

About this handbook

This handbook was compiled by Gini Aten Erving, Study Abroad Advisor and Marja Unkuri-Chaudhry, Director for Study Abroad, Student Exchanges, and Institutional Partnerships, in the International Programs at The University of Montana. The information contained in this manual was drawn from a handbook written by Stacia Zukroff, Study Abroad/Exchange Advisor in the International Studies and Programs at Central Washington University. Many thanks to Stacia for her generosity in allowing us to use her work. All matters pertaining to University of Montana students are existing policies established by the Office of International Programs and other pertinent departments at the University. Updated March 2001.

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INTRODUCTION

ARE YOU READY FOR YOUR ADVENTURE?



Dear Student,

This orientation handbook is meant to be used as one reference tool to assist you in preparing for your exchange or study abroad experience. Used in conjunction with the orientation workshop, this handbook should help you explore basic exchange issues like credit transfer, travel arrangements, and culture shock. However, you should anticipate doing your own exploration into many related areas. This holds true for country specific information. This handbook is in no way a substitute for your own research about your host country. It is time for you to become greedy for information!

There are so many ideas on how to ensure a good exchange experience. Even though it is not possible to guarantee anything, you can plan to make the most of your adventure and have a positive experience. Characteristics that play vital roles are patience, flexibility, adaptability, sense of responsibility, and perhaps most importantly, sense of humor. Avoid rigid ideas of “right” or “wrong” ways to do things. You may find new way to define yourself and the world. Take a look at what one former international exchange participant wrote:

I would like to share with you a few reflections about what I think should be given a strong emphasis in your orientation...that is students' self-preparation and responsibility. These qualities are often understated because of the widespread idea that it is up to the exchange program to provide for students and to anticipate their expectations.

This is not only impossible but, undesirable, because, beyond the planned goal of studying abroad, there is the life experience of being a minority in a new environment. Being a minority: fear of being neglected, fear of being rejected. This is a situation exchange students will have to face. They may choose universities bearing strong resemblance to theirs at home; [but] the culture contrast, the shock caused by being a minority is inevitable...

Each time we are in contact with someone or something that challeng-

es our thinking, it is an opportunity for us to put our beliefs to the test. And maybe to relativize or even discard these opinions that are not truly ours, but the product of our education.

Each time one of our expectations is thwarted, there is a possibility to go beyond it and discover what our frustrated expectations or our missed goals prevented us from seeing. Such an experience may bring us to a constructive reassessment of our priorities...

Each time we don't receive the comfort, the attention, and the respect we are used to, there is an opportunity to extend our flexibility, to explore unknown regions of ourselves and of human relations.

We students of the Western world have a natural tendency to take our beliefs and natural talents for granted. The feeling of being a minority puts them in perspective; it leads us to embrace other points of view, it stretches our minds, and not only at the academic level; and this is an invaluable exercise, particularly for those who are likely to be the decision makers of tomorrow.

Here are some recommendations I would make to [prospective] international exchange [participants]:

- The success of your adventure depends more on your attitude than any other external factor. This is what exchange students should be convinced of when they land in their new country of adoption.
- Accept changes, do not expect to find in your new life what you have left in your country; and be aware of comparison between your "home" and present environment; doing so you focus on the past and close the doors of the future.

A beautiful saying encapsulates this idea. I heard it at the funeral of my New Testament professor's mother; it reads, 'It is easy to pray that certain circumstances be changed, but God may be using those very circumstances to change you.' For students who feel uneasy about religious references, this statement can be rephrased as follows: 'Rather than complaining about your new environment, consider how this environment can shed a new light on your life.'

My last advice would be:

- Expose yourself, consider your exchange studies as a unique field of experiments where you can discover numerous fresh perspectives on life. This is why I believe that exchange students must deepen their sense of responsibility when they undertake their exchange journey towards self, other, and life awareness.

-“A Renewed Perspective on International Student Orientation,” presented at an International Student Exchange Program (ISEP) conference by François de Vargas, past ISEP participant.

As you read the rest of this handbook keep in mind that it will not tell you everything you will need to know. Sometimes a little ignorance is a good thing. Part of an overseas experience is facing challenges, dealing with ambiguities, and learning who you are through small mistakes.

Study abroad is not a vacation, although too many students go overseas without thinking beyond the fun and exciting aspects of the experience. Study abroad is fun and it is exciting. But it is also true that there will be difficult times; many challenges lie ahead of you. There can be no doubt that your experiences will help you to grow, and sometimes just knowing ahead of time that you may face some difficulties makes the inevitable hurdles easier to cope with when they appear. Keep an open mind, experiment with things that you cannot do or see at home, try to enjoy the differences that you encounter, and remember that you will only be overseas for a relatively short period of time, so make the most of it.

Good luck with your coming adventure!

From getting your student visa to planning your finances and packing for travel, there are many practical details to take care of before you leave. Plan ahead to avoid last minute confusion and stress.



Making travel arrangements well in advance and looking for cheap student fares can save you money. Consult student travel agencies as well as your own travel agent. You may be surprised at the difference in price.

If you are on financial aid, please read the section on Financial Aid for Study Abroad very carefully. There are important procedures involved in processing and maintaining your financial aid in your absence.

1. PREPARATIONS FOR DEPARTURE

Congratulations on your acceptance to study abroad with one of The University of Montana Study Abroad programs. You have made some important decisions already, but there are still many things you have to do before you leave home. Your first weeks or months in your host country will be much more satisfying if you plan ahead. This chapter will give you an idea about what kinds of pre-departure preparations you should be making.

PASSPORTS

You can apply for a passport via mail or in person at a post-office. You must appear in person if you are applying for the first time, are 16 years old or younger, your previous passport was issued when you were 16 years or under, your previous passport was lost, stolen, or damaged, or you have had a name change. To apply in person, you may download the DS-11 form at http://travel.state.gov/passport/forms/ds11/ds11_842.html and fill it out before going to the post office. Do not sign the form until you are at the post-office. Also, make sure to bring proof of U.S. citizenship (birth certificate, naturalization certificate, or previous U.S. passport), two recent photographs (2 inches by 2 inches), and current identification with a signature and photograph (such as a driver's license) with you when you apply. Apply early because the process may take four to six weeks.

If you are renewing your passport, and you received that passport when you were 16 years or older, you may apply for a renewal by mail. You must sign and fill out form DS-82 which can be found at the following website: http://travel.state.gov/passport/forms/ds82/ds82_843.html. Include this form, your previous undamaged passport, two passport-sized photos, and the application

fees to the address on the DS-82 instruction page. Be sure to use a Tyvek envelope or other secure packaging, and use a traceable delivery method to send in these important documents. Renewing a passport by mail takes from 4 to 6 weeks, so be sure to apply early!

STUDENT VISAS

A visa is written permission to visit a country granted by the government of that country. Visa requirements vary from country to country. In many cases, even if you are only planning a short trip in a country, will need to obtain a visa prior to attempting to enter the country.

If you plan to study, and therefore live in a country, you will need a special student visa for most countries. This will be required even to enter the country initially; most countries do not allow you to change your visa status once you have entered the country. Each country will have its own regulations, but among standard items usually required in the application for a student visa are:

- Visa application form
- Current, valid passport
- One or more passport-type photographs
- Visa application fee
- Letter of acceptance from your host institution
- Evidence of Financial Support during the period of time you will be studying abroad
- You may also be required to provide evidence of medical insurance

There are country-specific visa information sheets at the International Programs website, which you can find at www.umt.edu/ip. These sheets outline requirements that are specific for each country where the University of Montana has a Partner University. Additionally, there is a link that guides you to the visa requirements for countries where ISEP offers exchanges. Remember, however that the consulate or embassy of the country you plan to travel to is the final say in visa application requirements. Be sure to check their website for the most current updates and requirements.

Contact the embassy or nearest consulate for the country you plan to travel to in order to obtain the visa application and information about materials you are required to submit with it. See the web site below for assistance in doing this. In some cases, it can take as long as a couple of months to obtain a visa, so be sure to start the process early. A delay could cause you to miss your

flight (it has happened to a UM student before)!

<http://www.embassy.org/>

This page provides links to many embassies' and consulates' web sites, which post office addresses, phone numbers, and hours of operation, as well as immigration policy and visa application requirements.

INTERNATIONAL STUDENT IDENTITY CARD (ISIC)

The International Student Identity Card, from STA Travel, entitles the bearer to discounts on tickets, lodging, and entrance fees for museums and other attractions, in addition to some insurance coverage while you are traveling.

The ISIC is valid until December 31st of the year of your application, meaning that if you apply in September, your card will only be valid until December of the same year. The Foreign Student and Scholar Services office (Lommosson 219, 243-2226) issues these cards on the UM campus. Make sure to bring one passport-sized photo, your student ID, and a driver's license, passport, or birth certificate with you when you apply. (See section on *Health Care Issues Abroad* for more details on ISIC insurance coverage.)

KEEPING IN TOUCH

Staying in touch with family and friends at home is becoming cheaper and more convenient for students studying abroad. There are several options for staying in touch while abroad. One option is to use an internet connection, a computer or cell phone with internet capabilities and a Voice over Internet Protocol (VIP) program. The most popular VIP program is called Skype and it is free to download. Once you and the people you want to call have downloaded the program and have created an account, you can both login and call each other for free. The advantages are that it is accessible anywhere there is an internet connection, and of course, the free cost.

A second calling option is an international phone card. These can be purchased at airports, online, or through many major phone companies. Be sure to check about their connection rates and other hidden charges before purchasing your international phone card. The advantages are that many of these phone cards can be easily recharged from home or abroad and you always know what the rate per minute will be.

A third option for keeping in touch is the Subscriber Identity Module Card or SIM card. A SIM card is a small electronic device which when inserted into

a GSM cell phone enables the phone with mobile service. Many cell phones that work in the U.S. are not compatible with international SIM cards, but be sure to check with your cell phone company about yours before you buy a new one. If you do want to purchase a cell phone that will work overseas, ISICConnect (an additional service from STA Travel) offers unlocked GSM phones that work internationally starting from US \$30. Once inserted into your international phone, the SIM card provides the cell phone with a phone number local to your study abroad location. Family and friends can then call this number when they wish to reach you and, depending on your card, you are not charged for incoming calls. You are also not charged roaming rates to check voice mail accounts or for text messaging. Country specific SIM cards should be purchased before you leave because many times they cannot be purchased in-country by non-residents. Like a calling card, SIM cards come with airtime minutes, and they can be recharged in your host country at convenience stores, grocery stores, and many other locations. Be sure to check with your SIM card company about their international calling rates. The advantages of SIM cards are that you can pre-pay, know the exact rates you will be charged to call home, receive free incoming calls and have a local number in your host country.

A fourth option is to purchase a mobile phone in country once you have arrived. This will be similar to purchasing a cell phone plan in the United States, where packages differ widely in price, features, and contract times. There may be a plan that works well for you. Possible drawbacks are that many of these services do not offer pre-pay options, incoming calls are not free, and the cost may become very large depending on how often you use your phone.

EURAIL RAILROAD PASSES, AND AIR TRAVEL

Travel will probably be on your agenda at some point during your stay abroad. An economical solution to traveling, especially around Europe, is to buy a Eurail Pass or another form of railroad pass. It is usually necessary to purchase these passes before you leave the United States, so check into railroad passes before you depart.

Other countries such as Japan and New Zealand also have discounted railroad passes for students. You should consult a travel guide for your country of destination to see if you will need to purchase the pass in the United States. Eurail passes can be purchased at most travel agencies, as well as through STA Travel (1-800-781-4040) or <http://www.statravel.com>) You will need to show proof that you are a student to buy a Eurail pass from STA

Travel and other *student* travel agencies.

Air travel may sometimes be as economical as train travel depending on the airline you choose. Some examples of budget airlines in Europe include Ryan Air and Easy Jet. Often these airlines sell tickets for very cheap, however you may pay extra in taxes and fees. These airlines also have more strict baggage requirements and you will arrive at an airport outside of your destination as opposed to the typically city center locations of train depots.

TRAVEL ARRANGEMENTS

You should arrange your flight as soon as you know when you are supposed to arrive in your host country. *Do not*, however, finalize your ticket until you have received your student visa, if one is needed.

The sponsoring organization or host university can assist you with information about your arrival, including the distance between the airport to the campus and the most reliable form of transportation between the two points.

The Office of International Programs (OIP) does not book flights or seats for students. In fact, the best deals are usually found when you gather the information on your own and set the arrangements. In addition to contacting a local travel agent you should always compare prices with student travel agencies. Whether or not you go through a travel agency or through a student travel organization, you should always ask for student fares!

STA Travel, as mentioned previously, offers low student fares for travel, as do a number of other agencies. You may buy a one way ticket or a round trip ticket. If you plan to travel after your exchange, you may want to look into buying an open-ended return ticket, which usually has a one-year limit. Another good source for student fares is *Transitions Abroad* magazine, which often has advertisements for overseas flights. This magazine is available in the Library as well as in the Career Services office on the UM campus.

PACKING

It is nearly impossible to pack everything you want. The trick is to pack only what you need and, more importantly, what you can *carry*. Remember that everything you take must also return with you unless you want to sacrifice it and leave it behind. The following are not absolutes, just suggestions.

Here are a few tips that may come in handy while deciding what you should

bring with you overseas. The number one thing to remember is that you will only be gone for a few months to a year and you will buy things while you are away. There is a lot of potential for over-packing. In some cases you may wish to wait and purchase appropriate clothing and other items in your host country.

Suitcases

It is much easier to have two smaller bags than one large suitcase. Backpacks are easier to carry and leave your hands free. Suitcases with wheels and portable baggage carts do not always work well on streets and sidewalks, but may be useful on long airport corridors.

Pack what you think you must take; then carry your baggage around the block and up some stairs. You may re-evaluate your decision of what is really necessary.

Put your address on a luggage tag and inside your suitcase as well, in case the suitcase breaks or is lost during your travels. You may want to invest in a cheap plastic or leather identification tag since the paper tags the airlines offer fall off easily when luggage is being loaded and unloaded.

Never leave your bags unattended, especially if they contain valuables. The easiest target for thieves is a unwatched bag.

Clothing

Take interchangeable clothing that can be layered. Since you will probably be abroad for at least two seasons, plan ahead and take appropriate clothing.

Important documents

Passports and other documents should *always* be carried with you, secure but readily accessible at immigration. The same goes for money, traveler's checks, and credit cards.

Medications

Take extra prescription medication, such as allergy medicines,

Packing List

beyond the obvious...

