

XAVIER
UNIVERSITY
PRE-DEPARTURE
ORIENTATION
MANUAL
“Going Places”

Adopted from UNC-EP and ISEP

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PART I: EXCHANGE EXPECTATIONS

Congratulations on being selected to study abroad! As you plan ahead for your study abroad experience, certainly there are many things on your mind—questions, concerns, maybe even a few worries. There are a number of issues you may wish to consider before leaving the United States. These range from simple personal needs to complex issues of dealing with another culture. This and the following sections aim to provide you with a basis by which to assess your individual situation and prepare accordingly. Before you can turn your attention to country-specific topics such as education and daily life in your host country, we'd like to address issues common to all exchange students.

PREPARING TO GO ABROAD

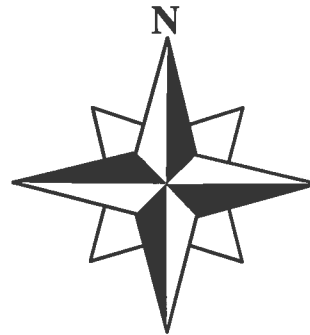
The mirror is an essential tool in your preparation, any household variety will do. The task at hand: an objective look at the way others may perceive you in your future host community abroad. We often like to think of ourselves as being very complex. That is not at issue in this exercise. What is at issue are first impressions of which factors like gender and race are a part.

We have learned, over time, the implications of gender, ethnic and class identifications within the U.S. context and historical background of race and class relations and the role of women in society. Imagine a few different scenarios, if you will. What if, for example, Asian-Americans had been the early inhabitants of this country and had been driven from their land? Asian-Americans would occupy a very different space in our current dynamic. Or if European-Americans had been enslaved in lieu of the African-American? Or if men had been homemakers for centuries? It may be becoming apparent that changing any part of the whole has a dramatic effect. Now change everything. That's study abroad.

Every country has a rich history that shapes the way that people relate to each other and how they will relate to you. You may find that you are diametrically opposed to some of the standards of relations in your host country. You will not change the world in a year. In order to get the most from your experience, you will have to

come to understand it. Who you are before you ever pack your first bag, let alone arrive in your host country, will largely determine the kind of experience you will have.

Before you travel, you will want to know as much as possible about the cultural norms and social, economic, and political situation in your future host country. In researching your host country, try to find out how they get their information about the world around them and how current that information is. It would be helpful to know what Americans they might be familiar with already and what ideas they might have about the United States and Americans based on that. Just as important an issue is how nationals of that country are treated in the United States. The more informed you are about your potential reception, the more prepared you'll be.



ADJUSTING TO LIFE ABROAD

It is very important to think about your own motivations and expectations for going abroad whether it's to improve your language skills or future job opportunities, to have an adventure or perhaps to get in touch with your cultural heritage. Based on those motivations, you may want to look at how you anticipate interacting with the people you meet in your host country. Remember that those people you meet will very likely also include other Americans and non-nationals.

As a foreigner in your host country, you may find yourself in the minority for the first time. Many of you may expect to find yourselves in the majority for the first time. A word to the wise--people from the United States are always minorities in any country that is not the United States.

Keep in mind that regardless of whether you feel patriotic or antagonistic toward the United States,

you will be viewed as an “ambassador” of the United States abroad. You may want to read up on current U.S. issues including important U.S. individuals and citizens, domestic affairs and international policies, as it is very likely that you will be called upon to discuss such matters.

THE IMPORTANCE OF CULTURE

There are many definitions of culture, but we will refer to culture as the values, beliefs, customs, and behaviors shared by members of a group over a period of time. Culture acts as a filter through which we perceive reality. As such, your own culture is a part of your identity at such a deep level that it is unconscious for the most part, yet it determines the way you perceive information and interact with others. Whereas personal freedom, independence and self-expression (to name but a few values) are highly regarded in the U.S., these may be less important in other cultures. Understanding yourself as a cultural being, will help you get along with others and adjust more smoothly to your new environment.

Nonetheless, being receptive to the new culture is not without its challenges. The following tips may help you when interacting in your host country:

- Be open to new experiences.
- Observe, listen, and describe rather than look for what you expect; do not judge before you have observed and listened.
- Try to be objective in any given situation, recognizing that this is not completely possible since we filter information through our own culture.
- Ask questions and listen actively.
- Keep your feelings about any situation as neutral as possible. Don't feel compelled to defend the U.S. at every occasion.

Don't fall into the trap of comparing everything to a U.S. model. It's a whole new ball game and milk is more valuable than gold in some societies. Even if it looks the same... well, you get the point. The following website is a very good source for beginning your cultural

awareness journey:

<http://www.pacific.edu/sis/culture/>

CULTURE SHOCK

Culture shock is a very natural phenomenon that can be expected when a person moves from a familiar environment to a new setting where language, food, climate, and even people's actions are different.

No one enters a new culture simply as an individual--the history, values and attitudes of the home culture are the extra baggage you bring with you. Many attitudes, values and beliefs are also taken for granted that they are accepted as the norm for all cultures. In reality, each culture is different--not better or worse--just different.



At first you will probably feel only excitement and anticipation as you explore new surroundings. However, after several weeks, you may find yourself with less energy and even less enthusiasm. The home culture becomes more appealing. You may be irritated with the food, people, and actions of the host country. New experiences change from exciting to strange and different.

If you recognize that this **disorientation is a normal part of living in a new culture**, you can be reassured that the depressed feeling will pass. Only when you can accept the new culture, both its good and bad parts, will you begin to enjoy your new experiences. While it may be somewhat painful, culture shock can be a mind-stretching process that will give understanding and tolerance for the home and host cultures.

There are many positive actions that can be taken to help overcome feelings of loneliness and withdrawal from a new culture. **Keeping busy and setting goals** are important. Activities that

can help you adjust to a new culture include the following:

- writing a journal
- developing new friendships
- sharing feelings with other international students or advisors
- improving language abilities
- learning about the new school and the new neighborhood
- pursuing or developing a hobby
- settling in the room or dorm
- planning excursions
- participating in sports/recreational activities.

Please refer to the following website for more information about cultural adjustment:
<http://www.uncg.edu/~pjpynes/ipc/outorient/cultureshock.htm>.

Do not underestimate the effects of Culture Shock; no one is completely immune. Also be aware from the outset of your exchange experience that you will also experience similar symptoms upon your arrival back home so begin preparing yourself (see section on re-entry issues).

RACIAL ISSUES ABROAD

In addition to culture shock, students may experience greater acceptance abroad or perhaps encounter discrimination or racism. Whether and to what extent students have such experiences in their dealings with society at large will vary greatly depending on the cultural, socioeconomic and political situation of the host country; where the host institution is located within the country; and the education level, perceptions and attitudes of the people they encounter.

In dealing with such issues, try to remember some key points. First, being aware of your own self image and expectations is very important. In addition, it is possible that other people's actions might reflect their curiosity about you. Therefore, keep in mind your own cultural assumptions when encountering new situations before jumping to conclusions.

RESOURCES

One of the best resources at your disposal in preparing for your exchange is the people that you identify to be most like yourself who have

been to your region of interest either to study, work, travel, or volunteer. Your study abroad office may be able to provide you with names of students who have studied in your host country in the recent past. Try to get in touch with a few of these individuals. Be sure to find out what their experiences were and what approaches they adopted to ease their adjustment abroad. Speaking with international students from the country where you will be going who are currently at Xavier might also be helpful.

Check with the CIIP or other departments on campus to ask for their assistance in identifying individuals who could answer your questions. Another possibility is to check with the Alumni Office to see if there are alumni living in the country where you want to study who could serve as a resource. Finally, it is helpful to do research at the library and on the web to gain additional information based on your individual interests and concerns.

YOUR SUPPORT SYSTEM WHILE ABROAD

As an exchange student, you will be interacting directly with the individuals at your host institution and in your host community. It is quite possible that you will be the only student from your home institution and you may be the only exchange student in your chosen program of study.

The International Office – An Important Resource - At the same time, remember you are not alone! The international office staff at your host institution can be an important resource when dealing with any issues that arise during your exchange. Never hesitate to ask for help! Your host institution may also have a club or group for international students, where you might meet others dealing with some of the same issues.

Additionally, build your own support group! Find at least one person from the host country, whether a fellow student, a professor or host parent, you can talk to when things are not working out. Is there a community of people living in your host country with whom you share something in common? If so, you may want to seek them out to get advice on where to shop, where to go and what to avoid.

You will also want to keep in touch with your family, friends, and community at home. Remember though, letters and e-mail are less expensive than telephone calls. You should prepare to be homesick. Bring along a little of the familiar or arrange for a parent or friend to send a favorite magazine or TV program on DVD/CD (if you'll have access to a computer). You may also want to ask your friends to send clippings of news from home.

