

# Study Abroad Handbook

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**UMD**

UNIVERSITY OF MINNESOTA DULUTH

**Driven to Discover**

# Contact Information

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# Emergency Contact Information

For emergencies while abroad:

1. **Contact appropriate local authorities (ambulance, police, etc.)**
2. **[Contact CISI Emergency Services](#)**
3. **Contact your on-site program coordinator**
4. **Contact your family**
5. **Contact your Study Abroad [program coordinator](#)**

After business hours emergency phone number: +1 612-301-2255

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<http://global.umn.edu/GoSafe/#/>

# Table of Contents

Emergency Contact Information.....	2
<b>Congratulations!</b> .....	<b>3</b>
<b>Preparing for your Study Abroad Experience</b> .....	<b>4</b>
Before You Go.....	4
Passport.....	4
Visas and Residence Permits.....	4
Hold on Student Account.....	4
International Student Identity Card (ISIC).....	4
Power of Attorney.....	5
Absentee Voting Information for U.S. Citizens Abroad.....	5
<b>Credit for Study Abroad</b> .....	<b>5</b>
Course Selection.....	5
Course Equivalencies.....	5
Registration for Study Abroad and Course Transfer.....	5
Registration While Abroad.....	6
<b>Grades and Transcripts for Study Abroad</b> .....	<b>6</b>
Grades and Transcripts.....	6
<b>Money Matters</b> .....	<b>7</b>
Financial Aid.....	7
Billing.....	7
Bringing Money Abroad.....	7
<b>Student Account Access</b> .....	<b>8</b>
Online Parent/Guest Access.....	8
Setting Up Online Parent/Guest Access.....	8
<b>Withdrawal from Program Participation</b> .....	<b>8</b>
Cancellation Policy.....	8
Refund Policy.....	8
<b>Packing</b> .....	<b>9</b>
Carry-On Luggage.....	9
Checked Luggage.....	10
What to Pack.....	10
<b>Stay in Touch</b> .....	<b>11</b>
UMD Email Account.....	11
Communication with Friends and Family.....	11
<b>Healthcare Matters</b> .....	<b>11</b>
Disabilities.....	11
International Travel, Health and Security Coverage.....	13
<b>Risk Management While Abroad</b> .....	<b>14</b>
Registration with the U.S. Embassy Abroad.....	14
Personal Belongings Insurance.....	14
U.S. Department of State Consular Information.....	14
Know Foreign Laws.....	15
Code of Conduct.....	15
Drugs and Alcohol.....	15
Safe Sex.....	16
Street Smarts.....	16
Independent Travel.....	16
<b>Questions or Concerns</b> .....	<b>17</b>
<b>UMD Contact Information</b> .....	<b>17</b>

# Congratulations!

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The decision you have made to study abroad will be one of the most memorable. Soon you'll be heading to a different country several thousand miles from home. While you look forward to meeting new people and traveling to exciting new places, it's also normal to feel slightly apprehensive.

The purpose of the study abroad handbook is to help answer questions about study abroad. The handbook is one of several resources you should use to insure that you have a great experience abroad. The handbook will not be able to answer all of your questions, but hopefully after reading, any apprehensions you may have will subside. Your experience abroad will not only be a wonderful opportunity to experience a new culture and a chance for your own personal growth—but also a chance to meet people and to travel.

Preparation for your international experience should include:

1. Complete review of the Study Abroad Handbook
2. Participation in all pre-departure orientations
3. Self-directed reading of books, magazines, newspapers and websites about your host country
4. Participation in all on-site orientations
5. Full program participation

Study abroad is much more than attending class, studying and reading textbooks. Although course work is a very important component of your experience, much of your learning will take place outside the classroom as you talk with students, meet host country people, and share day-to-day living experiences with them. Not only will you learn about the country in which you are studying, but also about yourself and your home country.

# Preparing for your Study Abroad Experience

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As you prepare for your study abroad program, there are many things to consider. Follow the advice below and you will be well on your way to a successful start.

## Before You Go

1. If studying in a non-English speaking country, buy the appropriate phrase book or dictionary and learn how to use it effectively. Consider your skill level and determine if you should have a monolingual dictionary (e.g., Spanish-Spanish) or a bilingual dictionary (e.g., Spanish-English).
2. Start a journal.
3. Set goals. For example, write down your goals for language proficiency. Put these goals in a journal or on the flap of your dictionary.
4. Make a list of things you would like to learn while abroad. Write these in your journal.
5. Collect photos and/or postcards of your school, friends, family, home, favorite vacation spot, etc., to share with new friends and hosts while abroad.
6. Define “survival” skills you personally will need. For example, special dietary needs or critical health issues.

