General Resources for Going Abroad

For undergraduate sponsored travel, research or academic activities
“Discovery is said to be an accident meeting a prepared mind.”
Albert von Szent-Gyorgi

“Own what you can always carry with you; know languages, know people, know countries. Let your memory be your bag.”
Alexander Solzhenitsyn
# Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>TABLE OF CONTENTS</td>
<td>2</td>
</tr>
<tr>
<td>WELCOME</td>
<td>3</td>
</tr>
<tr>
<td>COLUMBIA CONTACTS</td>
<td>4</td>
</tr>
<tr>
<td>PREPARATION CHECKLIST</td>
<td>5</td>
</tr>
<tr>
<td>PRE-DEPARTURE PREPARATIONS</td>
<td>6</td>
</tr>
<tr>
<td>MONEY MATTERS</td>
<td>9</td>
</tr>
<tr>
<td>HOUSING ABROAD</td>
<td>10</td>
</tr>
<tr>
<td>ACADEMIC CULTURE ABROAD</td>
<td>10</td>
</tr>
<tr>
<td>ADJUSTMENT &amp; CULTURAL PREPARATION</td>
<td>12</td>
</tr>
<tr>
<td>HEALTH &amp; SAFETY ABROAD</td>
<td>16</td>
</tr>
<tr>
<td>INSURANCE</td>
<td>19</td>
</tr>
<tr>
<td>HELPFUL WEBSITES</td>
<td>22</td>
</tr>
<tr>
<td>APPENDIX : BUDGET WORKSHEET &amp; PERSONAL TRAVEL RECORD</td>
<td>25</td>
</tr>
</tbody>
</table>
Welcome

Congratulations on your decision to undertake an international experience as part of your Columbia education. Whether you are conducting research, doing an internship, traveling on a fellowship, participating in a short-term study abroad program, or traveling with Columbia sponsored course, we are certain your experience will be both challenging and exciting. In the end, we hope you learn a lot—both about yourself and about our global community.

This handbook is to help prepare you for your time abroad. It contains useful information that will help you prepare for your experience, including information on travel, health and safety information, Columbia paperwork, information about cultural adjustment, and emergency contact information. You will find a ‘checklist’ that you may find useful to review both before you leave Columbia as well as before you leave the United States.

While it is not possible to prepare for every situation you will encounter while abroad, the more you prepare the better equipped you will be to respond to take advantage of exciting opportunities that await you. We hope you read the information in this handbook thoroughly. We also hope that you will share this information with your family. You can also find additional resources on the Office of Global Programs website: http://ogp.columbia.edu

This is an exciting opportunity and we wish you an enjoyable, stimulating and safe time!

Sincerely,

Kathleen McDermott
Director, Office of Global Programs
## Columbia Contacts

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24-Hour Health and Safety Line
212 854 2284

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A journey of a thousand miles must begin with a single step.

- *Lao Tzu*
Preparation Checklist

On Columbia’s campus:
- Attend any orientation meeting(s).
- If you are studying in a country with a U.S. State Department Travel Warning, see the Office of Global Programs for an "Assessment of Risk Waiver"
- Pick up an International SOS card from Global Programs
- If you are a non-US citizen, consult with an advisor in the International Students and Scholars Office (ISSO).

General Preparation:
- Apply early for your passport or passport renewal, if necessary. Check to ensure that the passport will be valid for at least 6 months beyond the time you will be outside the U.S.
- Make all flight arrangements.
- Take a list of important e-mail addresses, phone numbers (credit cards, banks, advisors, family, etc)
- Collect documents required for your visa, if necessary. Verify processing time for your visa (it can take up to 2 months…) **Apply for your visa as soon as you are able.**
- Collect documents you are required to take with you (entry documents, sponsorship letter, copy of birth certificates, etc.)
- Plan your budget. Bring an emergency fund (minimum $300) and arrange to have $100 in local currency to bring with you.
- Plan to bring appropriate credits cards, bank cards, and travelers checks. Keep copies of cards in a separate location and at home in case of loss.
- Obtain rail passes, international student ID (ISIC) and hostel cards, etc., as needed.
- Consider purchasing insurance for personal liability, property loss, trip cancellation, etc.
- Arrange for health insurance that will be valid abroad and in the U.S. throughout the duration of your stay. Enquire about coverage and payment processes for services abroad. Get insurance card or forms when possible
- Inform yourself of health and safety issues in the country abroad and discuss them with your family and your physician
- Have a physical, dental check-up, eye examination, etc. Make sure that you receive all appropriate inoculations.
- Bring medication and generic prescriptions for your entire duration away.
- If you will be traveling in remoter areas abroad, register with the US Embassy in your host country.
Pre-departure Preparations

Before You Go: Questions to Ask Yourself

All students who are traveling abroad should be able to answer the questions listed below before embarking on their trip. This handbook will help you address these questions and will point you to valuable resources that will assist you in planning.

- What are my goals for this journey? What are my expectations and assumptions?
- What sort of support will I have on site? If going abroad through a program, what sort of assistance will it provide me? What are the program’s safety and emergency policies and guidelines?
- How do I obtain a passport and/or visa?
- What special documents do I need to enter the country even if I will be there for only a short time?
- Where will I be living abroad? Do I need to do anything before I depart to arrange or confirm these arrangements?
- What are the health and safety issues I will be facing abroad?
- What sort of medical facilities are available to me abroad and do I have insurance that will cover me while I’m abroad?
- How will I access funds abroad? Do I have a back-up plan if my wallet/purse gets lost or stolen?
- How will I stay in touch with family and friends, and how will they stay in touch with me?
- What kind of cultural issues might I face in the course of my project? How might perceptions about my gender/race/nationality/religion/sexual orientation affect my experience and project goals?
- Am I prepared to communicate in the local language? If not, what resources will I need to complete my project and to manage on a daily basis?
- What will the weather and local conditions be like? How do I pack and prepare accordingly?
- Whom should I contact locally if I need emergency assistance? Whom should I contact at Columbia if I need emergency assistance?
- What is my plan for the first 24 hours in country?
Passports & Visas

Passport

You will need a current passport to go abroad and to apply for a student visa if required by your host country. It can take up to 8 weeks to renew or apply for a US passport, so do not delay if you need to renew or get your first passport. You can usually apply for passports at the nearest passport Agency (Hudson Street). Applications are also accepted at many US Post Offices. Instructions and other information can be found: http://travel.state.gov or by calling the National passport Information center at 1-900-225-5674.