PART II: EXCHANGE PREPARATION

Be sure to begin immediately completing all forms given to you by your home and host institution and collecting the necessary documents for your exchange program. Remember to mark on your calendar all mandatory orientations and deadlines for returning materials. The following section covers the documents that are necessary for you to participate in an exchange, optional documents you may want to obtain, and other pre-departure considerations such as packing and money matters.

DOCUMENTS

REQUIRED DOCUMENTS

Passport

A valid passport is required for you to enter and leave the United States and other countries. Apply several months in advance at a U.S. Passport Agency or a U.S. Post Office. (The application process can take three to eight weeks. Many travel agencies can expedite the process so that you can acquire a passport within a week for a processing fee of \$60, in addition to the first time fee of approximately \$100. Congressional representatives' offices can also help expedite obtaining a passport and have it returned to you in less than two weeks if you send it express mail and send along with it a pre-paid express mail envelope to return it in. The Congressman's office has a direct liaison with the passport agency located on 1425 K St., NW. Washington, DC, where they handle emergency cases. When applying for your passport, you will need the following:

- **Completed Application** (available at the Post Office) or online at <http://www.travel.state.gov>
- **Two Identical Passport Photos**
- **Proof of U.S. Citizenship**
- **Evidence of Identity**

You may apply for a passport at any designated U.S. Post Office. The first-time fee for a 10-year passport is approximately \$100. If you already have a passport, please check that it has not expired and that it will be valid for at least **six months** beyond your planned return to the United States. Keep a record of your passport number in a separate location from the passport itself. In addition, make a copy of the identification page and carry it separately from your passport. Be sure to leave a copy at home for worst-case scenarios. This will help if your passport is lost or stolen. See the following website for the latest information and to download passport application: <http://www.travel.state.gov>.



Visa

Nearly every country in the world requires that international visitors obtain a visa. A visa is often a stamp on a page of the passport that signifies an agreement on conditions of entry. In some cases, stays of more than three months require that you obtain a residence permit before

leaving your home country, instead of a visa. More common visa types are tourist, student, and work.

Be sure you understand the type of visa that you are receiving. The visa may require you to leave the country after a specified period of time or to maintain a full-time status, or it may deny permission to work for money. If you violate the terms of the visa, you may be subject to legal action or deportation.

Visa and residence permit requirements vary widely. It is your responsibility to determine what documents you are required to submit to the embassy or consulate. If you delay in submitting the necessary materials, **your study abroad office** can do very little to assist in obtaining the documents required for entry. To avoid potential disappointment, please begin the process as soon as you know your host country. Begin collecting necessary documentation so that you can send for your visa **as soon as you receive your acceptance letter from your host institution**. Be aware that you may have to travel to Atlanta or Washington, D.C. with your documents.

Please note you must have your passport before you can obtain a visa. If you are not a U.S. citizen or do not travel under a U.S. passport, you should allow extra time to obtain a visa to travel abroad. Remember, there are regulations changes, so keep on top of things, you can find information at www.embassy.org. Depending on your country of citizenship, you may need to allow a number of weeks or even months for your host country to process all of the required documents. Please refer to the following website for further details: www.xula.edu/ciip.

Documentation of Health Insurance

In order to participate in an exchange program through Xavier, you must purchase study abroad health insurance. Enrollment and premium payment will be through CIIP. In some cases, you may be waived from the purchasing insurance through CIIP (for example, if you are an AIFS student, or if you are required to purchase coverage under the national health service of your host country). Enrollment in a policy is mandatory and is a requirement of your exchange. It is your responsibility to submit

proper documentation and payment for enrollment.

Always carry your insurance policy number along with medical information concerning allergies, medications and immunization history. A good place to keep this information is with your passport. *Remember, your study abroad health insurance only covers you outside the U.S., so it is a good idea to keep your home health insurance in case you need to come home for a visit or emergency. See under Health Insurance section for more details about the insurance <http://www.HTHstudents.com>

OPTIONAL DOCUMENTS

Below you will find several documents that are helpful to have with you when you travel.

Birth Certificate

An official, state-certified birth certificate with a raised seal is invaluable when your passport is lost or stolen. A copy may be useful in the purchase of air tickets restricted to specific age groups.

International Driving Permit

Although certain countries recognize a U.S. driver's license, many do not, and others require a translation of the U.S. driver's license into the native language. If you expect to drive during your stay abroad, you should first check with the nearest embassy or consular office to see if there are any age restrictions or other requirements such as proof of insurance. It is also recommended that you obtain an International Driving Permit. To do so, contact any AAA office. You will need to pay a small fee and present two passport-size photographs and a valid U.S. driver's license. (The following website may be helpful: www.aaa.com).

International Student Identity Card (ISIC)

CIIP recommends that you purchase an International Student Identity Card (ISIC) for identification purposes, discounts and travel bargains, and automatic accident/sickness insurance (which can act as a supplement for your health insurance policy). The ISIC is a handy document for any full-time student abroad.

It verifies student status to qualify for discounts on travel, tours, accommodations, and food, and reduced or free admission to museums, theaters, cultural attractions, and historic sites. The ISIC is issued under the auspices of the Council on International Educational Exchange (CIEE) and may be purchased by mail from CIEE or in some cases directly from your study abroad office. A completed application, one passport-sized photo, and the fee are required at the time of application. Please note that you have paid for the ISIC card with your application fee. Be sure to bring your Student ID card and driver's license with you when you turn in your ISIC application.

International Youth Hostel Card

The International Youth Hostel Card is usually required if you wish to stay in a youth hostel and normally must be purchased in the country in which the holder is a resident. In the United States, cards are available at all American Youth Hostel offices or through the national headquarters. Write to American Youth Hostels, P.O. Box 37613, Washington, DC 20013, tel. (202)783-6161 website: www.hiayh.org. Cards are also available through STA, 143 E. Franklin St., Chapel Hill, NC 27514, tel. (919) 928-8844. After you have established residency at your study site, you can obtain a Youth Hostel Card from any youth hostel in that country.

Extra Photographs

You should carry additional vending-machine or passport-sized photographs with you to have for identity cards, visa applications, university registration, rail cards, passes, or simply to give to new friends. In some cases and especially in Europe, it is easier and cheaper to obtain photos in your host country since many train stations and airports have photo vending machines. **You can purchase a sheet pictures at CVS on Spring Garden Street for a very affordable price.**

OTHER CONSIDERATIONS

Power of Attorney

It is often necessary to designate an individual, usually a parent, to take care of banking or financial aid matters on your behalf while you are

abroad. Write and sign a letter naming the person who will have your power of attorney, and have it notarized by a notary public. Information regarding identifying a Power of Attorney will be provided at pre-departure orientation. IPC requires this document so that your financial aid and travel grants can be dispersed.

U.S. Income Taxes

You may need to arrange to have your income tax forms sent to you if you will be out of the country through April. Income Tax Forms are available online at www.irs.gov for U.S. income taxes and your state tax forms can be found at www.taxesites.com.

Financial Aid

Many students use financial aid for their programs. It is important that you have met with your Financial Aid office to determine whether you will need to fill out additional paperwork while you are abroad.

Voting

Be sure to arrange for an absentee ballot with your country election board if you will be away during election time.

PACKING--WHAT TO BRING

You may want to purchase certain items here in the United States before your departure because they will be either more expensive or hard to find while abroad.

ESSENTIAL

A good comprehensive bilingual dictionary is essential. Stay away from the thumb-sized editions; they will list only the simplest of words.

In general, suitable foreign substitutes can be purchased abroad for most U.S. toiletries since U.S. brands, even if available, can be very expensive. However, your host country may not carry certain products (such as hair care items, make-up, pantyhose, etc.) that are designed to suit your specific needs. Bring a **sufficient supply of any cosmetics, toiletry or hygiene items**, including any ethnically-oriented products, that you *use on a regular basis and for which you are not willing to accept a substitute or do without*. You may also wish to find out

from others who have traveled to your host country whether there are beauty/barber shops that are sensitive to taking care of different hair types. If not, perhaps those individuals will have some suggestions on how they handled this situation.

A **pocket knife** or Swiss army knife is likely to get more use than any other single item you take with you, no matter what your style of travel. Pack it in your bag, not in your pocket, as it is illegal to carry knives when boarding planes.

Last, but not least, a **travel alarm clock** and a good **travel guide** of the continent on which you will be staying will prove to be invaluable purchases.

NICE TO HAVE

A U.S. cookbook and metric conversion chart will enable you to cook for yourself and friends. U.S. college or university T-shirts are popular gift items for your new friends. A journal might be treasured in years to come. It will be interesting to note how your views on things change throughout the year. You will be happy to have some photos of family and friends; your new friends will want to see them also.