## Passport

If you do not have a passport, apply for one immediately as processing can take up to 12 weeks. If you have a passport, check the expiration date to make certain that it is valid at least six months after you plan to return from abroad. For details on passport application or renewal, visit <http://www.travel.state.gov/>

- Make several photocopies of the information page of your passport for your own use. Pack the copies in separate locations. Be sure to leave a copy at home with your family or other responsible person.
- It is recommended to scan a copy of the information page of your passport and upload it to a safe online location, for example your university Google docs in Gmail
- Keep your passport in a safe place while traveling. When not traveling, keep it in a secure place in your dormitory or apartment. Replacing a lost or stolen passport can be difficult and expensive while abroad.

If you should lose your passport, report the loss to the nearest American consulate or embassy and apply for a new one. Non-U.S. citizens should contact their home country consulate or embassy. It is also recommended that a parent, guardian or emergency contact, also have a valid passport in case they need to travel to be you with during your study abroad program.

## Visas and Residence Permits

Many countries require visiting students to have visas or residence permits. Information regarding visas and residence permits can be obtained from the foreign embassy or consulate in the U.S. Non-U.S. citizens should contact their home country consulate or embassy.

## Hold on Student Account

At UMD you are not able to register or receive your grades if you have a hold on your account. Students are responsible for clearing holds before and during their study abroad experience. The Study Abroad office does not have the ability to override holds. Students are encouraged to inform their academic advisors of when they will be abroad so that any required advisor meetings can be scheduled upon return to campus. Students should meet with a financial aid advisor to ensure that all financial aid paperwork is complete before program departure. This includes paying off any amount past due.

## International Student Identity Card (ISIC)

Participants may apply for an International Student Identification Card. This is one of the few internationally recognized proofs of your student status. It provides discounts and benefits as you travel around the world. For

specific details on coverage go to <http://www.myisic.com/>.

### **Power of Attorney**

It is strongly recommended that you select a trusted person and grant them power of attorney. Also consider granting a responsible person parent/guest access to your UMD student account. Completing the appropriate written power of attorney documentation allows your contact person to take care of most unanticipated financial affairs while you are out of the country. Without power of attorney, it will be difficult or impossible due to federal student privacy laws, for your contact person to obtain information on your financial aid, complete financial aid paperwork, or resolve other financial and legal matters. Information for obtaining a power of attorney can be found at <https://studyabroad.wp.d.umn.edu/resources/before-you-go/financing/>

### **Absentee Voting Information for U.S. Citizens Abroad**

Generally, all U.S. citizens 18 years and older who are or will be residing outside the United States during an election period are eligible to vote absentee in any election for federal office. Some states allow overseas voters to vote in elections for state and local offices, as well as for state and local referendums. For information on overseas absentee voters, visit the Federal Voting Assistance Program website at [www.fvap.gov](http://www.fvap.gov)  
<http://www.sos.state.mn.us/elections-voting/get-involved/student-study-abroad-toolkit/>

## **Credit for Study Abroad**

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It is important to meet with your academic departments and advisors when selecting courses for study abroad. They will be able to guide you and help with your academic planning for study abroad to continue to make progress towards your degree. Flexibility is the key when selecting coursework abroad. Advertised courses may not be available upon arrival. Students are encouraged to choose the same number of first and second choice courses in the case that courses become unavailable. All the courses you intend to take abroad should be reviewed and approved **before** you go abroad.

### **Course Selection**

Most programs require you to choose your courses prior to departure. Course information can be found on the program or host university webpage. Work with your faculty and/or professional advisor to find the best fit of courses for your degree requirements. Be aware that programs may have specific minimum and maximum course enrollment requirements. It is equally important that the number of credits offered for the courses abroad equal at least 12 credits (UMD full-time status) or 15 credits (necessary for certain grants and scholarships).

### **Course Equivalencies**

All UMD, Co-sponsored, and Affiliate program courses count toward your UMD degree as resident credit. Courses will count as a direct equivalency, major, minor, or elective credit. Elective credit is used to fulfill credit requirements for graduation. A direct equivalent is a course you took abroad that will count as an existing UMD course. It is very important that students have all study abroad courses reviewed prior to program departure. Follow the instructions on and complete the Study Abroad Academic Planning form to plan for your time abroad and to have study abroad courses reviewed. <https://studyabroad.wp.d.umn.edu/academic-planning/>  
When you have decided on the courses you want to take abroad, view the Study Abroad office's course database at <https://peak.d.umn.edu/ieo/pages/student/studentsearch.php> which lists study abroad programs by country and institution. View your program to see what courses have already been approved by UMD departments.

### **Registration for Study Abroad and Course Transfer**

UMD Study Abroad staff will register you for your program abroad. The credits you will be registered for is outlined in the study abroad Confirmation of Participation form listed in your online study abroad checklist. Based on this information, Study Abroad staff will register you for a block of Foreign Studies credits (FORS). When grades are

received from the foreign university or affiliate, Study Abroad staff complete a study abroad grade report and sent it to the Office of the Registrar. Registrar staff remove the FORS block and the study abroad courses, equivalent grades and credits are added to the student's transcript with the appropriate FORS level designator.

