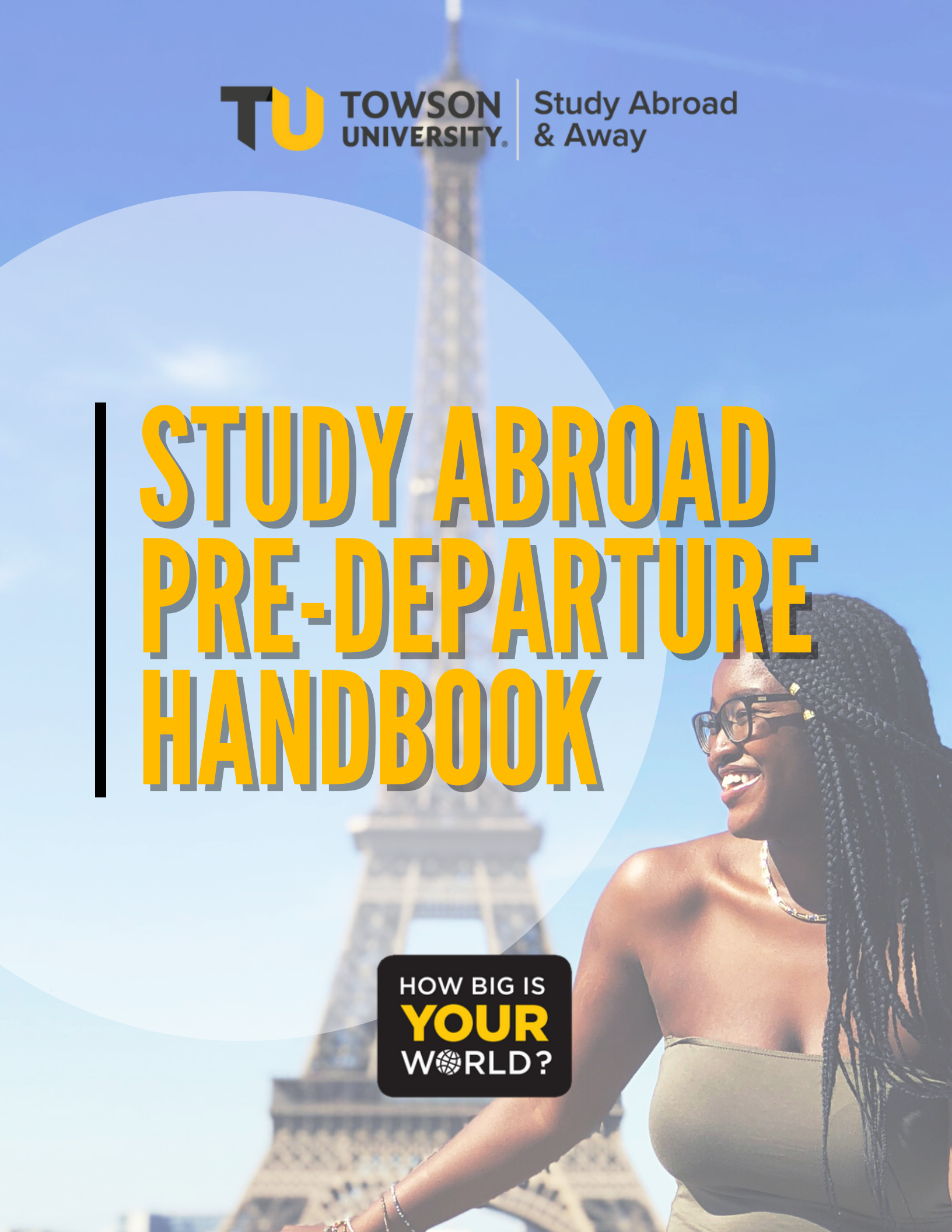


STUDY ABROAD PRE-DEPARTURE HANDBOOK

HOW BIG IS
YOUR
WORLD?



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CONTACT INFORMATION

Study Abroad & Away Office

Towson University
Psychology Building, Rm. # 408
8000 York Road
Towson, MD 21252
Phone: 410-704-2451
Email: studyabroad@towson.edu

Towson University Police

In case of an emergency outside regular office hours, please contact the Towson University Police who will reach the advisor on call:

Tel: 410-704-4444

Study Abroad & Away Office Staff

Liz Shearer, Director
lshearer@towson.edu

Jacklyn Fisher, Assistant Director
jfisher@towson.edu

Vacant, Advisor

Nicholas Campbell, Specialist
ncampbell@towson.edu

In the space provided below, feel free to note the contact information of your academic advisors and administrative departments.

ACADEMIC and ADMINISTRATIVE INFORMATION

Post-Acceptance Information

1. *Study Abroad Confirmation*

Complete the ***Study Abroad Confirmation*** in TU Horizons Online Post Acceptance Section **by December 10 for spring semester or Minimester, by May 10 for summer or fall semester, and by February 10 for Spring Break.** This form confirms that you will be participating on a study abroad program and authorizes the Study Abroad & Away Office to remove you from classes at TU for the semester you will be away. The Study Abroad & Away Office will register you for study abroad. We cannot register you for study abroad until you complete this online form.

