaving the United States so that you are not charged duty on them when you return. If you are taking imported articles such as a digital camera, laptop, etc., register these foreign-made articles with Customs (before leaving the U.S.) to avoid extra duty charges upon re-entry. Take the items to the nearest Customs and Border Protection (CBP) office and request a Certificate of Registration (CBP Form 4457). It shows that you had the items with you before

leaving the United States and all items listed on it will be allowed duty-free entry. CBP officers must see the item you are registering in order to certify the certificate of registration. For more information check out U.S. Customs and Borders Protection at www.cbp.gov

LUGGAGE

Most airlines have changed baggage and carry-on restrictions, generally, passengers on international flights are allowed two large suitcases, each weighing no more than 50 lbs. each and one small carry-on bag so avoid oversized and overweight luggage.

- Check with the study abroad program or travel agent about insuring your luggage and other personal effects.
- Mark your luggage tags ahead of time with a clear indication of your name, address and phone number of your destination. Also keep this information inside your bags

CARRY ON LUGGAGE

Before you leave, you may want to contact the airline(s) to verify the number and size restrictions for your carry-on luggage. On most flights you are allowed one carry-on piece not exceeding 45 inches in size (length + width + height) and no heavier than 40 lbs. We recommend putting these things in your carry-on:

- Passport and immigration documents (if applicable)
- Cash and/or travelers' checks
- Acceptance letter from the program
- **All medication**
- Copies of all medical prescriptions, including those for eyeglasses/contacts
- Extra set of clothing and toiletries
- Anything else that would be a serious problem for you if your checked bags were lost or delayed for days.

While Abroad

COMMUNICATING HOME

Telephone-Cell phones are an increasingly attractive option for staying in touch with family and friends. Some long-term/semester programs may even include a local cell phone in the program fee.

International Calling Cards- The most reasonable way to communicate between the country abroad and your home country may be through the use of an international calling card. If the affiliated study abroad program does not supply students with an international cell phone, Anna Maria College will provide each student going abroad with an international calling card to communicate with the study abroad coordinator at various times throughout the semester. If you have time make sure it is activated before you go abroad to avoid any potential problems. If the affiliated study abroad program does provide the student with an international cell phone than it is up to the student to purchase an international calling card. For calling back to the United States, it is easiest to buy prepaid phone cards once you are in your host country. These seem to have better rates.

Mail-Mail can easily be sent internationally, but will take longer than mail within the United States. Letters should be marked "air mail" to ensure prompt delivery. If it is not marked, mail may be sent by ship and can take up to three months to be delivered. Mail sent internationally must include the destination country as a final line in the address to ensure delivery.

E-Mail-Accessing your AMC e-mail account will vary according to the facilities available to you on site. You can access your AMC account through the AMC home page (www.annamaria.edu).
You may wish to obtain a commercial e-mail (Hotmail, Yahoo, etc.) since these accounts may be easier to access from abroad than AMC accounts. Since you will be responsible for knowing the information AMC or the study abroad coordinator sends you through your AMC account, **make sure to forward all AMC e-mails to any commercial e-mail account you may be using.** If you wish to forward your Anna Maria College email to your primary email go to www.annamaria.ed/currentstudents and click on "Directions on how to forward your AMCAT email to another email account that you check regularly"

Facebook & Blogs:
Keeping in touch around the world can be difficult, so more and more students are choosing to use the Anna Maria College Facebook account to create their own blogs. On the AMC Study broad Facebook page you can write about your experience and post photos for friends and family to view. Be cautious about what you post; similar to Facebook, if your site is open to the public, you should not include specific information such as your full name, where you are, or where you'll be this weekend. Be aware that anything you post on-line is public information, so if you are doing anything illegal or in violation of institutional policies, you can be held liable.

COMMUNICATION FROM HOME

Make sure your friends and family know how to contact you and are aware of the time changes involved. To make calls from the United States to an overseas location:
Dial 011 [Country Code] [City Code] [Local Number]
If the City Code begins with a Zero (0), eliminate the zero when dialing from the U.S. A list of telephone country codes can generally be found in the first few pages of most telephone books.

ABSENTEE VOTING

If you will be absent during a U.S. election and wish to request an absentee ballot, you should do so at least two months before the election. To access the Federal Post Card Application (FPCA) and instructions, see www.fvap.gov/pubs/onlinefpca.htm You can also check with your county registrar or the Secretary of State.

HANDLING YOUR FINANCES WHILE ABROAD

You will want to plan your financial needs for study abroad carefully, in consultation with your family and possibly your bank. Settle on the amount of money you will need while abroad. Make both weekly and daily budgets and stick to them. Learn the value of the local currency and look for special student rates and discounts. You will probably spend relatively large sums of money in your first few weeks abroad as you learn your way around a new setting and buy what you need to get settled. It takes a few days to adjust to a new currency and understand its value. You will learn quickly about the best inexpensive restaurants, shops and student rates for concerts, movies, plays, and clubs. Don't be embarrassed to ask for advice at your study abroad program center or university's international office.
The safest way to protect your finances abroad is to diversify them by using an ATM card, debit card, traveler's checks, and credit cards. Should one form be lost or stolen you will have access to your funds through another form. Most students access home funds through automated teller machines (ATMs) on the PLUS or CIRRUS network. Your bank should have a list of its ATM locations around the world. Since many ATMs abroad will only access a checking account, do not leave your funds in a savings account before departure. Otherwise, ATMs are used the same way they are here: your home checking account is debited

for your withdrawal and you draw out local currency. You are charged a service charge and the current exchange rate. Although this way of accessing money is convenient, you are warned not to use it as your only form of getting cash. Be sure to check with your bank at home, to ensure that your PIN is valid abroad and to clarify what sorts of charges will be applied. Likewise, check with your bank if you intend to use a check card to access your bank account. Your bank may wish to note when you will be abroad so your access is not blocked due to suspected fraud.

