

GETTING STARTED

ON YOUR IU FACULTY-LED PROGRAM

PREDEPARTURE CHECKLIST

- Apply for a passport (<http://travel.state.gov/>).
- Attend the required orientation meeting for your program.
- Submit prepayment or deposits as instructed.
- Return required forms as instructed.
- Selected programs:* Apply for visa when you receive instructions.
- Register as directed by the program organizer.
- Note deadline for financial aid applications (FAFSA). Apply through your home campus or online to receive financial aid.
- Pay fees to appropriate office(s).
- Obtain Cirrus or Plus bank debit card with PIN, traveler's checks, major credit card with PIN and International Student ID card.

INTRODUCTION

This handbook contains general information pertinent to students on Indiana University Overseas Study programs that are organized through specific departments, schools or campuses.

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Preparing for Departure

PASSPORT

Apply for a passport right away. Pick up an application at a local post office, or download it from the Internet (<http://travel.state.gov/>). You will be instructed to submit the completed application with two recent photos, a certified copy of your birth certificate, another ID with photo and a signature (such as your driver's license), and \$85. Your passport will be mailed to you in about six weeks. It will be valid for 10 years.

Make two photocopies of the passport page that has your name on it. Leave one copy with your family when you go abroad and take the other with you. The copy will make it much easier for you to replace your passport if it should be lost or stolen.

VISA AND RESIDENCY PERMIT

A visa is an authorization, usually a stamp in your passport, that permits you to travel into or reside in another country for a stated period of time. The visa is issued by the country's consulate in the U.S. Student visas are required for a number of programs. If your program requires a visa, you will receive visa application instructions and supporting documentation. If you plan to leave the U.S. well in advance of the time the program begins contact your program organizer to obtain visa materials before you depart.

If you are not a U.S. citizen, you are responsible for contacting the embassy of the country where you will study to determine its entry and visa requirements for citizens of your country. You are also responsible for arranging to remain in compliance with U.S. immigration regulations regarding an extended stay abroad and re-entry into this country.

MEDICAL CHECKUP

You are strongly encouraged to schedule a medical exam. A thorough dental checkup is also strongly recommended.

For information on necessary or suggested vaccinations for travel abroad, consult your family physician or the www.indiana.edu/~health/travel.html. The Health Center receives up-to-date communiques from the Center for Disease Control (www.cdc.gov/) and the World Health Organization (www.who.int/en/).

Living abroad can create stress. If you are currently under medical care, talk frankly to your counselor, health provider about the support you might need abroad.

Your program organizer may request that you complete a health/medical history form to provide information important for your health and safety. Disclosure of specific information will help the staff get assistance for you in case of accident or illness. Language barriers and incomplete medical records can delay treatment. For your own safety, provide full information about medications you take regularly, drug allergies, and chronic or recurring conditions, including eating disorders.

MEDICATIONS ABROAD

If you currently take medications, talk to your physician or nurse practitioner about arrangements for continuing the medications abroad.

Any medications brought overseas should be left in their original containers and be clearly labeled. You should carry a letter from your physician describing the medical condition and any prescription medications, including generic names of prescription drugs. Be prepared for the possibility of having to see a physician abroad, to authorize continued treatment during your time overseas.

HEALTH INSURANCE

A group medical insurance policy is available to all students on IU overseas study programs. Some program organizers may require enrollment, others may make participation optional. (Please check with your program organizer to verify your health insurance options or obligations.) The IU policy is valid worldwide, except in the United States, during the enrollment period. A description of the IU policy and its benefits is included in an appendix of this handbook.

Should you require medical treatment abroad, you pay for services when they are rendered and then file for reimbursement from your U.S. insurance carrier. Send receipts from your physician and pharmacist together with the claim form directly to the insurance company.

Discuss with your current insurance agent the advisability of maintaining your current health insurance as well. If circumstances force you to withdraw from the program and return to the U.S., you should have adequate medical coverage available here.

OTHER INSURANCE

You may also want to consider purchasing supplemental insurance to reimburse you for theft or loss of personal items (personal property insurance), lost expenses due to travel cancellations (travelers insurance), or enrollment in a travel assistance plan (assistance to help you replace lost or stolen travel documents, to locate medical assistance while traveling, etc.).

Some students may already be covered for these expenses by current insurance plans of their parents. Additional plans, specifically designed for overseas travelers, are available through some program providers, travel agencies, frequent flyer programs, and even credit card companies.

If you plan to travel after your program ends, you may need to purchase supplemental medical insurance to cover the additional time you stay abroad.

TRAVEL TO PROGRAM SITE

Follow program instructions about travel to the program site. Once you have arrived at your program site, be sure to contact family and friends in the United States. They will be anxious to know you arrived safely.

Proof of Onward Journey

Upon entering the country you will be expected to show proof of return transportation to the U.S. or onward travel to a third country (a round-trip ticket, even if the return date has not been finalized, or written confirmation of travel reservations). Failure to produce some confirmation of arranged departure may result in your having to purchase a return ticket on the spot which could be very expensive.

FEE PAYMENTS AND REFUND POLICY

Follow instructions provided by the program organizer regarding fee payments. It is critical that you submit your payments on time so as not to complicate program plans that rely on knowing the accurate number of participants. Canceling your participation at a late date will result in penalty fees that may be quite expensive.

Program cancellation: In the unlikely event that IU cancels a program, the program organizer will determine refunds based on each individual case. Factors include the timing of the cancellation, number of students affected, housing situation, negotiation of recoverable housing costs and other program-related fees. The amount of credit already completed and the opportunities for students to complete courses through alternative arrangements will also be considered.