Student Visas

To enter your host country, you may be required to apply for either a tourist or student visa. A visa, a study permit or residence permit, represents permission by the government of your host country for you to enter that country and to reside there as a student. While the process for getting a student visa will vary country by country, you will need to apply for your visa before you leave the U.S. The process is not difficult, but it can be very bureaucratic and certain documents must be obtained before you can apply for your visa.

The best place to find current information about student visas and visa application procedures is the website of the relevant Embassy or Consulate General of your host country here in the U.S. On these websites, you should be able to discover whether you need a visa to study in your host country, what kind of visa you may need, where and how to apply for a visa, what documents you will need, and any associated costs. If you are studying abroad through a US based program, your program may arrange for your student visa.

While the following list is not definitive, here are some common documents and visa requirements that you may be asked to provide in order to get a student visa:

- Passport valid until 6 months beyond the end of your time abroad
- Acceptance letter or invitation letter from your host university abroad, or from your sponsoring program
- Proof of registration/student status from your home university
- Proof of financial solvency, or guarantee of financial support from home institution or parents; financial aid documents
- Proof of international health insurance coverage
- Round trip itinerary or air tickets
- Visa and application fees
- Police clearance, or statement that you do not have a criminal record
- Medical clearance & immunizations
- Notarized copies of various documents

Timing is also important when you are applying for your student visa. The processing time for a student visa may be anywhere from 1 to 8 weeks. Do not leave this until the last minute!!!
Travel Arrangements

You are likely to be responsible for your own travel arrangements and expenses. Some programs arrange group flights which you may want to join, while others expect you to arrive by a certain date. Please consult your program before making airline reservations or purchasing tickets. It is strongly recommended that you do not arrive late at night. In order to adjust to the time difference, as well as to the new environment, you might consider arriving a few days before any formal orientation begins in order to settle into your new environment. This may mean staying in a local hostel or temporary housing while you look for longer-term housing, or until you can access your housing. While students often wish to travel before the start of a program, be advised that visa procedures for a given country will determine how early one may enter the country. If possible, students should try to purchase an open-ended ticket which allows a flexible return date. When booking your ticket, enquire about change fees.

Some travel possibilities to investigate, among others, are:
1. STA Travel (1–800–781–4040 or www.statravel.com)
2. Advantage Travel (1-800-788-1980)
3. Studentuniverse.com
4. www.travelcuts.com
5. www.kayak.com or www.sidestep.com

International Student Identity Card (ISIC)

This card is internationally accepted as proof of student status. It entitles the holder to discounts and student reduction at some theaters, concert halls, shops and museums in Europe. It also makes the student eligible for money-saving services provided by the International Student Travel Bureaus in various European countries. Another benefit of the card is a travel-accident insurance policy, which goes along with the purchase of the card. For students enrolled in the Columbia Student Medical Insurance Plan, the ISIC accident coverage would duplicate benefits already available. The card is available for purchase either through STA Travel. For more information, call the ISIC Help-line at: 1-877-370-4742, or email: isicinquiries@statravel.org

Communications

Calling the US direct from abroad can be very expensive. A less expensive way to make these calls is to have a long distance international calling card. Most long distance carriers (e.g., AT&T, Sprint, Verizon) offer cards and special plans for international calls. Contact the carrier directly for detailed information. In addition, services such as Skype can be used to call home where a reliable internet connection is available. Visit www.skype.com for more information.

Some students choose to buy or rent a cell phone while they are abroad. Most countries offer inexpensive cell phone service and non-contract options such as pay-as-you go plans. If you have a tri-band phone, you may be able to buy a local sim chip and use your US cell phone. Or, it is sometime possible to use your US cell phone abroad, thought it is often expensive- check with your carrier for pricing and details.

One’s destination is never a place, but a new way of seeing things.

-Henry Miller
Money Matters

Expenses

Most students report that they spend slightly more abroad than they would normally here on campus or in New York. While comparative cost-of-living and exchange rates are always budget factors, spending ultimately depends on the lifestyle you choose abroad. You will spend more going to upscale restaurants and traveling every weekend than you would hanging out with locals, regardless of the exchange rate.

Plan a rough estimate of expenses for the entire duration of your time abroad. Be generous with your estimates. When you are abroad there will almost certainly be more things you will want to do and more things you will want to buy than you originally anticipate. In the beginning, go slow with your spending. Give yourself time to learn the value of the local money in relation to the US dollar and plan on adjusting to the environment; local students will know how to make the most out of their ‘dollar.’ Fluctuating exchange rates make advanced planning of costs challenging. We advise that you overestimate your costs to accommodate these fluctuations.

In the back of this booklet, there is a Program Budget Worksheet that you might find helpful for planning an estimate of your expense abroad.

Accessing Money

Students should count on using several sources of money to cover expenses while abroad: ATM/debit cards, credit cards, local account and traveler checks, cash. Depending on the country, ATMs are common in cities and at most major airports and less so elsewhere. Given the shorter duration of your stay, you will likely not open a local bank account. Most students access funds in their US bank account through ATM cards. BEFORE you leave, you should discuss with your family a plan for getting more money during the program. Check Western Union details and service fees, credit card services, and ATM availability.

All students should have a credit card for emergencies, as well as an emergency fund of at least $400. Visa and Mastercard are more widely accepted than American Express. You should take with you the following information in case of loss or theft. Keep this list of information in a safe place separate from your traveling bag. If your bag is stolen or lost, you can still access this list.

- International contact numbers of your financial institutions: banks, credit card companies, etc.
- Account numbers
- Credit card numbers (photocopy of front and back of cards)
- Traveler’s check serial numbers
- Copy of the information page of your passport

Working abroad

It is usually very difficult for students to find a job abroad, whether professional or unskilled. Often, a foreigner may not work abroad without a work permit: permits are not issued by the government in any instance when a foreigner is seeking to fill a position for which local citizens are qualified and available. In some cases, a student visa may permit you to work for a limited number of hours week in a campus related function. You should not plan on supporting yourself while abroad from income from work.
Housing abroad

Short-term student housing can take many forms: apartment sublets or shares, student residence halls, home-stays, hostels among others. Whatever accommodations you chose, we recommend that you try to live with locals whenever possible to better immerse yourself in the local culture.

To find housing for your time abroad, a good first place to start looking is the nearest university campus: Many university residence halls are open to non-degree students in the summer. International accommodation offices sometimes maintain off-campus housing listings that you might be able to access. Another good resource is the local ‘craigslist’ or equivalent.