- dress outfit(s) and dress shoes
- robe and slippers
- swimming suit, sunscreen
- umbrella
- address book
- travel alarm clock
- pocket knife
- money belt
- electrical adapter
- sewing kit
- travel mirror
- prescription medications
- small medical kit (see section on *Health Care Issues Abroad*)
- extra glasses and/or contact lenses
- guide books
- photos of family, UM, Montana
- bookbag or backpack
- dictionary
- calculator
- camera and film

asthma inhalers, birth control pills, etc. The amount should last for the duration of your stay if possible. Pharmacies in other countries may be able to fill most prescriptions, but the medication may be slightly different and could cause side-effects you are not used to. Getting a new prescription would necessitate a visit to a doctor. (See section on *Health care Issues Abroad*.)

Electronics

If you take a portable computer, be sure to check that it will work on the voltage level used in your host country. If not, you may wish to purchase a transformer. A compact short wave radio is a good source of international news.

Contact lenses/Glasses

If you wear contact lenses, bring an extra set of contacts, cleaning solution, and extra glasses. Cleaning solutions and replacement lenses can be expensive overseas.

BAGGAGE ALLOWANCES

Each airline has its own baggage requirements. Generally, one piece of baggage, with one shoulder bag is allowed on the flight with no extra charge on international flights. If you travel from one country to another, there may be a charge for each bag. The dimensions of the bag (total 106'') seem to be less important than the weight these days; fifty pounds is average. Your airline's website should be able to help you with current regulations.

FINANCIAL RESPONSIBILITIES

You will be responsible to pay a program fee. You will have a payment schedule which you will need to adhere to explicitly. Failure to do so could mean your automatic expulsion from a program or the addition of late fees. If you will be on a year-long exchange, you must make arrangements for the payment of your tuition and fees while you are abroad.

It is your responsibility to keep your mailing address current with The University of Montana, including International Programs. Your UM bill will be posted on Cyberbear at the end of July, and your Spring schedule bill will be posted in early December. You are responsible for finalizing your bill on Cyberbear by the deadline.

If you voluntarily cancel or withdraw from a UM program after your ac-

ceptance has been confirmed, the University normally will not refund any part of the program fee. (See note below for ISEP participants.) In cases of accidents, serious illness, or family emergencies, the University will refund a portion of the fee, that amount to be determined solely at the discretion of the University. Keep copies of all of your documents pertaining to your financial obligations in case there is any question about what you are required to pay. Also, save copies of forms you sign, such as contracts and statements of financial responsibilities.

Note to Reciprocal ISEP participants: After you have signed the Participant Placement Acceptance Form and UM ISEP Participation Agreement, you have accepted ISEP placement for the period indicated, and you have agreed to pay the program fee for each semester you will be abroad. Because ISEP works on the basis of an equal number of incoming non-US students and outgoing US students, you are committed to UM and to the ISEP program, and UM will accept a non-US student in your place. The program fee that you pay to UM includes your tuition, fees, room, board and holiday stipends for each semester you agree to study abroad. This program fee will be used to host the incoming non-US student. If you have accepted a full-year placement, the program fee will be collected on a semester-by-semester basis, though you are still committed to the full year. Read the ISEP Participant placement Acceptance Form and UM contracts carefully before signing them.

Note to ISEP-Direct participants: Your program fee includes the ISEP Direct program deposit, and may include either tuition, housing and meals; tuition and housing; or tuition only. It does not include ISEP health insurance and any administrative fees charged by the home institution. You pay your program fee through UM to ISEP for each semester you are abroad. If you study abroad for one semester or for summer term, you pay the program fee in full before the program begins. If you study abroad for a full year, you pay approximately two-thirds of the program fee before the program begins and one-third before the second semester. If you receive any financial aid, this financial aid will be credited to your

FINANCIAL AID CHECKLIST

- Check with Business Services to make sure that there are no remaining charges on your student account.
- Make sure all paper work related to your financial aid is filled out and returned to the correct department.
- Leave a Power of Attorney form with your bank to ensure that someone can make financial transactions in your absence.
- Make personal contact with your Student Loan Lender to make sure that any student loans remain in good standing while you are abroad. The Lender will provide you with assistance in completing paperwork.

UM student account and will be forwarded to ISEP as part of your program fee payment. Since you are paying your program fee directly to the ISEP Central Office, you are subject to their refund policy. The ISEP Direct deposit is credited toward the payment of your program fee. If you withdraw from the program before the official arrival date, ISEP can only reimburse the funds, which have not already been committed for your participation in the program. After the official arrival date, refund can be made only in the case of serious illness or an emergency that requires you to return to the U.S. Refund will be limited to recoverable expenses at the time you leave the program. Read the ISEP Participant Placement Acceptance Form carefully before signing it.

***If you are using financial aid to cover all or some of your program costs, be sure to read the following section *very carefully*.**

FINANCIAL AID FOR STUDY ABROAD

Many forms of financial aid are applicable to study abroad, including Stafford loans (subsidized and unsubsidized), Perkins Loans, and Pell Grants. Work study is not available. If you pay your tuition and fees to the foreign institution or ISEP (rather than to UM), tuition waivers, LAS scholarships, and WUE waivers cannot be applied. Prior to departure, WUE students need to petition to Enrollment Services to regain WUE status upon their return.

The Financial Aid Office requires a budget for your program to ensure that you are not awarded too much (or too little) aid. Federal law allows the use of aid to cover “reasonable” costs of study abroad, *including* round-trip air transportation, tuition and fees for the program, living costs, passport and visa fees, health insurance, etc. If your program costs are more than what you normally pay at UM, the Financial Aid office can consider the higher costs associated with study abroad and give you more aid *if* you are eligible. If studying abroad costs less, you should expect the normal aid award to be reduced. The International Programs will provide the Financial Aid Office with a budget for your program.

It is imperative that prior to leaving, every student receiving financial aid coordinate payment arrangements between the OIP and the Student Loan Area of Business Services located in Griz Central, on the second floor of the Lom-masson Center (243-2223). Some study abroad programs start before your Fall disbursement is made, and Federal law prohibits it from being released earlier. It is your responsibility to keep your mailing address current with The University of Montana. Fall schedule bills are posted on Cyberbear at

end of July, and Spring schedule bills are posted early in December. You are responsible for finalizing your bill on Cyberbear by the deadline. You are required to finalize your bill even if the financial aid fully covers or exceeds the charges. Once you have finalized your bill, your registration has been finalized and your financial aid may be released into your student account. If you are receiving a refund, be sure to select your refund preference at www.UMRefundChoiceCard.com.

Remember that you risk losing your financial aid if you withdraw or fall below full-time status at your host institution. UM requires you to pass a minimum of twelve credits per semester for undergraduates and nine for graduate students in order to maintain full-time status. It is *your* responsibility to find out from your host institution what is an appropriate full-time course load for students at that institution. “Full-time” at UM means taking a minimum of 12 credits per semester.

You will be placed on financial aid probation if your cumulative G.P.A. falls below 2.00, or if the number of credits passed at the end of the semester is fewer than the minimums explained above. If you have any questions or concerns, please see the Financial Aid Office publication, *Satisfactory Academic Progress Policy for Receiving Financial Aid*.

IT IS ULTIMATELY YOUR RESPONSIBILITY TO MAKE SURE ALL CORRECT FORMS ARE FILLED OUT AND RETURNED TO THE CORRESPONDING DEPARTMENTS ON TIME. IT IS ALSO YOUR RESPONSIBILITY TO CHECK WITH EACH DEPARTMENT TO SEE THAT ALL PAPERWORK IS BEING PROCESSED CORRECTLY BEFORE YOU DEPART ON YOUR PROGRAM. YOU CANNOT ASSUME THAT EVERYTHING WILL BE DONE AUTOMATICALLY.

Financial aid for the following year can be arranged from the host country. Normally you will receive a revised FAFSA form at your permanent U.S. address. You should make arrangements for it to be forwarded to you overseas, or leave a Power of Attorney form with a responsible person so that he or she can fill it out on your behalf.

While you are on exchange, you or your parents may receive a letter from the Financial Aid Office stating that you are on financial aid suspension. Unfortunately, the Financial Aid Office’s computers do not have a way of determining that you are participating in an international exchange. When no grades are submitted after your first semester abroad, the computer reads that

as an automatic failure. OIP submits a list of participating financial aid recipients every semester in an effort to prevent this from happening, but sometimes you may just slip through the cracks. If you do receive one of these letters, please inform or have your parents inform the Study Abroad Coordinator so that it can be corrected with the Financial Aid Office.

Note to ISEP Participants: After you have registered for classes at your host institution, please complete the Enrollment Verification Form. Have the Coordinator at your host institution sign it and send it to the Study Abroad Coordinator at UM. It is imperative that you do this in order to retain your financial aid.



The most important thing to remember is to plan your budget carefully and use any expense estimates provided by your host university.

Because you are not used to the value of the currency in your host country, it can be easy to spend more money overseas than you would at home. Pay attention to currency value changes.

2. MANAGING YOUR MONEY

Managing your money is one of the most important and challenging aspects of a successful and enjoyable academic experience abroad. Dealing with a new currency and cost of living are only the beginning of the challenge. Before you leave home, pay attention to the exchange rate between the U.S. dollar and your host country's currency. Learn to think in that currency, and don't forget a good pocket calculator. Visit the following web site to find out the current rate of exchange between the U.S. dollar and the currency of your host country: www.xe.com/ucc/.

MONEY AMOUNTS

How much money do you need for your time abroad? It is very difficult to make guidelines; you will probably spend however much you take. Your program fees usually include tuition, housing, and basic food needs. However, you will need to bring funds to cover all other expenses, including: books, local transportation, personal items, snacks, travel, and any other incidental expenses. The amount you will need for incidental expenses will depend on your lifestyle as well as local costs. Take a close look at your expenses and prepare a budget for yourself based on estimated expenses. Use this list to help you think about all possible expenses you may have:

- Tuition
- Taxes
- Gifts
- Rent
- Family expenses
- Books
- Meals
- Recreation and travel
- Clothes
- Health insurance
- Transportation
- Communications
- Personal expenses

SHOULD I CARRY CASH?

It is wise to have some cash on-hand before you enter your host country. Remember, however, that carrying too much cash is always risky! It may be

a good idea to bring enough cash for your first couple of weeks of expenses in your host country including any deposits you may have to pay in that time. Many countries have ATMs located in the arrival airport which usually charge similar commission rates as bank ATMs in the United States. These airport ATMs are a convenient way to get local currency immediately, however they may not always be available so try to have some local currency with you when you arrive. Remember that as an arriving international traveler, you are a target for theft, so be extra careful when you first arrive to keep track of your money.

DEBIT CARDS

The most convenient and simple way to get access to your bank account and simultaneously obtain money in the host currency is by using a debit card. A “debit card,” also known as a checking card, is excellent for international travel because it allows you to withdraw money from your bank account in the U.S. in the currency of the host country. If you decide to get one, be sure to ask your bank for a card that uses the PLUS or Cirrus networks, which are affiliated with VISA and MasterCard networks (the logo will appear on the back of the card). You can use it in any ATM machine abroad that has a PLUS or Cirrus symbol on it, and it will not be like receiving a cash advance. Instead, when you use this card, the transaction will debit the money directly from your bank account (usually checking account) in the U.S. at that day’s exchange rate, and no commission (a percentage of the withdrawal amount) will be charged in most cases. However, check with your bank for any potential transaction fees. Most debit cards can also be used to make purchases abroad like a credit card. Again, make sure it is a debit card and not just an ATM card for your home bank.

In most countries, ATM’s will be a convenient way for you to obtain local currency throughout your stay. Be sure to find how much commission you will be charged by your bank and the bank who owns the ATM you use so that you can find a good balance between paying the commission fees for many small withdrawals and carrying too much cash. It may be wise to open a foreign bank account after arriving in your host country. You can then use your debit card to withdraw money from your home account, and deposit it into your host bank account. This method saves you the cost of an international money transfer, however you will pay the ATM fee and commission fee each time you withdraw funds.

CREDIT CARDS

Credit cards are valuable for big purchases, emergencies, and cash advances, though there are usually higher interest charges for cash advances. Beware that you will be charged a foreign transaction fee which is usually 2-3 percent. Check with your credit card company in advance to find out their foreign transaction fee. Most major credit cards are honored abroad (e.g. American Express, Master Card, or Visa), but there are exceptions! Credit cards are particularly useful for hotels, restaurants, shops, airline tickets, and car rental agencies. When you use a credit card the company makes the exchange rate purchase for you, reflecting the exchange rate on the day your credit card transaction is processed. This amount may be more or less than what you thought you were paying at the time of your purchase. You will be billed in dollars on your statement. A word of caution: It is easy to buy something with a credit card even if you do not have the actual money to pay for it. However, the interest charged on an outstanding balance adds up quickly and it is very easy to get into debt. You will need to leave someone you trust in charge of paying your monthly credit card purchases since most credit card companies will not send bills to non-U.S. addresses.

OPENING A BANK ACCOUNT

Once you arrive at your new institution, you may want to open a bank account at a local bank, especially if you will be there for a full year, if you will be working or if you are receiving direct deposits for food or housing stipends. There are many types of banks abroad, and your site coordinator may give you advice about banking during your orientation. Most banks will provide checking and savings accounts for customers, in addition to offering other financial services. As previously mentioned, it may be most cost efficient to use your debit card from your home bank to withdraw funds, which you can then deposit into your new local bank account. Another option is to have money transferred from your home bank via a wire transfer to your account in your host country. See more on this below.

INTERNATIONAL WIRE TRANSFERS

If you think you might need to have your initial funds sent to you in the form of a wire transfer, visit your home bank before you leave and ask them for a list of correspondent banks in your host city. You will also want to find out your home bank's routing number, BIC code, local address, and your account information; you will need all this information abroad to set up the wire transfer. Once you have your new account in your host country, you will need to contact your home bank in writing, by phone, or by fax to re-

quest the wire transfer. You also need to provide a phone number the bank can call and verify your information before they will transfer money. Once the wire transfer has been arranged and completed by your home bank, it could take a week or longer for you to receive the funds in your new account in your host country. Missoula banks charge between \$30 to \$45 to complete the wire transfer, however you will be charged also by the receiving bank for the currency conversion. Ultimately, you will have to decide whether you prefer to have your funds transferred via a wire transfer, or by withdrawing funds in intervals from your home bank with an ATM card.

ADVANCES/CHECK CASHING

With the use of credit cards and computers, it is now much easier to transfer money from a home account. Any bank that honors your type of credit card will help you draw funds in foreign currency as a cash advance. These advances are often considered a loan and you can get an advance only up to your credit limit. When requesting an advance, remember that banks always require proper identification. A high interest is charged if the advance is not paid back within the month. If you are cash advancing a large sum of money, you should consider using a wire transfer instead.

POWER OF ATTORNEY

It is highly advisable to designate an individual, usually a parent, to take care of legal or financial matters of your behalf while you are abroad. Find out what the proper procedure is and make those arrangements before you depart.