ONSITE PROGRAM COSTS

The program organizer provides estimates of the money you will need abroad for rent, meals, personal expenses, textbooks, vacation travel, etc. The figures are based on reports of students recently abroad and reflect the differences in their spending habits.

FINANCIAL AID

Since March 1 is the annual priority deadline for applications for federal financial assistance, students from **any** campus who have not yet applied should contact the Financial Aid office on their home campus immediately. Most IU financial aid may be applied to IU study abroad programs, as long as the program meets the necessary criteria of full-time enrollment. Each year, in late December or early January, financial aid applications (FAFSA) are available for the following academic year. Submit them by the March 1 priority deadline. A renewal FAFSA is available online (<http://fafsa.ed.gov/>) and in downloadable form to print out (www.ed.gov/studentaid/index.html). You will need a PIN number to complete an application online. If you do not already have one, you can request a PIN online (www.pin.ed.gov/), but it will be mailed to your home address.

Scholarships

Students are encouraged to seek scholarships. Some campuses have special dedicated scholarships for short-term faculty-led programs. Others find special scholarship opportunities in their home community. See: <http://www.indiana.edu/~overseas/basics/finaid.shtml>

Graduating seniors with Perkins Loans

Graduating seniors with Perkins Loans (not Stafford Loans) must contact the Student Loan Administration (1-800-458-8756) for instructions regarding loan repayment schedules and methods. Perkins Loans repayments begin six months after *the end of your last semester at IU*, not six months after your official *graduation date*. The repayment schedule will not recognize the fact that you were still in classes abroad later than the end of the IU semester. The repayment clock starts ticking in the last month of the IU semester (May or December).

MANAGING YOUR MONEY

Manage your money through a combination of the following:

- 1) **Cirrus or Plus debit card and 4-digit PIN** permits you to withdraw money directly from your U.S. checking account. This option is fast, convenient, and offers the best rate of exchange. Use your card at least once before you leave the U.S., and find out your bank's overseas ATM fees as well as limits on withdrawals. ATMs are plentiful throughout most areas of the world, but students going to non-traditional study abroad destinations should check a reliable guide book for more information.
- 2) **Major credit card and a 4-digit PIN** permits a cash advance on your credit card. This is a fast and simple option, but it involves a fee, and interest is charged. VISA, MasterCard and American Express are widely recognized throughout the world, but some regions favor one over the others. Check an up-to-date guidebook to find out which card is most recognized in your host country.

You may want to investigate whether special services for travelers are available through your credit card of choice. **American Express card** holders are permitted to write and cash checks on their U.S. bank accounts at AmEx offices worldwide. Bring your U.S. check book and plenty of checks for this option.

- 3) **Traveler's checks.** Bring \$200-500 for initial expenses, traveling and as a fall back when ATMs are out of order.

4) **Bank checks, personal checks, or scholarship checks** should be avoided. They must be sent by registered or insured mail and can take two to four weeks to clear before you have access to the cash. Instead have the sums deposited in your U.S. bank account and withdraw the funds with a debit card.

Be prepared in case of loss or theft of financial resources. Keep important information such as check serial numbers and credit card phone numbers separate from original documents.

E-MAIL

You will probably have e-mail access abroad through Internet cafes. IUB and IUPUI have instituted Webmail, a web-based version of Pine, which is easy to access overseas. It is available at <https://webmail.iu.edu/bl>.

In case you encounter firewalls, filters, slow service or other problems that might hinder using Webmail, you may also want to take instructions for telnetting or having IU e-mail forwarded to another address. The IU Knowledge Base (www.kb.indiana.edu/) explains Webmail as well as forwarding and telnetting.

IU LIBRARY SERVICES

Online IU Library resources, including the IU catalog, library instruction pages and journal indexes with full-text articles, are available to all IU students via the Web at www.libraries.iub.edu/index.php?pageId=16.

EMERGENCY CONTACT ADDRESS

Be sure that your program organizer has an emergency contact name and number of a friend or relative. If you or your emergency contact move, please notify the organizer by phone, fax or e-mail of the address and/or phone number changes.

INTERNATIONAL STUDENT IDENTITY CARD

The International Student Identity Card (ISIC) can provide discounts on international and local transportation, accommodations, and admissions to museums, theaters, historical sites, etc. Cards may be purchased at STA Travel. For more information see the STA website (www.statravel.com/).

Academic Policies

While abroad you must adhere to most of the same IU academic policies and regulations that you are subject to on your home campus. Bulletins can be found at www.indiana.edu/~bulletin/.

You should know the basic policies of your school and your own degree requirements. You must also complete all program course work for a letter grade during the time specified by the program organizer. **If you do not complete the course in the time allotted for the course, you can expect to receive a failing grade.**

WITHDRAWAL FROM THE PROGRAM

If you do decide to withdraw from a program, it is your responsibility to send a formal statement to the program organizer, outlining the reason for your withdrawal.

Should you withdraw while on-site and remain in the host city, you should not expect program services and staff support.

CREDITS AND GRADES

All program credits and grades are direct Indiana University credit. Consequently, grades are included in your cumulative GPA and, for most purposes, credits are treated as if they were taken in residence at IU.

Pass/Fail

Students must take all courses for a grade that will be factored into your IU GPA. P/F is not an option on IU programs.

SENIOR RESIDENCY REQUIREMENT

Credit earned on an IU overseas study program satisfies the senior residency requirement **on your home campus**. However, in some cases the courses taken abroad do not satisfy the major department's additional residency requirement. Refer to your school's bulletin for details.

INCOMPLETES

All coursework must be completed and submitted by the end of the time specified by the program organizer. Unfinished course work will result in a grade of F for the course. Only documented illness is considered a legitimate excuse for missing a final examination.