Credit cards such as Visa, MasterCard and American Express are honored abroad, though not always as widely as in the United States. Credit cards make foreign currency transactions easy and are invaluable in a financial emergency. Take a credit card along, but use it wisely; plastic can be dangerous because it is easy to overspend, service fees and interest charges can be costly, and the loss or theft of a card can inconvenience you, especially while traveling. Seek advice from the issuing company as to the card's applicability abroad and the billing rate for converting the amount of purchases abroad into dollars. Make sure to learn your PIN before departure. Contact your credit card company to find your credit limit and number to call in case your card is lost or stolen. Also let your credit card company know the dates and locations of your travel. When cards normally used in the U.S. suddenly begin being used abroad, some credit card companies will cancel the card to avoid possible fraud and other security issues.

If any of your cards are lost or stolen, you will need to contact your bank and clarify whether it is an ATM, debit, credit, and/or check card. The bank will need the number and possibly, the PIN.

Traveler's checks (TC) are inconvenient and not used as a major source of funds. However, you may wish to carry some reserve funds as traveler's checks. Most students only use TCs if they have lost their ATM card or cannot access funds through an ATM. TCs must be cashed at banks or a "bureau de change" and may take time to get cashed. Traveler's checks in U.S. dollars can be used in case of an emergency abroad; and if you don't need them, you can use them as cash when you return. Leave a copy of the serial numbers of your traveler's checks at home; take another list with you separate from the checks themselves. As you cash in the checks, keep a tally of which ones remain unredeemed. Although it is uncommon, students who stay abroad for a semester or longer may open a bank account abroad. You can discuss this option with your U.S. bank, with a foreign bank upon arrival, or consider an international service such as HTH Worldwide Bank (Check out www.HTHWorldwideBank.com).

You should not expect to be able to cash **personal checks** (or any kind of check) abroad; it is virtually impossible.

The best way to assure yourself of adequate funds is to take more than the proposed budget.

If your money runs out and you have a credit card, you may be able to access funds:

- If you are a Visa cardholder, you can obtain a cash advance directly from an ATM or bank. The daily amount available varies with the exchange rate, but averages $150.
- An American Express office can, on presentation of your card, accept a personal check and issue you up to $1,000 every 21 days for a 1% commission. This amount varies with each office. If you don't have a personal check, American Express can provide a counter check.
- A MasterCard may be used to draw either cash or MasterCard traveler's checks.

If you do not have an ATM card or credit cards to access funds, you have several alternatives, all based on the assumption that someone at home can send you money. Funds can be transferred or wired from home, but this process is very costly and complicated. Money can also be shuttled from a bank in the U.S. to its branch in a foreign city, if it has one. Banks, however, are notorious for keeping bankers' hours. One after-hours option is Moneygram (1-800-542-3590; www.moneygram.com), a for-profit money transfer service with 23,000 agents in 103 countries; the service charges $40 to send $500 anywhere (more for larger amounts).

Using the local AMEX Office, you can receive funds in about a day, but high fees may apply. If all else fails, turn to the Bureau of Consular Affairs. After an investigation determines that an American is genuinely stranded, a consular official will seek one of your friends or relatives to help. If no one can be found, an official may advance money, but a "limitation" will be put on your passport, signifying that it is to expire when you reach home and cannot be renewed until the loan is repaid.

WORKING WHILE ABROAD

All countries have strict regulations governing the ability of foreign nationals (including students) to work while residing in the country. Often, foreign students are not allowed to work at all, and restrictions may be included with your visa. Even in countries which do allow foreign students to work part-time, you may find that jobs are scarce; it's difficult to combine work and studies, or both. In any case, do not plan on working while abroad as a way to cover your expenses during your study abroad program. At best, a part-time job while studying abroad should serve as a supplement to your personal expenses and travel budget. Working without legal permission will, in many countries, be considered grounds for deportation. Ignorance of the law is not generally accepted as an excuse. Be sure to check with your overseas program coordinator for updated details about work regulations in your host country.

PERSONAL SECURITY

Nothing is more important than your personal safety and security abroad! Your host country has been judged sufficiently safe and secure for your time abroad, but no one can predict future events or guarantee your safety. Students are encouraged to register with the nearest U.S. Embassy or Consulate upon arrival in the host country: www.travel.state.gov/travel/abroad_registration.html . You are strongly encouraged to read regularly the U.S. Embassy web page within your host country. While you are abroad, you must exercise the same safety precautions you would at home. Don't take the attitude that you are protected and safe because you are anonymous and no one knows you.

SEXUAL HARASSMENT

There are many types of harassment, including psychological, sexual, and verbal. Harassment can be between two students, between a professor or staff member and a student, etc. Harassment or assault can happen overseas just as it can on campus. Attitudes toward women abroad vary widely and may be utterly different from what you have come to expect at home. As in the United States, sexual harassment can arise anywhere. Female travelers may be more likely to encounter harassment such as unwanted sexual gestures, physical contact, or statements that are offensive or humiliating. Uncomfortable situations such as these may be avoided by taking the following precautions:

- Dress conservatively; while short skirts and tank tops may be comfortable, they may encourage unwanted attention.
- Avoid walking alone late at night or in questionable neighborhoods.
- Do not agree to meet, in a non-public place, a person who you do not know.
- Be aware that some men from other cultures tend to mistake the friendliness of U.S. American women for romantic interest.

If, after acknowledging cultural differences, you still feel uncomfortable with what you interpret as sexual harassment, you should talk with the affiliated study abroad program's on-site personnel as well as contact the study abroad coordinator. Conversation may provide you with some coping skills and a possible action plan to avoid future encounters. It may also help you gain a different perspective by understanding the local customs and attitudes. It could be possible that the behaviors you feel uncomfortable with are behaviors that are also considered unacceptable in the host culture.
If you feel you are being sexually harassed by your fellow American students, speak with the affiliated study abroad program's on-site personnel. If you feel you are being sexually harassed by the affiliated study abroad program's on-site personnel, contact the study abroad coordinator immediately.