TAXES

You may need to arrange to have tax forms sent to you (they are usually available at the U.S. consulate or embassy), or have taxes paid for you while you are out of the country. Be sure you know what your tax responsibilities are and how to comply while you are away.



You should get courses pre-approved BEFORE you depart on exchange. Do not expect that everything will automatically transfer back the way you expect it to. It is ultimately YOUR responsibility to ensure proper credit transfer by taking a full-time course load and providing an official transcript.

Save all coursework, tests, papers, and books you accumulate while on exchange. You may need to show the work to your professors at UM for final approval.

All foreign language transcripts must be accompanied by an English translation.

3. IMPORTANT ACADEMIC MATTERS

There are a number of important academic matters that must be taken care of before you leave on exchange, as well as when you return. Neglecting these responsibilities can result in headaches and problems. The best way to proceed is by carefully following the suggestions and procedures in this section of the manual and by consulting with the Study Abroad Coordinator.

REGISTRATION: WHEN YOU LEAVE

While you are on an exchange program you will automatically be registered at UM by the Office of International Programs (OIP) for each semester that you are gone. You do not need to register yourself. This registration mechanism avoids the process of re-admission upon your return and keeps you “in good standing” for financial aid or other purposes. However, you will need to complete your insurance selection to either elect or waive UM Blue Cross Blue Shield student insurance before OIP can register you. Please follow the instruction below.

Logon to: <http://www.umt.edu/cyberbear>

Enter your NetID and password

Click On: Student Services and Financial Aid

Click On: Registration

Click On: Select a Term (Not School of Law Term)

Click On : Registration/Add/Drop Classes

Then "University Insurance Requirement" will be displayed. This is where you waive or elect UM's insurance.

Then, log-off! DO NOT register for courses. OIP will register you for courses.

PRE-REGISTRATION: BEFORE YOU RETURN

While abroad you will need to register for courses via Cyberbear (<http://cyberbear.umt.edu/>) for the semester following the conclusion of your time abroad, at the appropriate time. The class schedule and registration information are posted on the Registrar's web site (www.umt.edu/registrar).

Be aware that all UM undergraduates who are working towards their first bachelor degree must pass The Upper Division Writing Proficiency Assessment (WPA) test in order to meet their general education requirements. The UM Writing Center recommends that students take the test late sophomore year or early junior year. Therefore, depending on your standing when you study abroad, you might want to plan on taking the test before you leave for your study abroad or immediately upon your return. For all general questions about the exam you can call the Writing Center at 406-243-2266 or email at growl@mso.umt.edu. You register for WPA on Cyberbear.

STUDENT STATUS

It is necessary for you to be a full-time student while on your program. It is *your* responsibility to find out from your host institution what is an appropriate full-time course load for students at that institution. "Full-time" at UM means taking a minimum of twelve undergraduate or nine graduate credits per semester. If you are on financial aid and fail to maintain full-time status, you will be required to pay back part of your disbursement upon your return. (See the section on financial aid in *Preparations for Departure*.)

COURSES FOR STUDY ABROAD

There are several types of courses that you can take on a study abroad program. The general rule is that if you are participating in a program at another institution, your credits are treated as transfer credits and the grades will not count in the calculation of your cumulative grade point average, but they *will* have bearing on UM's honors requirements and eligibility for professional program applications, etc. However, if you are participating in one of the UM Group Study Abroad programs, the credits earned are UM credits, and the grades will count in the calculation of your major, minor, and honor's grade point averages. If you are not sure whether or not your grades will count, consult with the Study Abroad Coordinator.

TRANSFERRING CREDIT

This is perhaps the most important academic concern you should have as a

study abroad participant, unless you are participating in a UM Group Study Abroad program where your courses have been pre-approved. Please pay close attention to the following issues:

Who is responsible for credit transfer?

YOU are ultimately responsible for the courses you take, providing proper transcripts to UM for evaluation, and for any other documentation needed for the proper transfer and placement of credits earned abroad. It is an important responsibility and one that should not be taken lightly. All courses taken at the host institution for academic credit can be transferred into your degree at UM. Whether it is an elective credit or a specific course substitution, it is up to you and your advisor(s). If you want to use any courses toward your general education requirements, you should contact Admissions and New Student Services. This is where general education determinations are made for transfer courses and where transfer credit is ultimately recorded on your UM transcript. The foreign host coordinator(s) cannot help you with this! They are totally unfamiliar with your degree needs here at UM.

Study Plan Approval

Before you leave you must complete a Study Plan Approval form with your advisor(s). This form is provided by International Programs, and there is an example of it in the appendix. If you intend to transfer credit into more than one major, you will need signatures on the form from each advisor and department chair. This form should be signed by you, your advisor, the chair of the appropriate department, and the Study Abroad Coordinator. The most important thing about the Study Plan is to plan for what you *hope* will happen, but leave academic room for what *might* happen. This means getting as many courses pre-approved as possible, even though you may not be sure if you will take all of them.

You should leave a copy of your original Study Plan with OIP. You should also take a copy with you. If, while you are abroad, there are changes in your study plan, you must contact your advisor to inform them of the changes.

Credit and grade transferability

- Only those courses that have been passed according to the host institution's grading policy (whether it be numbers, letter grades, or simply pass/fail) will be considered for transferability.
- If you want a course to count towards your major, minor, or general education requirement, you need to take it for letter grade and receive a minimum

grade of C- (when converted back to UM's grading system).

- Total credits awarded will usually not be greater than what you would normally take in the same time period at UM.
- If a course taken abroad is viewed to have the same course content as a course previously taken at UM, your original UM credits for the course will be deleted.
- Grades given on exchange (direct enrollment) are not used in the calculation of the UM cumulative grade point average. However, these grades will have bearing on UM's honors calculations, applications for UM professional programs, etc.
- Grades given on UM Faculty-Directed Study Abroad programs are the same as if you had earned them on the UM campus.
- Be aware of UM graduation requirements. Please note the following statement from the UM catalog: "Of the last 45 credits required for the degree, at least 30 of these must be earned from UM. Students attending a university-approved exchange may be exempt from this requirement with *the prior written approval* of their major department chair or dean." A department-approved application will be accepted as written approval when transfer credits are listed on the graduation application.
- Keep copies of course descriptions, syllabi, and any other records you feel may be important for the proper evaluation of your courses.

Use of credits in major, minor, general education requirements

- Courses to be used in your major must be approved by your advisor and the department chair. This approval must be in writing on your Study Plan Approval form and a copy kept in your file in the International Programs.
- Courses to be used in your minor must be approved by the chair of your minor department. This approval must be in writing on your Study Plan Approval form and a copy kept in your file in the International Programs.
- For a course to be used to satisfy one of the general education requirements, it must fulfill the spirit of the UM requirement. Courses may be pre-approved for general education requirements by meeting with Admissions and New Student Services (see reverse of Study Plan Approval form for directions).

Independent Study Credits

If you plan to earn independent study credits at UM for your study abroad program, you will be registered for the independent study credits at UM during the semester of your study abroad period. To register for the independent study credits, you must submit the following information to the Study

Abroad Coordinator by the designated deadline:

- Subject & Course Number (i.e. Biology 395)
- Number of Credits
- Supervising Instructor

Plan to meet with the Study Abroad Coordinator prior to the deadline to discuss your plans for earning your credits.

Please note that students who do not pay their tuition and fees to UM (ISEP-Direct students and one-way exchange students to CSU, Massey, or PUC-Chile) register for independent study credits the semester following the study abroad period.

OBTAINING A TRANSCRIPT

Before you leave your host institution, make sure that you make arrangements for an official copy of your transcript to be sent to at least one of the following places, if not all of them:

- International Programs
- Your home address

Once received, OIP will forward your transcript to Admissions and New Student Services. One thing that many students do is to assume that a transcript will automatically be sent to UM. This is most often NOT the case, so check with the International Office or coordinator at your host institution about the correct procedure for receiving a transcript. If it is at all possible, *try to obtain a copy of your transcript before you leave* and hand carry it back to the U.S. You may want to obtain two or more personal copies of your foreign transcript. It may be difficult to obtain official copies in the future, and official copies would be needed if you transferred to another school for graduate or undergraduate work. UM will not make copies of your international transcript. This transcript along with all others in your file (*except UM's*) are destroyed five years after your last course is taken at UM.

APPLYING FOR GRADUATION

Because extra time is needed to provide transcripts and to have the work evaluated and posted, students enrolled at another university will usually graduate the semester following the completion of the exchange program. This means that if you are taking your last courses overseas during Fall semester, you would graduate Spring semester. You should apply for graduation one semester before you plan on graduating. Application deadlines for graduation are the end of the second week of the semester prior to your final semester.



Medical care abroad can be very expensive. Get medical insurance for yourself and any family members who will be accompanying you overseas.

Seeing a professional counselor is one way to deal with emotional problems. Counselors can help you put your problems in perspective and deal with culture shock.

Play it safe and do not practice risky behaviors associated with drug use and sexual activity.

Smoking in other countries is much more prevalent and tolerated than it is in the United States, although it is still prohibited in most public places.

4. HEALTH CARE ISSUES ABROAD

Adjusting to life in a new country means excitement, challenge, and the unexpected; no amount of preparation can guarantee a trouble-free transition. There is one area however, in which you should do all you can to avoid the unexpected: your own health while you are abroad. The importance of adequate advance preparation prior to your departure cannot be overemphasized.

As you are not a citizen of your host country, you usually are not given the same medical care benefits as its citizens. Arranging and paying for medical care will be your responsibility while you are there, so you should pay close attention to the international coverage provided by your own health insurance.

Much of the following is suggested by the *Council on International Educational Exchange* and *NAFSA: Association of International Educators*.

BEFORE YOU LEAVE

Prior to traveling abroad, it is worthwhile to take a close look at the many factors that contribute to your physical and emotional well-being. A trip abroad will almost certainly affect your health, because so many factors of your daily health have to do with lifestyle and environment. Conversely, the state of your health will have a significant impact on the success and enjoyment of your trip. With proper planning and preparation, travel can be a happy and health-promoting experience.

Assess your health and your health-related practices

Going abroad is not a magic “geographic cure” for concerns and problems at home. Both physical and emotional health issues will follow you wherever you go. In particular, if you are concerned about your use of alcohol and other controlled drugs, or if you have an emotional health concern, you should address it honestly before making plans to travel. Contrary to many people’s expectations, travel does not minimize these problems, in fact, it often exacerbates them to a crisis stage while you are away from home.

Identify your health needs

Be clear about your health needs when applying for a program and when making housing arrangements. Describe allergies, disabilities, psychological treatments, dietary requirements, and medical needs so that adequate arrangements can be made.

Resources and services for people with disabilities vary widely by country and region; if you have a disability or special need, identify it and understand ahead of time exactly what accommodations can and will be made.

Check health advisories

Find out about immunization requirements and recommendations for your host country and check on any regional health or medical advisories. In particular, if you have any special health needs, check on any particular conditions that may apply to you travel overseas. Remember to ask questions, such as:

- What illnesses, if any, are endemic to the region?
- What medications should you take to prevent these illnesses?
- What precautions are recommended for sexual or health practices?
- What kind of insurance do you need, and how much coverage?
- What are the customs, beliefs, and laws in the host country concerning sexual behavior and the use of alcohol and drugs?
- What is the quality of water in the host country and does it need treatment before drinking?
- What are the laws concerning the import of medications, medical supplies, and contraceptives?

This information can be found in several places, including:

- family physician
- Student Health Services
- local Public Health Department

- Centers for Disease Control & Prevention (CDC)
www.cdc.gov/travel/travel.html
- State Department travel.state.gov
- Travelers with disabilities can get more information from Mobility International USA (MIUSA) www.miusa.org

The International Student Identity Card (ISIC) provides card holders with a toll-free Help Line staffed by multilingual representatives who are prepared to help travelers in case of medical, financial, or legal emergencies abroad. (See sections in *Preparations for Departure* and later in this chapter for more details about the International Student Identity Card.)

See your health practitioners

A visit to your family physician, gynecologist, and dentist will ensure that you are in good health before you leave and could be a good precaution against having to deal with any potentially preventable emergency situations while abroad. Get needed immunizations and hepatitis protection if appropriate (see below). Update your health records, including eyeglass prescriptions and regular medications.

If you are on prescription medication, check to see if it is available in your host country as prescribed or, if not, carry an adequate supply with you. If you self-inject prescribed medication, you should carry needles and syringes with you. You'll need a physician's prescription for medication and medical supplies to pass through foreign customs.

Take copies of all medical records, prescriptions in generic form, and pertinent information; carry these with you in a safe place. If you expect to need regular medical care abroad, take a letter of introduction from your physician at home, providing details of your medical conditions, care, and specific needs.

Immunizations

Visit the Centers for Disease Control (CDC) web site (www.cdc.gov/travel/travel.html) for information on required and recommended vaccinations for the country to which you are traveling. This web site contains a wealth of information in addition to vaccinations, including: a summary of health information for all foreign travel, precautions for specific countries and regions in the world, information about certain diseases, conditions, and food and water problems travelers might encounter, and important news about disease outbreaks.

There are no required immunizations for travel to most of Western Europe, Japan, Australia, Canada, and Mexico, but you should make sure that your tetanus shot is current, and you should consider a vaccination for Hepatitis A, which can be caused by contamination of food or water by sewage. Infected food handlers can also carry Hepatitis A virus, even in the “best” restaurants. A vaccine for Hepatitis A is available.

If you are planning travel to South America, Africa, Eastern Europe, Southeast Asia, Russia, or remote areas of any host country, it is strongly recommended that you consult the CDC web site and visit your physician or a travel doctor at the Public Health Department. Some vaccination shot series must be started as much as six months in advance of departure, so plan ahead and research immunizations early!

Pack a medical kit

Don't underestimate the importance of keeping some basic medical supplies close at hand. You should always travel with a medical kit that includes the following items:

- Band-Aids
- Rubbing alcohol/alcohol swabs
- Antibacterial ointment
- Pain reliever
- Depending on the region, include water purification tablets, antihistamines, skin moisturizer, sunscreen, insect repellent, and eyedrops.
- Sunburn ointment
- Anti-diarrhea medication
- Gauze and adhesive tape

Also be sure to pack regular medications, contraceptives if you may need them, feminine hygiene products if you are traveling where they are not available, and any other routine health and medical products you think you may need. Check the expiration dates of all medications before you leave.

For more advice on what to pack in a medical kit, and many other health care issues for foreign travel, see the book *Healthy Travel: Bugs, Bites, and Bowels* by Dr. Jane Wilson Howarth (Cadogan Guides: Globe Pequot Press, 1995). This is an excellent resource aimed at independent travelers to the developing world and remote regions, but is useful to all travelers.