AIRLINE BAGGAGE ALLOWANCES

Baggage requirements vary according to carrier and change from time to time, so ask your carrier for specific details when making flight arrangements. You are generally allowed two pieces of luggage (+ one carry on) on most international flights. General guidelines suggest that each bag have a 50 lb. weight limit. One piece cannot exceed 62 inches in height. The other two may be used as carry on baggage, one of which must be less than 55 inches and the other must be less than 44 inches. If you are taking sports equipment such as a bicycle or skis, these dimensions do not apply, but the equipment will count as one piece of luggage if you wish to check them free of charge. There may be an additional fee. An extra bag or bicycle will cost approximately \$85. Airlines do have the right to refuse to carry your excess luggage, but this is unlikely; however, they will definitely charge you per pound of excess baggage.

LUGGAGE

Choose your luggage as carefully as you choose your wardrobe. Hard-sided suitcases are heavy before they are packed; you should only need one to carry breakable items. Soft luggage, duffels and backpacks will serve you better and give you greater flexibility.



Both packs and duffels can be bought inexpensively at surplus and outing stores. Before you go shopping, decide exactly what your needs are, especially when buying a backpack. Packs range anywhere from \$15 for an army surplus pack to \$300 for a quality mountaineering design.

In your carry-on luggage, keep one change of clothes, toiletries, any medications, identification (passport, visas, acceptance letter from your host university ISIC, etc.) and your money and other valuables. It is a good idea to carry your identification and money in a pouch of some sort that can be hidden under your clothing and still be accessible.

TRAVELING LIGHT!

The best advice--and hardest to follow--is to travel light. **Traveling light is one of the best ways to ensure your safety. Only if you yourself can handle and keep up with your luggage will you be safe.** Take no more luggage than you can manage easily by yourself, and remember to leave extra room in your suitcase for items you purchase abroad. To check the "tote-ability" of your luggage, carry your luggage around the house and up the stairs a few times. Then re-pack, eliminating unnecessary items. Remember that airlines have the right to charge for excess baggage weight and these rates can be very steep. Keep in mind that you may also mail home boxes of excess belongings before you leave. Be sure to check with the local post office for rates (usually determined by weight).

WARDROBE

Now that you have chosen your luggage, choose a wardrobe that these pieces can accommodate with room to spare. You will inevitably return with more than you take with you. Begin by laying out all that you think you will need; now reduce this by at least one-third.

It is probably better to bring more socks and underwear and fewer other clothes. You will want to be left with only the most **functional mix-and-match wardrobe** you can put together.

Most of your clothes should be casual, not grubby, campus wear. **Dark, conservative colors** will wear longer without laundering and **permanent press fabrics or knits** will eliminate the need for ironing. Choose clothing items you can layer so that you can adapt to varying temperatures with the smallest amount of clothing. For outerwear, a **hooded raincoat** with a zip-in lining is ideal.

Try to be sensitive to what is considered acceptable dress in your host country. At the same time, it is also nice to have one or two favorite things that, even if unusual by their standards, help you feel your best.

TIPS ON PACKING

- Put your address inside as well as on the luggage tag in case the suitcase breaks.
- Distribute the weight evenly; breakables and light-to-medium-weight clothing in the hard-sided suitcase(s); heavy sweaters, shoes, etc., in the packs or duffels.
- Double check all container caps. Better yet, put shampoo, toothpaste, etc., in sealed plastic bags. Airplane pressure can open bottles. Aerosol cans should be avoided as they can explode if checked in a decompressed luggage compartment are generally not allowed as carry-on items.
- Check sharp objects such as knives, scissors or letter openers through in your luggage—they cannot be carried on board in hand luggage. They must also be sheathed.
- Use luggage straps that may be belted around the outside of your suitcase. This

will help save zippers or latches and may help you avoid having to salvage your belongings if your suitcase breaks.

- If you do not have a digital camera, have any film higher than ASA400 hand-checked by airport officials, rather than checked through the X-ray machines. Alternatively, lead film bags are available in most photo shops.
- Be aware of the climate differences.

Keeping these suggestions in mind, here is a recommended pack list for students who will be living abroad for a year. The quantity of items and what you bring will depend on the locations, climate, time of year and length of time you will be staying. Also remember that many things can be purchased while abroad to avoid the hassle of carrying them along, but if there are certain items or brands you feel you cannot live without, take a good supply of them with you.

SAMPLE PACKING LIST

Clothes

- 3 pairs jeans/slacks: 1 denim, 1 other
- 1 nice outfit (e.g. skirt/blouse, shirt/tie)
- 2 pair shorts
- 4 tops/ shirts
- 1 blouse/nice shirt
- 1 raincoat or poncho
- 2 sweaters
- 7 pairs socks/underwear
- 1 pair walking shoes
- 1 pair sandals/tennis shoes
- 1 pair dress shoes
- 1 swimsuit
- 1 pair sweat pants and sweat shirt
- 1 jacket
- 1 pair pajamas
- 1 belt
- 1 towel

Essentials & documents

Passport (and visa, if required)
Tickets (airline, etc.)
Eurailpass (or other rail pass for traveling)
International Student ID Card (ISIC)
Hostel membership card
Money belt/neck wallet
Money/Travelers checks
Credit cards/ATM card
\$50-100 worth of foreign currency

Medicine & Toiletries

toothbrush; toothpaste; shampoo; deodorant (non-aerosol); soap in plastic container; comb/brush; towel/washcloth; toilet paper (remove core to flatten paper); band aids; aspirin; anti-diarrhea pills; other medicine in original bottle; emergency prescriptions; contraception; glasses and/or contacts; feminine protection, etc.

Miscellaneous

iPod or small CD player
Pocket calculator
Electrical conversion kit (adapter)
Leisure reading books
Small bilingual dictionary
Camera and film
Deck of cards and games
Day-pack
Swiss Army knife
Sewing kit, safety pins
Pictures of your family, home, city
Umbrella
Absentee voting ballots
Maps, travel books
Small gifts for friends
Souvenirs from the U.S. (e.g., university trinkets)

Mess kit with knife, fork, spoon, and cup
Small, non-electric alarm clock
Cold water detergent
Small flashlight
Sunglasses
Small Tupperware container to hold food
Ziplock plastic bags
Clothesline
Journal book, pen
Glasses/contacts; lens prescriptions
Small plastic water bottle
Address book
Space blanket

You will probably be carrying your luggage through airports and train stations yourself, so the more manageable it is, the better. Also, the more room you leave in your suitcases on the way over, the more you can bring back to the United States.

DO NOT SEND TRUNKS! By the time your trunk arrives you will have learned to survive very well without its contents and will curse the space that it takes up.

Remember, **PACK LIGHTLY** and **LEAVE VALUABLES AT HOME.**

MONEY MATTERS

The cost of your trip will depend on how you choose to live and which countries you visit. Expenses can be lowered by purchasing food at grocery stores instead of eating out at restaurants; staying at youth hostels; utilizing your ISIC for discounts on transportation and admissions; and traveling on trains at night. Keep in mind that you will inevitably spend more money the first few days in a country until you have begun to adapt to the local customs and monetary exchange rate. Once you have determined your travel budget, plan to live within it, and keep a \$100 emergency reserve.

WHAT TO BRING

You should carry some of your money in **traveler's checks** because they are still widely accepted, easy to convert and replaceable if lost. Traveler's checks, in U.S. and foreign currency, are sold by several agencies (e.g., American Express) and major banks throughout the United States, usually at the rate of one percent over the value of the checks you are buying. Be sure to **keep the receipts** for traveler's checks separate from your checks, in case you need replacement checks. You will be reimbursed for lost or stolen checks if you report the loss within 24 hours. Buying a well-known brand of traveler's checks will make cashing them easier.

It is a good idea to take **\$50-\$100 in local currency** with you to pay for initial expenses before you can get to a bank. (Local banks carry some foreign currencies or they can order it for you, which can take three to five days). It is also possible to exchange money at currency exchange bureaus at the airport or use your ATM card to withdraw money. Some countries restrict how much currency you can bring in or out. Check with the appropriate embassy or consulate for any such requirements. See below for more details about money matters.

DEALING WITH EXCHANGE RATES

Should you buy traveler's checks in the foreign currency or exchange your dollars in the United States? Should you exchange money upon arrival or as you need it throughout the year? There is no simple answer to these questions, since exchange rates fluctuate in many countries.

The safest thing to do is to call several banks. Shop around. Larger banks may give you a better rate of exchange. **Watch the exchange rate for a period of time and deal when it seems most advantageous.** Remember that the rate quoted to you will be different for buying than for selling.

When traveling, before leaving a country, convert the loose change you have into bills; most places will not change coins. Plan to arrive

in the next country during banking hours, if at all possible, since the exchange windows at rail stations usually have a lower exchange rate than banks will give you.

Toward the end of your stay, exchange money out as necessary to avoid paying a fee to convert your funds back to dollars. You will want some dollars for your return trip home.

IF YOU NEED MONEY

Advances, Check Cashing

With the use of credit cards and computers, it is now much easier to transfer money from a home account and to cash personal checks. Credit cards are widely used in most countries. Visa and American Express are the most widely accepted worldwide and can be used in many large department stores, hotels, car rental agencies, and restaurants.