2. *Medical Self-Assessment and Release*

Complete the ***Medical Information and Release Form*** in TU Horizons Online Post Acceptance Section **by December 10 for spring semester or Minimester, by May 10 for summer or fall semester, and by February 10 for Spring Break.** This information will be kept confidential except in the case of an emergency.

3. *Agreement and Waiver of Claims*

Complete the ***Agreement and Waiver of Claims*** in TU Horizons Online Post Acceptance Section **by December 10 for spring semester or Minimester, by May 10 for summer or fall semester, and by February 10 for Spring Break.**

4. *Study Abroad Course Form*

- Complete and submit a **[Study Abroad Course Form](#)** in DocuSign **by December 10 for spring semester or Minimester, by May 10 for summer or fall semester.** Failure to do so may result in the delay or failure of posting your courses and grades from the host institution to your Towson University record. You must complete a separate course form for each academic area in which you are seeking credit (e.g., one for ENGL courses, one for MKTG, one for SPAN, and so on). Policies and instructions are listed at the top of the DocuSign form. Students participating on TU Faculty-Led, TU Global Internship, National Student Exchange, and independent internship/study abroad programs will not complete this form. Review the [Course Database](#) for any pre-approved course equations, and view instructions on how to complete the course form in DocuSign [here](#).

Registration

Registering for Study Abroad at TU

The TU Study Abroad & Away Office will register you for study abroad or away. **Initially, you will be registered using a placeholder code (e.g. INTL 251 or 201) indicating 12 credits for a full semester and 3 or 6 credits for the summer or Minimester. The number of generic credits for other short-term programs varies by program.** The exact course(s) and number of credits you achieve in each course will be posted only upon completion of your studies overseas.

Registering for classes at the overseas institution

Each university or program abroad has its own policy for registering for classes. For some universities it is not possible to register in advance of arrival because it is not the custom of the university to do so. In these cases, students will register after arrival at their host institution. Students must still complete the TU Study Abroad Course Form prior to departure with classes that would make up their ideal schedule, in addition to some alternate classes.

Some programs or universities can facilitate registration in classes before departure from the U.S. In these cases, students will know their schedules before arriving overseas. In either case, flexibility is necessary, but advance planning will go far in easing anxiety about class schedules.

Registering for TU classes while abroad

- **Prior to departure from TU, you should meet with your academic advisor and establish a list of courses needed for the semester of intended return.** Take your course list overseas in order to simplify the registration process. You should plan ahead if you need to register for classes that require departmental consent – the TU Study Abroad & Away Office cannot obtain consent for you.
- The Study Abroad & Away Office will email you a reminder when the registration period is approaching if you are overseas during this timeframe. You can check your personal registration date through TU Online Services.
- **You will register for classes for the semester you intend to return using the online registration system.** Don't forget! Speak to your Academic Advisor before departure or contact them from overseas prior to your registration date to have your academic advising hold lifted so you can register.
- **If you do not have access to the Internet from abroad,** the TU Study Abroad & Away Office will facilitate registration for you. Please email your choice of courses with alternatives for each to your Study Abroad & Away Advisor well in advance of your registration date. *Note: If you will be vacationing during your registration period you are still responsible for registering for your classes. Only in cases where you are studying in a location without internet access will the Study Abroad & Away Office register you on your behalf.*

Withdrawal and Cancellation Policies

To withdraw from a TU program, TU Exchange, or approved non-TU program, you must inform the Study Abroad & Away Office in writing. Your letter or email should state the reason for withdrawal.

To withdraw from a TU program students must notify the TU Study Abroad & Away Office by the program specific withdrawal deadline. See the program application or your admission email for details. Students who withdraw after the deadline without evidence of extenuating circumstances will be charged the study abroad/away fee, a withdrawal fee, and will also be responsible for any expenses paid on their behalf.

To withdraw from an approved non-TU program you must notify the Study Abroad & Away Office and your program provider or institution by their posted deadline. You may be subject to penalties and/or be responsible for any deposits incurred on your behalf. Each program will have its own policies regarding withdrawal.

Refer to the ***Study Abroad & Away Policies and Guidelines*** section on our website and/or the ***Agreement and Waiver of Claims*** for an explanation of all withdrawal and cancellation policies and procedures prior to and during study abroad.