REQUIRED MEDICAL INSURANCE COVERAGE FOR EXCHANGE STUDENTS

Partner University Students

As you plan your study abroad program, we want to remind you of the importance of having adequate medical coverage for your term abroad. Your health and safety are of the utmost importance to us. Therefore, health and accident insurance coverage and coverage for medical evacuation and repatriation is required of all participants in UM Partner University programs throughout the entire study abroad period. Should you become very ill or badly injured while abroad, it is possible that you would have to be sent home with medical escort or need special medical equipment on the plane ride (I.e. medical evacuation). Additionally, although we don't like to think about it, repatriation coverage is needed to send a body home in the event of death.

You must provide OIP with proof of required health and accident insurance coverage, regardless of your health insurance carrier. Such coverage must include medical coverage, and coverage for medical evacuation and repatriation as follows:

- Medical Expense Benefit: \$150,000
- Medical Evacuation: \$150,000
- Repatriation: \$15,000

If you currently carry private health insurance, you must demonstrate that it meets with the OIP minimum requirements, whether or how your policy applies overseas, and whether there are any limitations on your policy while participating in the study abroad program. Do not make any assumptions about your coverage. If your current insurance is inadequate, or you are interested in obtaining further information about study abroad insurance plans, OIP provides a variety of brochures, or you can consult page 27 of this handbook. Any policy you choose must meet the three requirements listed above. UM Blue Cross/Blue Shield Student Health Insurance meets all minimum coverage requirements. Students may also meet these requirements by maintaining their current health insurance coverage through a parental policy and supplementing it, if necessary, with a policy to meet evacuation and repatriation requirements or by purchasing one comprehensive policy. OIP also offers study abroad insurance plans through HTH Worldwide Insurance Services: a comprehensive plan for \$53.15/month and a supplemental plan for \$20.00 per month (**rates are subject to change**). Please consult OIP for de-

tails if you are interested in purchasing one of these insurance plans. Remember to check any policy you select to ensure it is fully applicable while you are abroad. Note any specific procedures you must follow, including the possible need for pre-certification in case of a hospital stay, inform your insurance agent of your travel plans, and take an insurance identification card and any claim forms with you to the study site. In most cases, you should be prepared to pay for services rendered and then present receipts later to your insurer for reimbursement.

If you decide to purchase study abroad health insurance, remember that study abroad health insurance coverage begins only when you leave the U.S., and ends upon your return to the U.S. Also, most study abroad insurance policies have little or no coverage for pre-existing conditions. **Therefore, IP strongly recommends that you retain your U.S. insurance so that you are covered for pre-existing conditions and for any time you are in the U.S., whether this time in the U.S. is before, during, or after the program.**

It is your responsibility to ensure that you have adequate insurance coverage for your particular circumstances and special needs. **If you extend your stay abroad beyond the program length for personal travel before or after the program, you are responsible for purchasing additional coverage from your insurance company to cover the complete length of your time abroad.**

Students studying at Charles Sturt University, Griffith University, and University of Alberta are required to purchase government-sponsored health insurance. The government-sponsored health insurance policies do not provide medical coverage while traveling outside Australia or Canada, or any medical evacuation or repatriation coverage. Therefore, students need to carry additional health insurance to meet IP requirements.

Massey University, Victoria University of Wellington, and University of Waikato require students to purchase a specific insurance plan. Since these health insurance policies provide limited medical coverage while traveling outside New Zealand, or do not provide any medical evacuation or repatriation coverage, students need to carry additional health insurance to meet OIP requirements.

One-way exchange students to University College Cork, Massey University, University of Waikato, Charles Sturt University or Griffith University may enroll in UM Blue Cross/Blue Shield Student Health Insurance Plan during

their study abroad period if they wish. To do so, submit payment for health services fee and Blue Cross Blue Shield Student health insurance, payable to UM, to OIP with the Insurance Coverage Form.

All Partner University students: To meet OIP insurance requirements, submit your Insurance Coverage Form to OIP by the deadline (to be announced at the pre-departure workshop). If you carry private health insurance and wish to use this coverage during your time abroad, you must complete the Insurance Coverage Form, *and* provide OIP a copy of your insurance ID card *and* a description of your coverage.

Please keep the following information in mind when making your decision whether to continue your existing coverage:

- *Conditions that can develop while you are abroad:* If you are treated for an accident or illness while you are abroad, it may be considered a pre-existing condition when you resume insurance coverage in the U.S. If you need continuing treatment after your program ends, you may not be covered.
- *Conditions that exist before you begin the program:* If you are currently being treated for a condition for which you may need continuing treatment after your program ends, this condition may no longer be covered when you return. The insurance carrier may consider the original condition pre-existing because of break of coverage.
- *Leaving the program:* If you must drop out of study abroad for any reason, including accident, illness, or pregnancy, your study abroad health insurance coverage will cease because you must be a student on study abroad policies to be covered.
- *Coverage limitations:* Most insurance policies, including the ones offered for study abroad, have strict coverage limitations on nervous and mental disorders, dental work, eyeglasses, and routine medical care like physical exams. Be sure to study the list of exclusions before you make a decision.

The following insurance carriers offer policies which appear to meet OIP insurance requirements. As OIP receives information about other eligible carriers and their policies, we shall provide this information to you. OIP does not guarantee any particular carrier's policy or coverage, and students should review carefully any health insurance policy directly with the carrier before deciding upon which particular policy to acquire.

- Cultural Insurance Services International
1-800-303-8120, www.culturalinsurance.com
- Insurance Services International
1-800-576-2674, www.globalhealthinsurance.com/

- Medex Assistance
1-800-537-2029, www.medexassist.com
- Seabury & Smith
1-800-282-4495, www.gatewayplans.com
- Wallach & Company, Inc.
1-800-237-6615, www.wallach.com/
- TW Lord & Associates
1-800-633-2360

The ISEP Health Insurance Policy

With specific exceptions, all ISEP participants and accompanying dependents are required to enroll in the ISEP insurance program. Students must enroll for the full period of exchange, from the date of departure from the United States to the date of return to the United States, *including any travel periods before or after the exchange period*. Enrollment in this policy is a condition of placement, which will not be waived even if the student is covered under another policy. Also, **OIP strongly recommends that student retain their U.S. insurance** so that they are covered for pre-existing conditions and for any time they are in the U.S., whether this time in the U.S. is before, during, or after the program. (Please see previous section concerning information to keep in mind when making your decision whether to continue your existing coverage.) ISEP makes an exception from its insurance requirement for students going to study in a few countries whose laws mandate that all university students be covered by government-sponsored health insurance (Australia, Canada, Germany, Italy). However, these national insurance programs may not provide benefits such as coverage while traveling outside the host country, medical evacuation, repatriation or accidental death, dismemberment and loss of sight benefits. Therefore, in these cases International Programs requires that a student carry additional health insurance to meet the following IP requirements:

- Medical Expense Benefit: up to \$150,000
- Medical Evacuation: \$150,000
- Repatriation: \$15,000

The ISEP Health Insurance Policy is administered by International Educational Exchange Services (IEES). To summarize the policy:

1. Basic Medical—There is a deductible of \$25.00 per incident, thereafter covered expenses are paid at 100% up to \$25,000.
2. Supplemental—sickness paid at 80% until the insured has paid \$5,000 Out-of-pocket.
3. Catastrophic—100% up to policy max of \$500,000 per policy year.
4. Accidental Death, dismemberment, repatriation, and loss of sight.
5. Medical Evacuation

6. Repatriation of Remains
7. Prescriptions—80% for outpatient drugs and medicines which require a physician's written prescription.
8. Pre-existing Conditions—Covered up to a maximum of \$50,000; once the policy has been in force for 6 months the condition will be covered the same as any other sickness or injury.
9. Worldwide Medical and Travel Assistance—includes referrals to doctors or hospitals, coordination of payment with the provider, and assistance with lost prescriptions or travel documents.

Please note that this policy **does not** cover expenses incurred in the insured's home country. Complete details regarding this policy can be found at http://www.isep.org/students/Placed/health_insurance4.asp

WHEN YOU ARRIVE

Successful planning for a healthy trip abroad does not end once you depart. Because of differences between cultures, many adjustments, concerns, and questions related to your physical and emotional well-being should be addressed after you arrive.

General Care

At some point during your exchange you will probably get sick. More than likely it will be something simple, without complications. It is probable that you will get diarrhea when you arrive, no matter what country, due to the change in food and water from what your body is used to. You may also suffer from jet lag or traveler's stress, but you can overcome any difficulties with simple actions. Get plenty of rest, eat healthy food, drink plenty of water (particularly on the plane), and get some moderate exercise. It is very important for you to take good care of yourself from the beginning of your program, in order to be in the best shape possible for the duration of your exchange.

Give yourself some time to adjust

Culture shock can sabotage your trip if you are unprepared, and can have lasting effects if you do not take care of yourself. The emotional effects of facing new values, habits, and lifestyles can leave you impatient, bewildered, and depressed. You may experience confusing emotional highs and lows during this period. Remind yourself that these will soon pass once you are well rested, eating normally, and adjusting to your new, temporary home. Time is the best cure. If symptoms persist, however, consider seeking assis-

tance from a counselor or physician. (See the section on *Cultural Adjustment* for more information on this.)

Stress

A moderate amount of anxiety and stress is a natural part of everyday life, and is usually an indication that your body is responding to the challenges it is facing. Jet lag, a new language, exotic foods, registration for and the beginning of classes, and even changes in the weather or climate can take their toll. Recognize that you are tense, slow down, and try to relax. Get plenty of rest upon arrival. Sometimes it helps just to realize that what you are experiencing is normal and to be expected. Try using the same stress-relief techniques you would use at home: exercise, meditation, reading, etc. Prolonged periods of stress can be harmful and hinder your adjustment, negatively affecting your experience, so take it easy.

Find out about resources

Learn how to get medical help, whether routine or emergency *before* the need arises. Is there a 911-style emergency number, and if so, what services does it access? Who will provide routine medical care, and how can you reach the provider? If you need any special services, find out how to get them. These could include services for those with disabilities, self-help groups (such as Alcoholics Anonymous), or other health-related needs.

PERSONAL HEALTH INVENTORY FOR OVERSEAS STUDY

These are potential issues affecting overseas participants. Which ones concern you? Have you made the necessary preparations to avoid problems?

- Disability issues
- Insurance
- Allergies
- Medications
- Contraceptives
- Medical supplies
- Culture Shock
- Psychological issues
- Dental Care
- Re-entry shock
- Emergency resources
- Regional health issues
- Exercise
- Sexuality
- Eyeglass prescriptions
- Sleep patterns
- Health advisories
- Dating patterns
- Hepatitis protection
- Smoking
- Immunizations
- Support network

Make your medical conditions/needs known before you leave

If you require regular medical care for any condition you have, tell those in your host country who can be of assistance. This may be your site administrator. It may mean simply identifying a doctor or other practitioner who will provide your care. Or it could mean discussing your condition with people in your dormitory, host family, or classes, if you might need emergency intervention during your stay.

Ask questions

Lifestyles may be very different from what you are used to at home. This may be true even in cultures that seem relatively similar to the United States. Ask about safety issues such as local transportation, traffic patterns, swimming practices at local beaches, and use of electrical appliances. Ask about security issues such as neighborhood or building security, personal security during evening or other outings, and culture-specific behavior or security concerns related to gender.

You cannot assume that the experiences and practices you took for granted at home will be accepted in your host country. If you are not sure about something, whether it is a simple question about where a service can be found, or a more complex matter, such as expectations about friendship and dating, do not hesitate to ask someone you trust. Asking questions is one very good way to learn about your host country.

AIDS and other STDs

You are undoubtedly aware of AIDS (Acquired Immune Deficiency Syndrome) and other sexually transmitted diseases (STDs). You may wonder whether you are more at risk for developing AIDS overseas. The answer is simple: you are no more at risk overseas than you would be at home; your risk of infection depends almost entirely on your own behavior. The only exception is if you have a medical emergency and require a blood transfusion. Developing countries often have less stringent controls over blood collection and storage than the U.S. and often have a more contaminated blood supply than do other countries.

As you probably know, you do not get AIDS and other STDs in the same way that you get a cold, influenza, or other contagious illnesses. You can become infected with the virus only if it gets into your blood through contact with the blood, semen, or vaginal secretions of an infected person. This can only happen if you engage in sexual activities involving the exchange of body fluids, or if you share needles (for example: for injecting drugs,

acupuncture, tattooing, or ear piercing) with someone who is infected. Always use a condom if you have sex, and in activity involving needles, make sure that the needles are sterilized. The Council on International Educational Exchange (CIEE) publishes a comprehensive pamphlet about AIDS and its prevention.

Remember that diseases that you consider long gone may still be present in other countries. Do not take unnecessary risks. Be the responsible party if the situation requires you to do so.



Know what level of precaution you must take on campus and in your new community. Wherever you live, always lock your room, house, or apartment and your bicycle, and protect your valuables.

At home, you know how to recognize and deal with threatening people and different situations. Learn to do the same in your new environment.

Remember that you are governed by the laws of your host country. If you are arrested, there is very little the American Embassy can do for you.

5. SAFETY AND LEGAL MATTERS

SECURITY

“Better safe than sorry,” goes the American saying. No matter how safe your campus and community appear to be, you should acquaint yourself with your environment by reading the travelers advisories and other safety information posted at the State Department web site (<http://travel.state.gov>) and the information your host institution should give you, probably when you arrive on-site. Much of this information is common sense, but you should research it anyway and ask questions upon arrival about anything you do not understand. Begin by orienting yourself like this:

- Familiarize yourself with your neighborhood and campus by walking around in the daylight
- Ask fellow students or staff members about areas you should avoid at night or not go to anytime
- Do not walk alone at night
- Note the address and telephone number of the nearest consulate or embassy
- Locate the police station that serves your neighborhood
- Locate the nearest fire alarm box and learn how to report a fire
- Identify the hospital emergency room closest to your home and know what to do in case of an accident
- Keep “emergency” numbers near your phone at home and check to see if your host country has a similar 911-type of system
- Visit the international student office on your host campus for information

The bottom line is to be cautious, not fearful. Exercise the same precautions you would in any big city; in unfamiliar surroundings, you may not know the real concerns. Never carry large amounts of cash! Use money belts or a

concealed purse for your passport, visa, money, credit cards, and other documents. Don't leave your luggage alone! If you want to explore a city, leave your belongings in the "checked luggage" area of a train station or airport; it will probably only cost you a couple of dollars in the local currency. You will look like a tourist for at least a while after you arrive in your host country; people may target you for confidence scams, so be aware. And **do not ever** hitchhike!