Contact your credit card company and ask for guidelines in relation to international money matters. The holder of an American Express card can cash personal checks at any foreign American Express office for up to \$1000 every 21 days (the first \$200 will be provided in local currency, the rest in American Express traveler's checks, with the regular fees applying). Diners Club card holders have a limit of \$500.

Any bank that honors your type of credit card will help you draw funds (in local currency) as a cash advance. These advances are often considered a loan and you can get an advance only up to your line of credit. When requesting an advance, remember that banks *always* require proper identification.

Note: your credit card bill will reflect the exchange rate on the day your credit card transaction was *processed*, which may be more or less than what you thought you were paying at the time of your purchase. **Be aware that you are charged interest from the minute you withdraw money on credit cards so credit cards are best used for purchases, not cash withdrawals. *Bank Transfers/Drafts***

If you think you might need to use bank transfers, or want to take your initial currency in the form of a bank draft, visit your bank in the United

States before you leave and ask them for a list of their correspondent banks. Let them know who is authorized to initiate cable transfers to you.

Once in your host country, you can contact your bank at home and receive the money, usually within 48 hours.

Be advised that you will probably have to pay the cabling charges both ways, in addition to a commission charged by your U.S. bank. Money can also be cabled from home through American Express; this type of transfer will take two to five days and the charge varies according to how much money is sent.

Alternatively, you can notify your home bank and request that a bank draft in your name be mailed to you (registered), again at a specific bank and location. Bank drafts may take up to three weeks to clear.

ATMs

Note that ATMs are easier to find than ever before. You may consider withdrawing funds from your American account via an ATM machine. The exchange rate is often better and the actual money is the currency of your host country. This is also useful when traveling and can save you charges for changing money. Be aware that there is a limit on the amount of money you can withdraw at any one time and charges vary according to bank and country. Because you are withdrawing your own money, you do not pay interest as you would with a credit card.

PART III: IMPORTANT ISSUES FOR EXCHANGE STUDENTS

In this section we will look at ways to maintain communication with your family, friends and university while abroad, examine customs regulations, and provide safety information.

COMMUNICATION

KEEPING IN CONTACT WITH FAMILY

Be sure to contact family upon your arrival. Let your parents know you may not be in touch for the first 24-48 hours, but assure them you will make every effort to contact them as soon as feasible.

If you are going to be traveling away from where you are studying, be sure to leave your schedule, contact names, etc. with your parents or program coordinator. Parents panic when they can't get in touch with you.

Think about what you are writing in your letters home. Don't exaggerate illnesses or harrowing experiences. Your parents have no context for understanding what you're describing, and will call the school when they are concerned. Save your horror stories for when you get back. **If something happens in your country that is likely to make international news (bombs, hurricanes, etc.) write or call your family immediately to assure them you are okay.**

KEEPING IN TOUCH WITH YOUR XAVIER INTERNATIONAL OFFICE

Make sure you contact the CIIP with your new address abroad as soon as possible upon your arrival to your host institution. We may need to reach you from time-to-time.

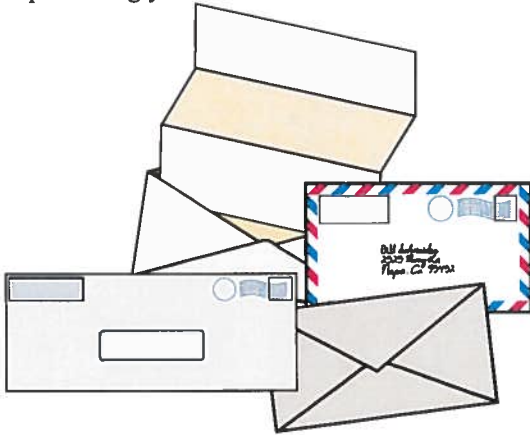
EMAIL

Email is still one of the most affordable ways to contact family and friends. You will also continue to receive information from your home institution through email so be prepared to check your university account on a regular basis. When emailing your host institution remember to be courteous. Please be sure to identify yourself as an exchange student, and always write something positive at the beginning of the email about how delighted you are for the opportunity to study at their institution or to thank them for their support. Then keep your questions to a minimum; it is much better to write several emails rather than bombard your hosts with a

barrage of questions. You will find that you get quicker and better responses this way. If you do not receive an answer within a few days then resend your email with the remark that you are resending the email in case they did not receive the previous email. Keep in mind that those who receive your emails are dealing with a lot of requests and may need more time to get you an answer than you expect. Be sure to include your complete name in all correspondence. The same advice holds for correspondence with your home institution. If you need urgent help from your home institution, it is always good to include a telephone number and time you can be reached at that number as you may find that your home coordinator may respond by calling.

BLOGGING

Today's students find blogging a great way to share adventures and keep in touch with home. If you do not yet blog then google "blogging" and you will very soon be an expert. Try to minimize the amount of time you actually spend emailing and blogging so that you are out and about experiencing your host culture.



AIRMAIL LETTERS

Airmail letters to or from abroad usually take from four to 10 days to arrive, depending on the destination. All items sent airmail should be clearly marked "AIRMAIL" on both front and back.

PACKAGES

When sending packages the following guidelines are helpful.

- The mailing address should be included both on and inside the box.
- Packages not sent airmail generally take six to eight weeks in transit, perhaps longer during late November and December when people are sending holiday packages.
- When sending items home, check to see if there are any specific host country requirements that should be met. In some countries, packages over a certain weight or size cannot be sent through the post office but are handled instead by another agency.
- Surface mail (sent by boat) is often adequate (and more cost-effective) to send home items you no longer need during your exchange. Surface mail packages should be insured for loss or damage.
- Having packages sent to you can be very risky, since their arrival is not always guaranteed and customs tariffs can be levied; but it is very nice to get a package from home once in a while. Never send computers or electronic equipment through the mail, as they often get waylaid at customs.

CUSTOMS REGULATIONS

BEFORE YOU LEAVE THE UNITED STATES

Become familiar with U.S. Customs regulations. If you plan to take foreign-made personal articles (watches, cameras, etc.) with you, consider getting a certificate of registration from the customs office nearest you or at any port of exit from the United States. This certificate will expedite free entry of those items when you return by offering proof that they were not

purchased overseas. See the following website for more details: <http://cbp.gov/xp/cgov/travel>

ENTERING A FOREIGN COUNTRY

Customs declaration forms are distributed on ships and planes and should be prepared in advance of your arrival for presentation to the immigration and customs inspectors. Whether you have anything to declare, you must at least fill out the identification section of the form.

Upon entering the foreign country, you must show your passport, turn in your customs declaration form and pass through a baggage check. Customs regulations and procedures, as well as the purpose, nature and thoroughness of the customs check, vary radically from country to country. If you are traveling with unusual items or large quantities of any kind of goods, check with the appropriate embassy before departure to find out if such articles are prohibited from entry.

Be sure to keep your acceptance letter from your host institution with you as you may be asked to show it with your passport.

SENDING ITEMS HOME

Any single item worth more than \$25 is liable for customs tax. Mark inexpensive gifts "UNSOLICITED GIFT, VALUE UNDER \$25" and no duty will need to be paid by the recipient.

- **Books** can usually be mailed home at a special rate if they are packed according to certain specifications. They are exempt from duty regulations.
- When sending home **clothes**, you should declare them as "USED CLOTHING" of an American abroad, which has no commercial value, so that you are not charged duty. Used clothing does not include items that are purchased abroad and worn.
- You can also ship home **personal goods of U.S. origin** duty free, if you mark them as "American goods returned."
- **Liquor** cannot be mailed to the United States.

CAUTION: Do not misrepresent what may be contained in a package. U.S. Customs opens packages regularly and randomly (not just

"suspicious-looking" ones), and making a false declaration can be a serious matter.

RE-ENTRY INTO THE UNITED STATES

The booklet Customs Hints for Returning U.S. Residents--Know Before You Go, <http://cbp.gov/xp/cgov/travel/vacation/kbyg/> and is also available from the Department of the Treasury, U.S. Customs Service, P.O. Box 7407, Washington, DC 20044. Note that customs regulations can change at any time. In general, the following information sums up the booklet.

- Everyone must complete the identification portion of the customs form.
- Duty regulations allow U.S. citizens to bring in **\$400 (exemptions depend on the country) worth of goods duty free; you pay a flat rate (currently 10 percent) on the next \$1000 worth.** All purchases count, even if some are personal effects used while living abroad. If you fail to declare or understate the value, penalties can be severe.
- Declarable goods include items that you bought at duty-free shops abroad, gifts given to you and articles worn or used.
- The goods that you bring in duty free must be for your personal or household use and cannot include more than 100 cigars, 200 cigarettes and 1.5 liters of liquor. Also, you must be at least 21 years old to bring liquor into the United States.
- If you do not exceed the duty-free limitation, you need only declare the total value of the goods accompanying you.
- If you surpass the limitation of \$1400, then you must fill out the written declaration form listing everything acquired abroad that you bring home and the price paid.
- All items included on your declaration form must accompany you. Before reentering the United States, put all purchases into one suitcase or bag and keep all receipts together in case you need to produce them for the customs official.