Wherever you are staying it’s worth thinking about bringing a small gift for whomever is hosting you, or your local sponsor if appropriate.

Some tips for living in a homestay:
- Bring a small gift for your host. She or he is not just a landlord, but someone who is interested in having an American student in their home.
- Homestay families come in all shapes and sizes, not just the traditional nuclear family. Yours may feature an older woman whose children have left the home, a couple with young children, a professional with extra bedrooms.
- When arranging a homestay, you should make any preferences or special needs that you have (religious, non-smoking, vegetarian, late-night studios, etc) known to your housing coordinator so that you can be matched with an appropriate situation.
- When you are living in a homestay, you are living in another person or family’s home. Be sure to understand and respect the rules of the house. If you don’t understand something, or have a problem, say something sooner rather than later.
- Homestay families are chosen and vetted by your program. However, if you have an irresolvable problem with your homestay situation, talk to your resident director about it as soon as you can.

Academic Culture Abroad

Internships, Independent Study and research abroad

We encourage you to take full advantage of all the resources in your host city. Internships, research opportunities, volunteer work and other cultural activities can complement the study you undertake in the classroom and provide you with a fuller understanding of your host society.

Many programs can help to arrange internships for students with local organizations, business and institutions. This can be a productive way to open a window to another segment of the local population as well as getting important practical career experience. However, Columbia does not grant credit for internships unless there is a significant academic component to the internship and it is related to an academic class you are taking. If the internships supply a practical component to what you are studying in a class, you may petition for credit with the approval of your department.

Students may be interested in working on a research project under the supervision of a local scholar. This is an opportunity for students to explore a specific topic in depth and to acquire both the methodological and analytical skills necessary for academic research. Disciplined students who enjoy working independently may find an independent project rewarding. Many students have used research undertaken abroad as the basis of a senior thesis. Independent research should be proposed in consultation with a student’s major advisor is usually undertaken for personal academic growth, not necessarily for credit.
Statement on Academic Integrity

The intellectual venture in which we are all engaged requires the highest level of personal and academic integrity of faculty and students alike. As members of an academic community, each one of us bears the responsibility to participate in scholarly discourse and research in a manner characterized by intellectual honesty and scholarly integrity.

Scholarship, by its very nature, is an integrated process, with ideas and insights building one upon the other. Collaborative scholarship requires the study of other scholars’ work, the free discussion of such work, and the explicit acknowledgement of those ideas in any work that inform our own. This exchange of ideas relies upon a mutual trust that sources, opinions, facts, and insights will be properly noted and carefully credited.

In practical terms, this means that, as students, you must be responsible for the full citations of others’ ideas in all of your research papers and projects; you must be scrupulously honest when taking your examinations; you must always submit your own work and not that of another student, scholar, or internet agent.

Academic dishonesty includes but is not limited to:

- Plagiarism: Failure to cite or otherwise acknowledge ideas or phrases used in any paper, exercise, or project submitted in a course but gained from another source, such as a published text, another person’s work, materials on the Web.
- Self-plagiarism: The submission of one piece of work in more than one course without the explicit permission of the instructors involved.
- The submission of work as one’s own which has been prepared by or purchased from another.
- Cheating on examinations or tests: To give or receive assistance from written material, another person, his or her paper, or any other source during an examination or test.
- Falsification or misrepresentation of data in any course work.
- Violating the limits of acceptable collaboration in course work set by a faculty member or department.
- Removing, hiding, or altering library materials so as to hinder the research of other students.
- Facilitating academic dishonesty by enabling another to engage in such behavior.

They change their climate, not their soul, who rush across the sea.

- Horace
Adjustment & Cultural Preparation

Culture refers to the broadest conception about the learned knowledge that humans use to fulfill their needs and wants. It refers to the collective historical patterns, values, societal arrangements, manners, ideas, and ways of living that people have used to order their society. It is comprised of all those things we learn as part of growing up including language, religion, beliefs about economic and social relations, political organization and legitimacy, and the thousands of "Do's and Don'ts" society deems important that we know to become a functioning member of that group.  

Cultural Differences

No matter where you travel, you are bound to encounter cultural differences in many spheres of life. The language barrier and living as a foreigner in a strange city will present challenges everyday in everything from library dynamics to making friends with the locals. Even if you are studying in an English-language country, you will still encounter myriad social differences. You may find it difficult to meet locals at first. Speaking English with Americans or other foreigners can alienate local people and makes finding friends from the host culture even more difficult. Keep in mind how you as a student from a U.S. college appear to local people. Notice differences in the behavior of students of your gender and age. However, some customs and attitudes differ from ours, and it is possible to offend someone unintentionally. On the other hand, you could sometimes be offended by the behavior and comments made by those around you just as well. Be aware that prejudices which exist in American culture (against African-Americans; against gays, lesbians, and bisexuals; against Asians; against Jews, etc.) may be found in your host culture as well.

Being a Minority Student Abroad

New York is one of the most diverse cities in one of the most diverse countries in the world. You will more than likely be studying in a culture that is less ethnically diverse. Students who belong to a minority group should be aware that additional efforts may be needed to adjust to the host culture. As racism exists here in the US, there is everywhere discrimination against some group defined as the ‘other.’ Be aware that what may appear to be discriminatory or racist remarks, may be based on ignorance or simple curiosity due to lack of exposure to other member of your group. You may also want to consult "Diversity Issues in Study Abroad," a compilation of student experiences from Brown University:
http://www.brown.edu/Administration/OIP/pdf_docs/diversity_st_abroad01.pdf

Being a Woman Abroad

Both male and female students will discover that growing up in the United States has prepared you for different roles in society than the ones your contemporaries in other countries expect. Since you will be viewed according to the gender expectations of the host culture, you may feel uncomfortable at times. This is particularly true for female students who may find themselves the targets of unwanted attention. Try to understand the role of the sexes in the culture to which you are traveling. What may be appropriate and friendly behavior in the U.S. may bring you unwanted attention in another culture. A woman traveling on her own may encounter more difficulties than a man by himself. Some of the best ways to avoid problems are to try to fit in, spend time with other women from the host country, and understand the roles of the sexes in the culture in which you are living. Observe how the host country's women dress and behave and follow their example. Try not to take offense at whistles and other gestures of appreciation, regardless of whether they are compliments, invitations, or insults. Realize that, in many countries, these gestures are as much a part of the culture as the food, history or language. For more resources for women travelers: http://www.indiana.edu/%7Eoverseas/basics/life/gender.shtml

1 “What’s up with Culture,” Bruce la Brack, School of International Studies, University of the Pacific.