SAFETY TIPS

- Leave at home all credit cards, keys, and other items not needed abroad. Make photocopies of your valuable documents and maintain an "emergency file" at home containing: airline ticket, passport, traveler's checks, driver's license, blood type, eyeglass prescription, name of doctor and dentist, supplemental insurance policies, and the credit cards you take abroad. Leave one set at home and keep another with you in a separate place from the originals.
- Leave a copy of your itinerary and contact information with family or friends at home. Prior to departure you will be provided with the address and telephone number of where you are going to live.
- Do not wear expensive clothes or jewelry, or carry expensive luggage.
- Do not agree to watch the belongings of a person whom you do not know and do not agree to transport a package, parcel, or suitcase for anyone.
- Use your common sense, avoid confrontations, try to blend in as much as possible, try to familiarize yourself with the area and language, ask the locals where the safe part of town is, and if you feel insecure in a certain place, don't go there. Do not expose yourself to unnecessarily dangerous situations.
- Be as inconspicuous as possible in your dress and behavior. In large cities and other popular tourist destinations, avoid possible target areas, especially places frequented by U.S. Americans. Avoid using U.S. logos on your belongings or clothing, especially athletic and collegiate wear.
- Be aware that pickpockets exist and tend to prey on people who look lost or who do not seem to be paying attention to their surroundings. Backpacks, purses, and camera bags can be a target. Wear them snug to your body and keep them closed. Carry your wallet in your front pocket rather than your back pocket. If confronted, give up your valuables instead of fighting the attackers.
- Stay in touch with the staff of your study abroad program including the study abroad coordinated at AMC.
- Be careful about divulging information about yourself and your program to strangers.
- Be aware of the people and circumstances around you and report any suspicious behavior to the program staff.

- Behave in a manner that is respectful of the rights and well-being of others, comply with local laws, regulations and customs of the host country, community, institution and study abroad program, and encourage others to behave in a similar manner.
- Keep up with the local news through newspapers, radio and television, and, in the event of disturbances or protests, do NOT get involved.

ROAD SAFETY

Road safety is not something that you may necessarily think about in planning your study abroad experience, yet the Association for Safe International Road Travel (ASIRT) reports that road crashes will soon become the third greatest global health concern. In fact, death and serious injury from road crashes are among the greatest risk for healthy travelers. You can minimize your risk by assessing road culture in your areas and implementing safe precautions.

ASIRT suggests that you:

- Select the safest form of transportation in your area
- Avoid late night road travel in counties with poor safety records and/or mountainous terrain
- Understand how seasonal hazards affect road conditions
- Know dates of local holidays (when road accident rates rise)

Additional suggestions for **pedestrians** are:

- Be aware of traffic patterns in your area (they may be very different from the US)
- Be especially alert at intersections
- Wear reflective clothing if jogging at dusk or dawn (especially in locales where jogging may be uncommon)
- Do not walk where you cannot be easily seen
- Remember most road fatalities are pedestrians

Additional suggestions for **passengers** are:

- Avoid riding with a driver that appears intoxicated, irrational, or over-tired
- Always ride in the back seat of a taxi cab
- Wear seat belts whenever possible

Many students are tempted to rent cars, mopeds, or motorbikes during their time abroad, but often do so without regard to the risks of driving in a county whose rules of the road are unfamiliar. For more information about safe international road travel, visit www.asirt.org .

THE SAFETY MESSAGE IN SHORT

Be attentive to all information you are given, read the contents of this handbook carefully, access additional information that you think you need, be prudent in your self-interest, and know that the study abroad coordinator is here as backup anytime.

RELIGION & STUDY ABROAD

Spirituality and religion play an important role in many of our students' lives, and in the lives of the host community members. One of the most exciting and interesting things about experiencing another culture is developing a multi-dimensional understanding of religious traditions and beliefs that differ from our own. To have a successful experience, an open mind regarding religious pluralism and diversity is important for students studying abroad. It is important to explore the religious traditions and beliefs of your host culture, even if the religion in similar to your own. Note as well, that many cultures have more than one religious

belief represented. Begin expanding your own understanding of religions across, and within, cultures and how your beliefs fit with those of your host culture by exploring the websites below:
U.S. State Department Religious Freedom Information: www.state.gov/g/drl/rls/irf/
World Religions Links: www.2.etwon.edu/vl/worldrel.htlm

Arrival and Orientation

In the first few days after your arrival, you are likely to experience physical changes as a result of taking a long flight and traveling through a number of time zones. You will probably be sleeping and waking at the 'wrong' times, feel tired, and have less patience than usual. This will pass within a few days, once your internal clock has adjusted to the time change. Another tip: upon arrival, get some exercise and do your best to wait to go to sleep until it is bedtime in the new time zone. This disorientation can be minimized some by avoiding alcohol and caffeinated products prior to and during your flight, and drinking plenty of other fluids. You may also want to set your watch to the time zone to which you are flying as soon as you get on the plane.

ON-SITE ORIENTATION

Study abroad programs arrange for a representative to meet arriving students at the airport and transport them to the program site and/or the excursion site. The study abroad program will provide you with an on-site orientation. Use the topics listed below as an overview of what you need to know: The orientation is likely to cover the following areas:

- Introduction to the program - Your registration for course work will be confirmed. You'll learn about the program rules and academic requirements, and you will be given information on social and cultural events and opportunities.
- Health information - You'll be told about any special health precautions to take in the local environment.
- Safety information - How to lessen the chance of becoming the victim of a crime or an accident while you are abroad and how to behave so as to maximize your personal safety vis-à-vis violence and crime.
- Personal conduct - How to behave in ways appropriate to your status as a guest in your new environment. You cannot use the excuse of being "foreign" if you disobey the civil and criminal laws of the country.
- Notifying local authorities - Your program representative should help you register with the local authorities, if this is required, and with the US embassy or consulate so that you can be located in case of an emergency.
- Housing - You may be taken to your dorm or apartment.
- Language Training - Some programs offer basic training in the host language as part of orientation. Introduction to the local culture: lectures, tours, meetings, etc. on the local culture.
- Communications - You'll be told about the options for keeping in touch with your family and friends at home.
- Independent travel - Your program representative may be able to provide information on methods of travel, how to arrange it, and any safety factors involved.
- Training - Most of what you need to be aware of will be provided, but the settling-in process must be lived through on an individual basis.