Many programs will automatically send your transcript to the Study Abroad office at the end of your program, but some require you to request this information. Verify this when you arrive on site and if necessary, have your transcript sent to the UMD Study Abroad office at the address listed at the beginning of this handbook.

Study abroad credits are applied to your degree requirements and updated in your APAS based on the information completed in your individual Academic Planning for Study Abroad form. Your collegiate unit Advising and Academic Services office will make these adjustments as necessary once this form is completed by you and your grades are posted by the Office of the Registrar.

### **Registration While Abroad**

UMD students who will be abroad at the time of registration for the following semester will register themselves online via their student account. They will be informed via email of their registration date.

## **Grades and Transcripts for Study Abroad**

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### **Grades and Transcripts**

There are two steps to insure timely posting of grades for study abroad

1. All courses taken abroad have been reviewed
2. A study abroad transcript is sent to the UMD Study Abroad office

As grades fall under Family Education Right and Privacy Act (FERPA), Study Abroad staff cannot request a transcript for you.

The only way you can take study abroad courses with a grading option of S/N is if your host university abroad offers this grading option and it is reflected on your official transcript. If this is not an option, all courses will earn a letter grade. Grade and credit equivalencies from abroad to UMD can likely be found on your program webpage. If not, contact your Program Coordinator.

# Money Matters

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## Financial Aid

UMD students can apply most financial aid to study abroad. Tuition waivers are the only aid that cannot be used for study abroad. In order to qualify for financial aid, you must first complete a Free Application for Federal Student Aid (FAFSA). If you have already submitted a FAFSA for the same academic year you intend to study abroad, do not complete another one. Study Abroad staff will work with the Financial Aid office in updating your financial aid budget. Always select UMD as your institution.

Once you have applied and been accepted into the study abroad program, Study Abroad staff will forward the estimated costs of your study abroad program to the Financial Aid office and your cost of attendance will be adjusted accordingly. If your program cost is estimated to be more than the average cost to attend UMD, you may be offered additional aid, likely in the form of private loans, to help cover the additional cost. If your study abroad cost of attendance is lower than UMD, your financial aid will be reduced. Federal guidelines prohibit the release of aid above the cost of attendance.

You may be eligible for additional financial aid (need-based loans) to meet costs related to courses during winter break (late December-mid-January) and studies during May session (mid-May-early June). Be aware that winter break courses are classified as part of the spring semester, and May session courses are classified as part of the summer session for registration and financial aid purposes. As a result, winter break financial aid is disbursed mid-January, and May session financial aid is disbursed in early June. To be eligible for financial aid in May/Summer, you must enroll in six credits or more.

Federal regulations prevent early disbursement of financial aid. At UMD, financial aid is disbursed according to disbursement dates found on the UMD One Stop web site. Study abroad program fees that are billed through the University are the first charges paid from the financial aid. After program charges are completely paid, any remaining funds are considered a credit balance, which is either mailed to the student in the form of a check or deposited into a bank account via direct deposit. Checks will be mailed to the current U.S. mailing address. You are strongly encouraged to set up direct deposit which can be done via your MyU account.

## Billing

All students participating on a UMD program will be billed via the individual's UMD student account for their study abroad program fees. Billing dates and due dates align with UMD's billing cycle and you can find these dates on the One Stop website. For students participating in a program through another UMN campus, you will be billed by the campus sponsoring your program.

Check the UMD Study Abroad website for current fees and what is and is not included in your program fee. In all cases, students are responsible for paying refundable accommodation/security deposits and any optional program services out of pocket directly to your host university or affiliate e.g. optional excursions, meals, or single room accommodation.

Review the study abroad cancellation and refund policy so you understand the program costs you are responsible for in the case of cancellation. <https://studyabroad.wp.d.umn.edu/resources/policies-procedures/cancellation-refund-policy/> If you are participating in a co-sponsored or affiliate program, you are also held to their cancellation and refund policy even though you will be billed through UMD.

## Bringing Money Abroad

Credit and debit cards are the most useful way to use money abroad. Students typically will not need to open a bank account abroad and in some cases you are not allowed to open a bank account unless you are living in the host country for more than 6 months. It is recommended to exchange a small amount of money in your host country currency before arrival to get you through your first few days. One hundred dollars is sufficient until you can find an ATM.

Foreign ATM machines accept most cards from U.S. banks, however, check with your U.S. banking institution before traveling abroad. Major U.S. credit cards such as Visa and MasterCard are accepted around the world. They

can save you carrying large amounts of cash and be helpful in emergencies. Credit card companies charge a service fee and a foreign currency fee. Find out what service charges your debit or credit card may have. Call your bank/credit card company to let them know you will be using your debit/credit card abroad, and ask about your daily withdraw limit. This is important as many banks for security reasons put an automatic block on unusual transactions such as foreign cash withdrawals or purchases.