Billing and Payment

The way in which you will be billed, how much you will be billed, and who you will pay for your study abroad experience depends on the type of program:

Exchange	Billed by TU for tuition and fees. Housing is paid directly to the overseas institution. Students will either purchase their own food to cook in shared kitchens or be billed by the overseas institution for a meal plan.
TU Program	Billed by TU for the cost of the program. Bill may also include housing and meals – refer to program website. If the program does not include meals, students are responsible for their own meals or purchasing their own food to cook in shared kitchens. If the program fee does not include housing, you will be billed by the overseas institution for housing.
Approved Non-TU Program	Billed by the organization or university sponsoring the program. Please coordinate with the program regarding payment due dates and program inclusions.

The TU Bursar's Office prepares an eBill after students are registered by the Study Abroad & Away Office. Parents/guardians or another third party can be granted restricted access by students so they can view and/or pay tuition bills. Authorized third party users will have access to bills under a separate username and password which will be provided.

Study Abroad/Away Fee

All students will be charged a **Study Abroad/Away Fee* by the TU Bursar's Office:**

- FALL/SPRING SEMESTER - \$360
- SHORT-TERM (Minimester, Spring Break, summer) - \$190

**Fees subject to change.*

Tuition Payment Plan (Tiger Installment Plan)

If you normally use the Tiger Installment Plan to pay for tuition, you may be able to continue to use it for study abroad. If you are participating in a TU exchange or program, simply contact the company to arrange for a new amount for the plan. If you are participating in a non-TU program, contact the program provider and the plan to make arrangements. Some programs may not accept tuition pay plans.

Financial Aid

Aid from the [Maryland Higher Education Commission \(MHEC\)](#) can only be used if you enroll in a study abroad program or exchange for which you will be billed directly by TU or other school within Maryland. Program fees billed by providers, overseas institutions, or out-of-state institutions are not eligible for MHEC aid. MHEC's most common aid programs include Delegate, Senatorial and 2+2 Transfer Scholarships, and Educational Assistance, Guaranteed Access and Workforce Shortage Student Assistance Grants. For more information, see www.towson.edu/admissions/financialaid/apply/abroad.html. 'TU in' programs, TU exchanges, and TU faculty-led programs are eligible for MHEC aid.

Students who already receive Federal Aid may qualify for additional aid up to their maximum loan amount. Students who do not currently receive aid may apply for it to pay for study abroad. Scholarships may also be used to pay for study abroad.

When you have selected your study abroad program or exchange, ask your Study Abroad & Away Advisor to complete a **Study Abroad Budget** outlining estimated and known costs. Costs can include program tuition, housing, food, TU study abroad/away fee, passport and visa fees, application fee, flight, books, local transportation, and insurance. Submit the budget to the TU Financial Aid Office in order for your aid package to be reviewed. Your award may be increased (in the form of loans) which you may choose to accept or decline in whole or part.

Aid awards and/or scholarships will be credited to your TU bill with the remainder (if any) issued to you in the form of a rebate by the TU Bursar's Office.

If you are participating in an approved Non-TU program, you must contact your study abroad program provider (e.g. AIFS, ISA, CEA, IFSA-Butler) to make arrangements for deferred payment if possible. You may be asked to fill out a **Payment Deferral Form**. You are responsible for paying the difference, if any, by the program's payment due date.

Your financial aid monies will not directly transfer from TU directly to the study abroad program. You will be issued a **rebate** from the TU Bursar's Office and must pay the program using these funds.

Rebates

Rebates become available ten days prior to the start of Towson University's semester. If you are enrolled in DOC (Disbursement Online Center) your rebate will be transmitted electronically to the bank account of your choice. **All students are encouraged to enroll in DOC.** If you do not enroll, a rebate check will be mailed to your permanent address on file with the university.

Since your rebate check will be made out to you, you should designate someone (i.e. parent, relative) as your **Power of Attorney (POA)**. The POA will be responsible for depositing your rebate check(s) and paying any remaining fees due to the study abroad program. *Note: At this time only students can sign up for DOC, therefore all rebates from Parent Plus loans will be mailed to the borrowing parent directly to the permanent address on file.*

Limited Power of Attorney

The purpose of appointing a POA is to designate a person to perform certain acts on your behalf while you are away. These include:

- To receive checks made payable to you for educational expenses.
- To endorse and to deposit those checks.
- To draw and sign those checks to pay for your educational expenses.
- To sign other documents related to financial aid and your educational expenses.

To designate a POA, complete and have notarized a **Limited Power of Attorney Form**. You should ask if your bank has its own POA form that they want you to use for transactions with them.

The Limited Power of Attorney form permits the **person designated to receive, deposit, and endorse checks** on your behalf. Please assure that the person you designate is a parent or other such **individual whom you trust** to act responsibly and honestly on your behalf. The signed and notarized form should be left with the person whom you have designated – **NOT the Study Abroad & Away Office.**

Note: Notary publics are listed in the Yellow Pages and are found at most banks, credit unions, post offices, etc.