2 Much of the Diversity information and resources listed here are borrowed loosely from Indiana University’s Overseas office materials, as well as from Middlebury Schools Abroad and “Building Bridges: A Peace Corps Classroom Guide to Cross-Cultural Understanding.”
Being Gay, Lesbian, Bisexual, or Transgender Abroad

Depending on your sexual orientation you may be viewed differently or encounter different challenges abroad than at home. Since many ideas we have about sexual orientation, sexuality and identity are culturally-based, students need to be aware of how this will affect their relationships with locals, cultural adjustment, and the overall experience abroad. Before you leave the US, we encourage you to learn as much as possible about the culture-specific norms of friendship and dating for relationships between people of any sexual orientation. If your host culture is generally more conservative than the US, you should consider being sensitive to the local cultural norms when discussing your sexual orientation. You may wish to visit http://www.indiana.edu/~overseas/lesbigay/student.htm for general and culture-specific resources.

Being Aware Of Sexual Assault and Harassment When Abroad

Students may find that other cultures have a much different understanding of what may be considered sexual harassment than is typical in the United States. There can be a great variation in the roles of men and women and also in their forms of social interaction. Part of studying abroad is to learn how other cultures and societies organize everyday life. However, what might be perceived as sexual harassment at Columbia may be regarded by some as being socially acceptable, even if it is unsettling.

Physical or sexual assault is a traumatic event that can occur in any environment. As a student traveling internationally, you may be more visible than you are used to being and thus more likely to attract interest, whether positive or negative. If a student feels he or she has been the subject of sexual harassment on an off-campus program, it is important to report this to the on-site director or if necessary contact Dean Kathleen McDermott. The Sexual Violence Prevention and Response Program on campus can also provide support: http://www.health.columbia.edu/docs/services/svprp/index.html or 1-212 854 3500.

What are bias crimes?

There is discrimination against ‘others’ of every persuasion in every culture. A bias crime is when discrimination manifests in acts of intimidation or violence against people because of the group to which they belong or with whom they identify. Bias motivated crimes might include incidents based on: race, color, religion, ethnicity, national origin, sexual orientation, gender identity and expression, disability, or gender.

If you experience a bias crime, you may consider reporting the incident, which can hold the offender accountable, connect you to resources, and enable the collection of accurate statistics about bias crimes so that the scope of the problem is better understood. Because bias crimes do not happen in isolation and are often a byproduct of systemic prejudices, a survivor of bias crimes may feel further traumatized when they face institutional prejudice or personal bias as they seek help from those around them. The services of the Sexual Violence Prevention and Response Program on campus can also provide support: http://www.health.columbia.edu/docs/services/svprp/index.html or 1-212 854 3500.

Cultural preparation

The few short months (or weeks) you have before you depart are understandably taken up with the practicalities and logistics involved with getting yourself abroad. However, you should be sure to make time in between booking flights and visa paperwork to begin thinking about how you will adjust to life in your host country.

Some suggestions:

- Keep up your language use with campus resources, conversation groups, movies, online newspapers and any other readings in your host language.
- Use the time you have to read up on the current political, economic, and social issues in your host country. The more you know, the better able you will be to engage with local people. Think about the following questions:
  - What are your academic and personal goals?
  - What is the perception of Americans in your host country?
  - What are some of the cultural and social taboos of your host country? What are some unspoken rules?
• What is the perception of gender roles in this country and how do they differ from those in your country? Are you prepared to be open-minded on this matter?
• Socially, what are your expectations of the people there? Do you have ideas on how to make local friends once you’ve arrived? Is this a goal for you?
• How important is the role of family there and does it differ from that in the U.S.?
• Once you’re far away from your friends and family will you have a (healthy!) coping mechanism for when you feel down?
• What is the perception of time in your host country? What about in the U.S.? Does one stay strictly on schedule there or is the attitude towards time more relaxed in your host country?
• Are you familiar with the educational system there? What percentage of young people attend university?
• What is the most common and preferred teaching style where you’re from and how might it differ in your host country? Could you be open and flexible if it differs greatly from what you know and like in the U.S.?
• Might the student-teacher relationship differ? What is the perception of teachers there and what is their role in the culture? Are they extremely respected/revered or thought of basically as equals, and could you relate to your teachers accordingly?
• Do you believe you’re able to perceive the things that are different about your host country as part of the experience of studying abroad, without being too judgmental and/or getting angry?

Adjustment

Before you look at any culture in particular, you should understand what culture in general is and how it works. You might begin by defining a few terms and thinking about some of the concepts embedded in the word “culture.” To unpack “culture,” you might think about the connection between abstract features of culture- the unstated assumptions, underlying values, unwritten rules of a society-and how these features manifest themselves into specific behaviors across various cultures.

It is important for you to understand that what people do and say in a particular culture, whether it be yours or that of your host country, are not always arbitrary and spontaneous, but often are consistent with what people in that culture value and believe in. By knowing people’s values and beliefs, you can come to expect and predict their behavior. Once you can do that, once host country people are no longer catching you off guard with their actions, you are well on your way to successful cultural adjustment. Remember, there are always heterogeneity and divisions within a culture, but there will always be more commonalities than differences once you are open to seeing them.3

Strategies for cultural adjustment

• Consider ways in which different cultures might view things in different ways.
• Figure out what cultural values might be involved when you encounter conflict or something goes wrong.
• Think about different cross-cultural perspectives to examine situations in which you seem to offend someone or do something wrong.
• Use generalizations rather than stereotypes when you make statements about people who are different from you.
• Counter stereotypes others use about Americans by using generalizations and cultural values instead.
• Make distinctions between behavior that is personal (unique to the person), cultural (representative of the person’s culture), and universal (a shared human concern).
• Look at similarities as well as differences between people of different backgrounds.
• Be aware of non-verbal behaviors: Gestures, Eye Contact, Interpersonal Space & Touching, Greetings (gender & status).

3 “What’s up with Culture,” Bruce Ia Brack, School of International Studies, University of the Pacific.
Culture Shock

As you explore this new culture and gradually adjust to your new surroundings, you are likely to develop some of the effects of culture shock. The term "culture shock" was coined to describe a specific type of reaction that can occur when people travel abroad or confront ways of life substantially different from their own. Culture shock is caused by the stress of entering and adjusting to an unfamiliar culture. It has been called an "occupational hazard" of travelers and is a well-documented side effect of encountering cultural difference. To some extent, the degree of culture shock experienced varies depending on how different the country is in contrast to your own. Of course, personal factors and your goals for traveling abroad will influence how quickly and appropriately you can "fit in" and, therefore, the level of culture shock you will feel.