It is important for you to be familiar with the security precautions that would be used in case of any international or local crisis situations. The following ideas are for emergency and non-emergency situations alike, and are based on common sense.

Stay informed

Stay well informed about local and regional news and conditions. Read newspapers with good international coverage and analysis of local problems and issues. You should research local laws and practices before you depart for your host country. Good sources of information are the internet, *The Wall Street Journal*, and *The New York Times*.

Keep in contact with home

Your parents and friends will have concerns while you are away. Please keep in contact with them on a regular basis and let them know how you are. If you make plans to call at a certain time, make every attempt to do so. Otherwise, people may worry unnecessarily. If you plan to travel during a school break, leave your itinerary with the host coordinator and with your family. If your family does not hear from you for a while, they might worry needlessly.

Don't allow yourself to be vulnerable

Do not frequent places that may make you vulnerable *by association*. Some restaurants or clubs have reputations for being American "hang-outs."

Register

It would be wise to register with the nearest U.S. Embassy or Consulate. This will make them aware of your presence in the country, and they can also advise you of local information updates. You will need to have your passport with you to register at the U.S. Embassy or Consulate.

Keep a low profile

Walk away from trouble and take a passive approach to any potentially volatile situations. Stay neutral in political or religious discussions. Do not give information about your program or school, or the students or professors to strangers.

Stay alert

Be aware of your surroundings, including unknown individuals “hanging out” in your building, or any strange activity nearby. Be suspicious of unexpected packages, letters with no return address and/or excessive postage, and especially letters which appear to contain more than just paper. Be careful of who has access to your room or apartment. Delivery persons should be asked for identification, and should not be left unsupervised.

Take precautions

Take the same precautions you would at home. Do not give out your name or address to unknown people. Know where the nearest police station and hospital are, and keep emergency numbers handy. Do not go into unsafe or unknown areas alone and/or after dark.

TRAVELING SAFELY

You will probably be doing a lot more traveling than you would normally do at home. This means that will be using buses, trains, metros, taxis, planes, and maybe a few horses and carts. Most provide convenient and inexpensive transportation for you as a student. However, there are a number of safety issues you should keep in mind, especially in urban settings:

- Do not display money, jewelry, or other valuable items
- Choose a car or compartment in which others are already riding
- Note the location of emergency equipment
- Do not fall asleep on short rides- you could end up far from home
- Never stand on the edge of a train or metro platform
- Keep your wallet concealed
- Never leave any luggage or bags unattended
- If someone is bothering you, inform the driver or attendant
- Avoid unwanted attention and confrontations
- Beware of pickpockets and purse snatchers

LEGAL MATTERS

There are a number of common legal matters you should be aware of, regard-

less of your host country. Some of them are much more serious than others, so please read each one carefully so that you understand the liability involved. While you are abroad, The University of Montana cannot assume ANY responsibility for your actions.

Please be aware of the fact that The University of Montana Student Conduct Code continues to apply to you while you are participating in a University-sponsored program. Be sure to review it prior to departure if you have any questions about the implications of this policy.

Registering

Some countries require students to “register” with the local police department. Your host coordinator should advise you if you need to do this.

International driving permit

If you intend to drive while on exchange, you may want to apply for an International Driver’s Permit through the American Automobile Association (AAA). The cost is \$10. Some countries will accept the permit, while others will accept your state license. A list of countries that accept the International Driver’s Permit is available at AAA. The toll-free number for AAA of Montana is 1-800-391-4222.

Working abroad and work permits

Since you will be participating in an academic program, you should take full advantage of the opportunity to study and travel. Therefore, it is recommended that you *not* work. Most countries will not even allow you to work legally if you have a student visa. However, if you want to work before or after your exchange, contact the Work Abroad Advisor in Career Services.

Illegal drugs

NEVER, NEVER possess or use marijuana or any other illegal drugs. The University of Montana can assume NO responsibility for you if you are apprehended for drug use or possession. Therefore, it is the policy of UM and OIP that the use of marijuana and other illegal drugs by students on a study abroad program will not be tolerated. Whether it is by you alone, or when you are participating in an organized program event, the use of even a small amount of an illegal drug can jeopardize your welfare AND the future of the program.

If approached by someone selling drugs, walk away. Do not even talk to that

person, because a conversation with a suspected narcotics pusher is seen as an act of “intent to purchase” by some countries.

Laws concerning drugs are much more stringent, and penalties more severe in Latin America, Asia, and some parts of Europe than in the U.S. Conditions of imprisonment in a foreign jail are not something you want to check out. Remember that being a citizen of the United States does not matter. You are subject to the laws of the country you are in, so the U.S. Embassy cannot get you released if you are arrested. They can only help notify family and possibly help to arrange for legal representation.

U.S. Customs

Upon returning home, you will have to go through U.S. Customs. Returning residents and citizens are allowed up to \$400 worth of foreign purchases. Duty ranging from 5% to 50% or more will be charged on anything over the \$400 duty free allowance. Make sure to keep receipts for all purchases you mail or bring home with you, as you might need to show them when you go through customs upon your return. If you are taking a foreign-made item with you, such as a camera or watch, U.S. Customs officials suggest you register it at the airport before you leave the country. Failure to do so may result in having to pay duty on it upon your return. In some countries, especially those belonging to the European Union, you may get the taxes back on some purchases. Under no circumstances will you be allowed to bring back fresh fruits and vegetables of any type.

SOME FACTS ABOUT AMERICANS ARRESTED ABROAD

Excerpts from Gist, *The Drug Problem: Americans Arrested Abroad*:

Legal rights abroad:

- Once travelers leave U.S. jurisdiction, **they are not covered by U.S. laws** and have no U.S. Constitutional Rights abroad.
- Few foreign countries provide trial by jury
- In some countries, pretrial detention may involve months of confinement in primitive prison conditions, and trials frequently involve lengthy delays or postponements and are conducted in the language of the foreign country.

Drug arrests abroad:

- Sentences for possession or trafficking in drugs can range from 2 to 25 years or more and possibly heavy fines

- In some countries- like Turkey, Egypt, Malaysia, and Thailand- conviction may lead to life imprisonment or even the **death penalty**.
- Several countries have stiffened their penalties for drug violations and imposed stricter enforcement of existing drug laws. Proposed laws in Mexico will increase the maximum sentence for drug trafficking from 15 to 20 years. There are also stiff penalties for possessing illegal drugs while in the Dominican Republic; legislation imposes 5-20 years imprisonment on anyone caught bringing narcotics into or out of the country.

What U.S. consular offices abroad can do:

- Ensure insofar as possible that the detainee's rights under local laws are fully observed and that humane treatment is accorded under internationally accepted standards
- Visit the U.S. citizen as soon as possible after the foreign government has notified the U.S. embassy or consulate of the arrest (if notification is made)
- Provide the detainee with a list of local attorneys from which to select defense counsel
- Contact family and friends for financial or medical aid and food, if requested to do so by the detainee

What U.S. consular offices abroad CANNOT do:

- Demand a U.S. citizen's release
- Represent the detainee at trial, give legal counsel, or pay legal fees or other related expenses with U.S. government funds
- Intervene in a foreign country's court system or judicial process to obtain special treatment

Understanding your own “cultural baggage” will help you understand the differing beliefs, practices, and ideas in your host culture.



“American” traits, such as directness, individualism, and informality are often seen as negative cultural characteristics in other countries.

You should most often take a neutral approach to anti-American criticism. Try to understand your critic’s motives and draw on personal experiences and observations as much as possible in order to discuss issues, not argue about them.

Remember to be open-minded and flexible!

6. WHAT IT MEANS TO BE “AMERICAN”

Are you Swedish-American, Mexican-American, African-American, Native-American, or just U.S. American? How do you identify yourself? Whoever you are, however you define yourself, you will carry “cultural baggage” with you wherever you go. What is cultural baggage you may ask? Well, in laymen’s terms, it is the assumption you have about yourself, your family, friends, and the world based on your own experience. Cultural baggage can weigh you down at times, but, it can also be used as a resource to help you through uncomfortable situations. To understand your own cultural baggage will help you in the quest to understand someone else’s.

WHY IS IT IMPORTANT TO RECOGNIZE YOUR “AMERICANISM”?

As an “American”, most likely your basic view of yourself is that you are good, or at least you have good intentions. As you meet peoples of the world, you are excited and eager for the experience to energize you. What a shock to meet with confrontation because you are who you are. How difficult to be confronted with seemingly unexpected and hard questions. When faced with confrontations, it may feel you are being attacked personally and criticized as an American. It is important to understand the generalizations people in other countries make about what Americans are like.

As you spend more and more time in your host country, you will begin to recognize cultural patterns that are quite different from your own. These cultural patterns include differences in assumptions, values, cultural norms,

perception, style, motivations, forms of achievement, methods of confrontation, personalization, and the list goes on and on. These differences are just the tip of the iceberg and will be discussed more in-depth in the next section. However, it is important to recognize your own “American” patterns, and what they mean to you, in order to understand how people in other countries and cultures may perceive you.

AMERICAN CULTURAL PATTERNS

Dr. Robert Kohls, Director of International Programs at San Francisco State University, is a renowned contributor to the research on cultural patterns. He has developed the following list of 13 commonly held values which help explain the first-time visitors to the United States why U.S. Americans act the way they do. He is careful and cautions you to avoid labeling these qualities positive or negative. As a U.S. American, do you recognize any of these traits in yourself? Do you think they paint an accurate picture of the “typical” American? Whether one agrees with Kohl or not, or is willing to accept as valid any generalizations about Americans, his observations are thought-provoking.

Personal Control Over the Environment

Most Americans do not believe in the power of fate and they look at people who do as being backward, primitive, or native. In the American context, to be “fatalistic” is to be superstitious, lazy, or unwilling to take initiative. Everyone should have control over whatever in the environment might potentially affect her or him. The problems of one’s life are not as seen as having resulted from bad luck as much as coming from one’s laziness and unwillingness to take responsibility in pursuing a better life.

Change Seen as Natural and Positive

In the American mind, change is seen as indisputably good, leading to development, improvement, and progress. Many older, non-traditional cultures consider change disruptive and destructive; they value stability, continuity, tradition, and a rich and ancient heritage—none of which are considered very important in the United States.

Time and Its Control

Time is of utmost importance to most Americans. It is something to be on, kept, filled, saved, used, spent, wasted, lost, gained, planned, given, even killed. Americans are more concerned with getting things accomplished on time than they are with developing interpersonal relationships. Their lives

seem controlled by the little machines they wear on their wrists, cutting their discussions off abruptly to make their next appointment on time. This philosophy has enabled Americans to be extremely productive, and productivity is highly valued in this country.

Equality/Fairness

Equality is so cherished in the United States that it is seen as having religious basis. Americans believe that all people are “created equal” and that all should have an equal opportunity to succeed. This concept of equality is strange to seven-eighths of the people of the world, who view status and authority as desirable, even if they happen to be at the bottom of the social order. Since Americans like to treat foreigners “just like everyone else,” newcomers to the U.S. should realize that no insult or personal indignity is intended if they are treated in a less than differential manner by waiters in restaurants, clerks in stores, and hotels, taxi drivers, and other service personnel.

Individualism/Independence

Americans view themselves as highly individualistic in their thoughts and actions. They resist being thought of as representatives of any homogeneous groups. When they do join groups, they still view themselves as being special, just a little different from other members of the same group. In the U.S., you will find people freely expressing a variety of opinions anywhere and anytime. Yet, in spite of this “independence” almost all Americans end up voting for one of their two political parties. Individualism leads to privacy, which Americans see as desirable. The word “privacy” does not exist in many non-Western languages. If it does it is likely to have a negative connotation, suggesting loneliness and forced isolation. It is not uncommon for Americans to say, “If I don’t have half an hour a day to myself, I go stark-raving mad!”

Self Help/Initiative

Americans take credit only for what they accomplish as individuals. They get no credit for having been born into a rich family but pride themselves on having climbed the ladder of success, to whatever level, all by themselves. The equivalent of these words cannot be found in most other languages. It’s an indicator of how highly Americans regard the “self-made” man or woman.

Competition

Most Americans believe that competition brings out the best in any individual in any system. Value is reflected in the economic system of “free enter-

prise” and it is applied in the U.S. in all areas-medicine, the arts, education, sports.

Future Orientation

Americans value the future and the improvements the future will surely bring. They devalue the past and are, to a large extent, unconscious of the present. Even a happy present goes largely unnoticed because Americans are hopeful that the future will bring even greater happiness. Since Americans believe that humans, not fate can and should control the environment, they are good at planning short-term projects. This ability has caused Americans to be invited to all corners of the Earth to plan, and often achieve, the miracles which their goal-setting methods can produce. It has also caused a great deal of environmental destruction.

Action/Work Orientation

“Don’t just stand there,” says a typical bit of American advice, “do something!” This expression, though normally used in a crisis situation, in a sense describes most Americans’ waking life, where almost any action is seen as superior to inaction. Americans routinely schedule an extremely active day. Any relaxation must be limited in time and aimed at “recreating” so that they can work harder once their “recreation” is over. Such a “no nonsense” attitude toward life has created a class of people known as “workaholics”- people addicted to, and often wholly identified with, their profession. The first questions people often ask when they meet each other in the U.S. are related to work: “What do you do?” “Where do you work?” or “Who (what company) are you with?” The United States may be one of the few countries in the world where people speak about the “dignity of physical labor,” meaning hard physical work. Even corporation presidents will engage in physical labor at times and, in doing so, gain rather than lose respect from others.

Informality

Americans are even more informal and casual than their closest relatives- the Western Europeans. For example, American bosses often urge their employees to call them by their first names and feel uncomfortable with the title “Mr.” or “Mrs.” Dress is another area where American informality is most noticeable, perhaps even shocking for many foreigners. For example, one can go to a symphony performance in any large American city and find people dressed in blue jeans. Informality is also apparent in Americans’ greetings. The more formal “How are you?” has largely been replaced with an informal “Hi!” This greeting is likely used equally with one’s superior or one’s best friend.

Directness/Openness/Honesty

Many other countries have developed subtle, sometimes highly ritualistic ways of informing others of unpleasant information. Americans prefer the direct approach. They are likely to be completely honest in delivering their negative evaluations, and to consider anything other than the most direct and open approach to be “dishonest” or “insincere.” Anyone in the U.S. who uses an intermediary to deliver the message will also be considered “manipulative” and “untrustworthy.”