EXCURSION(S)
One of the benefits of studying abroad is the ability to venture outside your host city and explore the surrounding area and visit other cities or towns in the country where you're studying. It may even be easy to travel outside of your host country. Sometimes, study-abroad programs organize excursions for participants. Depending on which program you will be participating in there may be an excursion(s) offered. Excursions typically take place during orientation so please be advised that you may not arrive at your host institution right away.

Culture & Diversity

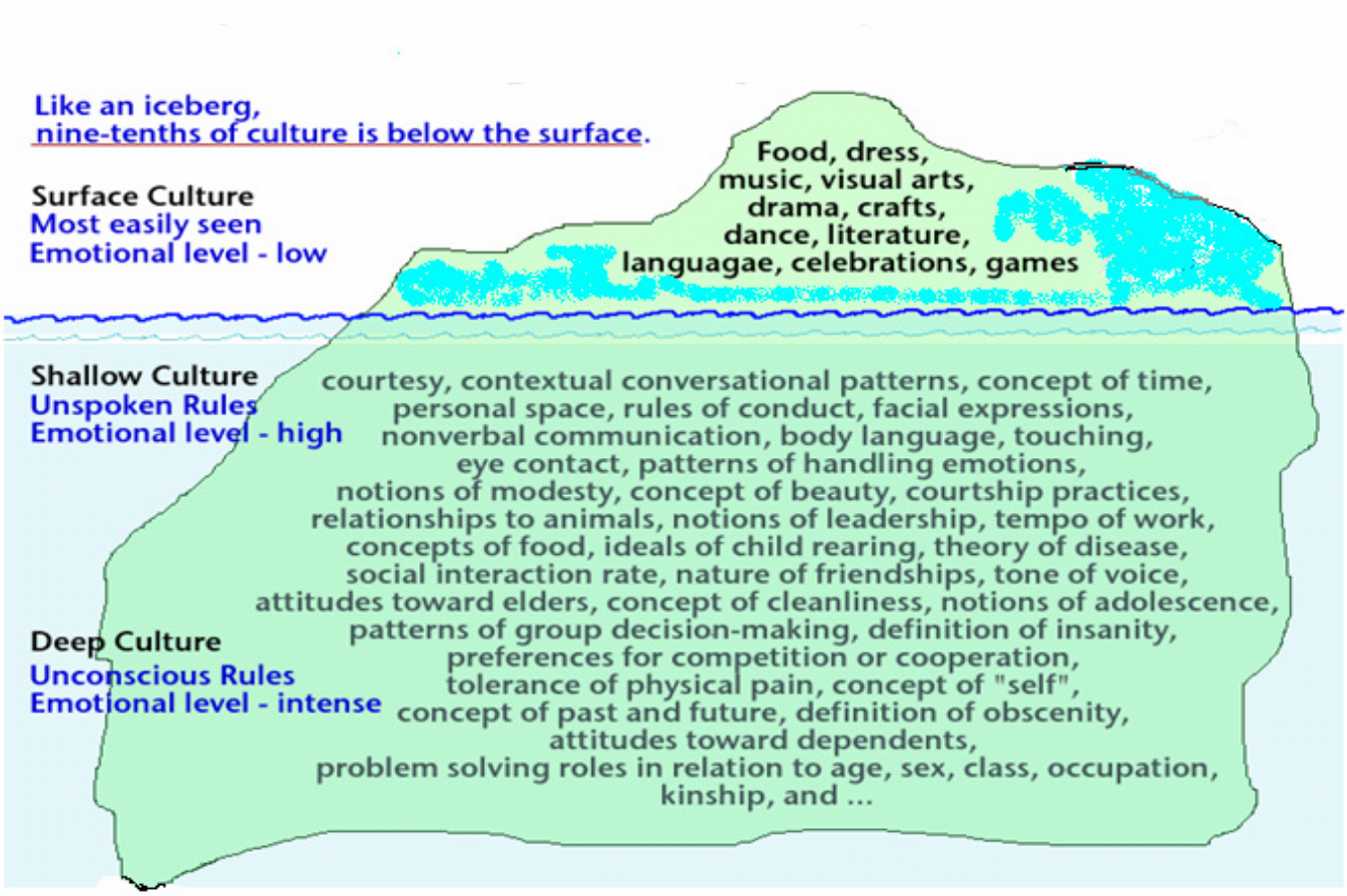
Living in another country for an extended period of time will give you an opportunity to develop an in-depth understanding of another culture, confront different customs and ways of thinking, and adapt to a new daily routine. While this experience is extremely exciting and rewarding, it can also be disorienting and challenging to be far away from your family, friends and cultural norms. For most people, the study abroad experience consists of a series of emotional highs and lows often referred to as "culture shock," or "cultural adjustment." Check out "What's Up with Culture?" at www3.uop.edu/sis/culture/index.htm to explore various aspects of intercultural communication and adjustment models that are known to impact upon all study abroad experiences.

WHAT IS CULTURE
In summary, culture affects every aspect of daily life - how we think and feel - how we learn and teach - or what we consider beautiful or ugly. Culture can be defined as the ways in which people relate themselves to their physical and social environment, and how they express these relationships. However, most people are unaware of their own culture until they experience another. In fact, we don't usually think about our culture until somebody violates a culturally based expectation or we find ourselves in a situation where we have the feeling that we violated somebody else's cultural expectations, but are uncertain how.