Course and Credit Transfer

Courses taken through Towson University Study Abroad & Away Office administered programs and exchanges or approved non-TU programs or institutions will be recorded under the Transfer Grading Basis. Letter grades for all courses successfully completed abroad will be posted to the TU record but will not be calculated into the Towson GPA. (*Exceptions:* Grades will be posted and calculated into the Towson GPA for faculty-led programs, the TU Global Internship Program, and independent studies and internships abroad as they reflect actual TU courses overseen by TU faculty.)

The Transfer Grading Option does not apply to non-Towson students participating in Towson Study Abroad & Away Office administered programs, since these students' home institutions require a transcript which indicates the grades as well as GPA earned abroad. The home institution will determine how the course(s) and grade(s) will be reflected on non-TU students' academic records.

Please read the ***Agreement and Waiver of Claims*** for additional policies.

Overseas Transcript

Please instruct the host institution or program to send your transcript to the TU Study Abroad & Away Office. See **Contact Information** section for the Study Abroad & Away Office's mailing address. Your credits cannot be posted to your TU record until we receive your transcript and a completed Study Abroad Course Form has been received for all classes completed abroad. Students are responsible for paying all debts at the host institution. Failure to do so will delay posting of courses to your TU transcript.

Academic and behavioral expectations

As a study abroad student you are still bound to the [TU Student Code of Conduct](https://www.towson.edu/studentaffairs/policies/documents/code_of_student_conduct.pdf) while you are overseas. Please review the code at https://www.towson.edu/studentaffairs/policies/documents/code_of_student_conduct.pdf before departing the U.S. Note: If we are informed of any breaches to the code of conduct while you are abroad there may be ramifications when you return to campus.

Don't forget, at all times, including during your free time, you will be representing TU and the U.S. in general. You should conduct yourself in a manner that you would not be embarrassed or ashamed to read about in the Towerlight or a major newspaper.

Study Abroad Evaluation

You will be instructed to submit an evaluation in TU Horizons Online upon completion of your program. Your opinion and evaluation of your experience is very useful for the assessment of programs and used to make necessary updates for the future. We look forward to your feedback!

Graduation

You must apply for graduation prior to departure from TU if the due date occurs during your absence from campus. Follow the checklist below and call the Graduation Office at 410-704-2095 if you have additional questions.

- Apply for graduation before you depart if the due date occurs during your absence from campus. You must apply at least 6-8 months before the date of graduation.
- Applications are available on the Towson University website at <http://onestop.towson.edu/graduation/>.
- Review your junior audit with your academic advisor before departure to be certain that you will meet all degree requirements for your intended graduation date.
- If you will be returning to TU for your final semester, prepare your course schedule and have it reviewed and approved by your academic advisor prior to departure.
- **If you will be graduating within one year of your study abroad experience, you must email an official verification of your enrollment abroad (course titles and equivalent U.S. credit hours) to graduation@towson.edu in the TU Registrar's Office once your schedule is finalized.**
- Ask your host institution program to release your transcript as soon as possible upon completion of your studies overseas and have it sent to the TU Study Abroad & Away Office. If your overseas transcript(s) will be arriving more than 6 weeks after the graduation date for which you applied, you may need to defer your graduation until the following semester.
- Failure to follow these procedures may result in delay of graduation.

Housing at TU

Students who paid a deposit to live in TU housing during their study abroad term(s) may request to be released from their housing contract. Students should submit a written cancellation request to housing@towson.edu and ask your Study Abroad & Away Advisor to submit a Housing Release Request to HRL. It is the student's responsibility to notify the Housing and Residence Life Office if they intend to return to TU housing once they have completed their program abroad.

Housing arrangements for the semester of your return are your responsibility. Students are encouraged to make use of the TU Housing and Residence Life Off-Campus Housing listing service for students seeking a place to live and for property owners with housing available. There is also a housing forum on Facebook at **Towson University Study Abroad Housing Forum**. We encourage students to utilize the **Towson University Study Abroad & Away Office Facebook page** to post housing needs/requests and connect with other Towson students regarding housing options.

STUDY ABROAD PREPARATION

Country Research

You should learn about the country where you are studying in order to minimize culture shock and begin to understand your host culture.

The **U.S. State Department** is a great resource for international travel. They provide, free of charge, updated information on the country, travel advisories, health and safety, overseas emergency advice etc. They also have international travel information specifically for students at <http://studentsabroad.state.gov/>.

Check the State Department's website for **Consular Information** and **Travel Advisories** specific to the host country in which you will be studying.

Travel guidebooks are an excellent resource for obtaining information on the host country. The Study Abroad & Away Office strongly suggests that you purchase a guidebook before departure. We recommend:

- *Lonely Planet* Survival Kit Budget Guide Book
- *Rough Guide* Book
- *Let's Go* Budget Guide Book

How to Get There

Students are encouraged to utilize student-based travel agencies that offer economical airfares including:

Student Universe

www.studentuniverse.com

AESU Flights

www.aesu.com

If you plan to travel before or after studying abroad, you may want to contact travel agencies that sell rail and bus passes, hostel memberships, etc.