Remember that “duty-free” only means that you did not pay local taxes in the country of purchase. Also, prices in the duty-free shops may be higher than those in other stores.

PERSONAL SAFETY

As you’re preparing for your exchange, remember to make preparations for your personal safety. Many travelers fall victim to crimes because it is assumed they are carrying cash, and in an already-unfamiliar environment, they are often easy to distract. While abroad, you should take the same common-sense safety precautions that you would at home:

- Keep your passport and money safe in a money belt or small purse that can be worn underneath your clothing. Wearing a purse on the outside highlights where you keep money and valuables; moreover, it can easily be cut or ripped from your shoulder. Many thieves will simply grab the bag and run, sometimes breaking arms in the process. If possible, don’t carry a handbag at all.



Helpful Publications

The following pamphlets are published by the Department of State, Bureau of Consular Affairs, to assist Americans traveling abroad. Copies of these publications are available online by visiting http://travel.state.gov/travel_pubs.html

Titles include:

Your Trip Abroad

A Safe Trip Abroad

Tips for Americans Residing Abroad

Tips for Travelers to Central and South America

Tips for Travelers to Eastern Europe

Tips for Travelers to Mexico

Tips for Travelers to South Asia

Tips for Travelers to Sub-Saharan Africa

Tips for Travelers to the former Soviet Union

- Wrapping rubber bands around your wallet can make it difficult for a pickpocket to remove.
- Do not take valuable items on your trip.
- You could read up on the customs and political situation of every country that you visit. The US state department (<http://www.state.gov>) provides up -to-date information on every country.

YOUR PASSPORT

- Guard carefully at all times your passport, visas and other documents that you carry with you, and do not leave them in the outer flaps of your bags. It is better to have to dig for them the few times you will need them, than to leave them out for anyone to steal.
- Before leaving, make a copy of the identification page of your passport. Keep this copy separate from your passport and carry it with you at all times. Leave a copy with your parents or an emergency contact.
- If local law does not require you to keep your passport with you, carry only the photocopy of your passport when you are out and about.

WHEN TRAVELING

- Make sure someone else knows your itinerary.
- Let your host and home study abroad office know where and when you are traveling.
- Think about your times of arrival, you may not want to arrive in a deserted train station alone at 1am in a strange city. Plan your trip so that you do not arrive at an unknown town late at night without having made arrangements for spending the night.
- Remember: keep your eyes and hands on your bags at all times.
- When you’re distracted, you’re an easy target for thieves. Do not leave your bags unattended. When you’re on the telephone or reading a sign or train schedule, do not forget to keep an eye on your bags.

- Be especially alert in crowds. Train stations, crowded shopping areas and tourist spots--any place with a crowd--are likely to be a place for thieves and muggers as well.
- Be careful to whom you give your luggage. Sometimes thieves pose as porters or taxi drivers.
- Keep a money belt or necksafe hidden under your clothing.
- When you stay at a hotel, make use of the safety deposit boxes that many hotels have. Leave your passport and any money you don't expect to need that day safely locked away.
- If driving, keep your car doors locked and suitcases out of sight.
- Do not leave valuables in parked cars. Thieves particularly target rental cars and cars with out of town or international license plates.

OUT ON THE TOWN

- Avoid forming large groups of Americans or other foreigners. Smaller groups attract less attention.
- At the same time, two are safer than one. Do NOT go with any strangers if you are alone.



- Dress to blend in with the local citizenry.
- Find out which parts of town are considered risky by the locals. As in the United States,

always stay in well-lit and well-traveled areas. Don't take short cuts through alleys or unsafe areas.

If you should fall victim to crime, remember that the U.S. Embassy is there to help you. Every embassy and consulate has a duty officer on-call around the clock to assist in an emergency.

AVOIDING SEXUAL AND PHYSICAL ASSAULT

We often let our guard down when we are with people we know. Unfortunately, most sexual assaults involve people who know each other. The following tips can help you recognize danger and act accordingly:

- Stay alert.
- Trust your intuition.
- Avoid secluded or unknown places.
- If you feel you might be in danger, you probably are. Learn the emergency number in your host country and call for help. Be specific.
- Be aware of the effects of alcohol and drugs. Both impair judgment and increase violent behavior.
- Don't be afraid to call attention to yourself or ask for assistance.

In social situations

- Don't go off alone with someone you don't know well or who makes you feel uncomfortable. Suggest staying with a group or going to a public place.
- Don't leave friends alone at parties, bars, or clubs. Remember, there is safety in numbers.
- Beware of aggressive comments or behavior. If a person does not listen to you, stands too close, or seems to enjoy your discomfort, s/he may not respect your limits.
- If you feel you may be getting into an uncomfortable situation, try to get to a safe place as soon as possible.
- Always bring money for a taxi and have the means to make a phone call.
- Be aware of what and how much you are drinking. Never leave your drink unattended.

- Be aware that signals may not be interpreted clearly across cultures. If someone is pressuring you to have sex when you don't want to, say NO. Communicate your limits clearly and directly. Be assertive.

At home

- Always keep windows and doors locked. Never prop doors or windows open.
- Don't let strangers into your room or apartment.
- If you observe a suspicious person, notify the police immediately.
- At night close drapes, shades or blinds.
- Never give your home address to a stranger on the phone or over the internet.
- Be cautious about posting personal information on the internet.

While walking

- Use a steady, confident pace.
- Practice being aware of your surroundings.
- Lower the volume or remove your headphones in order to hear what is happening around you.
- Wear comfortable shoes, and don't overload yourself with books or bags.

PERCEPTIONS FROM ABROAD

Students should be aware that political or natural events in their host country might be in the news at home. News accounts often give a distorted picture of events and a false sense of imminent danger to those not on the scene.

- Keep in touch with family and friends and give them a sense of the local situation.
- Use mature judgment in deciding how to deal with any unusual event in your area.
- If a crisis occurs in a country you are visiting, contact your embassy or consulate if you need help.
- Keep informed about the crisis by monitoring your embassy's website and by listening to BBC broadcasts.

When you have questions, **the Study Abroad Office** is a prime source of information and support. Be sure that your parents know how to reach both your study abroad office and host institution Study Abroad Coordinator if they have particular concerns.

LEGAL REQUIREMENTS ABROAD



When you are in a foreign country, you are subject to its laws. There are no exceptions, so use good common sense. Develop a cultural and political awareness of your area to avoid inadvertent misunderstanding and political difficulties.

When you enter some countries and when you register at hotels, you may be asked to fill out a police information card listing your name, passport number, destination, local address and reason for traveling. In some nations, you will be asked to leave your passport at the hotel reception desk overnight in order that it may be checked by local police officials. These are normal procedures required by local laws.

You should be aware as well that many countries have laws under which you can be held "guilty by association." It is wise to avoid others who are in possession of illegal goods of any sort.

Some pointers:

- Deal only with authorized outlets when you exchange money or buy and sell airline tickets and traveler's checks. Do not exchange money on the black market.
- Avoid areas of unrest and disturbance.
- Do not deliver packages for anyone unless you are certain they do not contain drugs or other prohibited items.
- Become familiar with local regulations before you sell personal effects such as clothing, cameras and jewelry.

Don't assume that what is legal in the United States is also legal in other countries. Adhere to local laws strictly. The penalties you risk may be severe. A good point of reference is the Consular button on the travel.state.gov website.

DRUG ARRESTS

Many Americans are now in foreign jails on drug charges. If you are caught with illicit soft or hard drugs overseas, you are subject to local--not U.S.--laws. The penalties for possession are often the same as for trafficking.

If you are arrested, you will find that:

- Few countries provide a jury trial;
- Most countries do not accept bail;
- Pre-trial detention, often in solitary confinement, may last for months;
- Prisons may lack even minimal comforts--bed, toilet, washbasin;
- Diets are often inadequate and require supplements from relatives and friends;
- Officials may not speak English; and
- Physical abuse, confiscation of personal property, degrading or inhumane treatment and extortion are not unknown.

If you are convicted:

- You may face a sentence of two to ten years in most countries;
- or death in some countries, such as Algeria, Iran, Malaysia, Singapore, and Turkey.

Very simply, it is a wise choice not to get involved with drugs while you are abroad. The apparent availability of illegal drugs in some countries is illusory; often the dealer from whom you buy will turn you in and be paid by the police for their services.

Avoid incurring the suspicion of authorities. Anyone carrying parsley in a film canister, or pills in a bottle marked "cough syrup," may be subjected to the painful uncertainty of hours or even days of confinement while the laboratory

analysis is completed.

PRESCRIPTIONS

Keep all prescription drugs in their original containers. If you are on any medication, you should check the HTH website (www.HTHstudents.com) to find out whether your prescriptions are legal in your host country and methods to carry the prescriptions. See below under Health Insurance for more details about the website.