- CULTURE influences our expectations of what is appropriate or inappropriate
- CULTURE is learned
- CULTURE reflects the values of a society
- CULTURE frames our experiences
- CULTURE provides us with patterns of behavior, thinking, feeling and interacting

So much of what causes conflict or confusion is the part of the culture we can't see or touch. Consider the following illustration and notice the differences between the aspects of culture above and below the "waterline." The "tip of the iceberg" is the behavior and "external culture" that can be easily observed. The waterline marks the transition into beliefs. And the bottom portion of the iceberg represents the values and thought patterns that make up the "internal culture" which is subconscious and more difficult to observe. Cultural misunderstandings and conflicts arise mostly out of culturally shaped perceptions and interpretations of each other's cultural norms, values and beliefs (those elements below the waterline). Entering another culture is like two icebergs colliding – the real clash occurs beneath the water where values and thought patterns conflict.

THE ICEBERG CONCEPT OF CULTURE
Graphic adapted from Indiana Department of Education - Language Minority and Migrant Program - www.doe.state.in.us/lmmp



CROSSING CULTURES

Studying abroad is an invaluable experience – a once-in-a-lifetime opportunity to live in a foreign country, to learn its customs and culture, and to adapt to new surroundings. The success of your experience depends upon your own efforts to acclimate yourself to living and studying in a foreign culture. **You will have moments of exhilaration and moments of real frustration.** We encourage you to make every effort to take advantage of the many intercultural learning opportunities you'll have while abroad. In this section of the handbook, we're providing some of the information and tools you may need to make the most of your experience. These are some of the timeless tips for a speedy acclimatization and a more meaningful stay abroad:

- Learn about your destination before you leave.
- Learn the local language.
- As soon as you recover from your jet lag, plunge into the local life in your new home.
- Don't allow initial negative experiences sour you on the country.
- Ignore complaints about the country.
- Accept the challenge of establishing yourself in the new country and work hard to enjoy your stay.

CULTURE SHOCK

The phrase "culture shock" was coined by Cora DuBois in 1951. Kalvero Obert, the first to systematically define and study culture shock, described it as being cut off from your own cultural cues.

"These signs and cues include the thousand and one ways in which we orient ourselves to the situations of daily life – when to shake hands and what to say when we meet people; when and how to give tips; how to make purchases; when to accept a date and when to refuse invitations; when to take statements seriously and when not."

When you first arrive in the host country, everything around you will probably be new, different and exciting. You may enjoy the distinct character of the sights, sounds, gestures and other aspects of culture that can flood your senses. You can expect to go through an initial period of euphoria and excitement as you are overwhelmed by the thrill of being in a totally new and unusual environment. This initial period is filled with details of getting settled into housing, scheduling classes, and meeting new friends, and a tendency to spend a great deal of time with other U.S. students, both during orientation activities and free time.

As this initial sense of "adventure" wears off, you may gradually become aware that your old habits and routine ways of doing things are no longer relevant. You may become aware of subtle differences in gestures, manners, clothing, tone and rhythm of voices, banking, telephones, etc. These cultural differences may make you feel frustrated or out of place or miss everything about home. Minor problems suddenly assume the proportions of major crises, and you may grow somewhat depressed. Your stress and sense of isolation may affect your eating and sleeping habits. You may write letters, send e-mails, or call home criticizing the new environment and indicating that you are having a terrible time adjusting to the new country. Symptoms include anxiety, sadness and homesickness. If you fail to admit that you are experiencing culture shock, adjusting to your new environment will probably be a long and difficult process.

But don't worry, the human psyche is extremely flexible and most students weather this initial period and make personal and academic adjustments as the months pass. After several weeks, when you have settled into a daily routine, as you learn more about your host country, develop friendships and establish a life for yourself abroad, you will probably begin to feel more comfortable. By the end of your stay, you probably won't want to leave your new home.

KNOW YOUR HOST COUNTRY

Researching your host country is one way to reduce culture shock, and also to be a responsible traveler and citizen of the world. Here are some questions to consider about the culture and history of your host country. Try to answer as many of them as you can before you leave.

Politics: Who is the country's leader? What is the country's current political structure?

History: What is the history of the relationships between this country and the United States? Who are the country's most important national heroes and heroines? Who are the most widely admired public figures today?

Language: Are languages spoken besides English? What are the political and social implications of language usage?

Holidays: What are the national holidays? Why are they celebrated? Will the university, banks, post office, or other businesses be closed?

Religion: What is the predominant religion? Does religion play an important role in the political and social life of the average citizen? What are the most important religious observances and ceremonies? How do members of the predominant religion feel about other religions?

Social norms: What is the attitude toward drinking? What things are taboos in this society? What are some of the prevailing attitudes toward divorce? Toward extra-marital relations? Toward homosexuality? Toward contraception?

Laws: What is the legal age for drinking alcohol? What other laws might affect your daily life (driving, traffic, drugs, visa regulations, employment)?

Family: Are typical families nuclear or extended? At what age to people normally move out of their parents? home?
Shopping: Is the price asked for merchandise fixed or are customers expected to bargain? How is the bargaining conducted? If, as a customer, you touch or handle merchandise for sale (including such things as fruit or linen tablecloths), will the seller in the store or market think you are knowledgeable, inconsiderate, within your rights, completely outside your rights? Other?
Daily life: How do people organize their daily activities? What is the normal meal schedule? Is there a daytime rest period? What is the customary time for visiting friends? What is the normal work schedule?
Communication: How long do people talk when they use the telephone? Do friends call each other frequently to chat? How do people feel about having other people make long-distance (overseas) calls from their private house phones?
Food: What foods are popular and how are they prepared?
Clothing: What is the usual dress for women? For men? Are pants or shorts worn? If so, on what occasions? Is it o.k. to wear jeans or tennis shoes in certain settings? Is it o.k. to wear sleeveless shirts? What are expectations for dressing for class, a family dinner, or a more formal event?
Medical care: How is medical care structured (private or public hospitals)? How is medical insurance structured? Am I covered by my U.S. insurance, or does the host country government require additional insurance?