Practicality/Efficiency

Americans have a reputation for being realistic, practical, and efficient. The practical consideration is likely to be given highest priority in making any important decision. Americans pride themselves on not being very philosophically or theoretically oriented. If Americans would even admit to having a philosophy, it would probably be that of pragmatism. Will it make money? What is the “bottom line?” What can I gain from this activity? These are the kinds of questions Americans are likely to ask, rather than: Is it aesthetically pleasing? Will it be enjoyable? Will it advance the cause of knowledge? This pragmatic orientation has caused Americans to contribute more inventions to the world than any other country in human history. The love of “practicality” has also caused Americans to view some professions more favorably than others. Management and economics are much more popular in the United States than philosophy or anthropology, and law and medicine more valued than the arts. Americans belittle “emotional” and “subjective” evaluations in favor of “rational” and “objective” assessments. Americans try to avoid being “too sentimental” in making their decisions. They judge every situation “on its own merits.”

Materialism/Acquisitiveness

Foreigners consider Americans more materialistic than Americans would be likely to consider themselves. Americans would like to think that their material objects are just the “natural benefits” that result from hard work and serious intent, a reward which all people could enjoy were they as industrious and hard-working as Americans. But by any comparative standard, Americans are very materialistic. Some give a higher priority to obtaining, maintaining, and protecting material objects than they do to developing and enjoying relationships with other people. Since Americans value newness and innovation, they sell or throw away possessions frequently and replace them with new ones. A car may be kept for only two or three years, a house for five or six before buying a new one.

HOW TO HANDLE ANTI-AMERICAN CRITICISM

As expressed previously in this chapter, you probably consider yourself to be a good person, or at least someone with good intentions. But as you meet people outside of the United States, you may begin to discover that not everyone in the world thinks of Americans that way. In fact, you should be prepared for the possibility of confrontation based on what and who you are, not you personally, but rather as part of a collective body of people who live south of Canada and north of Mexico.

The forms of confrontation may vary; sometimes you may be expected to answer questions about American politics, geography, values, and other issues as if you were the leading expert on the subject. At other times, criticism may simply be words yelled at you. With very few exceptions would you ever expect to be confronted with actual physical harm. A list has been compiled by former exchange students of commonly asked questions, which include:

- Why do Americans call the Palestinians “terrorists,” and the Contras “freedom fighters?”
- Why do Americans think it is okay to kidnap someone from another country and bring them to America to be tried in court?
- Why are Americans so materialistic? Why are they so wasteful of natural resources?
- Why are Americans so racist? How can you justify forcing Native Americans onto reservations when the whole country belongs to them?
- Why are Americans so ignorant of other countries?
- Why are there so many homeless people in “the richest country in the world?”
- Why are teachers so poorly paid in a country that claims to have one of the best educational systems?
- Why do Americans abandon the elderly and dump them in nursing homes?
- Why are Americans not family-oriented? Why do Americans get divorced so easily and “sleep around?”
- Why are Americans so loud and pushy?

STRATEGIES FOR DEALING WITH ANTI-AMERICAN CRITICISM

There is no one right or wrong way to respond to criticisms made against the United States or yourself for being American. You will have to develop your

own methods of dealing with confrontation based on your experiences, your way of dealing with conflict, and your opinions. You may choose to take an active role, and respond to the questions or accusations, or you may choose to take a passive role and not say anything in response. As you begin to respond to any criticism, keep the following strategies in mind:

Try to understand the critic's motive(s)

Americans are fond of saying “don’t judge a book by its cover.” Outward appearances are not always enough to go on in a situation where you are being confronted with anti-American sentiment. Try to talk to your “accuser” and ask questions that may elicit this person’s beliefs about the United States and why s/he might hold them. Does this person get ideas from the media? Movies? Television? Is this something being taught in school? Has this person experiences some sort of harassment from an American? If you can come to understand the critic’s motive(s), or from where his or her information comes, perhaps you can find some common ground and a more tolerant way to respond.

Draw upon personal experiences and observations

When someone asks you a question like, “Why are Americans so wasteful of natural resources?”, your first response might be to say: “Oh, not me.” Whether or not the question is based on fact, one way to respond might be to draw on your own experiences and observations. In this case, you can say that while you cannot speak for the rest of the American population, you have your own personal practices, such as recycling, water conservation, or use of public transportation.

Avoid becoming defensive in the presence of critics

You sometimes can’t help becoming defensive- you are, after all, an American. But try to avoid getting defensive as much as possible. Keep an open mind, and remember to try to understand your critic’s motives.

Become more familiar with common U.S. facts and policies

“Americans are uneducated.” That is a common belief overseas. How can you dispel that stereotype?

“Why don’t you know who the Secretary of State is?” People in other countries will probably ask you a lot of questions about the United States, on such varied topics as geography, politics, pop culture, etc. They may ask intelligent questions such as, “Who decides whether a person is guilty of a crime?” and they may ask silly questions such as, “Does every American wear cowboy boots and ride a horse?” However, it is not uncommon to find that peo-

ple overseas know a lot more about U.S. politics and policies than you do. You should familiarize yourself with basic U.S. facts and policies because you do not want to appear to be uneducated or ignorant of basic facts. Some areas to familiarize yourself with are:

- U.S. geography (ie. differences between regions)
- U.S. political system (ie. how does the House differ from the Senate)
- U.S. judicial system (ie. how does the jury system work, in theory)
- U.S. foreign policy (especially as it applies to your host country)

Cross-cultural adjustment is a process which you have to go through to function effectively and without alienation in a setting that does not recognize some or all of the assumptions and behavioral patterns that you take for granted.



It is normal to have some ups and downs during the period of transition to a new culture. You should try not to avoid these feelings; they are part of the adjustment process.

Culture shock does not happen all at once. It builds up gradually over a period of time, and looking back on the experience you will probably say that it was a source of personal growth and insight.

Women face unique challenges abroad. Understanding cultural differences in sex roles, verbal and non-verbal communication, and the reputation of foreign women can increase your safety and enrich your experiences.

7. CULTURAL ADJUSTMENT

When you first walk off the plane in your host country, you might look around and see signs that you cannot read and hear the people all around you speaking in a language that you cannot understand. For many of you, as panic sets in, your first thought might be to turn around and hop back on the plane that just brought you to this strange land. For others of you, you may feel a great sense of excitement, of eagerness to “begin,” whatever that might mean to you. And for a handful of you returning to a place where you’ve been before, stepping off the plane might bring a sense of homecoming. As time goes by and you settle into your routine, register for classes, begin the process of making friends, and explore the area you now call home, you will be going through many emotional, psychological, and possibly physical changes. This is what is known as “cultural adjustment” or “cultural adaptation.” You cannot avoid these changes, but if you recognize them when they occur, you will be better prepared to deal with their consequences.

THE IMPORTANCE OF DEFINING “CULTURE”

It is difficult to begin a discussion on cultural adjustment without first defining the word “culture” and what makes culture. According to *American Heritage Dictionary*, culture is defined as “the arts, beliefs, customs, institutions, and all other products of human work and thought created by a people or

group at a particular time.” If you were to ask several different people what they thought culture meant, you might get a list like the one L. Robert Kohls did when he wrote *Survival Kit for Overseas Living*:

- manners and customs
- ceremonies and rituals
- ideas and thought patterns
- arts and artifacts
- religious beliefs
- knowledge
- concept of self
- beliefs and ideas
- laws (written and unwritten)
- language
- social institutions
- myths and legends
- values and morals
- accepted ways of behaving

THE IMPLICATIONS OF CULTURAL ADJUSTMENT

As described in the beginning, cultural adjustment is a continuous, on-going process. It never stops, and it varies from one individual to another and from one culture to another. The end process nearly always results in a change in the individual, and sometimes, in the setting. Your own personal adjustment process may require you to confront not only differences in your new culture but also your own cultural values and practices.

The concept of adjustment implies change. In cross-cultural adjustment, one is concerned with the changes in thinking and behavior required when moving from one cultural environment to another. In your case, you will be moving from your American culture to one overseas. The nature of the adjustment required depends on the nature of the differences between your original culture and the new one, and on the objectives you seek to complete in the new culture. The concept of adjustment assumes that you already have well established sets of behaviors for “operating” in your own culture. As you enter into new cultures, those patterns of behavior may no longer satisfy your needs. In developing new patterns of coping with your new environment, you may experience varying degrees of disorientation and discomfort. This is called “culture shock.”

CULTURE SHOCK

Culture shock is not quite as sudden or as shocking as most people expect. It is part of the process of learning a new culture that, as you have seen already, is called “cultural adaptation” or “cultural adjustment.” One definition of culture shock is:

The feeling of frustration and anxiety which arises when familiar cultural cues are suddenly removed and replaced by

new and seemingly bizarre behavior.

-Lewis and Jugman, *On Being Foreign*

You may experience some discomfort before you are able to function well in your new setting. This discomfort is the “culture shock” stage of the adaptation process. The main thing to remember is that this is a very normal process that nearly everyone goes through; it may reduce any anxiety you are feeling just to recognize this.

Just as you will bring with you overseas clothing and other personal items, you will also carry invisible “cultural baggage” when you travel, as was discussed in the previous chapter. (See *What it means to be “American.”*) That baggage is not as obvious as the items in your suitcases, but it will play a major role in your adaptation abroad. Cultural baggage contains the values that are important to you and the patterns of behavior that are customary in your culture. The more you know about your personal values and how they are derived from your culture, the better prepared you will be to see and understand the cultural differences you will encounter abroad.

KNOW WHAT TO EXPECT

Anticipating future events and possibilities often makes it easier to deal with them when they happen. For example, it helps to anticipate your departure and plan ways to maintain relationships with people at home while you are away. Be sure to allow ample time to say goodbye to all the people who are important to you, and plan how to keep in touch. This assures people that you will continue to care about them.

Planning to stay in touch does not require a promise to write or telephone on a strict schedule, but it does help to establish a realistic interval between communications. You will be extremely busy getting settled and learning about your new environment, so it is essential that long periods between communications not alarm your family and friends at home.

Some surprises always await you when you arrive in a new place. People may walk and talk more quickly or slowly, traffic patterns may be confusing, and the environment may look different than expected. Such differences are easy to see and quickly learned. The housing arrangements at your university or college, the manner in which classes are taught, registration for courses, and other procedures may seem strange or confusing. The international student office is often the best place to go for help with such matters.

Studying abroad, however, means making big changes in your daily life. Generations of students have found that they go through a predictable series of stages as they adjust to living abroad. At first, although the new situation is a bit confusing, most students also find it to be exhilarating, a time of new experiences, sights, sounds, and activities. With so much to learn and absorb in the new culture, the initial period of settling in often seems like an adventure. During this time, you will tend to look for and identify similarities between your home culture and your host culture. The procedures may be different, but there are patterns, things you can learn and depend on. You may classify other aspects of the culture that seem unusual or even unattractive as curious, interesting, or “quaint.” There will be many opportunities to meet people in your new community; such opportunities can be rewarding, but they also may present an expanded array of cultural puzzles.

EMERGING DIFFERENCES

Gradually, as you become more involved in activities and get to know the people around you, differences- rather than similarities- will become increasingly apparent to you. Those differences may begin to seem more irritating than interesting or quaint. Small incidents and difficulties may make you anxious and concerned about how best to carry on with academic and social life. As these differences emerge, they can be troubling and sometimes shocking. But “culture shock” usually grows little by little as you interact with other students, faculty, and people in the community. For most people it is a gradual process that culminates in an emotional state we call “culture shock”; it is seldom as dramatic as the term implies. Some common symptoms of culture shock are:

- Extreme homesickness
- Desire to avoid social settings which seem threatening or unpleasant
- Physical complaints and sleep disturbances
- Depression and feelings of helplessness
- Difficulty with coursework and concentration
- Loss of your sense of humor
- Boredom or fatigue
- Hostility toward the host culture

Students are often unaware of the fact that they are experiencing culture shock when these symptoms occur. There are ways to deal with this period, and often it helps to just to recognize that culture shock may lie behind your symptoms and feelings.

COPING WITH CULTURE SHOCK

One way of dealing with culture shock is to step back from events that have bothered you, assess them, and search for appropriate explanations and responses. In this way, the very events that most disturb, frustrate, or confound you may become your best tools for learning your host culture. Try the following:

- Observe how others are acting in the same situation
- Describe the situation, what it means to you, and your response to it
- Ask a local resident or someone with extensive experience how they would have handled the situation and what it means in the host culture
- Plan how you might act in this or similar situations in the future
- Test the new behavior and see how it works
- **Stay open-minded and flexible**

Throughout the period of cultural adaptation, take good care of yourself. Take short, fun trips if possible, exercise and get plenty of rest, write letters and/or telephone home, eat good food, do things you enjoy with friends. Try to take special notice of the things you particularly enjoy about living in the host culture.

Although it can be disconcerting and a little scary at times, the “shock” gradually eases as you begin to understand the new culture. It is useful to realize that often the reactions and perceptions of others toward you- and you toward them- are not personal evaluations but are based on a clash of cultural values. The more skilled you become in recognizing how and when cultural values and behaviors are likely to come in conflict, the easier it becomes to make adjustments that can help you to avoid serious difficulties or frustrations.

WILL I “LOSE” MY OWN CULTURE?

Sometimes students worry about “losing their culture” if they become too well adapted to the host culture. Don’t worry: it is virtually impossible to “lose” the culture in which you were raised, particularly during a relatively short time abroad. In fact, learning about a new culture often increases your understanding of and appreciation for your own culture. Try not to resist the opportunity to become bicultural, able to function competently in two different cultural environments.

Just as culture shock derives from the accumulation of cultural clashes, so an accumulation of small successes can lead to more effective interactions with-

in the new culture. As you increase your abilities to manage and understand the new social system, practices that recently seemed so strange will become less puzzling. Eventually you will adapt sufficiently to do your best in your studies and social life and to relax and fully enjoy the experience. And you will recover your sense of humor!

INTERCULTURAL COMMUNICATION

Perhaps the major contributor to unease in a foreign environment is the increased difficulty, or even impossibility, of communicating what you wish to communicate and of receiving the information you wish to receive. You will bring your own communication habits, both verbal and non-verbal, that sometimes do not transcend cultural limits. Studies of intercultural communication have shown that the amount of time and energy needed for simple communication increases rather dramatically as cultural differences increase, even excluding differences in language. Your gestures and other non-verbal cues can act, unbeknownst to you, as hindrances to communication. Your perceptions of any given person or situation can be quite different from the other person's perception.

You should try to recognize that other cultures may use different verbal and non-verbal communication methods. Body language, the use of "personal space" when talking, and other non-verbal communication can be very different from what you are used to in the United States. Likewise, some cultures are not nearly as frank, sarcastic, or confrontational when discussing certain topics. Sometimes things are implied in conversation but not actually voiced. It is important to remember that differences in communication styles are just that- different. You should avoid making judgements about a person's rudeness or lack thereof until you understand how verbal and non-verbal communication styles differ in your host culture. You will be studied and possibly judged on your own communication style.