TRAVEL RESOURCES

Should you plan to travel around from your program site, plan ahead by bringing travel guidebooks for those destinations. Also, prepare and bring a list of useful travel Web sites. These may include sites for cheap hotels and youth hostels as well as discount airlines such as Ryan Air, Easy Jet and Virgin Express.

Legal & Safety Issues

LEGAL RESPONSIBILITIES

By your signature on the Agreement and Release form, you have agreed: 1) to respect the laws and customs of the host country, the Indiana University Code of Student Ethics, and all other reasonable standards of conduct promulgated by IU, its agents and consortium partners, and 2) to participate fully in the academic program by attending classes, remaining at the host institution for the full length of the program and completing examinations. You have acknowledged that if the program staff, with the concurrence of the Director of Overseas Study, determines that your conduct is detrimental to the best interests of the program or of Indiana University, your participation in the program may be terminated.

In situations where programs are based at local institutions, the host institution has primary responsibility for discipline in connection with violations of its regulations. Although host institution officials may consult with Indiana University concerning student misconduct, final disposition rests with the host institution and in extreme cases may also become a matter of concern to the host government. For example, student demonstrations that start out on a peaceful basis can rapidly escalate into confrontations with the police.

In criminal matters (which may be defined differently outside the U.S.) neither IU nor U.S. consular officials can intercede effectively on your behalf. In some countries the burden of proof rests with the defense and not with the prosecution.

Working Overseas

Do not count on earning any significant portion of your expenses by working while you are overseas. In most countries, student status does not grant the legal authorization to work, although you may find temporary employment in the underground economy babysitting, waiting tables, or teaching English.

Illegal Drugs

Avoid illegal drugs. Drugs can impair your judgment in situations that require increased awareness. In addition, penalties abroad can be very severe if you violate local drug laws. Remember that you will not be eligible for U.S. legal protection, and you will be held to the laws of the country where you are living.

HEALTH AND SAFETY ABROAD

Indiana University will work to protect your health and safety overseas, but you must take responsibility for the results of your decisions, choices and behavior. Before the program, read carefully and consider the information given to you by program organizers regarding your health and any special needs; and together with your family, review the Overseas Study safety and responsibility guidelines (Appendix B or www.indiana.edu/~overseas/). You are also encouraged to consult the State Department Consular Information Sheets and Travel Warnings at <http://travel.state.gov/travel/warnings.html/> and the Centers for Disease Control website at www.cdc.gov/. While IU can provide information about health and safety issues, we cannot eliminate all risks from a study abroad environment or ensure that U.S. standards of due process will be applied in legal proceedings outside this country.

Please be especially alert to the following aspects of living abroad, which may not at first appear to you as safety or health issues:

Alcohol

One of the best ways to protect yourself abroad is to avoid excessive drinking. Although alcohol may be more accessible at your program site than in the U.S., if you drink alcohol at all, do so in moderation. Not only may inebriation be culturally offensive, more importantly, it can impair your judgment in critical moments when you most need to be alert (e.g., driving, finding your way home late at night, socializing with strangers, etc.).

Hazardous Activities

Students abroad sometimes participate in new activities in which they are not well-practiced or proficient. Be cautious if you are attempting any activity that has an element of danger or risk, particularly if you are far from assistance. These activities can include but are not limited to rock climbing, cliff jumping, snorkeling, bungee jumping, skydiving and skiing.

Many insurance companies will not cover accidents that occur during engagement in sports or activities deemed to be dangerous, including those listed above. For more information about specific insurance exclusions, review the benefits statement of your policy. Extra insurance or special riders can often be purchased.

Emotional Problems

You are likely to experience some form of culture shock during your time abroad, but this should not be confused with a real emotional crisis. If you feel withdrawn or detached and cannot cope with your environment, ask the program director onsite for guidance and/or a recommendation for a skilled health care provider.

If your problem involves an eating disorder, share your burden with someone before you become seriously weakened.

Any medication that you take for a mental health condition should be continued during your time abroad since an interruption in medication can produce serious consequences.

Political Disturbances

In the event of anti-American activity abroad, maintain a low profile. Avoid places known for attracting Americans (fast-food restaurants, American Express office, etc.), dress to fit with the local culture, and avoid clothing that will quickly identify you as American. Do not approach unattended packages in public places. Be cautious and report any unclaimed object.

Sexual Harassment

If you feel you may be the victim of sexual harassment, consult the program administration immediately. They can help you sort out the difference between unacceptable harassment and culturally acceptable behavior which is nonetheless uncomfortable for you. In the case of sexual harassment, you may need to file a report at the local police station with the assistance of the program administrator onsite.

Dating and Sexual Behavior

A survey on dating and sexual behavior while abroad was recently conducted of IU study abroad returnees. Although each person will make individual choices regarding relationship(s) while abroad, knowing the experiences of some of your peers might provide some useful insights.

In terms of whom students date, they report dating more host nationals than program participants, and men seem to be involved in a greater number of relationships than women. Students also reported that sexual norms differed from the United States. It is important to understand the norms of the country where you will be studying. You can learn about these through various sources - books, guidebooks to some extent, discussions with host nationals and observing the behavior of others. Many students reported that their relationships abroad gave them access to a greater understanding of the culture in which they lived. Others reported that by not engaging in serious relationships they were able to gain more since they could focus on other activities. Consider all these issues if you plan on being involved in a relationship, sexual or otherwise, while studying abroad.

The survey also indicates that the patterns students form while at IU in terms of (a) being sexually active or not, and (b) using methods of pregnancy prevention and STD protection largely carry over when they study abroad. If you anticipate being sexually active while abroad, consider bringing a supply of the pregnancy and STD prevention protection you currently use.