PHOTOGRAPHY

Some countries are very sensitive and impose strict requirements about what may not be photographed, such as police stations, military posts, etc. Taking a picture of a harbor may seem harmless to you, but it might be construed as a threat to the country's national security. Before you take out your camera, check for any signs posting restrictions or when in doubt ask an official if it is okay.

HELP FROM U.S. CONSUL

U.S. consular offices are located at U.S. embassies and consulates in most countries overseas. They are there to advise and help you, especially if you are in serious trouble of any kind. Some of the ways they can aid you are also explained in the legal requirements section that follows. The Citizens Emergency Center is an arm of the U.S. consular office designed to assist United States citizens in emergency situations.

Consuls cannot do the work of travel agencies, information bureaus, banks or the police. Do not expect them to find you work or help you get residence or driving permits, to act as travel couriers or interpreters, to search for missing luggage or to settle disputes with hotel managers. **Consuls must devote their time and energy to those Americans who are in serious legal, medical, or financial difficulties.**

What U.S. officials can do if you break the law is limited by foreign laws, U.S. laws and geography. The U.S. government has no funds for your legal fees or other related expenses.

However, you should consult a consular officer if you find yourself in a dispute that could lead to legal or police action.

Although U.S. consular offices cannot serve as attorneys or give legal advice, they can provide lists of local attorneys and help you find adequate legal representation. They will also do whatever they can to protect your legitimate interests and ensure that you are not discriminated against under local law. They cannot get you out of jail.

IF YOU ARE ARRESTED, ask permission to notify the consular officer at the nearest U.S. embassy or consulate.

- If you are turned down, keep asking, politely but persistently. American officials will visit you, advise you of your rights according to local laws and contact your family and friends if you ask them.
- If your prison facilities are inadequate, the consulate can transfer money, food and clothing from your family and friends to the prison authorities. Consuls are now permitted to pay (usually subject to reimbursement) for emergency medical care and supplementary food for U.S. prisoners.
- **If You Need Emergency Medical Care**, the duty officer will try to help you get in touch with a doctor or clinic.
- **If You Become Destitute Abroad**, the U.S. consul will help you get in touch with your family, friends, bank, or employer and tell you how to arrange for them to send funds to you.
- **If Your Money Is Lost Or Stolen**, the consul can advise you on informing the local police and, if the money was in traveler's checks, on notifying the issuing authority.
- **If Your Passport Is Lost Or Stolen**, report the loss to the local police and go to the nearest U.S. embassy or consulate on the next business day to apply for a new one. If you have a police report, photos and proof of identification (or are accompanied by someone who can identify you), a new passport can often be issued the same day.

IF YOU HAVE QUESTIONS OR PROBLEMS WHILE ABROAD

If you experience any problems while abroad related to your exchange, your first step (whenever possible) is to turn to your host coordinator. The International Programs at your host institution can provide the most immediate help. Should you be dissatisfied with your host coordinator's response, take some time to think it over, but also feel confident in contacting your home institution for advice.

PART IV: YOUR HEALTH

Good health is a prerequisite to an enjoyable stay abroad and crucial while you are traveling. You may be exposed to unfamiliar climates, food, medicine, and health care systems. In many cases, a good measure of common sense and a healthy respect for your own body (and its limitations) will help to avoid medical problems. A few preliminary precautions can spare you a good deal of unpleasantness.



PREPARING TO TRAVEL ABROAD

MEDICAL AND DENTAL CHECKUPS

Medical and dental checkups prior to your departure are musts. It is a good idea to review your travel plans with your physician.

Remember: only your physician knows your personal medical history and can advise you if

your situation warrants some alteration of the general preventative guidelines outlined here. Sometimes, health statements from your doctor are required to obtain a visa to enter your host country.

SHOTS AND INOCULATIONS

Guidelines

Below are some general guidelines for all students. To find out about specific inoculations that may be required to enter your host country or countries in which you may wish to travel, consult the Public Health Service in your locality. They can direct you to a clinic for advice and for any necessary inoculations. Vaccinations are available at various costs from Concentra, Ochsner, Private Physicians, and **the Tulane Travel Clinic**. You may wish to make an appointment ahead of time, especially since some vaccinations require a series or need a long incubation period, so plan ahead. You may also contact the National Center for Disease Control and Prevention (CDC) information hotline at 1-877-394-8747 or visit www.cdc.gov

Documentation

Any inoculation should be recorded with the officially approved stamp on the yellow form “International Certificate of Vaccination as Approved by the World Health Organization”. Forms or cards that are not properly stamped are not acceptable to health authorities in many countries.

Timing

Since many inoculations require more than one visit to the clinic or cannot be taken in combination with others, it is recommended that you begin your inquiries well in advance of your departure. You may be able to combine your physical checkup with an appointment for inoculations.

Travel

If you plan to travel outside your host country, check the health conditions in and recommendations for visitors to your country of destination. You may need to take precautions regarding the drinking water, etc.

WHAT TO BRING

Medic Alert Emblem

Be sure to wear a Medic Alert emblem (recognized internationally) for a specific medical problem. In how many languages can you convince a nurse that you are allergic to a medication and not just afraid of a needle? For more information, contact the MedicAlert Foundation International at 1-800-344-3226 or visit their website (<http://www.medicalert.org>).

Medical Records

While living and traveling abroad, it is a wise precaution to keep personal medical records with you to be used in case of an accident or illness. A good medical record will mention ALL drugs you are taking, including any not related to disease, and identify any chronic ailments, allergies or hypersensitivities. It will also list your immunization history, blood type, eyeglass prescription, personal physician, health insurance (along with the number of the policy) and, if pertinent, your religion. Be sure to make a photocopy of your medical records in case of loss. Carry these documents in a place that is both secure and accessible by you at all times while traveling.

Medicines

Prescription Medicines--If you take prescription medicine, you should research whether it is available in your host country and bring a copy of the prescription for the *generic* name of the drug. In developed countries, you will need to take only an initial supply of the medication; in most developing countries, you will want to take a supply that will last your entire stay.

Your doctor may also recommend medications to bring along if he or she thinks you might be

susceptible to a recurrence of a recent illness, infection, or allergy.

Over-the-Counter Remedies--If you have any favorite over-the-counter remedies that you use, you may want to take an initial or full-year's supply.

<http://www.Iamat.org/pdf/WorldImmunization.pdf> for vaccination information.



For customs purposes, take all medicines in their original containers.

Syringes

Syringes can be construed as drug paraphernalia. Bring a doctor's note if you have to bring them (i.e., if you are diabetic or require frequent medication by injection, as for allergies).

Mental Health Records

Your mental health is also of concern while studying abroad. Stress is the number one cause of exacerbation of a preexisting mental illness, and adjusting to another culture typically involves stress for any program participant. If you suffer from a mental health concern, it is important that you go to your doctor prior to departure and sign a release for medical records, as well as take a copy of your records with you on the program. This will aid the process if you need to meet with a doctor overseas. The insurance you carry through the program should offer MEDEX Assistance and can help identify a counselor abroad in advance, so medical records can also be released directly. (See below for more details about your insurance coverage. If you are an ISEP participant or if your program requires the country's plan, be sure to look up mental health coverage.)

HEALTH INSURANCE

All **Xavier Study Abroad** participants must be insured during their stay abroad. Insurance coverage is a requirement, and all participants will be enrolled in one of the following: 1) the study abroad provider insurance program; 2) a private insurance plan; or 3) the plan of your host country. As mentioned previously this insurance is only valid while abroad so it is highly recommended that you **keep your home coverage in case you come home during your time abroad for medical care or holidays.**

Below please find detailed information about the HTH insurance coverage. (The information does not apply if you are studying through a 3rd party program like AIFS, IES, CIIEE, or ISA or you are expected to have your country's plan.)

HTH insurance provides excellent, low-cost comprehensive primary coverage with no deductible. **HOWEVER, YOU SHOULD BE AWARE 1) THAT ANY INJURY OR ILLNESS RESULTING FROM ALCOHOL USE IS EXCLUDED FROM COVERAGE** and 2) the insurance is only good while abroad. In the case of a severe injury or illness in which you must stay beyond the dates of the program to receive treatment you should have your dates on the insurance extended. Be sure to contact **your home institution** and HTH.

If under HTH insurance, you will receive an insurance card prior to your departure. Your insurance card includes your certificate number for HTH and the number to call for assistance if a sickness or injury occurs. This certificate number is important because it is your password for the HTH student website (www.HTHstudents.com), and the number that HTH will require if they are contacted. Please read the instructions on your insurance ID card letter and register at HTH's student website. This will give you access to their Global Health and Safety Resources. Carry this insurance card with you at all times. Also carry your claim forms whenever you travel.

Reimbursements are most easily made with a completed claim form and appropriate backup documentation. Although arrangements can be made for the insurance company to pay the hospital directly for very serious and lengthy hospital stays or services provided by an HTH

approved physician, it is much more typical for students to pay all costs up front and then be reimbursed later. Be sure you have access to adequate funds to cover a health emergency.