Students may also want to consider purchasing Trip Cancellation benefits to cover any losses incurred when canceling or changing travel itineraries. A guide to shopping for travel insurance and a list of insurance carriers is available in the **Resources** section of the study abroad website.

International Students

IMPORTANT ISSUES FOR NON-US CITIZENS STUDYING ABROAD:

Before departure, non-US citizens are required to consult with the International Student Office at their home institution. You are responsible for making sure that your immigration documents are in order for your return to the US.

If you are a Towson University student, bring all of your U.S. visa documents to the TU International Student and Scholar Office (ISSO) to be reviewed by an international student advisor before leaving the U.S. The ISSO is located in Rm. #408 on the 4th floor of the Psychology Building. Their phone number is 410-704-2421.

If you are a permanent resident of the U.S. (green card holder) and plan to be away from the U.S. for more than 12 consecutive months, please consult the USCIS at least one month prior to departure to ensure your permanent resident status.

What to Take With You

We recommend that you pack light. Don't forget - you will be carrying your own bags! The general rule of thumb is to pack what you think you will need and then remove half.

Passport

A valid passport is required for you to enter and leave the United States and all other countries (including Canada and Mexico). **Apply as early as possible** and at least several months in advance at a U.S. Passport Agency or U.S. Post Office. Full instructions on obtaining or renewing a passport are available at <http://travel.state.gov/passport>.

If you already possess a passport, check that it has not expired and that it will be valid for at least six months beyond your planned return to the United States. It is advisable to take a copy of the passport information page and number in case the original is lost or damaged. It is best to keep a copy of the passport and the passport number in a separate location from the passport itself. This will help to replace it quickly if the original is lost or stolen.

Visa

Many countries in the world require foreign visitors to obtain a visa. A visa is often a stamp on a page of the passport that signifies an agreement on conditions of entry. In some cases, stays of more than three months require that you obtain a residence permit before leaving the country, instead of a visa. More common visa types are tourist, student, and work. Visa fees vary.

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

Visa and residence permit requirements vary widely. It is your responsibility to attain a visa for your study abroad program, if necessary. **Contact the embassy of the host country where you will be studying for verification** (regulations can change without notice). If you delay in submitting the necessary materials, Towson University cannot assist in obtaining the documents required for entry. **To avoid potential disappointment, please begin the process as soon as you have been accepted into a study abroad program or exchange.**

If you are not a U.S. citizen or do not travel under a U.S. passport, you should allow extra time to obtain a visa to study abroad. Depending on your country of citizenship, you may need to allow a number of weeks or months for your host country to process all of the required documents.

Evidence of Financial Sufficiency

Proof of ability to support yourself overseas may be requested on arrival by customs officials and/or host institution. A notarized letter from a parent confirming that the student will have access to sufficient funds while away and/or a letter from the parent's bank on company letterhead are usually acceptable. If studying in a non-English speaking country it is beneficial to obtain a copy of the letter written in the local language and using the currency of the host country.

Health Insurance Card

Take a copy of your health insurance policy/coverage details with you overseas. You will need this if you require medical treatment or medication while abroad. You may be asked for proof of your health insurance coverage when entering the host country or by your host institution.

International Youth Hostel Card

The International Youth Hostel Card is usually required if you wish to stay in a youth hostel and normally must be purchased in the country in which the holder is a resident. Cards may be purchased at the American Youth Hostel. Go to www.hihostels.com for information. After you have established residency at your study site you can obtain a Youth Hostel Card from any youth hostel in that country.

Cell Phone

We recommend getting a cell phone after arrival overseas if desired. Most U.S. cell phones will not work abroad but you can check with your provider. It is usually cheaper to purchase or rent a cell phone from local providers, than to purchase a universal cell phone in the U.S.

Laptop Computers

Laptops with universal power supplies can be useful depending on your program or exchange location and facilities. Electrical outlet adapters will be required but these can be purchased before you go very inexpensively. Internet access is widely available on most overseas campuses or in inexpensive Internet cafes, but not in all overseas dorms or apartments. Laptops are not mandatory for study abroad but are nice to have. They are easily stolen so if you do bring one make sure it is fully insured.

Electronics and Electrical Appliances

Electricity voltage and plug sizes vary around the world. Consider buying electrical appliances upon arrival, substituting with battery operated or in some cases doing without. Alternatively you can buy converters and adaptors for existing appliances before departure. They are available at travel, hardware, and big-box stores. Check the World Electric Guide at www.world-electric-guide.com for a guide to voltage and electricity plugs worldwide.

Airline Baggage Allowances

Airlines have become more stringent about observing their weight and size limits on luggage and the number of bags permitted per individual in recent years. Each airline has its own maximum amount the traveler is allowed. Check with the airline to find specific baggage allowances, weight or size restrictions and a list of restricted items for both international and domestic flights. Some students will take an in-country flight after arrival to reach the overseas institution and that flight may have different weight limits than the international flight. We recommend arriving at the airport three hours before departure for international flights.