TRAVEL SAFETY

Air travel

Recent increased security measures at airport facilities and on aircrafts will require that you take additional precautions when flying. You should be prepared to comply with multiple document checks, baggage searches, and inquiries. Be patient — these steps are being taken for your protection.

Packing: Examine everything that you normally pack in your suitcase and evaluate whether an object could be scrutinized by airport security. (This includes items found in manicure kits, etc.) Consider removing anything that could be perceived as threatening, or may raise suspicion at a security screening checkpoint. No knives of any size will be accepted. Avoid over-packing so that carry-on luggage and checked suitcases can be opened and closed with ease.

Airport etiquette: Arrive at the airport early (at least two to three hours before scheduled departure). Be sure to have your ticket, paperwork and passport available. Be prepared to demonstrate the operation of electronic equipment such as laptops, cell phones, etc.

In transit: Maintain your sense of awareness and keep your possessions with you at all times.

Upon arrival: Have your luggage receipts available for verification when retrieving luggage.

Car travel

Everyday traffic accidents are the main cause of injury to students traveling abroad. The road-safety standards and risks for Western Europe are similar to those in the U.S., but the more adventuresome a destination you choose, the more primitive the roads, automobiles, trucks, buses, emergency medical resources, safety equipment and licensing standards inevitably become. In developing countries you may be exposed to narrow, winding roads with no guardrails on hairpin turns, poorly maintained vehicles and dangerously overcrowded buses. Even in developed countries drivers may be more aggressive than in the U.S., and speeding and passing may be more common.

- Keep track of local holidays that increase traffic and exercise the same caution you would on a holiday weekend in the U.S.
- Do not ride in a car without wearing a seat belt.

- Demand that taxi and bus drivers drive safely. “Slow down,” “Stop,” and “Let me out,” are three of the most powerful phrases you can learn.

- Do not hitchhike.

The Association for Safe International Road Travel (www.asirt.org) offers statistics, tips and articles about road safety around the world.

Pedestrian travel

- Avoid crowded areas where you are most likely to be robbed: crowded bus stations, market places, festivals. Don’t use narrow alleys or poorly-lit streets.

- Avoid traveling alone at night.

- Beware of pickpockets. They often have an accomplice who will jostle you, ask for directions or the time, point to something spilled on your clothing, or distract you by causing a disturbance. Beware of groups of vagrant children who create a distraction while picking your pocket.

- Try to seem purposeful while you move about. Even if you are lost, act as if you know what you are doing.

Hotel stays

Keep your hotel door locked at all times. Meet visitors in the lobby. Leave valuables at the front desk.

Adjustment and Cultural Differences

PERSONAL ADJUSTMENT

Part of your success abroad will depend on how well you have prepared the logistics covered earlier in this handbook, but even more depends on how you prepare yourself for cultural adjustments and personal growth abroad.

American Identity

Before you can understand another culture, you should understand your own. What does it mean to be American? What characteristics, values and attitudes define American culture? What generalizations can you make about American attitudes towards education, gender, family, money, politics, race, relationships, religion, success, time, work? How do American values affect your attitudes toward others, your friendship patterns, your work habits, the way you spend your time and money? How do Americans measure success in life? What role does tradition play in our culture? A clear understanding of what is characteristically American (and its many variations) will give you a better chance of appreciating similarities and differences in another culture.

How flexible are you? Once you have identified your American values, patterns and habits, think about the strategies that will help you adjust to different ways of dating, dressing, eating, shopping, banking, relating to professors and studying.

Learn about the U.S.

Every student abroad is inevitably put in the position of having to explain (or even defend) the home country's political or economic system or its stance on global issues. If you begin now to keep abreast of the U.S. role in global activities, you will be more articulate when you are questioned about U.S. policies and reactions to world issues. In addition, students often report that they wish they had brushed up on such basics as how a bill becomes a law in the U.S. or the composition of the European Union before going abroad.

Remember, however, that you probably don't want to get into a hostile debate with questioners or automatically defend everything that is American. What are some strategies for deflecting potentially hostile questions so that they lead to conversations in which everybody listens and everyone learns?

Learn about the host country

Learn as much as possible about the country to which you are traveling, since understanding the culture will facilitate your adjustment to living there. How do you plan to inform yourself about the host country before arrival? Taking courses is one method, but you can also independently explore histories, periodicals, novels, travel books, videos and tapes that inform you about the differences in daily life you will encounter overseas.

Your expectations

Take a personal inventory of your expectations. What do you hope to get out of the experience overseas? Do you have any hidden or unspoken expectations? Identify your goals—linguistic, academic, career. How are you going to achieve them? How will you track your personal growth during this experience? Outlining your goals now and then keeping a journal abroad will help you map both your inner and outer journeys. Indeed, daily writing, which attempts to interpret the cross-cultural meanings of your experiences, may be your most powerful learning tool.

CULTURAL DIFFERENCES

You will adjust in many small ways over a long period of time to the new culture, even though the familiar term “Culture Shock,” leads you to expect a jolting and immediate clash of values.

While there are many differences between the U.S. and your host country to which you will have to adjust, the following are particularly significant. You can access additional information at www.indiana.edu/~overseas/basics/life/diversity.shtml.