ADJUSTING

One of the greatest benefits of living in a foreign country is an added depth of appreciation and understanding of U.S. culture. The insights you will gain into yourself and your native culture will be of immeasurable value. Going abroad requires that you adjust to the same sorts of things as if you would move to another part of the United States: being away from family and friends, living in an unfamiliar environment, meeting new people, adjusting to a different climate, and so on. These changes alone could cause high stress levels, but you will also be going through cultural adjustments.
In adjusting to your study abroad environment, you will have to deal with real as well as perceived cultural differences. Keep in mind that people of other cultures are just as adept at stereotyping the U.S. American as we are at stereotyping them - and the results are not always complimentary.
The following, for example, are a few of the qualities (some positive, some negative) that others frequently associate with the "typical" U.S. American:

Outgoing and friendly	informal	loud, rude, boastful immature
Hardworking	sure to have all answers	extravagant and wasteful
Promiscuous	wealthy/rich	spoiled/has a sense of entitlement
Racially prejudice	politically naïve	ignorant of others countries
Disrespectful of authority	always in a hurry	lacking in class consciousness
Nosey	loud/attitudes	always in a hurry

While a stereotype might have some grain of truth, it is obvious when we consider individual differences that not every U.S. American fits these descriptions. Keep in mind that this same thing is true about your hosts vis-à-vis your own preconceptions. Try to be mindful of these pre-conceived misconceptions and avoid falling into any of the "ugly American" categories.

ADJUSTMENT FOR WOMEN

The overwhelming majority of students who study abroad are women and they report back that they have had incredible experiences. However, in certain locations and programs, women may have a difficult time adjusting to attitudes they encounter abroad, both in public and private interactions between men and women. Some men openly demonstrate their appraisal of women in ways that many women find offensive.

It is not uncommon to be honked at, stared at, verbally and loudly approved of, and, in general, to be actively noticed simply for being a woman, and in particular, a U.S. American woman. Sometimes the attention can be flattering. Soon, it may become very annoying and potentially even angering. Local women, who often get the same sort of treatment, have learned through their culture how to respond to the attention.

Eye contact between strangers or a smile at someone passing in the street, which is not uncommon in the U.S., may result in totally unexpected invitations, and some women feel forced to avoid eye contact. You will have to learn the unwritten rules about what you can and cannot do. U.S. women are seen as liberated in many ways and sometimes the cultural misunderstanding that comes out of that image can lead to difficult and unpleasant experiences.

These cultural differences may make male-female friendships more challenging. Consider the implicit messages you are communicating, messages you may not intend in your own cultural context. Above all, try to maintain the perspective that these challenging and sometimes difficult experiences are part of the growth of cultural understanding, which is one of the important reasons you are studying abroad.

SURVIVAL STRATEGIES

You will often find that your everyday "normal" behavior becomes "abnormal". The unspoken rules of social interaction are different, and the attitudes and behavior that characterize life in the United States are not necessarily appropriate in the host country. These "rules" concern not only language differences, but also wide-ranging matters such as family structure, faculty-student relationships, friendships, gender, and personal relations. The suggestions that follow may help you deal with culture shock and adjustment so you can get the most out of your study abroad experience.

- Become more familiar with the local language. Independent study in the local language should facilitate your transition. Continue your study of the foreign language before and throughout your program. Rent and watch foreign films to become accustomed to the rhythm and sounds of the language of your new home. Do not become so concerned with the grammar and technicalities of a language that you are afraid to speak once you are abroad.
- Know your own country. You will find that people around the world often know far more about the United States and its policies than you do. Whether or not you are familiar with current events, particularly foreign policy, expect to be asked about your opinions and to hear the opinions of others. Start preparing now by reading newspapers and news magazines.
- Examine your motives for going. Although you will certainly do some traveling while you're abroad, remember that your program is not an extended vacation. Set realistic academic goals, particularly if you are studying in another language. Reduce your expectations or simplify your goals in order to avoid disappointment or disillusions, but don't forget to study and attend your classes!
- Recognize the value of culture shock. Culture shock is a way of sensitizing you to another culture at a level that goes beyond the intellectual and the rational. Just as an athlete cannot get in shape without going through the uncomfortable conditioning stage, so you cannot fully appreciate the cultural differences that exist without first going through the uncomfortable stages of psychological adjustment.
- Expect to feel depressed sometimes. Homesickness is natural, especially if you have never been away from home. Remember that your family and friends would not have encouraged you to go if they did not want you to gain the most from this experience. Don't let thoughts of home occupy you to the point that you are incapable of enjoying the exciting new culture that surrounds you. Think of all you will share with your family and friends when you return home.
- Expect to feel frustrated and angry at times. You are bound to have communication problems when you are not using your native language or dialect. Even if they speak English in your host country, communication may be difficult! Moreover, people will do things differently in your new home, and you

will not always think their way is as good as yours. Once you accept that nothing you do is going to radically change the different cultural practices, you will save yourself real frustration. Remember that you are the foreigner and a guest in the other culture.