Keeping an expense record/budget can be very helpful. The one thing you do not want to happen is to run out of money halfway through your stay. The amount you spend will be determined largely by your personal life style and your own objectives in participating on a program. Make sure that your credit and debit cards will not expire while abroad and make copies/scan your card information in the case that they are lost or stolen abroad, this will allow you to cancel your cards and request a new one be issued.

## Student Account Access

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### **Online Parent/Guest Access**

Students may use the online, self-service application called Parent/Guest Access to provide a third party (a spouse, a parent, etc.) with view-only access to information such as your enrollment summary and student account. You may find this helpful while you are abroad.

### **Setting Up Online Parent/Guest Access**

Students must be active in a program at a University of Minnesota campus. The student invites a third party to be a guest viewer via email. The guest responds by clicking an encoded link within the email. This process associates the student record with the guest viewer and provides the guest viewer with a secure University of Minnesota internet ID and password. The student receives email notification when this step has been completed and then grants specific viewing rights to one or more of the six subject areas of their student record. Students are able to discontinue access to their record at any time. Students can go to <http://d.umn.edu/onestop/parent-guest/index.html> to initiate this access.

## Withdrawal from Program Participation

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### **Cancellation Policy**

Participants who withdraw from program participation after acceptance to the program must provide official notification to the Study Abroad office ([studyabroad@d.umn.edu](mailto:studyabroad@d.umn.edu)) by email. Cancellation is effective the date the email was sent.

### **Refund Policy**

The application fee and confirmation deposit for all UMD Study Abroad programs are non-refundable, including application fees and deposits for co-sponsored or affiliate programs. Students participating in an affiliate program are responsible for that program provider's cancellation/refund policy.

Participants who withdraw from a program at any time after confirming participation are responsible for the following charges:

A. UMD Study Abroad Programs

- Upon application: application fee
- Upon confirmation: application fee and confirmation deposit
- Between confirmation to begin date of program: application fee, confirmation deposit and non-recoverable costs up to the full program fee

## Packing

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As you get ready to depart for your program, take some time to think about what you will need to bring with you. Regardless of the length of your program, you will want to bring the minimum amount of clothing and other items you will need. Keep in mind you will be purchasing souvenirs and other items to bring back home. Shipping items home is very expensive, so leave some room in your luggage items you will purchase abroad. To help you plan for your departure, see the important luggage tips below.

### Carry-On Luggage

In addition to a laptop/purse/briefcase/camera bag you are typically allowed one additional piece, which must fit under the seat or in the overhead compartment. Check the carry-on size restrictions with your airline. Certain items are restricted from carry-on luggage. For an up-to-date list of restricted items, check the Transportation Security Administration website at [www.tsa.gov](http://www.tsa.gov). A recommended list of items to take in your carry on might include the following:

- Everything you would need at the airport – wallet, passport, credit cards, and tickets
- Medications – prescription and over-the-counter
- Glasses and contacts
- A change of clothes & necessary toiletries
- It's you would need if your luggage is delayed or missing
- Valuables – such as a laptop, camera, or jewelry. If an item is difficult to replace, it belongs in your carry-on.
- Reading material, notebook and pen.
- Contact numbers – Most students are picked up from the airport by someone working with the program.

## Checked Luggage

Contact your specific airline for current details regarding weight restrictions, size restrictions, excess luggage fees, and overweight luggage fees, as this information varies from airline to airline. Put your name, address and telephone numbers inside and outside of each piece of luggage. Use covered luggage tags to avoid casual observation of your identity or nationality. Some tips for packing include:

- Don't overdo it! Set out everything you feel you would want to take and then put about half of it away. If you are only traveling for a short amount of time you may want to put away even more.
- Keep toiletries to a minimum. Almost everything you will need for this category will be available abroad.
- Roll your clothing. For clothing you don't mind being a little wrinkled, rolling can save room in your suitcase.
- Leave a little room. You will be buying souvenirs, gifts, and clothing abroad so leave space so you can bring it all back.

## What to Pack

### Clothing

Clothing should be culturally appropriate to the place you are about to study or travel. If you are dressed inappropriately, it may not only be inconsiderate, but also can cause you to feel awkward and attract unwanted attention. The key to packing is to take the absolute minimum you will need or use during the program. Plan to wear the same clothes a couple of times in the same week, and the next week. On short programs, consider washing underwear and shirts in the evening - it's a lot more fun to explore the local areas than spend hours searching out and using the laundromat. On semester programs, laundry facilities will generally be available so there is no need to take innumerable changes.

To plan your clothing needs, check with the host country program and guidebooks for advice. When in doubt, dress nicer and more conservative. On UMD short-term programs, your program leader is an excellent source of advice.

### Everyday Dress

Dress to blend in. Research travel guidebooks and learn what clothing is appropriate for your location. Most western countries will dress similarly to what you wear here. Other countries you may find that it's inappropriate for women to have their shoulders and knees revealed, or that men need to dress up more than you would here. It's important to be culturally sensitive in the location you're travelling to. The clothes you do take should be well fitting, neat, and not frayed or stained. Dress neatly for dinner and don't forget a fashionable outfit for nights out. In many cultures it is considered respectful to dress nicely for school and social activities.