Gender Roles

Both male and female students abroad will discover that growing up in the U.S. has prepared them for different roles in society than the ones their contemporaries in other countries expect. Many events in recent decades have heightened U.S. awareness of gender stereotypes, sexism, and the limitations of traditional male-female roles. However, it may not be politic to suggest to your host country friends that U.S. patterns are appropriate for their culture. Instead, look at gender difference in the host culture from its historical and sociological perspective. Since you will be viewed according to the gender expectations of the host culture, you may feel uncomfortable at times. This is particularly true for female students who may find themselves the targets of unwanted attention. A variety of articles on this subject is available in the *Diversity Issues* notebook in the Overseas Study Information Center.

Sexual Orientation

Just as traditional gender roles have been questioned in the U.S., we also have had extensive dialogue regarding sexual orientation. It should come as no surprise that distinct cultures approach the question of sexual orientation differently. You can find a bibliography of publications on international GLBT issues at www.indiana.edu/~overseas/lesbigay/. Feel free to approach Overseas Study staff here with questions regarding the situation in your host country.

Different Abilities

The passage of legislation such as the Individuals with Disabilities Education Act and the Americans with Disabilities Act has spurred schools in the U.S. to accommodate students with varying abilities. Other countries are not bound by U.S. legislation, of course, and physical facilities and academic resources vary significantly from one overseas site to another.

IU overseas study program organizers will endeavor to provide reasonable accommodation for students with documented disability conditions (e.g., physical, learning, etc.), but only if you disclose your needs well before the program begins. If you are currently receiving disability-related accommodations at IU or anticipate needing them at your program site, send your program organizers documentation that confirms the disability, information about the accommodation currently provided and details about accommodation required abroad. They will then be in a position to work with you to seek appropriate responses for your needs.

Religion

Few countries have the religious diversity and pluralism that you find in the U.S. and few have such a strong tradition of separation of church and state. As a result, you may be struck by the number of public holidays that are based on a religious calendar and the extent of public prayer and public religious ceremonies. You will have to probe to understand the relationship between the external, ritual manifestations of religion and individual beliefs or the role of religion as a political element or an active social force.

If you wish to be affiliated with a religious community abroad, check with your local place of worship for contacts or discuss your interests with program staff overseas. Former students may also be able to advise you regarding your options. Some resource information is available at: www.indiana.edu/~overseas/basics/life/religion.shtml.

Ethnicity

U.S. citizens often identify strongly with their family's cultural and ethnic heritage and refer to themselves as Asian-American, Italian-American, African-American, or Hispanic-American. In other countries such ethnic differences are often overlooked, and U.S. students report that for the first time they have been identified (and have identified themselves) as simply "American." Students may find that physical features that distinguish them from the host population may result in stares, comments, or sometimes overt prejudice. Consult the program administration regarding these matters, particularly if there are certain areas to avoid and steps to take to minimize negative interactions.

CULTURE SHOCK

"Culture shock" is the term used to describe the disorientation that every student experiences to some degree when spending an extended period in a new culture. The common symptoms include homesickness, boredom, withdrawing from the culture by spending excessive amounts of time alone or with other Americans, excessive sleeping, compulsive eating, irritability, stereotyping of or hostility toward host country nationals, weepiness or even some psychosomatic illnesses. Although you will inevitably experience some degree of culture shock, you certainly won't have all these symptoms. If you recognize what is happening, keep busy, and ask friends and the program office staff for help when you need it; culture shock will not last long.

During your period abroad, you may experience several normal stages of cultural adaptation. These include:

- 1) **Initial euphoria.** When you first arrive in the new culture, everything seems wonderful and exciting, and you are struck with how similar people around the world can be.
- 2) **Irritation and hostility.** Your focus changes from the similarities between cultures to the differences, and the differences become irritating and frustrating. Small problems loom as major catastrophes.
- 3) **Gradual adjustment.** The crisis of adjustment passes. The new culture seems more familiar and you move more confidently in it. You make friends. You learn to interpret some of the subtle cultural clues and cues.
- 4) **Adaptation and biculturalism.** You are able to function in two cultures with confidence. You are so well adapted to the new culture that returning to the U.S. will provoke a “reverse culture shock.”

There are several ways you can minimize the impact of culture shock:

- Learn as much as you can about your host country before you go.
- Keep an open mind. Combine the best of your host country’s culture and life with all the good things in American culture. This “best of both worlds” approach will help you get the most out of the full cultural immersion you experience.
- Be flexible. There will be many surprises, and the more open you are to that, the more exciting and wonderful your experience will be.
- Go out and do things to meet students—remember, in most cases you will be the “outsider” and will have to make the first move. Pay attention to wall posters and read a local newspaper to learn what is going on in the city (festivals, exhibits, concerts). Read signs at the university announcing lectures, films, student organization. Attend programs where you can meet students who share your interests. Visit local student hangouts—cafes, pubs and movie theaters. Join a sports club; if you are active in church, take part in one of the local congregations.

RE-ENTRY: REVERSE CULTURE SHOCK

Once you have adapted to life abroad, coming home may require readjustment to U.S. culture. You will have to integrate what you have learned abroad into your U.S. life. You will cope with re-entry at various levels:

1. **Family:** You may be expected to fit back into your family but find it difficult to communicate effectively because they have not shared your international experiences. They may have difficulty adjusting to your new independence and changed values.

Strategies: Try to share your experience with your family (slides, stories, etc.) and let them know how much you appreciate the chance they have given you to grow in new ways by studying and traveling overseas.

2. **Friends:** You and your friends may no longer be as close. Be sensitive about discussing your experience with them. You may also miss the new friends you made abroad.

Strategies: Ask and listen to what your friends experienced while you were away. Ask them to bring you up to date on local events. Try to do new things together to get the relationship on a new footing. Maintain contact with friends you met on your program.

3. **School:** You are likely to look at your home campus in a new light, and you may miss being part of a close-knit group of American students.