There are four stages of cultural adjustment
1. Cultural Euphoria, or the honeymoon: Everything is wonderful!!! Unrealistic.
2. Cultural Confrontation, confusion sets in: Daily tasks are challenging and frustrating.
3. Cultural Adjustment: With time, you become more comfortable and confident in your host culture.
4. Cultural Adaptation: You have confidence in interactions. Reflective, you know you are “in process.”

Strategies for Coping with Culture Shock

- Assume that moments of ‘culture shock’ are normal, cultural learning experiences.
- Keep a journal recording daily experiences and feelings.
- Be ‘reflective’ rather than ‘reactive.’
- Read local newspapers to better understand current political and social issues.
- Join clubs or organizations to meet people who have similar interests to you.
- Be active in living situation by cooking special American meals or snacks; teaching U.S. games etc.
- Go to local market and interact with people in the shops.
- Get out of ‘comfort zone’ and do not just hangout with Americans!

Learning about and adapting to a new culture is a challenging, rewarding, frustrating, exciting endeavor. Your time abroad is your opportunity not only to learn about your host culture, but also to reflect upon your home, and your own cultural identity and assumptions. The difficult moments when you come head to head with different ways of thinking are the interesting moments, the moments where you should stop, step back and reflect on what’s really going on. Using these strategies does not guarantee a smooth cultural adjustment, but does lay the groundwork for you to have the most immersive experience possible.

If you reject the food, ignore the customs, fear the religion and avoid the people, you might better stay at home.  

- James Michener
Health & Safety Abroad

Study abroad is an adventure of the mind and spirit. It is also an adventure of and for the body. Traveling overseas is an exhilarating experience—it should also be a healthy one. Many places you will go have no special health concerns. Health-care systems and facilities in many overseas locations are quite similar to what we have in the United States. In other regions, however, there are differences in the standards of medical care outside the United States and there may be specifically recommended health procedures. Additionally, supplies and medications may not be readily available. You will need to take appropriate health measures as dictated by your overseas location.

Before departure

Immunizations:
If you are on a program that recommends immunizations, several weeks before departure consult Health Services at Columbia’s website http://www.health.columbia.edu as well as the website of the Center for Disease Control for helpful tips: http://www.cdc.gov/travel. To learn more about recommended immunizations as well as other health concerns in the country where you will be traveling, we recommend a Travel Assessment with one of the providers in the Travel Clinic at Health Services at Columbia. There is a fee of $35 for the Travel Assessment.

Prescriptions:
It is a good time to update your health records, eyeglass and contact lens prescriptions and prescriptions for any medications you routinely take. Carry your prescription medications in their original containers and carry written prescriptions using generic names to facilitate getting them filled overseas, should this be necessary. However, it is best to have with you the medication, which you may need. You cannot count on having prescriptions mailed to you overseas due to increasingly strict regulations. Prescriptions should be accompanied by a letter from your physician. This letter should include a description of the problem, the dosage of prescribed medications to assist medical authorities during an emergency, as well as the generic name of any medicine listed. You should also check with the local consulate to see if there is a ban in place on any particular drugs.

Medical Kit
It is advisable for you to make up a small medical kit. This could contain such items as: Band-Aids, ace bandages, thermometer, adhesive tape, gauze, sterile cleansers, antibacterial ointment and antiseptic cream, sunscreen, sunburn ointment, aspirin or other painkillers, and anti-diarrhea medicine. Depending on the region, take antihistamines for allergy relief, salt tablets, skin moisturizers and insect repellents.

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

Identify Your Health Needs
Be clear about your health needs when applying for a program and when making housing arrangements. Describe allergies, disabilities, psychological treatments, dietary requirements and medical needs so that adequate arrangements can be made. Resources and services for people with disabilities vary widely by country and region; if you have a disability or special need, identify it and understand ahead of time exactly what accommodations can and will be made.
Mobility International website: http://www.miusa.org/

Antidepressants/Anti-Anxiety Medications
If you are taking antidepressant or anti-anxiety medications, it is recommended by physicians that you stay on them through the duration of your program, even if it would otherwise be time for you to taper off. We encourage you to consult your physician on this matter. If you choose to go off your medications, physicians advise you to take a supply of the medications and/or a carefully written prescription, with drug name listed generically and the physicians’ instructions. With these, you are prepared to go back on the medications should that become necessary. Again, it is important to consult your physician.
Check Health Advisories
It is important to be aware of health issues in the country where you will travel. Remember to ask such questions of your program or check on the CDC website at [http://www.cdc.gov/travel](http://www.cdc.gov/travel), the World Health Organization at [http://www.who.int/en/](http://www.who.int/en/) and the US State Department website at [http://travel.state.gov/travel_warnings.html](http://travel.state.gov/travel_warnings.html).

Important questions to ask:
- What illnesses, if any, are specific or endemic to the region?
- What medications should be brought to prevent these illnesses?
- What precautions are recommended for sexual or health practices?
- What kind of insurance do you need and how much coverage?
- What are the customs, beliefs and laws in the host country concerning sexual behavior and the use of alcohol and drugs?
- What is the water quality in the host country/countries?
- What are the laws governing import of medications, medical supplies and contraceptives?

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

Find Out About Medical Resources
Learn how to find medical assistance, whether routine or emergency, before the need arises. Is there a 911-style emergency number, and if so, what services does it access? Who will provide routine medical care and how can you reach that provider? If you need any special resources, find out how to get them. Is there a coordinator on-site who can assist you with finding this information? Does your medical insurance plan provide travel assistance? If so, what is the contact number you should call? (Such plans may require that any services other than emergency care be arranged by the carrier to qualify for coverage).

Culture Shock
It may surprise you that this is a real health issue when traveling abroad. Traveling through time zones and for long periods of time, facing new values, habits and methods of daily life can leave travelers impatient, bewildered and depressed. You may find yourself alternately exhilarated and exasperated, thrilled at the experiences the new culture offers you and frustrated with the culture’s differences from your own. Early in your experience, you will likely have ups and downs. The feelings you experience are natural. If you are angry, impatient, homesick, or depressed during your first few days, remind yourself that these things will pass once you have rested and are eating normally. If depression persists, however, do seek professional assistance from a counselor or doctor.
If you are not sure about something, whether it is a simple question about where a service can be found, or a more complex matter, such as expectations about friendship and dating, ask someone you trust.