### Special Occasions

There may be instances where you will need to wear something a little dressier. Plan to bring or purchase one nice outfit. For men, this means wearing a good pair of black trousers, dress shirt and shoes. Ties are not usually required, but it is a good idea to bring one with you anyway. Women generally wear skirts or dress slacks, and a nice top (not a sweatshirt or t-shirt). Again, research what is appropriate for your location.

### Electrical Appliances

Verify the voltage and frequency used in the country you are studying. The U.S. uses 100-127 at 60 Hertz (Hz), but many other countries use 220-240 at 50 Hz. To use electrical appliances such as a curling iron, hairdryer, etc., a converter will need to be purchased prior to leaving the U.S. Some items may be able to automatically convert the voltage and frequency. Check the owner's manual or the device specification label.

In many countries plugs are different than those used in the U.S. To plug items into a socket, a plug adaptor will be necessary. Adaptors can be purchased individually for a specific plug or in a travel package. Oftentimes these travel packages also contain converters. These are available at many stores selling electronics - including campus bookstores and department stores - or at specialized travel shops. Converters and adaptors must be purchased prior to leaving the U.S.

Alternatively, you may wish to purchase electric appliances once abroad. Even when utilizing a converter, curling irons and hair dryers, for example, do not work efficiently.

### **Cell Phones**

UMD Study Abroad highly encourages all students have a cell phone while abroad in the case of an emergency. U.S. cell phones do not automatically work abroad so check with your cell phone provider for options and costs for international use. Cell phones can be purchased or leased while abroad. U.S. domestic calling cards will not work when calling from foreign countries. For those participating in an affiliate program, check with your program provider as some of them provide the use of a cell phone in the program cost.

### **Computers**

Many students have found laptops useful. Keep in mind you may need adapters and converters in order to recharge your laptop. Check ahead to find out what sort of computer and internet access you will have while abroad. It is recommended that you have home owners or renter's insurance that will cover your laptop while abroad in the case it is damaged, lost, or stolen.

## Stay in Touch

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### **UMD Email Account**

Email is the official form of communication at the U of M, and this will be the most efficient way for Study Abroad and UMD to be in touch with you while you are abroad. Be sure to check your UMD email regularly. Important messages from UMD about financial aid and other matters are sent to you ONLY through your UMD email.

Email account status:

- Check your account status at [www.d.umn.edu/itss/email](http://www.d.umn.edu/itss/email)
- Additional disk space can be ordered from ITSS. Contact ITSS at [helpdesk@d.umn.edu](mailto:helpdesk@d.umn.edu)

### **Communication with Friends and Family**

Consider getting a telephone calling card; it is a convenient way of keeping in touch. If you have one, verify that you can use it from your location(s) abroad. In the host country, ask where you can buy a calling card to use to call your home country. Oftentimes these can be purchased at newspaper/magazine kiosks.

There are a variety of web-based communication programs (i.e., Skype, Google+) that may be used to call computer to computer or computer to phone. Check with the provider to find out more information. While it is easy to connect with friends and family through the internet, keep in mind you are abroad to learn more about the people and the culture of your host community. It is very difficult to have valuable cultural experiences while connected to your computer.

Country codes vary by country, make sure you know how to dial emergency numbers, your onsite program staff contacts, friends and family at home and who you meet while abroad. [How to Call Abroad](#) is a resource which lists the country codes around the world.

## Healthcare Matters

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### **Disabilities**

According to the U of M disability services website, nearly 10% of first year students report having a disability. Disabilities vary and can be temporary. Some examples of disabilities that can affect your study abroad experience are attention deficit/hyperactivity disorder, being hard-of-hearing or deaf, learning disabilities, mobility impairments, psychiatric disabilities, systemic disabilities such as epilepsy/seizure disorder, traumatic brain injuries, and having visual impairments.

Students who wish to seek accommodation for any disabilities will need to register with the disabilities resources office or the equivalent office at the student's home institution. Disability resources counselors are available to consult with any potential student regarding disabilities and the registration process with their office. The determination of reasonable accommodations is made by the disability resources office or its equivalent. Students should be sure to talk with their UMD Study Abroad program coordinator, to discuss any medical conditions that you

experience consistently as well as those you may be experiencing that occurs non-consistently to ensure that the program can adequately accommodate you and discuss if any additional arrangements need to be made. Be sure to have such conversations early as some requests may take some time and resources. While not all accommodations are guaranteed, we do our best to make sure you are entering as comfortable a situation as possible.