Strategies: Talk over your academic experience with your advisor, especially if you are considering new career goals. Make contacts with international students on your campus through the International Center. Contact the Overseas Study office and volunteer to talk to students who plan to study abroad. Seek out other students on campus who have studied overseas. Investigate the possibility of living in an international dormitory or take part in activities for international students.

4. **Country:** Aspects of the U.S. may no longer be entirely to your liking and you may have the sense that you no longer fit in. You will probably evaluate ideas and events in the context of the broader cultural perspective you acquired abroad.

Strategies: Recognize that we all tend to look past the shortcomings of our home culture when we are away, and to criticize it on the basis of changed perceptions when we return. Seek out others on your campus who are interested in international and intercultural matters. Keep up your interest through newspapers, literature, music, friends, etc.

5. **Self:** You have become accustomed to a level of activity and anticipation that your home and campus probably cannot match. It is natural to feel a little restless or a bit depressed for a while after your return.

Strategies: Recuperate from the physical journey. Think over the ways you have changed: Which of those do you like? What did you learn about yourself? How have your family and friends reacted to the new you? Keep a journal so you can see your thoughts evolve. Talk with other returning students.

Publication on Cultural Learning

Maximizing Study Abroad: A Students' Guide to Strategies for Language and Culture Learning and Use By R. Michael Paige, Andrew Cohen, Barbara Kappler, Julie C. Chi, & James P. Lassegard. August 2002, 237 pp. \$12.00 + shipping

This book is aimed specifically at students who want to make the most of their study abroad experience. Its user-friendly design will help you identify and use a wide variety of language and culture learning strategies. It begins with three inventories designed to help you be more aware of how you currently learn language and culture. It will provide you with tools and creative activities that you can use to enhance your favored learning strategies and try out unfamiliar ones. You can use the guide as you prepare for study abroad, during the experience, and once you return.

NOTE: Those who would like a copy for their own use should contact:

The Center for Advanced Research on Language Acquisition

University of Minnesota

619 Heller Hall, 271, 9th Avenue South

Minneapolis, MN 55455

612-626-8600 , 612-624-7514 (fax)

carla@tc.umn.edu

APPENDIX A

HEALTH INSURANCE SUMMARY OF BENEFITS

Some, but not all, IU overseas study programs will require or invite enrollment in the IU group health insurance plan administered by HTH Worldwide Insurance. The primary accident and sickness policy is underwritten by Continental Assurance Company (CNA). MEDEX, a sister company of HTH Worldwide, provides emergency medical evacuation assistance and repatriation. When you are abroad during the period of the program, the policy provides coverage for up to \$500,000 for accident or illness anywhere worldwide. You must pay the physician or hospital at the time of treatment and then file a claim for reimbursement directly with HTH Worldwide.

Medical Benefits

The policy will pay 100% of the Eligible Medical Expenses incurred within 52 weeks from the date of an accident or the commencement of a sickness, up to a maximum limit of \$500,000 per accident or sickness.

Eligible Expenses

1. Hospital charges for diagnosis and treatment by legally qualified physician, surgeon, registered nurse, anesthetist or radiologist.
2. Laboratory, diagnostic and x-ray examinations.
3. Drugs and medicines for outpatient treatment which require a physician's written prescription are payable up to 50%.
4. Rental or purchase of durable medical equipment, whichever is less.
5. Professional ambulance service to nearest hospital up to \$350.
6. Hospital room and board at normal charge for semi-private accommodations. Intensive Care Facility charges.
7. Treatment of nervous or mental disorders, drug or alcohol abuse, up to \$500 for out-patient or \$10,000 on an in-patient basis. No more than one such in-patient or out-patient occurrence.
8. Expenses incurred for treatment of specified therapies, including acupuncture and physiotherapy on an in-patient basis.
9. Therapeutic/elective termination of pregnancy up to \$500.

Expenses Not Covered

1. Expenses for pre-existing conditions that are the result of injuries.
2. Treatment within the Covered Person's home country.
3. Professional services rendered by a member of the Covered Person's family or any individual residing with the Covered Person.
4. Routine physical or health examination.

5. Services and supplies not medically necessary for diagnosis or treatment, or not recommended by attending physician.
6. Dental and periodontal treatment, eye examination, glasses, hearing aids, cosmetic or plastic surgery unless required for the repair of injuries to the natural body caused by a covered accident. Dental treatment will be limited to \$250 per tooth per accident.
7. Treatment of weak or strained feet, acne, congenital anomalies.
8. Claims arising from the influence of alcohol or intoxicants, or the use of drugs except as prescribed by licensed physician.
9. Experimental or investigative supplies or services.
10. Out-patient physiotherapy or acupuncture.
11. Deviated nasal septum
12. Organ transplants
13. Birth control, including surgical procedures or devices.
14. Services related to the diagnosis or treatment of infertility.
15. Injury or sickness covered under any other insurance.
16. Self-inflicted injury, suicide, or any attempt there at.
17. Act of war, declared or undeclared; service in the Armed Forces of any country; riot, civil commotion, or acts of terrorism.
18. Flying except as a fare paying passenger on a scheduled airline.
19. Limit for injuries sustained in motor vehicle accident is \$10,000; limit for treatment of sports-related accidents is \$5,000.

**This is a layman's summary of policy coverage. For a complete description of all benefits and exclusions, contact HTH Insurance (<http://www.hthstudents.com/>).*

Medical Evacuation

The Company will pay, as a result of a covered injury or sickness, and upon the written certification of the attending physician, for air evacuation of the insured, including physician or nurse accompaniment, up to \$50,000. Evacuation may be to his/her natural country or to a hospital elsewhere. Any expenses in respect to Medical Evacuation require prior approval of MEDEX. Call one of the two numbers listed below and refer to IU's ID#, **538**.