If you plan to travel before or after the program dates, you are encouraged to and can purchase an extension to your insurance coverage through the International Programs Center. The cost for extensions is \$2.22 a day and the coverage is the same as during the program dates. This can be purchased for one week before and one week after the program. If you wish to stay longer you may purchase insurance directly through HTH.

If you have any questions about your insurance coverage, please contact:
HTH Worldwide Insurance Services
One Radnor Corporate Center
Suite 100
Radnor, PA 19087
Tel: 1.866.281.1668
Fax: 1.610.254.8780
hthstudents.com
studentinfo@hthworldwide.com

or refer to your insurance card.

Remember, you can also access your insurance account on the HTH website at www.HTHstudents.com. On this same site you can obtain a list of English-speaking doctors for your location, find a local hospital, etc. You must have the ID number for your account prior to logging into the HTH system. (This ID number will be provided to you on your insurance card prior to your departure once you have been registered in the HTH system by IPC.) Be sure to print out the materials pertinent to your study abroad location and take this with you.

STAYING HEALTHY ABROAD

GENERAL TIPS

There are a number of precautions you can take while abroad to ensure that you stay healthy. Here are some of the basic pointers:

- **Monitor your health.** Do not run yourself into the ground trying to see everything and

to sample all the culinary delights. Moderation will pay off in the long run.

- **Eat well.** This does not mean spending money freely in elegant restaurants, but it does mean eating a well-balanced diet. **Note to vegans**--You may find that maintaining a vegan diet abroad can be a challenge since many countries use meat as a staple of their cuisine. It may be difficult to obtain enough quality fruits and vegetables to maintain a healthy diet, and meal plans may or may not include vegetarian offerings. Some tips to help you through:
 - Research the cuisine and foods offered in your host country.
 - You may wish to bring protein powder, vitamins, or other dietary supplements with you to ensure good nutrition while abroad.
 - Talk to other vegetarians who have studied abroad.
 - During your on-site orientation, talk to your Study Abroad coordinator regarding resources or suggestions to help you maintain your diet.
 - Finally, you may need to find a tactful way to deal with social situations in which you are offered specially prepared meals that include meat.



- **Watch what you eat.** Traveling will bring your body in contact with different bacteria, which are not necessarily harmful in themselves, but the change can unsettle your stomach or cause other health problems. Water, including ice cubes, milk, fresh fruit and unwashed, raw vegetables could upset your system until your body adjusts to its new surroundings.
- **Use moderation and good judgment when drinking alcohol.** In the U.S., the official drinking age is 21--higher than in many

other countries. Attitudes towards alcohol consumption vary greatly from country to country. Whatever the local rules and customs, remember that drinking may place you at risk because it reduces your awareness and ability to judge potential dangers. Excessive consumption of alcohol has been identified as the greatest single risk factor for study abroad participants.

- **Take measures to reduce the risk of exposure to STDs** (sexually transmitted diseases). Intimate contact could expose you to different bacteria or viruses that could lead to infection or contraction of STDs, including AIDS.
- **Know where to get treatment.** When you settle in, find out where health care facilities are and check your HTH website or ask the U.S. Embassy or the Study Abroad coordinator for the name of a doctor before the need for medical treatment arises.
- **Do not hesitate getting treatment.** If you experience any symptoms such as high fever or digestive problems, do not wait to get treatment. It is better to go early and get treated, as you may not be familiar with local illnesses!

AIDS - ACQUIRED IMMUNE DEFICIENCY SYNDROME

What is it?

Acquired Immune Deficiency Syndrome (AIDS) is a life-threatening illness caused by the human immunodeficiency virus (HIV). The virus causes the breakdown of the body's natural immune system, making the patient susceptible to opportunistic infections and diseases, such as cancer.

Where does it occur?

HIV infection and AIDS have been reported worldwide. Comprehensive systems to monitor the spread of the disease are often lacking in less-developed countries, so the true number of cases is often far more than the number reported. Because HIV infection and AIDS are globally distributed, the risk to international travelers is determined less by their geographic location than by their individual behavior.

How is it transmitted?

Travelers are at risk if they:

- have unprotected sexual intercourse (vaginal, anal or oral-genital) with an infected person, either heterosexual or homosexual;
- use or allow the use of contaminated syringes or needles for any injections or other skin-piercing procedures including acupuncture, ear piercing, tattooing, use of illicit drugs, steroid injections, or medical or dental procedures;
- use infected blood, blood components or clotting factor concentrates.

AIDS has not been shown to be spread by casual contact, such as living in the same house or sharing eating utensils. You cannot get AIDS by shaking hands, kissing, hugging, coughing, sneezing, swimming in pools or from pets, toilets or telephones. Biting insects do not transmit AIDS.

How can it be prevented?

Sexual transmission

- Abstinence is the safest protection against sexual transmission.
- Travelers should avoid sexual intercourse with a person whose HIV infection status is unknown.
- Condoms decrease, **but do not entirely eliminate**, the risk of transmitting HIV. Use of spermicides with condoms may provide additional protection and is recommended.
- If there is any chance of sexual activity while traveling, bring a supply of condoms and spermicide, since these items may be unavailable or of inferior quality in some countries.
- Use condoms made of latex rubber, and never use petroleum-based lubricants, such as Vaseline, with them.
- Remember, the HIV virus is transmitted through contact between bodily fluids including semen, female genital secretions and blood. Avoid sexual activity that may injure body tissues.

Intravenous Transmission

- **Avoid illegal drug use.** Aside from increasing the risk of exposure to HIV, in many countries drug use is subject to particularly stringent laws, including the death penalty.
- Another important precaution is to reduce your risk of any serious injury that could require a blood transfusion or invasive medical procedures. When riding in or driving a car, wear your seat belt. Take time to learn the rules of the road before driving in an unfamiliar country.
- Should you require a blood transfusion, injection or other invasive medical procedure, try to ensure that the blood and instruments used are safe. Blood should be tested for HIV antibodies. Ideally, needles and syringes should be of the single-use, disposable type, pre-packaged in a sealed container.
- Inquire at the local Red Cross or at the U.S. Embassy about blood screening practices in the country and about sources of safe blood.
- You may want to consider forming a “traveling blood bank,” in which a group of people know each other’s blood type and agree to be possible donors for each other. (This assumes, of course, that all the group members are HIV-negative).

HIV Antibody Testing: Requirements and Procedures

International travelers should be aware that some countries screen incoming travelers (especially those on extended visits and on exchanges) and prohibit entry of those with AIDS and those who have tested positively for HIV. Take the time to find out about the requirements and policies of the country or countries to which you will be traveling. This information is usually available from the consular officers of individual countries.

If you should decide to be tested, keep in mind the following guidelines:

- The testing process takes at least two weeks.

- Pre- and post-test counseling is recommended and available at most clinics that do HIV-antibody testing.
- Testing anonymously first safeguards your privacy. Should you need a doctor’s certificate, you can always have the test done again.

For More Information on AIDS:

The following hotlines are valuable sources of more detailed information, particularly for the international traveler:

**National AIDS
Clearinghouse(Centers for Disease
Control)1-800-458-5231
U.S. Department of Health
and Human Services
AIDS Hotline
1-800-342-AIDS**

**U.S. State Department
AIDS Hotline 1-800-367-2437**

ALCOHOLISM

What is it?

There is much debate about whether alcoholism is a disease, a physical illness or an emotional dependency and whether it is genetically determined or not. An alcoholic’s drinking habits affect his or her life in a negative way, disrupting physical and emotional health, interfering with work, schoolwork, friendships and family stability.

In general, it should be assumed that an alcoholic has an illness--although his or her behavior while under the influence may be “out of control,” the individual is ill, not lazy or indolent. While an individual may initially turn to alcohol for emotional reasons, alcoholism becomes a physical addiction that can be extremely difficult to stop.

There are an estimated 18 million alcoholics in the United States.

Recovery from Alcoholism

There are many ways to achieve recovery from alcoholism, among them psychotherapy, behavior therapy and counseling, including group therapy and “12-step” therapies such as Alcoholics Anonymous (AA). Alcoholics Anonymous strives to have alcoholics reach and maintain physical, emotional, and spiritual recovery from alcohol. Although some alcoholics consider themselves “former alcoholics,” completely recovered from the disease and even able to have an occasional drink, participants in AA, considered one of the most successful alcohol-recovery programs, hold a different opinion of recovery. AA promotes the belief that an individual recovering from alcoholism is forever “in recovery” and must be diligent in maintaining sobriety and emotional health.

Alcoholism and Study Abroad

While studying abroad, recovered alcoholics participating in AA’s 12-step program may be able to continue attending meetings if they wish. The World Services Office of Alcoholics Anonymous has information about services abroad.