Other cultures may provide disability access in a different way so students are advised to learn about what types of accommodation are typically provided in your host country. Be flexible and open to different ways of accommodating your disability. The more you know, the better prepared you will be for the interaction between your disability and the new environment. For more information on disabilities, visit:

- Disability Resources at UMD: [www.d.umn.edu/access//index.html](http://www.d.umn.edu/access//index.html)
- University of Minnesota Disability Services: <http://ds.umn.edu/index.html>
- Access Abroad through the Learning Abroad Center Twin Cities Campus: <http://umabroad.umn.edu/professionals/accessabroad/>

## **Health Conditions and Medication**

Take care of any medical needs prior to departure to avoid costly and unnecessary care abroad. It is strongly recommended you visit your doctor and dentist prior to your departure for a check-up. Talk with your physician and any other medical professionals to inform them of your study abroad program and to discuss the medications and care that you will require while abroad. When talking with your doctor about your health issues, it is important that you plan together for management of care while abroad. Even though you may feel you have things under control at the time, sometimes cultural adjustment problems can aggravate existing issues.

For those on a UMD program, it is very important that you not only disclose this information on your required Study Abroad health form, but also that you discuss such medical conditions and care with your study abroad program coordinator. All medical information is kept confidential, and the Study Abroad office only requires the knowledge of such information to ensure that you have the most successful study abroad experience as possible. The same advice is for those on an affiliate program. Have these conversations early so that necessary care can be discussed and accommodated while abroad.

Students are encouraged to receive a full supply of necessary medication to cover them for their entire time abroad. In most cases, adequate medical care will be accessible to you, however, prescription drug names can vary across the globe, and it is best to have what you need before you go. Students are also recommended to bring an extra pair of glasses and/or a supply of contact lenses.

We recommend that you bring all prescription and non-prescription medication in original bottles with a copy of the prescription. The copy of the doctor's prescription should break down each component of the medication. Most doctors only include the brand name of the prescription, however, this could be dangerous as the brand name could vary depending on the country you are in. It is also helpful if your doctor includes what the medication is used for in the prescription. Note that some prescription drugs are illegal in other countries. It is wise to look into such medications before you go to prevent any unpleasant situations.

A very helpful website for you to be aware of as you prepare for your study abroad experience is the [Centers for Disease Control \(CDC\)](http://www.cdc.gov). The CDC website contains information on immunization requirements, health issues and traveler's health tips; both general and country specific.

If you have a chronic illness that requires medication, keep the following in mind before you leave the country:

- Meet with your doctor to plan how to treat your illness while you are abroad. Including necessary vaccinations
- Bring hand-written and typed, signed and dated prescriptions of all prescription drugs you are currently using and will need to renew while abroad. The prescription must include the generic drug name and breakdown of components.
- Have enough medications for the entire program; you may wish to bring more in case of an unexpected longer stay. Have your pharmacist label all containers with generic names.
- Ask your doctor for a letter describing your medical history or specific illness in detail in case you need overseas medical assistance or consultation.
- Carry all medications and medical documents with you on your flights. Also have a letter from your doctor explaining the prescribed use of the medications and such items as syringes to avoid problems with customs officials.
- Wear a medical alert bracelet or neck tag. You may also wish to carry a card in your wallet identifying your illness.

### **International Travel, Health and Security Coverage**

All U of M students participating in international activities in relation to their status as a student must have international travel, health, and security coverage. The University has selected Cultural Insurance Services International (CISI), and all UMD students studying abroad are covered during the dates of their program. If you plan to travel before or after program dates, you should purchase additional insurance coverage. To do so, apply directly through CISI, [www.culturalinsurance.com](http://www.culturalinsurance.com) or through your CISI portal once enrolled through the UMD Study Abroad office. The extended policy will be different than the CISI coverage through the U of M. To see estimated costs for extended coverage, visit the CISI website: <http://www.culturalinsurance.com/> and click "Studying outside of the U.S." Coverage Start/End Date should be student personal travel dates. (Do not include study abroad program dates.)

You will receive an email with information to access your CISI account online before you depart for your program. Review the policy and share this information with your family and loved ones. You will be able to print your insurance card. Keep it in a safe place should you need to access it while abroad. It is also wise to print a claim form in case you need to file a claim abroad.

If you need medical care while abroad, in some cases you can set up direct billing through CISI and the hospital. However, it is likely that you will need to pay for things upfront and then file a claim with CISI for reimbursement. Save all receipts and documentation for any medical care you receive while abroad.

When you arrive at your program, check with the on-site program sponsor as to procedures to follow in case of a medical emergency. CISI also has 24/7 assistance and services available in the case of an emergency abroad. Put these phone numbers in a safe and accessible place while abroad.

# Risk Management While Abroad

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The safety and wellbeing of students traveling abroad for University purposes is of the utmost importance to the University of Minnesota. However, there is always risk in international travel.

When you travel abroad, it is very likely that you will have a safe and incident-free experience, however, crime and violence, as well as unexpected difficulties, do happen in all parts of the world.

The U of M and UMD have many policies in place and follow best practices regarding safety abroad, however, this is also your responsibility as a participant. Do your research, know your resources, and apply common sense. It is very important that you attend all pre-departure orientations for your study abroad program as many important health and safety items will be covered.