Repatriation

In event of the death of the covered person, the Company will pay for those expenses as may reasonably be incurred up to \$15,000 in connection with the preparation and transportation of the body to the person's place of residence in his/her home country. This benefit does not include the transportation of anyone accompanying the body, visitation or funeral expenses. Any expenses in respect to repatriation require prior approval of MEDEX. Refer to IU's ID#, **538**.

Contacts for evacuation or repatriation

For prior approval of and assistance with medical evacuation or repatriation, contact MEDEX at one of the numbers below and give the ID#538.

United States (Baltimore, MD)	1-410-453-6330
From within the U.S.	1-800-527-0218
United Kingdom (Brighton)	44-1273-223-000

Reimbursement of Expenses

To file for reimbursement, send claim forms (available at each program site) and appropriate documentation from physician or hospital directly to:

HTH Worldwide Insurance, Claims Department

12900 Federal Systems Park Drive, Suite 2A

Fairfax, VA 22033

Toll free tel: 800-242-4178

toll free fax: 877-865-5981

E-mail: studentclaims@hthworldwide.com

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- **APPENDIX B**
INDIANA UNIVERSITY SAFETY AND RESPONSIBILITY GUIDELINES

Because the health and safety of its study abroad participants are primary concerns at Indiana University, these guidelines have been developed to provide useful practical guidance to institutional representatives, student participants, and their parents/guardians/families. No set of guidelines can guarantee the health and safety needs of each individual involved in a study abroad program, but the following address issues of general concern and the responsibilities of all parties. It is not possible to account for all the inevitable variations in actual cases, so those involved must also rely upon their experience and thoughtful judgment while considering the unique circumstances of each situation.

A. Responsibilities of the Office of Overseas Study

The Office of Overseas Study has university-wide responsibility for all Indiana University study abroad programs, though that responsibility may be shared with other campuses (e.g., the Office of International Affairs at IUPUI and the Office of International Programs at IU South Bend) or professional schools (e.g., Kelley School of Business, School of Public and Environmental Affairs, School of Law, etc.). In the case of co-sponsored programs, this responsibility is delegated to other institutional providers (e.g., CIEE, IES, CIC), with Overseas Study in a consultative role.

IU study abroad programs are those which have been approved by the university-wide Overseas Study Advisory Council (OSAC), as required by Presidential directive. Study abroad initiatives which attempt to proceed without the approval of OSAC have no official status as IU programs and cannot advertise themselves as such. Independent initiatives risk being cancelled, and credit for their participants denied upon review.

The following responsibilities of the Office of Overseas Study apply only to approved IU programs abroad:

1. Conduct regular assessments of health and safety conditions for IU programs, including program-sponsored accommodation, events, excursions and other activities, prior to program. Monitor possible changes in country conditions. Provide information about changes and advise participants and their parents/guardians/families as needed. Develop and maintain emergency preparedness and crisis response plans.
2. Provide guidelines for program directors and staff with respect to managing emergencies abroad.
3. Provide orientation meetings and materials to participants prior to departure for the program and onsite, which include appropriate information on health, legal, environmental, political, cultural, and religious conditions in the host country. In addition to dealing with health and safety issues, the orientation should address potential health and safety risks, and appropriate emergency response measures. Ask students to share this information with their parents/guardians/families so they can make informed decisions concerning preparation, participation, and behavior while on the program.
4. Consider health and safety issues in evaluating the appropriateness of an individual's participation in a study abroad program.
5. In the participant screening process, consider factors such as disciplinary history that may impact on the safety of the individual or the group.

6. Provide students with information on the role of and assistance provided by the on-site resident director or program coordinator.
7. Discuss with students, following their selection but prior to their participation in a study abroad program, individual health and disciplinary history issues that may impact on the safety of the individual or the group.
8. Provide health insurance (including emergency evacuation and repatriation) to participants or assure that participants receive information about how to obtain such coverage.
9. Direct on-site program staff to provide information for participants and their parents/guardians/families regarding available medical and support services, and to help participants obtain the services they may need.
10. Hire vendors and contractors (e.g. travel and tour agents) that have provided reputable services in the country in which the program takes place. Advise such vendors and contractors of the program sponsor's expectations with respect to their role in the health and safety of participants.
11. Communicate applicable codes of conduct and the consequences of noncompliance to participants. Take appropriate action when participants are in violation.
12. In cases of serious health problems, injury, or other significant health and safety circumstances, maintain good communication among all program sponsors
13. Provide these guidelines to participants and their parents/guardians/families regarding when and where the responsibility of the IU Office of Overseas Study ends, and the aspects of participants' overseas experiences that are beyond the control of Overseas Study. In particular, Overseas Study generally:
 - a) *Cannot* guarantee or ensure the safety of participants or eliminate all risks from the study abroad environments;
 - b) *Cannot* monitor or control all of the daily personal decisions, choices, and activities of individual participants;
 - c) *Cannot* prevent participants from engaging in illegal, dangerous or unwise activities;
 - d) *Cannot* ensure that U.S. standards of due process apply in overseas legal proceedings or provide or pay for legal representation for participants;
 - e) *Cannot* ensure that home-country cultural values and norms will apply in the host country.
 - f) *Cannot* fully replicate home campus support services at overseas locations;
 - g) *Cannot* assume responsibility for the actions of persons not employed or otherwise engaged by Overseas Study, for events that are not part of the program, or that are beyond the control of Overseas Study and its subcontractors, or for situations that may arise due to the failure of a participant to disclose pertinent information.