A very good resource to search out is the series of books entitled *Culture Shock*, offered for most countries in the world. These books explain in detail why the people in a particular culture do, say, and think the unique things they do, and help you to understand what you are experiencing so that you can better adapt to it.

IMPOSITION OF PERSONAL VALUES

The tendency of people to impose their own values and assumptions onto people in the new or host culture usually inhibits cross-cultural understand-

ing. While you are abroad you should avoid making definitive, prejudicial judgements that may result from your own cultural responses. You try your best to be open-minded and receptive to different ideas, concepts, and behaviors. A certain amount of “cultural self-analysis” might reveal much about your own motivations and value system; such knowledge can contribute to increased communication skills, increased acceptance and understanding of others, and more productive interactions, even back in your own culture. Until you have acquired enough self-knowledge to realize the true extent to which your outward personality is shaped by cultural habits and values, you will not be completely capable of comprehending or learning from the cultural habits and values of a different society.

INFLUENCE OF TIME WITHIN A NEW CULTURE

Cross-cultural adaptation is a continuing process, with continuous evolution of insights, knowledge, physical skills, and emotional skills. While it is possible to live for years in a new culture and never be affected by it, most of those involved in cross-cultural adjustment never cease to learn from the experience. It is important for you to be flexible with newfound knowledge, to be prepared to discover that any single piece of information might not have universal applicability in the culture. Language learning provides an example: you will often learn new words or terms and then, until you learn more, you may use that new vocabulary in inappropriate situations.

It is also possible to misunderstand cultural generalities and misapply the generalization. A non-American, perhaps, after perceiving with some discomfort that “Americans are frank,” could misapply the insight and behave in a given situation in a way that Americans would actually perceive to be rude. One possible reaction you might have to living for some length of time in the new culture is withdrawing from it, isolation yourself from what you perceive to be the most threatening aspects of it, and perhaps clinging to people from and material representations of your own culture. Another possible reaction is to view negatively all aspects of the new culture, to belittle it, to consider its norms and values inferior to those of your own culture.

A more positive reaction is to assume or take on many of the new culture’s norms, especially those involved in expressing yourself to others both in image and in language. As the length of time in the new culture grows, your ability to learn from your experiences should increase, as should your awareness of your own culturally influenced assumptions and of your personal motivations and value systems.

SOME TIPS TO AID CULTURAL ADJUSTMENT

- Join the International Student Organization on campus or attend activities organized by the group.
- Participate in sports or other activities on campus which you participated in at home, or which interest you. Talk to staff members in the Student Activities or Athletics Office.
- Get involved in activities at your college or university and the surrounding community. Get to know local people and try to understand and appreciate their culture while sharing your own. Immerse yourself as much as possible in the new culture; this becomes easier over time and usually makes adjustment easier.
- Concentrate on the long term advantages of studying in another country. Keep in mind that everything you are experiencing is helping you to grow and gain valuable knowledge that you will draw on for the rest of your life. Your time abroad will pass, so try to make the most of it.
- Do not expect too much of yourself to begin with. It is unlikely that you will do as well in your studies as you would at home during your first few months abroad. You are dealing with another language, a different academic method, and many other new situations. Make allowances for yourself.
- If you do not like your new surroundings and find a lot to criticize, try to just think of one thing each day which you can like about the new environment, even if it is something quite small.
- Talk to those who understand about cultural adjustment and culture shock: friends who have already experienced the same thing, your Foreign Student Advisor, or the College Counselor, if there is one on campus. These people all want to help you through this experience and see you succeed.
- **Keep your sense of humor!** This is probably the single most important thing you can do to aid your adjustment.

ISSUES SPECIFIC TO WOMEN STUDYING ABROAD

(from *Transitions Abroad International Resource Guide No. 43*)

American women are taught to be adventuresome, independent, and eager to meet people. We are used to being active, talking with people we don't know, making friends quickly, going out at night. We want to make the most of our time overseas and become involved in a variety of activities. Yet, in many parts of the world the role of women is to stay at home. Friends are often made through family ties, not at school or work or in a bar at night. And there are often strong differences between how women are expected to act in public and in private. Dress, behavior, activity, eye contact, and topics

of conversation are shaped by unspoken cultural norms. And then here we come...traveling alone or in groups, frequenting bars and clubs, making eye contact with men we don't know. The non-verbal messages we send may surprise us. Media images of Madonna and the stars of TV shows like Baywatch and Melrose Place have created powerful, lingering stereotypes of American women. And as we jog in the streets of Cairo, wear shorts in Turkey, and smile at men we don't know in Mexico, we may be unintentionally reinforcing these stereotypes.

Respect the culture you are visiting

Despite your personal beliefs about what women should have the right to do around the world, you need to reach a balance between maintaining your identity and respecting the culture you are visiting. You might want to slow down and consider what could be gained by packing away your jeans and wearing a sari in India, staying at home with the family instead of going to a club in Tokyo, or taking the time to talk with the grandmother selling flowers at the local market. While the most obvious things you take with you abroad are your nationality and your gender, one of the best tools you can carry is cultural sensitivity and awareness. With this type of knowledge backing you up, you may be able to break some stereotypes as you travel. Here are a few tips for gaining cultural sensitivity as a woman traveling abroad:

- **Research the country.** Find out what the dress code is for women, which locations and situations are best for women to avoid, what messages non-verbal communication such as eye contact sends, etc. Start gathering this information by talking to women who are either from that part of the world or have traveled there.
- **Get to know the women of the country.** Begin by reading books by and about women from that area of the world (see resources listed on page 56). Contact local women's organizations and families. While men and male-dominated activities are often more visible, take the time to reach out to women. Involve yourself in women's work, play with children, stay at home in your host family, and talk with your host "mother."
- **Observe.** You can learn a lot about roles, attitudes, and customs by watching. How do women carry themselves in public? What is the role of women in the host culture? What is the reputation of foreign women?
- **Honor the customs.** You travel to other countries to learn, so you need to make the effort it takes to show respect. That might mean packing away your jeans and t-shirts and putting on a sari or a long skirt.
- **Be aware of cultural differences.** If you have lived in one country for a

year and feel comfortable with male/female relationships, don't assume that your expectations will hold true in other countries. As you cross borders, accept the challenge of learning about each culture you encounter.

- **Learn the language.** Whether you are in a new country for a few days or a year, you will make a stronger connection with people by at least trying to communicate with them in their own language.

- **Avoid generalizations.** You might have a bad experience with one man from a country, but that doesn't mean all the men from that country are unlikable. Try to focus on what you can learn about yourself and your own culture from each experience.

- **Listen to and trust your instincts.** While you need to make efforts to adapt to a new culture, you also need to pay attention to what feels comfortable to you. When you are in a situation that makes you feel uncomfortable, you need to trust your instincts and leave.

- **Express your self and the difficulties you experience.** This might be in a journal or a letter; we all need an outlet for our feelings.

Surviving Sexual Harassment Abroad

Many women travelers experience some degree of sexual harassment, be it in verbal forms, gestures, pinches, or other physical encounters. This is not to say that such occurrences don't happen in the U.S., but that being a foreign traveler is often enough to mark a woman as an appealing target for such behavior. The challenge for women travelers who are victims of harassment is in learning to cope with the problem and still maintain a positive cross-cultural experience. It can be quite easy to condemn an entire culture based on a few unpleasant encounters.

Barbara Baker, a teacher of cross-cultural counseling at the School for International Training in Brattleboro, Vermont, says sexual harassment abroad may be particularly frustrating to American women because of their own ingrained cultural expectations. "In American culture emphasis is placed on individual rights, freedoms, and choices. American women grow up with the expectation that they can make choices and be responsible for themselves." Not all cultures share this concept of individualism. A woman abroad is not necessarily viewed as an individual, but as a representative of a larger group. Often these representations are associated with stereotypes, such as the "easy" or "loose" American woman looking for a good time. Someone who has never really known an American woman before may rely on these stereotypes for definition. "Stereotypes of American women as sex objects are influenced by a myriad of factors: movies, advertisements, popular culture.

Media is very powerful,” Baker explains. “It may be a shock [to an American woman] to be perceived as something different than what she is. She becomes a representative of a mythical culture.” Maria Hope, a study abroad advisor at the University of Iowa, cautions students who are going abroad that certain stereotypes will precede them. “American women have a reputation for getting involved in sexual relationships. Physical intimacy is more overtly accepted in North American culture, so an [American] female student is seen as ‘easy prey.’”

Stereotyping is not the only factor working against women in foreign environments. According to Baker, a woman entering a new society is sometimes viewed as a non-member who does not fit the norms of how women behave in that culture, and thus men may act differently toward her: “It can be an opportunity for men to experiment with behaviors and push limits.”

A woman has options when confronted with an atmosphere of harassment and can take steps to avoid or minimize such encounters. Baker advises women to be aware of the potential for harassment when entering a foreign place. “Expect conflicts and misunderstandings,” she said. “Learn all you can about the culture you are visiting, and have an awareness of how women are perceived within that culture.” Hope says she advises students to be prepared to receive attention based on their appearance when abroad. Students should be aware that they are seen differently and appear differently in another culture. Some travelers suggest adjusting certain behaviors, body language, and dress to blend into the host culture. This does not mean giving up personal beliefs and habits or denying one’s own cultural heritage, but assimilating some attitudes of the new culture can bring a sense of “belonging” and confidence.

Many women strongly advise having a constant awareness of their surroundings when traveling. Being alert, looking confident, traveling with a companion, avoiding direct eye contact with strangers, and taking no unnecessary risks such as hitchhiking or walking alone at night are common pieces of advice in avoiding unwanted encounters.

Ignoring harassment and remaining aloof carries many women through some situations, but assertive behavior is called for at times. A firm “No” or loud “Leave me alone” in any language is often enough to deter a potential harasser. Don’t be afraid to make a scene and attract attention if needed.

Every woman must decide for herself what responses she is comfortable with and what methods of coping work best for her. Not all new experiences are

pleasant ones, but adapting to and living in a different culture can be one of the most enriching and empowering experiences of a lifetime.

RESOURCES FOR WOMEN TRAVELERS

Travelers' Tales: A Woman's World, ed. Marybeth Bond (Travelers' Tales, 1995).

Without a Guide: Contemporary Women's Travel Adventures, ed. Katherine Govier (Hungry Mind Press, 1994).

Going Alone: The Woman's Guide to Travel Know-How, Carol Chester (Christopher Helm Publishers, 1987).

The Independent Woman's Guide to Europe, Linda White (Fulcrum Publishing, 1991).

Women Travel: Adventures, Advice, and Experience, Miranda Davies and Natania Jansz (Real Guides: Prentice Hall, 1990).

A Journey of One's Own: Uncommon Advice for the Independent Woman Traveler, Thalia Zepatos (Intercultural Press, 1992).

Women and Travel, newsletter published by the Globe Corner Bookstore in Boston (800-358-6013).



The shock of returning home can be as powerful as the shock of your first months abroad, but there are several ways to prepare yourself. Furthermore, there are several ways to make your experience last, even years after you return.

The International Programs conducts a re-entry workshop for students returning from studying abroad.

Plan ahead...think "job searching" early. Connecting with people in your chosen profession is called "networking." Many people who are successful in obtaining employment immediately after graduation have cultivated good networks while still at the university. Don't wait until graduation to begin your job search. And be sure to emphasize all of the wonderful new skills you have obtained while abroad. They will be very valuable to you in your search for employment.

8. PLANNING YOUR RETURN HOME

You may have just arrived overseas, but it is not too early to begin thinking about the day you return home. Reflecting on questions such as "Why did I choose an overseas program?" and "What do I want to accomplish during my time here?" can help you clarify how you are going to integrate your overseas experience into your academic, professional, and personal goals for the future. Preparing for the surprises that often greet travelers after an extended period abroad will enable you to turn what can be a very awkward and distressing time into a productive one.

KEEPING IN TOUCH WITH HOME

Part of the preparation for returning home includes staying in contact with your family and friends, working on any academic or school-related matters that need to be dealt with while you are away, and to some extent, keeping up with social, political, and economical developments at home. For some students, these changes will be minute; for others, they may be very significant.

You should always make sure to send the International Programs any address changes, otherwise materials will be sent to your host coordinator and sometimes will not reach you for several days or weeks after they arrive at your host campus.

MAKING TRAVEL ARRANGEMENTS

If you already have a return plane ticket you should contact the airline and reconfirm your seat at least 72 hours in advance. Airlines notoriously over-book flights back to the United States. You may decide to travel before leaving the country; depending upon any ticket restrictions, changing the date of your return may be possible for a fee. If you want to change the return date, contact the airline directly or visit a travel agency. They can tell you what- if any- restrictions there are. If you do not have a return ticket, you should book a flight *at least* 60 days in advance, especially if you are returning in the summer when it is high travel season in the United States.

DEPARTURE CHECKLIST

There are a number of very important things you must do before you leave your host country. Do not leave everything for the last minute!

Transcripts

Make sure you check with the International Office or Registrar's Office at your host school about how and when you will be getting your transcript sent back to the U.S. You may want to obtain extra copies of your transcript or any other relevant documents, especially if you plan on applying to graduate schools in the future. You will need to produce official copies of transcripts for applications to most graduate schools, and it could be difficult to obtain them after you have departed. (See the section on *Important Academic Matters*.)

Housing-related issues

If you are living in an apartment and are required to give notice, notify your landlord in writing of your departure at least 30 days before you intend to leave (check any agreements you have signed). Determine how your last month's rent will be paid (ie. can you use your security deposit?) and how your landlord will return to you any money that remains from your security or damage deposits (if any). Notify telephone, electric, and gas companies, or any other service providers, of when you plan to discontinue your service, and make arrangements for any deposits to be refunded.

Forwarding address

Leave your forwarding address with your host coordinator.

Outstanding bills

Pay all outstanding bills, including housing, library fines, and any other insti-

tutional obligations. Your transcript may not be released until you do so.

PREPARING FOR REVERSE CULTURE SHOCK

The cycle of overseas adjustment begins at the time you start planning to study abroad. You may think that the adjustment ends when you have successfully assimilated into the life of your host country, but in fact, the cycle of cultural adjustment continues through your return to the United States. Culture shock and re-entry shock (more commonly known as “reverse culture shock”) are not isolated events but rather part of the total adjustment process that stretches from pre-departure to reintegration at home. The rest of this chapter is meant for you to refer to as you prepare to leave your host country. It is important to read this section now, as well as when you are about to return home.

Change and adaptation

You have just had the opportunity to live, study, and travel overseas. During your stay you have probably assimilated some of the host country’s culture, you have learned new ways of doing things and, perhaps, you have gained some new views and opinions about certain topics. In short, you have changed. As one returnee explains, “Living abroad has a deep, broadening effect on a person- an effect that I didn’t realize until my return.” For some people living overseas and having those changes occur outside of the U.S. can magnify their experiences, thus causing the return home to be especially unsettling. In addition, some of the experiences you will have had are specific to being overseas and could not have occurred in the U.S.