Nearly everything available here can also be purchased overseas. We recommend purchasing or renting linens overseas, so as not to use up space in luggage and also because the sizes of beds overseas may be different from the standard U.S. size.

Entering a Foreign Country

Customs declaration forms are distributed on ships and planes and should be prepared in advance of your arrival for presentation to the immigration and customs inspectors. Whether or not you have anything to declare, you must at least fill out the identification section of the form.

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

CAUTION: Do not misrepresent what may be contained in a package. Customs officials the world over open packages regularly and randomly (not just “suspicious-looking” ones), and making a false declaration can be a serious matter.

Re-entry into the United States

Please note that U.S. customs regulations can change at any time.

- Everyone must complete the identification portion of the customs form.
- Duty regulations place limits on the dollar amount of duty free goods you may bring back to the U.S. If you do not exceed the duty-free limitation, you need only declare the total value of the goods accompanying you.

Articles prohibited from being brought into the United States:

Certain meats or cheeses, fresh fruit

Agricultural products

Books and media violating copyright laws

Endangered species and their by-products

Hazardous articles and substances (narcotics and dangerous drugs, toxic substances)

Lottery tickets

Obscene articles and publications

- If you surpass the limitation then you must fill out a written declaration form listing everything acquired abroad that you bring home and the price paid.
- All items included on your declaration form must accompany you.

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

Money matters

The ATM is the easiest and least expensive way to obtain cash while overseas. There are machines in most international airports. If you have a PIN, you can withdraw in local currency with your **ATM cash card** or **debit card** at an ATM machine, without having to enter the bank. You will probably be charged a small fee for using an ATM not owned by your own bank. Check with your bank for locations in your host country and applicable charges. ATM machines may not be available in rural locations. Change your PIN number to four digits to ensure that you can access your account overseas.

Credit cards are now widely used in most countries and are convenient for making purchases. However, using your credit card to obtain a cash advance (in local currency) can involve many hidden charges. These cash advances are often considered a loan and you can get an advance only up to your line of credit. Be advised that each time a withdrawal is made from your account, an additional and variable fee is applied. Check with your bank and/or credit card companies for their fees. **Credit card cash advances are recommended for emergencies only.**

Notify your bank and credit card companies of your travel plans to avoid getting your accounts frozen due to suspicious activity. Include dates and locations. Inquire about international fees associated with using your card outside of the U.S.

Note: Your debit and credit card bill will reflect the exchange rate on the day your credit transaction was processed, which may be more or less than what you thought you were paying at the time of your purchase.

Bank transfers/drafts should be used for emergencies only. If you think you might need to use bank transfers, or want to take your initial currency in the form of a bank draft, visit your bank in the United States before you leave and ask them for a list of their correspondent banks. Let them know who is authorized to initiate cable transfers to

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

Be advised that you will probably have to pay the cabling charges both ways, in addition to a commission charged by your U.S. bank. Money can also be cabled from home through American Express; this type of transfer will take two to five days and the charge varies according to how much money is sent. Alternatively, you can notify your home bank and request that a bank draft in your name be mailed to you (registered), again at a specific bank and location. Bank drafts may take up to three weeks to clear.

It is not advisable or necessary to open a bank account in the host country for a short-term program. It is a good idea to take **enough local currency** with you to pay for initial expenses before you can get to an ATM. Most banks provide this service but depending on your host country they may have to order the currency, so don't wait until the last minute. There are also currency exchange bureaus located at international airports (bring U.S. dollars to change) but the exchange rate is typically not good. You can also draw money out of your home bank (in the local currency) at an ATM in the airport upon arrival. Check current exchange rates on www.xe.com.

HEALTH AND SAFETY

ALL TU STUDENTS STUDYING ABROAD ARE REQUIRED TO HAVE OVERSEAS MEDICAL INSURANCE COVERAGE.

Overseas Health Insurance

The well-being of Towson University students studying abroad is our priority. To support a healthy and safe experience, **Towson University provides a health insurance and assistance plan to all students participating on Towson University Study Abroad programs and exchanges.** This is not an optional benefit. Every participant on a Towson University administered study abroad program and exchange will be covered by the TU Study Abroad Health Insurance Policy and the cost will be included in the program fee or billed to the student for an exchange. Students and parents are strongly advised to become familiar with the Towson University Plan's benefits and features. See our website for information: <http://www.towson.edu/academics/international/abroad/current/healthsafety.html>.

Note: Students participating on Towson University Study Abroad programs do not need to sign up for this insurance program. All participants will be automatically enrolled and will receive an individual ID card that includes contact information for services.