Diet and Routine
Food overseas may be quite different from what you are used to at home or in the cafeteria, especially if you are cooking your own meals. It may be “healthier” in some instance (more vegetables and fruits) or “less healthy” in others (more fried foods than you may usually eat), but most often it will just be different from what you are used to. Eat nutritiously, which may mean trying some foods you are not accustomed to. Make sure to take special dietary needs into account and make arrangements in advance.

Despite the change in your environment, you can still keep some of your daily routines from home. Get enough rest, especially the first few days. Get plenty of exercise to keep your mind and body working. Don’t isolate yourself. You will probably have to make the first move in developing friendships, but they are an essential part of any overseas experience and, more importantly, your emotional well-being.

Homesickness
We tend to think of being homesick as something associated with being young and at summer camp. But, anyone can be homesick at any time. It can come from just missing the familiarity of home surroundings, the regularity of college classes, the inexplicable fear of new places and just being outside your normal routine. It may not happen at all, may be a fleeting experience, or stay awhile.
It may take a call home or talking to a friend or program director to sort out these feelings. One of the surest remedies for homesickness is to plunge into the experience and immerse yourself into new places, sights and people. It is important to know that many have experienced homesickness and recovered.

**Accidents**

To avoid accidents, follow all traffic rules and use seat belts. Make sure equipment you use (bicycles, mopeds, motorcycles, cars) is operationally safe. If you plan to rent a car anywhere, inquire about driving regulations, learn traffic signals and make sure you can legally drive in the country. Be aware of traffic patterns. It is easy to become confused in countries where drivers use the left side of the road. In some countries it may be advisable not to drive due to poor road conditions and lack of roadside assistance. Consequences for drinking and driving are very severe in most countries abroad. In many countries, you cannot rent a car if you are under 25 year of age.

**Alcohol And Other Drug Use**

Alcohol and other drug use is the major cause of health problems and death overseas, particularly in study abroad programs. Alcohol and other drug use can contribute to serious injuries, sexual assault, and drowning. You are in a different culture with different laws governing drinking and drugs. Alcohol and other drug use can affect your ability to recognize and respond to dangerous situations. This can be compounded by language and cultural differences.

If you are a recovering alcoholic, you need to be aware of the stress of going overseas. If you are on a program with a family stay, it would be helpful to inform the program director, who could place you in a non-drinking family. There is an AA World Services located in New York (212-870-3400). Members of AA who are going overseas may write to obtain an “International AA Directory, “ (for $1.80) at PO Box 459, Grand Central Station, New York, NY 10163.

**Swimming**

Swimming carries a high level of risk unless you are in a well-chlorinated pool. Those in tropical or developing areas can be at risk of disease from contaminated water, which can cause a variety of skin, eye, ear and intestinal infections. Beaches and coastlines marked with the international code for “no swimming” should be avoided. Tides and undertows can be deadly to uninformed swimmers.

**HIV/AIDS/Hepatitis B And C**

Everything you already know about AIDS and Hepatitis concerning how it is contracted is as true overseas as it is at home. Taking the advised precautions is the only way to protect yourself.

Many developing nations do not have resources for mandatory blood screening. Thus, it is important to avoid or postpone any blood transfusion unless absolutely necessary. If you do need blood, try to ensure that screened blood is used. If you are sexually active, it is very important to ALWAYS use a barrier, such as a latex condom and/or a dam. Take them with you, as condition, manufacturing and storage in other countries may be poor.

Many foreign countries reuse syringes, even disposable ones. It is best to avoid injections unless absolutely necessary. If an injection is required, verify that the needles and syringes come directly from the package or are properly sterilized. If the situation arises that you need extensive treatment or surgery, medical evacuation should be carefully considered.

If you are HIV or Hepatitis B/C positive, contact the consulate or the embassy of the country(ies) you plan to visit. Each country may have specific entry requirements, or requirements regarding carrying medication, that you should know about before leaving.

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It is in changing that things find purpose.

*Heraclitus*
Insurance

It is important to consider what kind of insurance coverage will protect you from potential major financial problems while abroad. You must not go abroad uninsured. Many insurance companies cover only your time abroad. You will need separate coverage prior to departure and when you return. If you begin a new insurance plan when you return, pre-existing conditions (accidents, sickness from your time abroad, etc.) may not be covered. Please consider the following when thinking about insurance:

Who else are you insured through- Parents or a non-Columbia insurance source?
Talk with your family or insurance agent to find out exactly what your coverage includes. See “Suggested Insurance Questions” (see below) for ideas about what to ask. While plans vary, it is important that you are covered for hospitalization, medical evacuation and repatriation of remains.

Suggested Insurance Questions

- Does your plan(s) provide continuous coverage before and after you go abroad?
- Does the plan include hospitalization for accidents and illnesses while abroad?
- What is the maximum amount of coverage that is provided?
- Are there deductibles? If so, what are they?
- Do you need to pay cash up front at a clinic or for a hospital stay? What if you have no money?
- Does the plan cover visits to the doctor or medication prescribed while abroad?
- What is the procedure for filing a claim – how long does it take to get reimbursed after filing?
- When does the plan begin and end?
- Will you be covered continuously from when you leave campus until your return?
- Is there a booklet explaining coverage in detail?
- If you must use your insurance, what do you show as proof of worldwide coverage?
- If you obtain medical assistance while abroad, when/how should you inform the agency? What is the contact number you should use?
- What documentation of expenses is required? Does the bill need to be in English and the amount of the charges in U.S. dollars?

SOS International

As a Columbian abroad, you are automatically covered for emergency assistance and evacuation through SOS international. It is important to understand that, although International SOS will offer our students travel, medical and security advice and services, as well as on-line access to information which many insurance companies do not offer, International SOS is NOT health insurance. Columbia University continues to require all students attending our programs to maintain health insurance coverage that meets the standards set forth by the University’s Student Health Service and to make certain that their policies cover them while abroad. For more information:

http://www.internationalsos.com
member login: 11BSGC000064

Enrollment in the Columbia Student Medical Insurance Plan

If you use Columbia Medical insurance, the plan covers you for the full year (September 1 to August 31). If you have questions about the student insurance plan please contact the Health Services Insurance Office at hs-enrollment@columbia.edu or by phone at 212 854-3286.The office is located at Wien Hall, Main Floor, 411 West 116th Street.