Make sure to attend your on-site orientations as you will gain helpful information on health and safety in country and protocols to follow in the case of an emergency.

Review the resources on the study abroad website and make sure to program all emergency contact numbers in your cell phone abroad and keep them in a safe place and know how to access them throughout your time abroad.

Safety Abroad <https://studyabroad.wp.d.umn.edu/resources/while-abroad/safety-abroad/>

UMN Go Safe <http://global.umn.edu/gosafe/-/>

CISI insurance through the UMN <https://studyabroad.wp.d.umn.edu/resources/health-safety/insurance/>

## Registration with the U.S. Embassy Abroad

The American embassies around the world are staffed by United States citizens and foreign nationals. They perform numerous functions to help American travelers in the following areas: passport replacement, legal advice and registration of U.S. citizens.

**\*All study abroad participants should register themselves online with the U.S. Department of State Smart Travelers Enrollment Program (STEP).** (\*students participating in UMD short-term programs and International Student Teaching will be registered by UMD Study Abroad). Registration at the U.S. embassy or consulate in the country you are visiting makes your presence and whereabouts known, in case it is necessary for a consular officer to contact you in an emergency. During a disaster abroad, American consular officers can assist in evacuation were that to become necessary. They cannot assist you if they do not know where you are. <https://step.state.gov/step/>

## Personal Belongings Insurance

Students might check with their family homeowners' policy to ascertain whether their personal belongings are covered should a loss occur while abroad. If they are not covered, seriously consider purchasing a policy that would cover your personal possessions while abroad. Items such as laptops and jewelry are not covered by a homeowners' policy and will have to be covered by a separate personal article policy. This type of policy must be purchased before you depart the U.S.

Other types of insurance policies, such as travel insurance, also provide extra coverage for computer equipment. We also suggest that students purchase a computer lock.

## U.S. Department of State Consular Information

The Department of State's Consular Information Sheets are available for every country of the world. They describe entry requirements, currency regulations, unusual health conditions, the crime and security situation, political disturbances, areas of instability, and special information about driving and road conditions. They also provide addresses and emergency telephone numbers for U.S. embassies and consulates. In general, the Consular Information Sheets do not give advice. Instead, they describe conditions so travelers can make informed decisions about their travels.

In some dangerous situations, however, the Department of State recommends that Americans defer travel to a country. In such a case, a Travel Warning is issued for the country in addition to its Consular Information Sheet. U of M-sponsored study abroad program students are prohibited from traveling to a location with a Department of State warning within program dates. <https://travel.state.gov/content/travel/en.html>

## **Know Foreign Laws**

Living in a foreign country exposes you to different customs and different laws. What's acceptable in the United States may be illegal or offensive elsewhere. If arrested, you will be subject to that country's laws and legal procedures. If you are arrested and jailed in a foreign country, the U.S. consulate or embassy will provide you with a list of local lawyers. Assistance beyond that is minimal. Be aware of the country's laws and cultural differences prior to leaving the U.S. Read guide books and resources on the U.S. Department of State website for basic information for travelers.

## **Being Safe**

- Be part of a team and watch out for each other
- Leave valuables at home in a secure place
- Use major pathways that are lit in the evening
- Avoid walking alone, especially at night
- Always let someone know where you are going and what time you expect to return
- Learn a few phrases in the local language so you can ask for help
- Be wary of people who are overzealous to make your acquaintance, as they may have an ulterior motive
- Dress to blend in
- Do not speak English loudly with a group of people

## **Code of Conduct**

Students participating on study abroad program through the UMD Study Abroad office sign and comply with the University's code of conduct. Students traveling abroad are ambassadors for the U.S., UMD and the U of M system. Over the years, the majority of students have been excellent ambassadors for their study abroad programs and the U.S. However, it is important to be aware that bad behavior while studying abroad can have a damaging effect on UMD's relations with other universities, affiliates, and other students in the program. If you violate the UMD code of conduct while abroad, there may be repercussions when you are back on campus and could even lead to dismissal from the program. You can view the University of Minnesota Student Code of Conduct at <http://www.d.umn.edu/conduct/>.

## **Drugs and Alcohol**

Illegal drug use on study abroad programs is grounds for immediate expulsion from the program. Alcohol consumption is permitted according to the legal and cultural norms of the area, family or local environment. Although alcohol may be legal, it may not be advisable. Consumption or that of others may lower the ability to make good choices or avoid risky situations, especially in an environment unfamiliar to you. Assault, robbery and undesired sexual advances, as well as your own inappropriate behavior are more likely to occur when you have been drinking alcohol. If you choose to drink alcoholic beverages, always have a "friend" or someone you know well with you at all times, do so in moderation and know the source of your beverage.

Note that while alcohol consumption is permitted during program participation, bad behavior as a result of alcohol consumption is not permitted and may result in immediate dismissal from the program. This would include but is not limited to failure to attend class, failure to participate fully in all program related activities, aggressive, harmful or inappropriate behavior to people or objects.