- Expect to hear criticism of the United States. If you educate yourself on U.S. politics and foreign policies, you will be more prepared to handle these discussions as they occur. Remember that such criticism of U.S. policies is not personal. Don't be afraid to argue if you feel so inclined. Most foreign nationals are very interested in the U.S. and will want to know your opinions.
- Do not expect local people to come and find you. When was the last time you approached a lonely-looking foreign student with an offer of friendship? Things are not necessarily any different where you are going. If you are not meeting people through your classes, make other efforts to meet them. Take advantage of the university structure and join clubs, participate in sports, attend worship services, participate in volunteer and service-learning projects, and attend other university-sponsored functions. Maintain a sense of meaning to your life and allow time for leisure activities.
- Keep your sense of humor and positive outlook. Almost all returned study abroad students have wonderful stories about how much fun they had during their time abroad. If you have a terrible, frustrating day (or week) abroad, remember that it will pass. Time has a way of helping us remember the good times and turning those horrible times into fascinating stories!
- Record your experience(s), thoughts, and observations. One of the best ways to deal with cultural adjustments and to reflect thoughtfully on the differences between U.S. and the other cultures is to regularly write a journal, blog, and/or post comments/messages on Facebook. As you write, you'll think your way out of the negative reactions that may result from your unfamiliarity with language and cultural behavior. Journaling, blogging, and posting will force you to make meaningful comparisons between your own culture and the host country. When you return home you'll have more than just memories, souvenirs, and photos of your time abroad; you'll have a written record of your changing attitudes and process of learning about the foreign culture.
- Take lots of pictures! You will be glad to have a written and pictorial account of your experiences to look back on.
- Adopt coping strategies that work for you. Keep in touch with friends and family but not to the point you are consumed with calling and e-mailing that you miss out on the study abroad experience. Exercising can also contribute to improved mood and better sleep.
- Talk to someone if you have a serious problem. The affiliated study abroad program's on-site personnel is there to advise/counsel students with serious problems. He/she has first-hand experience with adjustment abroad and can be a real friend in times of need. Share smaller problems with other students since they are going through the same process and can provide a day-to-day support group.
- Make the effort to meet local people. It is easy to befriend other study abroad students because you share a common language, culture and situation. It usually requires more thought, effort and creativity to meet locals, but interacting with people from your host country will enable you to learn more about the culture, practice your language skills and develop lasting ties. The easiest way to meet people is to participate in a group, sport, band, or take a class so you interact socially. Ask questions and don't be afraid to make mistakes.

WHAT IS DIVERSITY

Diversity is a form of individualism, unique characteristics, beliefs, and values. Diversity, when used to describe people and population groups encompasses: Age, gender, race, ethnicity, sexual orientation, socio-economic status, educational/professional background, physical mental, and/or cognitive disabilities,

religious beliefs, political beliefs, physical appearance (i.e., height/weight), other ideologies. Diversity indicates variety.

PREJUDICES, DISCRIMINATION, & RACISM

Although discrimination is illegal in many countries, it still occurs. If you believe you are being discriminated against, please discuss it with the affiliated study abroad program's on-site personnel.

Discrimination is built on negative stereotypes and prejudices that are influenced by a variety of factors, especially the perpetuating stereotypes in the media. Although these attitudes may be frustrating at times, remember that one of the main reasons for your participation in study abroad is to learn about other cultures. This includes both the positive and negative aspects. What you perceive as a discriminatory act or remark may not necessarily be one in the context of the host culture, but rather a cultural difference. You may have to deal with the possibility of outright racism abroad, the possibility of insensitive attitudes and inadequate facilities for students with disabilities. You may find that your American status is a more important factor in determining your treatment abroad than your religious, racial or ethnic heritage, or physical abilities. While this may be difficult to deal with at times, some members of your host culture will see you as a representative of the U.S. first, and as an individual personality second. You will find adjusting abroad can be a positive growth experience. It may not always be fun but, in fact, it can present a unique learning opportunity that will serve you well in the future.

RACE & ETHNICITY

Although you may think of race and ethnicity as universally defined, they are very much culturally determined. While abroad, you may find that you are an ethnic minority or majority for the first time in your life, or you may find that the ethnic identity you have always felt to be an integral part of yourself is viewed in a completely different way in your host country. If you are visiting a country where you have ethnic or racial roots, you may find you are expected to behave according to the host country norms in a way that other Americans of a different background are not. Or, you may find that you are considered an American first, and your ethnic or racial identity is considered unimportant.

In many countries, there are homegrown ethnic or racial conflicts, and you may find you are identified with one group or another because of your physical appearance, until people discover you are American. It is extremely unlikely that any of these situations will involve any threat of physical harm to you as an international student. However, by researching the situation of your host country, you can prepare yourself for situations you may encounter.

ANTI-AMERICAN SENTIMENT

In some countries more than others, there is an unflattering stereotype of an American tourist, one who throws money around, drinks too much, is loud and rude, expects all foreigners to speak English, thinks the United States is better than any other country, and is always in a hurry. There are other countries in which all Americans are seen as happy, cheerful, carefree, and above all rich. Locals in your host country may assume parts or all of this to be true about you, simply because you are from the United States. Remember that their images of what 'Americans' are like are based on the other Americans they have seen, if not in person, then indirectly through our movies and media. Such is the nature of stereotyping. The challenge is to go beyond misleading images and false impressions, so that you and they can be yourselves, and mutual understanding can deepen over time. There may be times, for reasons of personal safety, that you do not want to be marked as an American or otherwise identified as an easy target for theft or assault. If you are concerned about anti-American sentiment, you may want to refer to an organization such as The Glimpse Foundation (www.glimpseabroad.org). They have published a Cultural Acclimation Guide called "American Identity Abroad," which "aims to help study abroad students navigate the sticky issues that surround being a citizen of the world's only superpower."

GENDER ISSUES

Adjusting to another culture can pose some challenges for interactions and relationships. Often what Americans perceive as appropriate behavior between the sexes, or acceptable gender roles, are not the same in other cultures. Take cues from natives of your host country to gauge what is appropriate. Overall, when evaluating the gender differences in your host country, both male and female students should keep an open mind and see these differences as an opportunity to gain insights into a new culture.

Female students in particular may find their behavior restricted. Because many cultures around the world have been exposed to images of the U.S. and American women in movies, TV shows, and advertising, foreign nationals sometimes make stereotypical assumptions about American women. Female students should be aware of how their dress, body language, and eye contact communicate to people in their host culture.

Returning Home

PREPARING FOR YOUR RETURN HOME

Before you pack your bags, there are a few steps you need to take to make sure your return to the United States and your home campus goes smoothly.