Students participating on approved non-TU programs administered by other universities or providers are also **required** to have health and accident insurance which provides at a minimum, coverage for emergency medical care and treatment, hospitalization, and physician charges in the country where the host institution is located, as well as insurance for medical evacuation, repatriation and medical reunion. Many of these non-TU programs package health insurance and assistance plans with their programs. We recommend that you review the insurance benefits packaged with your study abroad program or offered by the host institution and decide if the coverage provided is adequate.

Basic policies for international travel should provide the following coverage:

- Hospitalization for accidents and illnesses while abroad
- Ambulance and emergency room expenses
- Emergency medical evacuation
- Accidental death and dismemberment
- Repatriation of remains

- Emergency Reunion Benefit
- Routine doctor visits
- Dental coverage
- Medication

In addition to the type of coverage the policy provides, you should also be concerned with the following:

- Maximum amount of coverage
- Duration of coverage
- Deductibles
- Payment of services
- Continuous coverage before, during and after study abroad?
- Claim filing and reimbursement procedures
- Worldwide or limited coverage
- Additional services: 24-hour emergency number, etc.

Suggested minimum benefits for all students are as follows: Medical Expense Benefit up to \$500,000 per injury; Emergency Medical Evacuation \$250,000; Repatriation \$50,000; Accidental Death and Dismemberment \$15,000; Emergency Reunion, \$12,500.

If you are participating on an approved non-TU program and would like to enroll in the TU study abroad insurance plan, you may do so through our website: <http://www.towson.edu/academics/international/abroad/policies.html>

- Upon setting foot back on US soil, most study abroad insurance policies will no longer be in effect. In case of injury or serious illness resulting in the need to return to the US for treatment, coverage will need to be in place here in the US. Therefore, we strongly advise that students also maintain a US health insurance policy while abroad.
- **Take a copy of your health insurance policy/coverage details with you overseas.** You will need this if you require medical treatment or medication while abroad. You may be asked for proof of your health insurance coverage when entering the host country or by your host institution.

Staying Safe Abroad

Towson University monitors the safety of locations where students regularly study by tracking Travel Advisories issued by the State Department and through daily updates from the Overseas Security Advisory Council (OSAC), as well as by keeping current and active with international education professional organizations. View 'Travel Advisories' on the State Department's Website at <http://travel.state.gov/>. Travel Advisories for all locations are also posted to the TU Study Abroad website.

We recommend that students do not study in locations with Level 3 (*Reconsider Travel*) or Level 4 (*Do Not Travel*) Travel Advisories. Petitions to study abroad in a country with a Level 3 Travel Advisory will be considered on a case-by-case basis and subject to a 'Risk Assessment Review' conducted by the appropriate oversight committee. A final determination will be made in consultation with University Counsel and the Office of the Provost. We do require that all students sign a Travel Advisory Waiver prior to departure.

In general, students who maintain good common sense and understand the local laws and customs will find themselves living in less dangerous locations than what we are accustomed to in the U.S. Personal theft is the most common crime overseas, and the most dangerous accidents (which rarely occur) are pedestrian accidents, usually attributable to unfamiliarity with traffic laws, e.g.: drivers on the left side of the road, pedestrian right of way, and/or those involving alcohol.

Registering in the Smart Traveler Enrollment Program

Enrolling in the Smart Traveler Enrollment Program (STEP) (formerly known as registration with the U.S. Embassy) is required of all TU students. Students participating on TU programs and exchanges will be registered by the TU Study Abroad & Away Office.

Students participating on approved non-TU programs are encouraged to register themselves prior to departure. Information and registration is accessible via the U.S. Department of State website at <https://step.state.gov/step/>.

Help from the U.S. Consul

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

Consuls cannot do the work of travel agencies, information bureaus, banks or the police. Do not expect them to act as travel couriers or interpreters, to search for missing luggage or to settle disputes with hotel managers. **Consuls must devote their time and energy to those Americans who are in serious legal, medical or financial difficulties.** What U.S. officials can do if you break the law is limited by foreign laws, U.S. laws and geography. The U.S. government has no funds for your legal fees or other related expenses. However, you should consult a consular officer if you find yourself in a dispute that could lead to legal or police action.

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

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

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

Legal Requirements Abroad

See also the State Department's Website at <http://travel.state.gov>.

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

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

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

Some pointers:

- Deal only with authorized outlets when you exchange money or buy and sell airline tickets and traveler’s checks. Do not exchange money on the black market.
- Avoid areas of unrest and disturbance.
- Do not deliver packages for anyone unless you are certain they do not contain drugs or other prohibited items.
- Become familiar with local regulations before you sell personal effects such as clothing, cameras and jewelry.
- **Don’t assume that what is legal in the United States is also legal in other countries. Adhere to local laws strictly. The penalties you risk are severe.**

Drug Arrests

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

If you are arrested, you will find that few countries provide a jury trial and most countries do not accept bail. Pretrial detention, often in solitary confinement, may last for months while prisons may lack even minimal comforts such as a bed, toilet, or wash basin. Food is often inadequate and requires supplements from relatives and friends. In addition, physical abuse, confiscation of personal property, degrading or inhumane treatment and extortion are not unknown.