Columbia Student Medical Insurance Plan:
The Columbia University student medical insurance plan covers you anywhere in the world, both during any time you spend on campus, while you are abroad, and when you return to the United States – as long as you continue to be a registered student. The plan also provides special travel benefits through the Assist America Program. Please see the “Guide to Insurance” published by Health Services at Columbia and online at http://www.health.columbia.edu for more details about the plan. This plan provides benefits from September 1 through August 31 of the following year for students who remain registered. Coverage is offered at two levels either basic or comprehensive.
The plan is administered by Chickering Benefit Planning Insurance Agency and coverage is provided through Aetna. Coverage available during participation in Study Abroad Programs includes:

Travel benefits provide emergency assistance in the event of sudden illness or accidental injury. Travel assistance benefits are coordinated through Assist America. Among the travel services available are prescription assistance, interpreter assistance, and medical evacuation. Chickering Claims Administrators, Inc. and clinical staff from Health Services at Columbia provide advice and consultation regarding the management of health care issues for students away from New York. Students enrolled in the Columbia Student Medical Insurance Plan must also be enrolled in the Health Services Program and will be charged a fee each semester in addition to the insurance premium.

If you have questions about the student insurance plan please contact the Health Services Insurance Office at hs-enrollment@columbia.edu or by phone at 212 854-3286. The office is located at Wien Hall, Main Floor, 411 West 116th Street.

Chickering Benefit Planning
www.chickering.com
800 859-8471

Aetna Pharmacy Management
800 238-6279

Assist America
medservices@assistamerica.com
1 800 872-1414Collect:1.301.656.4152

Student Responsibility For Safety

We know there are risks involved in travel. It is therefore important to prepare for both the known and unknown circumstances. The goal is to “manage risk” to the greatest extent possible. It is important to have a comparative perspective of the United States and the world. The United States is known around the world as a comparatively dangerous country. Our street crime statistics back up this view. NO country has as many guns or gun-related injuries or deaths. U.S. drug and alcohol abuse is among the highest in the world. Although international visitors come in great numbers to visit the United States, many arrive concerned about what they think they will find.

Yes, the perception is often that life at home is safer than life “over there.” U.S. media coverage of the rest of the world focuses on overseas political upheavals, violent strife, and natural disasters, rather than on positive political and social developments or on the richness and human warmth of life as it is actually lived. Students who study abroad often comment on how “normal” life seems abroad, in spite of cultural differences. This discovery comes when you can look past the stereotypes and misperceptions and see people and cultures with your own eyes.

We believe that participants have a major impact on their own health and safety through the decisions they make before and during the abroad program by their choices and behaviors. Columbia students must:

- Read all materials issued or recommended by Columbia that relate to safety, health, legal, environmental, political, cultural and religious conditions in host countries prior to departure.
- Consider personal emotional, physical and mental health and safety needs when undertaking an international experience.
- Make available to Columbia accurate and complete physical and mental health information and any other personal data that is necessary in planning for a safe and healthy experience abroad.
- Assume responsibility for personal preparation for the program and participate fully in orientations.
- Obtain and maintain appropriate insurance policies and abide by any conditions imposed by the carriers.
- Inform parents, guardians and any others who may need to know, about international plans. Provide them with emergency contact information and keep them informed on an ongoing basis.
• Learn the culture and laws of the country in which you will study. Comply with local codes of conduct and obey host-country laws. Americans are NOT immune to local law. Laws and systems of justice are not universal. Do not assume because something is legal in the U.S., it is legal abroad.
• Behave in a manner that is respectful of the rights and well being of others.

Parent/Guardian Responsibility For Safety
• Parents play an important role in the health and safety of participants by helping them make decisions and influencing their behavior overseas. It is important for parents/guardians to:
  • Obtain and carefully evaluate health and safety information related to the program, as provided by Columbia and when necessary from the Center for Disease Control, the U.S. State Department and other sources.
  • Be involved in the decision of your son/daughter undertake an international experience.
  • Engage your daughter/son in a discussion of safety and behavior issues.
  • Be responsive to requests from Columbia for information needed regarding your daughter/son.
  • Keep in touch with your son/daughter while they are abroad.

General Safety
The excitement of travel and the newness of the environment can make it easy to become careless or distracted. The following suggestions are mostly common sense. The idea is to be aware of where you are and what is going on around you at all times. In preparing for your time abroad, talk to students from the places or who have visited the places you intend to stay. Their insights will prove very helpful.

• Always travel light. You will be less tired and less likely to set your bags down. Never leave your baggage unattended; it contains everything you own. This hold true no matter if you are in an airport, a hotel, the train station, the beach or library.
• Protect your valuable documents. Make copies of important documents and information and leave it in a separate place.
• Do not agree to meet a person whom you do not know in a secluded place.
• Do not use illegal drugs. You are subject to the laws of the country in which you are traveling. Hundreds of American travelers end up in foreign jails each year as a result of carrying, using or being suspected of using drugs. There is little the American embassy can do on your behalf in these cases and the laws in many countries are more severe than in the U.S. It just isn’t worth the risk.
• Avoid demonstrations, especially in politically volatile countries. Read the local newspaper and learn about potential civil unrest. What appears peaceful can suddenly become a dangerous situation, and you could be caught in the middle.
• Travel with a companion at night and stay in populated, well-trafficked areas. Do not travel to areas of a city or country which the program host has labeled “unsafe.” Use common sense if confronted with a dangerous situation. Your personal safety is far more important than any property. In some countries it will be important to have a male companion in the group.
• Try to avoid arriving in unknown towns at night. If you must arrive at night, make sure you have reserved accommodations.
• Plan where you are going in advance and be aware of your surroundings. This is not paranoia – it’s good common sense. You know what feels comfortable and what doesn’t. If your instincts tell you a situation is uncomfortable, trust them and move along.
• Do not swim at an unfamiliar beach unless you are positive it is safe.
• Stay healthy by eating well and getting sufficient rest. If you become ill, take care of yourself by getting the proper care. Don’t be afraid to visit a doctor or hospital because you don’t speak the local language. Usually there is someone there who speaks English.
• Learn the traffic signals, patterns and signs when you arrive in a country, even if you are not driving. Many countries drive on the opposite side of the road than the U.S. Be aware of our natural reaction to look to the left and then right.
• Take only taxis clearly identified with official markings and when you get inside, note the cab number. Beware of unmarked cabs. Settle on a price before leaving and pay while in the taxi.
• Theft on public transportation along popular tourist routes is common. It is most common on overnight trains. Be aware of your possession when traveling.
• There is risk involved in operating any motor vehicle. It is strongly recommended that students do not drive in another country.
• Many students dress in a way that immediately identifies them as American. It’s important to realize that this can bring you unwanted attention. College or fraternity sweatshirts, baseball hats, carrying water bottles and wearing sneakers will highlight the fact that you are American – and some people may resent you for that fact.
• If any of your possessions are lost or stolen, report the loss immediately to the police and other appropriate authorities. Keep a copy of the police report for insurance claims and an explanation. Traveler’s check loss must be reported within 24 hours.
• If someone tries to take your purse, backpack, or other property by force, let them have it. Your personal safety is far more important than any property.
• A camera is the most often lost or stolen item on off-campus programs. Be especially careful not to leave the camera in a taxi, hotel room, or on a bus.