- Aside from preparing yourself mentally, you should also begin to consider re-packing and how you intend to bring all of your belongings that you have accumulated. Excess baggage fees are often very expensive. You should check with the airline to find out more about any extra fees.
- Take time to properly say goodbye to your friends. Taking two minutes to say goodbye on the last morning isn't the way most people wish to leave. Get the addresses, phone numbers, and e-mail addresses of people you want to keep in touch with. Maintaining friendships made abroad will ease your transition to life in the United States. And if you plan to return to your host country for graduate study or to work, you will want to be able to contact the people you know there.
- Don't wait until the last morning to take pictures…especially of your neighborhood, your friends, etc. Take pictures throughout your program.
- Before you depart, make sure your transcript will be sent to your home university registrar.

YOU WENT, YOU SAW, YOU CONQUERED AND NOW YOU'RE BACK

Coming home from an extended period abroad can cause a confusing mixture of feelings, both positive and negative. You will probably remember hearing about culture shock at your pre-departure orientation. You probably also remember experiencing it, to one degree or another, while you were abroad. What you may not have been prepared for is the re-entry shock of coming home.

As odd as it may sound, you should prepare yourself for a period of cultural adjustment - or reverse culture shock - when you come back to the United States. Returning travelers experience the same physical and emotional upheavals as in the early stages of life abroad. This includes jet lag, as your body adjusts to the change in time zones.

In fact, many returning students are surprised to find that adjusting to life "back home" is more difficult than the adjustment they made to life in a foreign country. Why is this? While students understand that study abroad is a life-changing experience, many of them are not immediately aware of how they changed or how their experience abroad has caused them to look at life in the United States through different lenses. You may also experience a sense of loss after leaving your new friends and the life that you led while abroad.

After your return, you may feel out of sync with friends and family, who may express only a polite interest in the experiences that you found fascinating. You might experience boredom and a lack of direction. You may also return to find that problems that were on hold while you were abroad - personal issues or career questions - are still waiting for you.
Some returning students experience particular difficulty reintegrating into the structure and expectations of academic studies. For that reason, it is advisable to allow some time between returning home and starting classes, if this is feasible.

EVALUATE YOUR PROGRAM
Anna Maria College requires you to complete a written evaluation of your study abroad program. This can be a valuable experience for you, as it provides an opportunity to consider the pros and cons of the program you selected and reflect on what it meant to you. It may be even more valuable for future participants. Your evaluation will be made available to students who are considering studying abroad, as well as faculty and administration. A copy will also be sent to your study abroad program, so program sponsors can learn what works and what needs improvement from the point of view of as many participants as possible.

BUILD ON YOUR EXPERIENCE
Even after you have readjusted to life and studies at home, you may want to build on your study abroad experience. Here are some suggestions: Submit an essay and photos from your experience to be published in the AMC Insider or to help with Study Abroad Information Sessions, volunteer as a liaison with the study abroad coordinator to speak at study abroad information sessions, and speak with Career Services about adding your study abroad experience, language skills, and cross-cultural adaptation skills to your resume.
International experiences greatly affect individuals at the personal, academic, and professional levels. The exposure to adverse situations and new environments experienced during study abroad enable students to be more flexible and adapt to new surroundings. It also helps students develop global knowledge, skills and abilities that are desirable in any professional setting.

IMPORTANT PHONE NUMBERS

AMC Public Safety……..…… (508)494-9010
Study Abroad Coordinator…...……...…… (508)849-3396
Dean of Students…….……... (508)849-3313 OR (508)849-3387
Dean of Academics…….……..... (508)849-3359 OR (508)849-3359
AMC Health & Counseling Services....…… (508)849-3458 OR (508)849-3315
Registrar's Office…….…..... (508)849-3403 OR (508)849-3401
Financial Aid……...…… (508)849-3363 OR (508)849-3366
Residence Life……..…… (508)849-3459 OR (508)849-3271
Business Office……..……. (508)849-3427 OR (508)849-3425
CIS……..…… (877) 617- 9090
AIFS……..……..(866) 906 2437

EMERGENCY SERVICES AND PROTOCOL

Emergencies Abroad: An emergency is an occurrence or situation that poses a genuine and sometimes immediate risk to the health and well being of program participants. The following situations would be considered emergencies:

- Life threatening accidents or illnesses
- Arrest of a student
- Missing student
- Psychological emergencies
- War
- Crimes against a student (rape, assault, mugging, etc.)
- Death of a student
- Natural disasters
- Terrorism
- Political emergency

CIS offers 24 hour emergency assistance to students and their parents in the U.S. and in-country. They have on-site contacts available 24/7/365 in all of the locations they operate. These on-site individuals have a network of local contacts (police, fire, hospital, embassy) with whom they can be in communication should the need arise. Also, each CIS participant is given an Emergency Information Card which they are required to keep with them at all times. This card provides phone numbers for emergency contacts both in country and in the U.S.

AIFS provides students with a world-wide 24-hour emergency telephone assistance service- someone is always on duty in the U.S. and abroad - to help you with a problem. At the host country there are full-time Resident Directors that have established networks with local authorities, US Consulate and Embassy personnel and local resources that help to ensure the highest level of care, and the ability to respond to unexpected events, should they arise.

If you have an emergency abroad, get in touch with the identified <u>on-site</u> study abroad program contact person and/or use the 24 hour emergency telephone assistance FIRST.

If there is an emergency that requires you to contact the AMC Study Abroad Coordinator, you may call 508-849-3396 during business hours, or **AMC's Public Safety Office at 508-494-9010 (available 24 hrs. per day/7 days per week).** Both the Study Abroad Coordinator and Public Safety will accept international

collect calls. If you can only make one call, you should call Public Safety, they have instructions to accept collect calls, and then to call the study abroad coordinator who can call you back immediately.

Take this handbook with you!

It is your responsibility to be aware of the information contained in this handbook