**Alcoholics Anonymous
World Services
P.O. Box 459
New York, NY 10163
(212) 870-3400**

World Services provides a directory of international AA meetings. The directory provides information about AA’s services around the world.

http://www.aa.org/en_find_meeting.cfm?PageID=31

Students may find that AA meetings abroad are different than those they attend in the United States, and meetings may or may not be conducted in English. Differences in such meetings are another reflection of the cultural norms that vary from country to country. Despite the differences, attending meetings abroad does provide moral support.

The normal stresses of cultural adjustment are always challenging and sometimes difficult to

handle. If you feel that your recovery may be put in jeopardy by adjustment to the new culture, do not hesitate to ask questions or seek information from your host coordinator regarding support services for alcoholics. Your host coordinator can also help you with matters specific to the country in which you study. For example, in some cultures, alcohol is a major part of many meals and activities. Your host coordinator may help you determine how to refuse offers of alcohol without offending your hosts or having to explain your alcoholism if you do not wish to do so. In addition, he or she can also assist with terms to help you discuss your alcoholism in your host country’s language.

By sticking to your program, you can maintain your recovery while abroad and enjoy your exchange experience.

PART V: TRAVELING

The following section will address some basic considerations when making travel plans, from purchasing your ticket to finding places to stay while away from your home institution. Although much of the following information deals specifically with travel in Europe, when preparing for other parts of the world there are similar issues to consider and the following guidebooks may be of help: *Let’s go*, *Lonely Planet* and *Rough Guides*.



TRANSPORTATION

Before beginning your journey, it’s important to consider transportation. The most obvious question is how will you get there? More importantly is how will you get around once you’re there? There are a number of options from which to choose.

Transcontinental airline fares depend on a number of factors, one of which is travel season. “Low” season for the Northern Hemisphere is

generally mid-November through the end of March. “Mid” season runs from the end of March through mid- to late May and again from mid-September through mid-November. “Peak” travel season encompasses our summer months of June, July, and August.

During peak season charter flights and group/bulk fares are frequently available at a savings. “Charters” are independent airlines contracted by travel operators. As a result, they offer fewer flights than commercial airlines and less flexibility. Typically, tickets must be purchased **well in advance**. Deposits are required with the balance due 30-60 days before departure.

Group/bulk fares are special tickets put up for sale by wholesalers in the travel industry. Typically, they buy a block of seats on a regularly scheduled airline. Most group/bulk fares require that you be out of the country from 7 to 90 days. www.STAtravel.com offers student discount fares by making use of charter and bulk packages. Because they deal with so many students, they are often able to get special student or youth fares not available through travel agents or the airlines.

The airline industry also offers Advance Purchase Excursion (APEX) tickets. These tickets are sold on a round-trip basis only, with minimum and maximum stays and restricted changes. Fares vary with the seasons. **IPC recommends that you wait until you have confirmation from your host school before purchasing a ticket. The best prices seem to be available from 6-8 weeks before departure.**

In Europe, trains appear to be the preferred mode of travel. There are a number of rail passes available, most of which also offer reduced fares on busses and ferries. In general, Eurail is the most popular service passing through 17 countries: Austria, Belgium, Denmark, Finland, France, Germany, Greece, Holland, Hungary, Italy, Ireland, Luxembourg, Norway, Portugal, Spain, Sweden, and Switzerland. The Rule of Thumb is if you plan to visit more than three countries, or cover over 1500 miles within two weeks, you’ll save money by buying one of the Eurail passes.

If you are under 26 years of age you can purchase a Eurail Youthpass which provides

unlimited second class travel for a one or two month period. “Flexi-Passes” are also available and entitle you to unlimited first class travel for nine non-consecutive days over a 21-day period. Other combinations are also available as described in CIEE’s Student Travel Catalog. If going to Britain, you may want a BritRail pass which entitles you to unlimited travel in England, Scotland, and Wales for 8 to 30 days. **These passes must be purchased outside of Europe or Britain.** France also has its own rail pass, similar to the Eurail pass and Eurail Youthpass. (Note: if you choose to use the rail system, there are several trains which “split” somewhere on the journey, with half of the train going off in a different direction. Be sure to check the signs and see where *your* car is going!)

If you are over 21 and traveling with one to two others, you may want to consider renting a car.

PLACES TO STAY WHILE TRAVELING



Housing arrangements for your study abroad program will be addressed in your orientation. Below are suggestions for your travel time outside the program.

Youth Hostels

Europe has a vast network of some 3,000 hostels. Most are members of the International Youth Hostel Federation (IYHF), and are open to anyone with a membership card, regardless of age. Prices range from \$4 to \$15 per night (including breakfast) depending on location, time of year, and quality of hostel. Many people prefer hostels because of their low cost and the opportunity they provide to meet fellow travelers. Others find hostels too restrictive or prefer accommodations with more privacy.

Typically, hostels offer dormitory-style housing in rooms that accommodate two to 20 people. Men and women are usually assigned segregated wings or floors. You will be provided with a bed, blanket, and pillow. You must either bring a regulation sheet sleeping sack or rent one for the duration of your stay (for a small additional fee). Most hostels have a nighttime curfew, usually around 10 p.m. and you are normally not allowed to hang out in the youth hostel during the day.

International youth hostel handbooks list regional locations, facilities, and phone numbers for all IYHF hostels. Reservations are highly recommended during the summer months for hostels located in major cities and unusual settings. You can typically reserve a room online.

Hotels

Hotels in Northern Europe can be expensive, but sometimes the price of a double room compares favorably with the cost for two people at a youth hostel. You will usually have to pay considerably more for a room with a private bath. *Let's Go Europe* and *Europe on \$70 a Day* are excellent sources of listings for inexpensive hotels. In the summer there are hotel booking services at many of the train stations in major European cities. The local tourist office may also provide this service. In both cases a small fee may be charged. You can also write and request hotel lists from the national tourist office in the U.S.

B-and-Bs & Pensions

B-and-Bs (bed-and breakfasts) are very common throughout Britain and Ireland in both urban and rural areas; on the continent they are more common in rural areas.

Pensions are common in Southern Europe. They are usually apartment flats where a family owns the whole or part of a floor and has one to several rooms to rent out to tourists.

Prices for either B-and-Bs or pensions are similar to those for small hotels. Addresses of B-and-Bs and pensions can be found at train stations, tourist offices, in guidebooks, or by writing to the national tourist offices.

Dormitories or Foyers

The main difference between staying in a dormitory and staying in a hostel is that dormitories don't have the restrictions that hostels do. And you don't have to be a student in order to stay in a dormitory. Foyers (in France) are student housing facilities owned privately or by civic organizations instead of the university; otherwise, they are similar to university dormitories.

The cost for either dormitories or foyers is slightly higher than for youth hostels; \$10 to \$20 per person depending on location and the number of people per room. Information about dormitories and foyers can be obtained from tourist offices in the U.S. or abroad.

Camping

Organized and modern campgrounds can be found in almost every European city. Most campsites have showers and bathrooms, and many even include laundry facilities, a small restaurant and a general supply store. Campgrounds near the major cities are easily accessible to local transportation. Campsites will rarely be full; however, some can become quite crowded during the peak season in July and August.

The costs of camping vary. Normally, the per-person fee is from \$1 to \$10, plus a similar amount per tent. Local tourist offices can provide information on free camping sites.

If you don't plan on doing a lot of camping, leave your equipment at home. Inquire with the local tourist office for information on renting camping equipment while in Europe.

Homestays

There are a number of organizations devoted to promoting peace and understanding among people of different cultures which help you find accommodations with families throughout Europe. Stays are generally limited to a few days and do not involve any money exchange. Host networks, however, are not free hotel services. Travelers must be flexible and willing to share experiences and adapt to each member household.

PART VI: RETURNING HOME

As you pack and plan for your trip outside the United States, it is important to remember that after your exchange you will probably be returning to Xavier. Be sure to plan ahead for your return and find out how to 1) to make sure you owe no money on your home campus, 2) to arrange for housing, 3) to have all necessary financial aid forms completed, and 4) to be pre-registered for courses for the semester you return. Taking these steps will facilitate your adjustment when you return to Louisiana.

Before you leave your host institution, drop by the host International Programs Office and check in with them. Be sure to thank them for their support and discuss the following items: 1) be sure your host coordinator has a list of courses for which you expect to receive grades, 2) fill out all necessary forms to receive a transcript, 3) pay bills and outstanding debts as your host institution.

RE-ENTRY ISSUES

Also, remember that you may experience reverse culture shock when you return to the United States. You may have adjusted well and learned to enjoy the culture in your host country. On your return home, you may experience disorientation and a yearning for the host culture. The steps you took to adjust to the host environment will be useful in your readjustment to the home environment: **Keep busy and set goals. Give yourself time to readjust and keep an open mind.** Remember to take advantage of your home school's reentry workshops for a better transition back to U. S. college life. Find ways to volunteer and be aware that there will be photo contests to share your best pictures.

Consult the following website for more information:

<http://xula.abroadoffice.net/resources.html>

Special thanks goes to ISEP and UNCEP for providing the information for this handbook.

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