## **Safe Sex**

Take full responsibility for your actions when it comes to relationships and safe sex. If you are sexually active, use protection to avoid and reduce the risk of infection or unwanted pregnancy. Since condoms are not always as available in many countries as they are in the U.S., travelers (both men and women) should bring them. Strictly avoid sexual contact with prostitutes. Don't put yourself in risky situations and be mindful of the types of clothing you wear out. If you go out late, make sure you're with friends.

## **Street Smarts**

Use the same common sense traveling abroad that you would at home. Talk to locals you trust to get advice on general safety (from public transportation, the night scene, areas to avoid, things to avoid etc.) Be especially attentive in large cities, an unfamiliar environment, crowded subways, train stations, elevators, tourist sites, market places, festivals and marginal areas of cities. Avoid areas where there are planned public demonstrations. Keep a low profile and avoid loud conversations or arguments. Do not discuss travel plans or other personal matters with strangers.

Know pickpocket behavior. They often work in teams and jostle you, ask you for directions or the time, point to something spilled on your clothing, or distract you by creating a disturbance. A child or even a woman carrying a baby can be a pickpocket. Try to seem purposeful when you move about. Even if you are lost, act as if you know where you are going. When possible, ask directions from shopkeepers or individuals in authority. Know how to use a pay telephone and have the proper foreign change or token on hand. If you are confronted, don't fight back. Give up your valuables. Your money and passport can be replaced.

## **Hotel Behavior**

Meet visitors in the lobby and keep your hotel door locked at all times. Do not leave money and other valuables in your hotel room. Use the hotel safe. If you are alone, be wary of elevator rides and suspicious people following you to your room.

Read the fire safety instructions in your hotel room. Know how to report a fire in a local language. Be sure you know where the nearest fire exits and alternate exits are located. Count the doors between your room and the nearest exit. This could be a life saver if you have to crawl through a smoke-filled corridor.

## **Public Transportation**

Taxis: Only take taxis clearly identified with official markings.

Trains and Buses: Well-organized, systematic robbery of passengers on trains along popular tourists' routes is a serious problem. It is more common at night and especially on overnight trains. If you see your way being blocked by a stranger and another person is very close to you from behind, move away. This can happen in the corridor of the train or on the platform or station. When possible, lock your compartment. If it cannot be locked securely, take turns sleeping in shifts with your traveling companions. If that is not possible, stay awake. If you must sleep unprotected, tie down your luggage, strap your valuables to you and sleep on top of them as much as possible. Do not be afraid to alert authorities if you feel threatened in any way.

## **Photography**

A great way to create memories and the stimulus of being in a new and different environment will encourage your creativity. Note that some countries prohibit the photographing of police and military installations, government buildings, border areas and transportation facilities and culturally it may be offensive and inappropriate to photograph people. A good guidebook will reference guidelines for photography. Unite for Sight has a webpage on ethics and photography in developing countries: [www.uniteforsight.org/global-health-university/photography-ethics](http://www.uniteforsight.org/global-health-university/photography-ethics).

## **Independent Travel**

In accordance with the University of Minnesota, students are to inform an official representative of the study abroad program or the University of any plans to travel during free time, before, during, and after the period of the program. Note, neither the University, nor its staff, agents, nor representatives are responsible for any travel outside program requirements.

# Questions or Concerns

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The handbook will not answer all of your questions, but hopefully any apprehensions you may have will subside. Your experience abroad will not only be a wonderful opportunity to experience a whole new culture and a chance for your own personal growth through that experience, but also a chance to meet people and to travel. If you have any questions or concerns that are not addressed in this handbook, contact the Study Abroad office directly. Have a safe, successful and enjoyable time abroad!

## UMD Contact Information

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### **Financial Aid**

Web: [www.d.umn.edu/onestop](http://www.d.umn.edu/onestop)

### **Office of the Registrar**

Web: [www.d.umn.edu/onestop/otr](http://www.d.umn.edu/onestop/otr)

### **Student Financial Services**

Web: [www.d.umn.edu/umdbo/sar.html](http://www.d.umn.edu/umdbo/sar.html)

### **Housing and Residence Life**

Web: [www.d.umn.edu/housing](http://www.d.umn.edu/housing)

### **Health Services**

Web: [www.d.umn.edu/hlthserv](http://www.d.umn.edu/hlthserv)

## Collegiate Unit Student Affairs Offices

### **College of Liberal Arts**

Web: <http://www.d.umn.edu/cla>

### **College of Education**

#### **& Human Service Professions**

Web: <http://www.d.umn.edu/cehsp>

### **School of Fine Arts**

Web: <http://www.d.umn.edu/finearts>

### **Labovitz School of Business & Economics**

Web: <http://www.d.umn.edu/lbse>

### **Swenson College of Science & Engineering**

Web: <http://www.d.umn.edu/scse>