Again, following these safety precautions will not guarantee your safety, but they do reduce your chances of encountering problems while abroad.

Good luck, bon voyage and have a wonderful journey abroad!

The world is a book and those who do not travel read only one page.

- St. Augustine
Helpful Websites

Air and Rail Tickets
- http://www.kayak.com
- http://www.statravel.com
- http://www.studentuniverise.com

Cultural Adjustment
- http://www.studentuniverise.com
- http://www.pacific.edu/sis/culture/
- http://www.glimpseabroad.org/abroad_1_Culture%20Shock.html
- http://www.abroadview.org/going/culture/index.htm

Currency
Online Currency converters
- http://www.xe.com/ict/
- http://www.oanda.com/

Disabilities
Mobility International USA
- http://www.miusa.org/
  Mobility International USA (MIUSA) works to ensure the inclusion of people with disabilities in international exchange and development programs.

Embassies and Consulates
U.S. Department of State, Bureau of Consular Affairs
- http://www.travel.state.gov/
  Passport, visa and travel warnings from the US government.

U.S. Embassies & Consulates Abroad
- http://usembassy.state.gov/
  Links to US embassies and Consulates abroad, listed by country

Foreign Consulates and Embassies in the U.S.
- http://www.state.gov/s/cpr/rls/fco/
  Links to Foreign Consulates and Embassies in the US, by country. Useful for planning a trip and visas.

Foreign Entry Requirements
  The US Department of State Bureau of Consular Affairs lists (by country) foreign entry requirements and contact information for foreign embassies in the United States.

Passports
Passport Information Center
- http://travel.state.gov/passport
  This website explains procedures for first-time applications, passport renewal, and reporting a lost or stolen passport.

Health
The Center for Disease Control
- http://www.cdc.gov/travel/
  This is a comprehensive government-run resource that lists all current outbreaks, diseases, and available vaccinations. It can be searched by region and contains useful information on how to maintain health while abroad.
- http://www.who.int/en/
  World Health Organization: Information on public health and health issues by country
Health Resources for Travel Abroad
This CIEE webpage contains a helpful checklist about health and well-being prior, during, and after international travel.

AIDS and International Travel
This CIEE webpage contains important information regarding HIV transmission and HIV antibody testing requirements for various countries

Lesbian, Gay, Bisexual, Trans, and Queer Travelers
Association of International Educators
- http://www.indiana.edu/-overseas/lesbigay
This website contains helpful information, links, and resources for LGBTQ students traveling abroad.

International Gay and Lesbian Human Rights Commission
- http://www.iglhrc.org
An NGO that advocates for LGBTQ human rights around the world, the IGLHRC produces fact sheets and reports about LGBTQ conditions in various countries.

Road Travel Safety
Association for Safe International Road Travel (ASIRT)
- http://www.asirt.org/
This website contains road travel reports, information about seasonal hazards, safety tips, and common driver behaviors for various countries

Travel Warnings
U.S. State Department Travel Warnings and Consular Information Sheets
This website contains travel warnings, public announcements, updates about terrorist activity and political disturbances, and entry requirements for every country in the world.

Travel Guides
International Student Travel Confederation (ISTC)
- http://www.istc.org/
ISTC is a nonprofit student organization that sponsors the ISIC card. The site has an interactive search engine that locates discounts for card-carrying students around the world. The site also features an ATM locator, which might be helpful for those first few days when you don’t know the location of your bank or where you can change currency.

Lonely Planet Online
- http://www.lonelyplanet.com/index.cfm
The Lonely Planet website contains information about cultural norms in various countries, stories from travelers around the world, and other interesting features that tend to appeal to a youthful audience. Lonely Planet travel guides and newsletters may be purchased through this site.

Volunteer Abroad
International Volunteer Programs Association
- http://www.volunteerinternational.org/
Use this site to search for international volunteer and internship opportunities.

Women Travelers
Journeywoman
- http://www.journeywoman.com/
This site contains travel tips geared toward women, including personal stories from women travelers and guidance on what to wear in particular countries.

Her Own Way: A Woman's Guide to Safe and Successful Travel
This site, published by the Canadian government, contains detailed information about traveling safely and with cultural sensitivity.
Budget Worksheet

Complete this worksheet to the best of your ability and use it when budgeting for your time abroad. Check with your program for best estimates on cost of living. Remember, exchange rates fluctuate.

When planning your budget, consider:
- Talking to former study abroad students to estimate costs.
- Make sure you know what is and what is not covered by a program fee.
- Use your current spending habits to estimate your future needs.
- Be generous with your estimates. When you are abroad there will most likely be more things you will want to do and more things you will want to buy than you originally anticipated.


What is the local currency and exchange rate in your host country? _________________________________

How many months/weeks is the program?_______________________________________________________

How much is the average air ticket to your host country (use appropriate dates-you might consult STA Travel, Students Universe, as well as search sites like Kayak, Sidestep, Travelocity, etc)

_______________________________________________________________________________________

Do you need a student visa? How much are the fees?____________________________________________

Do you have any program fees?

_______________________________________________________________________________________

How much is housing each month? ___________________________________________________________

Do you have to put down a deposit? __________________________________________________________

Are you responsible for utilities and if so what is the average monthly cost?

_______________________________________________________________________________________

What would you estimate as the average cost for food per month?____________________________

What would you estimate as the average cost for local transportation per month?

_______________________________________________________________________________________

Besides buying books, are there any other educational costs?

_______________________________________________________________________________________

Will you buy a cell phone? Internet access? _____________________________________________________

What do you anticipate spending monthly on entertainment? (Use what you spend in New York as a guideline)

_______________________________________________________________________________________

Students often use a term abroad as an opportunity for personal travel once school obligations are met. How much do you anticipate spending on travel?

_______________________________________________________________________________________

Total Monthly Expenses: __________________________________________________________________
"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

Mark Twain