B. Responsibilities of Participants

In Study Abroad, as in other settings, participants can have a major impact on their own health and safety abroad through the decisions they make before and during the program and by their day-to-day choices and behaviors.

Participants should:

1. Participate fully in all orientations before departure and onsite, and read and carefully consider all information provided by Overseas Study that relates to safety and health conditions in host countries.
2. When applying for or accepting a place in a program, consider carefully their health and other personal circumstances, and assume responsibility for them after acceptance.
3. Make available to Overseas Study accurate and complete physical and mental health information and any other personal data that are necessary in planning for a safe and healthy study abroad experience.
4. Obtain and maintain supplementary health insurance coverage and liability insurance, if necessary, and abide by any conditions imposed by the carriers.
5. Inform parents/guardians/families, and any others who may need to know, about their participation in the study abroad program, provide them with emergency contact information, and keep them informed on an ongoing basis.
6. Understand and comply with the terms of participation, codes of academic and ethical conduct, and emergency procedures of the program, and obey host country laws.
7. Once onsite, be aware of local conditions and customs that may present health or safety risks when making daily choices and decisions. Promptly express any health or safety concerns to the program staff or other appropriate individuals.
8. Become familiar with the procedures for obtaining health and law enforcement services in the host country.
9. Avoid substance abuse of all kinds.
10. Follow the program policies for keeping program staff informed of their whereabouts and well-being, especially when traveling away from the program site.
11. Behave in a manner that is respectful of the rights and well-being of others, and encourage others to behave in a similar manner.
12. Accept responsibility for their own decisions and actions.

C. Recommendations to Parents/Guardians/Families.

In Study Abroad as in other settings, parents, guardians, and families can play an important role in the health and safety of participants by helping them make decisions and by influencing their behavior overseas.

When appropriate, parents/guardians/families should:

1. Through their student participants, obtain and carefully evaluate health and safety information related to the program, as provided by Overseas Study and other sources.
2. Be involved in the decision of the participant to enroll in a particular program.

3. Engage the participant in a thorough discussion of safety and behavior issues, insurance needs, and emergency procedures related to living abroad.
4. Be responsive to requests from Overseas Study for information regarding the participant.
5. Keep in touch with the participant.
6. Be aware that some information may most appropriately be provided by the participant rather than the program.

These guidelines are based on those recommended by the NAFSA Interorganizational Task Force on Safety and Responsibility in Study Abroad (May 2002), as approved by Indiana University's Overseas Study Advisory Council.

APPENDIX C

AIDS AND STUDY ABROAD

AIDS, the Acquired Immune Deficiency Syndrome, is a viral disease which breaks down the body's immune system and leads to infections and cancers that may be fatal. There are no known vaccines to prevent AIDS. AIDS is a chronic illness which is almost always fatal.

Transmission of AIDS

The World Health Organization states that "AIDS is not spread by daily and routine activities such as sitting next to someone, shaking hands, or working with people. Nor is it spread by insects or insect bites. And AIDS is not spread by swimming pools, food, cups, public transportation, plates, toilets, water, air, touching, hugging, coughing or sneezing."

Transmission occurs through:

- intimate sexual contact—the virus can be transmitted from any infected person to his or her sexual partner, when semen, blood or vaginal fluids are exchanged.
- infected blood and blood products. This includes blood transfusions in which the blood donated either is not screened or is improperly screened for HIV antibodies.
- contaminated needles or any other HIV contaminated skin piercing instruments. This applies to acupuncture, illicit drugs, steroid injections, medical and dental procedures, ear & body piercing, and tattooing.
- an infected mother to her infant before or during delivery, or possibly while breastfeeding.

You and AIDS Overseas

Sexual Activity If you are sexually active, **USE A CONDOM.** Take a supply with you. It may take time to develop the language skills and confidence necessary to purchase condoms in a new culture, and in some countries the manufacture and storage of condoms cannot be trusted. Condoms can reduce the risk of acquiring AIDS, but they do not eliminate that risk.

Getting Medical Care If you need medical care overseas, ask your program administration for recommended physicians, hospitals and dentists. Make clear that you expect high standards of hygiene (use of disposable gloves by care givers, etc.).

While many countries such as the U.S. and parts of Europe have mandatory screening of donated blood for the AIDS virus, not all do. In some locales, ascertaining the availability of HIV screened blood and blood products may be difficult. Because of obvious uncertainties, consider these precautions:

- If you are injured or ill while abroad, avoid or postpone any blood transfusion unless it is **absolutely necessary.**
- If you do need blood, try to ensure that screened blood is used.

Injections In some countries even disposable equipment is reused. In some places, if an injection is required, you can buy needles and syringes and bring them to the hospital for your own use. Avoid injections unless **absolutely necessary.**

The Center for Disease Control recommends that diabetics or other persons who require routine or frequent injections should carry a supply of syringes and needles sufficient to last their stay abroad. But carrying needles and syringes without a prescription may be illegal in some countries. Take a note from your doctor.

The risk of getting AIDS depends on you. Here are some general precautions against AIDS you can follow anywhere in the world:

- Avoid the exchange of semen, blood, or vaginal fluids with anyone. Either abstain from sexual activity or practice safer sex.
- **USE A CONDOM.** Men and women should both carry their own condoms.
- Use water-based lubricants/jellies containing a spermicide, in addition to a condom, during vaginal or anal intercourse.
- Do not use illicit injectable drugs. Do not use needles and syringes that may have been used previously.

- **Additional Information**

- CDC Sexually Transmitted Disease, HIV & AIDS Helpline
- 1-800-342-AIDS or 1-800-227-8922
- Indiana University Health Center
- 812-855-7338