While overseas you may have experienced a greater amount of independence, both academically and personally, than you previously experienced in the U.S. This independence can help to make you more confident in your abilities to achieve your goals. You may have become increasingly more sure of yourself and possibly have gained a more mature or focused attitude about your future. You may even be more serious and directed. Some of these new views and attitudes may be in conflict with the views and attitudes of family and friends. They may question your new ways of thinking and doing things or even pressure you to be “the same old you.” These changes may be unsettling and uncomfortable at first for everyone involved.

New skills

Along with new ideas, views, and attitudes that you have developed, you have probably acquired some new skills. These may include discovering a

new way to do an old task, a different perspective on your field of study, or increasing your foreign language skills. And, for those of you studying in an English-speaking country, the English language will acquire new meaning through idioms, lingo, and phrases that are specific to the host country.

These new skills will now become a part of your daily life. Increasing facility with your foreign language will probably have one of the greatest impacts. If you have learned to become dependent on these skills to communicate day to day, it may feel strange for you to revert back to your native language. The degree of “strangeness” is directly connected to the amount of culture from the host country that you have assimilated and will definitely influence your re-adjustment. You may feel frustrated and depressed if you cannot communicate your new ideas, skills, or opinions, and this can be distressing. Again, patience, flexibility, and time will be required as they were at the beginning of your sojourn.

Loss of status

In your host country you may have been seen as an informal ambassador from the United States. This gave you a certain status of being “special.” When you return home, you are just like everyone else and the loss of feeling a bit “special” can be a factor that you must deal with in your re-adjustment. One returnee describes it this way: “Being in a foreign country as a foreign visitor, you are to a certain extent a ‘special person’; your views, accent, lifestyle are all interesting to your hosts. As such, you will receive a lot of attention, make friends easily, and generally be popular. However, when returning ‘home,’ you become again a ‘normal person.’ I found it very difficult to make that transition.”

Friendships

Now that you have studied abroad, you obviously have a new circle of friends. You most likely saw some or all of these people on a daily basis and they probably became an important part of your life. Leaving your new friends can be, for many people, the most difficult part of re-entry. Having to abandon intense friendships or boy/girlfriends, and cultural supports, frequently causes distressing feelings characteristic of those associated with the grieving process. Although you may seem to make a good surface adjustment once home, that adjustment may, at times, cover contained feelings of uncertainty, alienation, anger, and disappointment.

At first, friends back home will ask about your experiences and appear to be

interested. They will often show an interest in your adventures, but this may quickly fade. They will whip through pictures and stories once, but because they have not shared the experience, you should be prepared for their cursory interest. After a while you may find that your friends are more eager to talk about what has gone on in their lives as opposed to hearing more about your life overseas. If many of your friends have never lived abroad, you may also have to deal with feelings of envy or jealousy. When you talk “too much” about your experience, people may accuse you of being elitist even though that is probably not your intention. People are often threatened by new and unusual points of view if they themselves have not had a similar experience. As much as you need to talk about your recent time away from home, it is advisable to be sensitive to the attitudes and feelings of others. (Refer to the section on *Coping Strategies* which discusses other options for support.)

As with your family relationships, your relationships with your friends can alter because of the changes that have occurred in your life and the lives of your friends. Former friends may even have found new friendships and have priorities which are now different from yours. Be patient. If the friendship is worth maintaining, adjustment can and will be made. If not, developing new friendships can be as exhilarating as travelling.

Family relationships

These changes- your new independence, new views, and new attitudes, your role as informal ambassador, your newly acquired skills, and your new friends- all have contributed to making you who you are now. The “changed you” will have to re-adjust to life in the United States, and for some, this can be difficult.

It can come as a surprise to realize that you are not the only one affected by your return. After all, you are the one who has been away and had so many new experiences. You may feel that everyone and everything at home *should* have stayed fairly stable. However, the home you remember is not always going to be exactly the same as when you left. This feeling of “dislocation” occurs for two reasons. One, because you are now looking at what was once familiar with a new perspective. Therefore, you will see everything a bit differently. The new experiences and perspectives gained abroad may mean that home is never the same again. Secondly, like it or not, life at home did carry on while you were away. Things have happened to your family and friends and events have occurred in their lives. These events may have caused changes in their feelings, perceptions, opinions, and attitudes. Granted, these changes may not have as intensely affected your

life. However, to the specific individuals their experiences are as important as your experiences are to you. Remember, and be aware, that people at home change too, so expect things to be different and entirely the same as they were when you left.

It is normal for you to desire to hold onto the person who you have become. Your overseas experience and life are now a part of you. The “new” you cannot be discarded or forgotten for the “old” you. However, you and your host family must come to terms with that “new” you and continue to build upon your existing relationship from this point forward. It will require commitment to work toward mutual respect and understanding of each other’s views. You may find that you have a totally different relationship with your family.

University/college life

For those of you who eventually return to a university setting after a break spent at home, you may feel that you have been able to re-adjust during the few months or weeks at home. However, if you return directly to The University of Montana without time at home you may face a new set of re-adjustment issues upon return to academic life. If you have become very accustomed to a different type of academic system while overseas, you will have to deal with re-adjusting to the academic system at UM. For example, some students, while overseas, experience a greater amount of academic independence than they had previously experienced. If you found that academic freedom is particularly gratifying and challenging then the re-adjustment to a system that is a bit more structured can be difficult. Returning to university life you may feel a bit “removed” from UM and the people around you.

LEVELS OF READJUSTMENT

As stated earlier, no experience is the same for everyone. You will go through re-entry much differently than someone else. Research on re-adjustment to life in the United States after a prolonged stay abroad suggests that there are several variables that may affect the degree of difficulty faced by individuals during the re-entry. Some of these variables include:

Gender

Female returnees may experience more difficulty and conflicts upon returning home if the host environment is one with a patriarchal tradition. This does not assume that they preferred the host country environment, simply

that they may have to cope with more differences than men.

Age and academic level

Older students or professionals who were well-established in their field before their sojourn sometimes experience a less troubled re-entry than younger students. Those who left home as teenagers, ready to discover new attitudes and explore new ways of living, may likely adopt the “host culture’s way” rather than selectively integrating it with their own cultural or personal beliefs. Once home they may constantly compare home country traditions and practices unfavorably with their host country experience, increasing the feelings of alienation.

Previous cross-cultural experiences

Students who have previously been away from the U.S. have less trouble adjusting. A student who *expects* to experience some difficulties on return is better able to manage re-acculturation problems. As with the “culture shock” experienced upon arriving in your host country, knowing what to expect ahead of time may make your experience easier to deal with.

Length of stay in and degree of interaction with the host culture

The longer a student stays in the host country and the greater the degree of interaction and empathy with the host culture he or she experiences, the more difficult re-entry to the home culture environment may be. Some observers have noted that students who are able to afford vacation visits home during their sojourn seem to experience fewer problems upon returning home for good. It is thought that exposure to the home environment during visits results in more realistic expectations upon your eventual return from the study program.

Readiness to return home

It has been hypothesized that students who strongly desire to return home at the end of their study sojourn are most likely to return home with a high motivation to “re-socialize,” while those who strongly desire to stay on in the host country will seem “alienated” upon re-entry. Those who are moderately looking forward to returning home are expected to have the healthiest re-entry.

Degree of similarity between the home and host cultures

The greater the differences between the host culture and the home culture, the greater the re-acculturation difficulty for the student. However, the *more*

a returnee expects to experience reverse culture shock, the *less* likely it is that the difficulties will cause harm.

Changes (or lack of) in the home environment

This variable can work in several ways. A returnee may expect everything to be the same at work as it was when he or she left. During the student's absence, there may have been subtle or dramatic changes in political, economic, environmental, or social factors on a national scale. Family relationships or the standard of living may have altered in ways not anticipated. Such unexpected changes may be stressful psychologically. Conversely, a student may return home to find that nothing seems to have changed. This can intensify the feeling that there is no one who can understand what he or she is going through.

Job opportunities upon return

Graduates who have difficulty finding an appropriate job, or any job, upon their return can be expected to experience more stressful re-entry than those who return to a past position, or to a promotion, or who are able to make a new start at an appropriate level. Sometimes, those returning to previously held positions feel that they have outgrown them or that their contributions are not appreciated by their colleagues. Others may find that their host country program of study did not prepare them to deal with real conditions and resources in the home environment.

Individual awareness

Even the most aware individual is not immune from reverse culture shock or re-acculturation bumps. But the returnee should be able to understand what is happening and why. Ideally, the student will be calm and capable of focusing on what he or she can do to ease the transition process, will look for ways to use the best of the (host cultural) experience, and will translate it so that family and colleagues or friends can understand and share the benefits.

Availability (or lack of) a support group

Being able to share concerns or coping strategies with other recent or more established returnees can help to reduce the panic, depression, frustration, and sense of helplessness that can accompany re-entry. Students who return to places where very few people have studied or traveled abroad or in their particular host country may feel very alone since there is no one with whom they can discuss their concerns and experiences. It helps to locate even one other person who has done what you have to discuss your common experi-

ences with.

LENGTH OF THE READJUSTMENT PERIOD

The length of time that the re-adjustment phase lasts will, of course, vary from person to person, but it will also depend on the level of intensity you experience. If you experience a very high level of intensity your adjustment will most likely take longer than if you experience a very low level of intensity. One returning student said: "I have been back four months and I still find it hard to communicate about my experiences and often I feel I must hide many of the new attitudes or knowledge I may have gained that seems so at odds with my old life." In addition, the length of time the re-adjustment lasts depends on your personality and how you cope with the situations that occur in your life.

COPING STRATEGIES

The good news is that this phase of re-adjustment to life in the U.S. does not last forever! Here are some suggestions of ways to make this phase a bit easier on you and your family and friends:

Acknowledge the adjustment phase

First and foremost, *acknowledge* the re-entry phase as part of the overseas experience. Just as you had to give yourself time while going through the culture shock phase (if you did experience culture shock), so too must you give yourself time to go through the re-entry phase. Acknowledging that reverse cultural adjustment is real may help you to avoid feelings of guilt that might occur if you are feeling depressed or unhappy about being home. As one returnee put it, "Don't blame yourself, give yourself time....I'd have felt less guilty and peculiar if I'd realized it was a common phenomenon."

Share your adjustment process

Educate your family and friends about this phase of your experience. Many people have never heard of, let alone experienced reverse cultural adjustment. If the people around you know a little more about what you are experiencing, then hopefully, they will be a bit more patient and understanding towards you and better able to help you adjust. If you have difficulty communicating your feelings, try sharing this manual with your family and friends. Remind those around you that you can not unlearn what you have learned, and that you need time to re-integrate the often conflicting compo-

nents within yourself.

The Office of International Programs (OIP) arranges a re-entry workshop for students who have returned from Study Abroad programs. Check with the Study Abroad Coordinator upon your return. This is a great opportunity to share your adjustment experiences with other study abroad returnees.

Stay in contact with your host culture

Keep in contact through letters through phone calls or e-mail with the friends you made in the host country. It will help you to feel that what you experienced was real and not one big dream. Some returnees have the feeling of never having been overseas after their return to their home country. Also, if some of your friends are returning to the U.S. as well, they will possibly be experiencing similar adjustment problems. You are an obvious support system for each other as you each know how the other is feeling and what the other is missing.

Seek out others and get involved

If possible, seek out other returnees. The fact that they have gone through, or are going through re-entry and can offer support and advice about how to cope will be helpful. Other returnees may be more eager than your family and friends to hear about your overseas adventures because they also have a multicultural and international perspective. Joining the International Student Association (ISA) and becoming active in the events they sponsor offers you an outlet to share your concerns and also your experiences. The ISA sponsors a wide variety of activities.

The Foreign Student and Scholar Services (FSSS) looks for returnees who would like to be Peer Assistants for incoming foreign students. As a Peer Assistant, you are matched with a foreign student at the beginning of the semester. You serve as a resource person and friend for that student, helping them during their first semester on campus, which is often confusing and frustrating for foreign students. You might give a campus tour, show the student how to register, help him or her to get settled in the dormitory, answer basic questions about life in Missoula and at UM, or just provide a friendly ear to ease their culture shock and introduce them to American culture.

If you want to keep using your foreign language skills there are a couple of things you can do. One is obvious: take an advanced level course in the language. However, if you cannot fit this into your class schedule, or such a

course is not offered at UM, then think about contacting the English Language Institute (ELI) to see about becoming a Conversation Partner for an incoming foreign student. ELI matches each of their foreign students with a UM student for conversation practice and cultural exchange; partners are selected during the first two weeks of the semester. Think about starting a “language table,” where a group of student interested in improving skills in a specific foreign language can meet one to three times a week at a meal time and only speak that language. The topics of discussion are irrelevant; the purpose is to get together and practice language skills.

Seek out other “captive audiences” who would have a natural interest in your overseas experience. Part of re-adjusting is being able to tell your story and describe the experiences that you have lived through. Such audiences include cultural organizations (you may want to consider becoming a member) or civic groups that have an interest in the part of the world where you lived, school groups studying that part of the world, and most importantly, prospective study abroad candidates. If you are returning to UM, offer your services to the International Programs. You are the perfect person to be a resource for other students considering study in your host country.

Set goals for your future

Now is the time to look towards your future. You have finished one phase of your life and are ready to move ahead to another. Think about the next challenge or goal you want to pursue. Begin making plans for that goal and put those plans into action. Even if you have to return to UM to finish a year or two of a degree, you can develop goals for that period of time so that you will feel you are moving ahead rather than regressing. It is common for students who do return to the university to feel they have gone “ten steps forward (their overseas experience), and are now going eleven steps backward (the return to university).” It is up to you to get the most out of your time by giving yourself new goals and challenges. Take the influence of your overseas experience and use it positively to help plan this next phase of your life.

Here is some advice from other returnees:

“I think one of the best steps to take is to give yourself and your family and friends time. It was good to visit with people and catch up on their news and listen to them. Listening is important.”

Try to reflect on the positive aspects of your stay away and the positive aspects of your here and now and how they compare and contrast.”

“Don’t be surprised- it will take time to re-adjust, but you’ll feel ‘at home’ again in time. Don’t expect to view/see people or things as you did when you left. Try to look for the positive things in returning home, not the negative.”

“First of all, realize it is very natural to experience these things. Secondly, ...try not to take yourself too seriously (if possible)...Keep up your ties with your friends in the ‘foreign’ country by letters and phone calls.”

“Be patient with yourself and your mood swings. Keep in touch with friends you’ve met, but don’t forget to build new bridges at home.”

Study Abroad Handbook





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