If you are convicted you may face a sentence of two to ten years in most countries or death in some countries, such as Algeria, Iran, Malaysia, Singapore and Turkey. Very simply, it is a wise choice not to get involved with drugs while you are abroad. The apparent availability of drugs in some countries is illusory; often the dealer from whom you buy will turn you in and be paid by the police for their services.

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

Photography

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

Personal Safety

As you're preparing for study abroad, remember to make preparations for your personal safety as well. Many travelers fall victim to crimes because it is assumed they are carrying cash, and in an already-foreign environment, they are often easy to distract. **Americans are generally easy to spot and therefore easy targets. Try and blend in with the local people. While abroad, you should take the same common-sense safety precautions that you would at home.**

Money and Valuables

Do not carry large amounts of cash - carry ATM cards and credit cards instead.

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

Do not take valuable items on your trip.

Your Passport

Guard carefully at all times your passport, visas and other documents that you carry with you, and do not leave them in the outer flaps of your bags. It is better to have to dig for them the few times you will need them, than to leave them out for anyone to steal.

Before leaving, make a copy of the identification page of your passport. Keep this copy separate from your passport and carry it with you at all times.

If local law does not require you to keep your passport with you, carry only the photocopy of your passport when you are out and about.

When Traveling

- Make sure someone else knows your itinerary.
- When you're distracted, you're an easy target for thieves. Do not leave your bags unattended.
- When you're on the telephone or reading a sign or train schedule, do not forget to keep an eye on your bags. Remember: keep your eyes-and hands-on your bags at all times.
- Be especially alert in crowds. Train stations, crowded shopping areas and tourist spots - any place with a crowd is likely to be a place for thieves and muggers as well.
- Be careful to whom you give your luggage. Sometimes thieves pose as porters or taxi drivers.
- When you stay at a hotel, make use of the safety deposit boxes that many hotels have. Leave your passport and any money you don't expect to need that day safely locked away.

Out on the Town

Two are safer than one. Make an effort to meet the locals but DO NOT go with any strangers if you are alone. Dress to blend in with the local citizens. Find out which parts of town are considered risky by the locals. As in the United States, always stay in well-lit and well-traveled areas. Don't take short cuts through alleys or unsafe areas.

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

Perceptions from Abroad

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

- Keep in touch with family and friends and give them your sense of the local situation.
- Use mature judgment in deciding how to deal with any unusual event in your area.
- Be sure that your parents know how to reach the TU Study Abroad & Away Office in case they have particular concerns.

Racial Issues Abroad

In addition to culture shock, students may experience greater acceptance abroad or perhaps encounter discrimination or even racism. While Towson does not tolerate discrimination or racism on the part of the host institutions, whether and to what extent students have such experiences in their dealing with society at large will vary greatly depending on the culture, socioeconomic and political situation of the host country; where the host institution is located within the country; and the education level, perceptions and attitudes of the people they encounter. Please visit <http://www.diversityabroad.com/students> for more resources.

In dealing with such issues, try to remember some key points. First, being aware of your own self-image and expectations is very important. In addition, it is possible that other people's actions might reflect their curiosity about you. Therefore, **keep in mind your own cultural assumption when encountering new situations before jumping to conclusions**. It is also good to remember that you do have choices in how to deal with these issues. Finally, be aware that the "culture shock" and discrimination you may experience by your fellow foreign students. Should any racial incidents arise, please speak to the program coordinator at your host institution. Should this fail to resolve the situation, please contact your Study Abroad Advisor at Towson.

LGBTQ+ Issues

It is important to be aware of the laws pertaining to sexuality in other countries as well as the general attitudes of the populace toward LGBTQ+ members of their community. The countries you visit may be more or less 'liberated' (on a general U.S. scale of values) in these regards. Country-specific information is often available from campus offices, personnel, and student groups, and the faculty member leading the program.

Another excellent resource is the ILGA: International Lesbian and Gay Association: <http://ilga.org/>. This group keeps tabs on countries all over the world and measures how gay-friendly they are in respect to equal rights, relationship status, and more. Review world maps, human rights activities, and read about the latest news effecting LGBTQ+ travelers and locals. ILGA Europe has a new system that ranks countries by gay-friendly aspects and creates a score.

Many LGBTQ+ students returning home from study abroad have shared their thoughts online in blogs and open forums. Networking with peers who have studied abroad will provide additional insight to the tips in guidebooks and articles.

Special Note to Women

Some women students, in certain overseas countries (e.g. South America, the Middle East, and parts of Europe) have a hard time adjusting to attitudes they encounter abroad, in both public and private interactions between men and

women. Some (but not all) men in such countries openly demonstrate their appraisal of women in ways that many American women find offensive. It is not uncommon to be honked at, stared at, verbally and loudly appraised, and to be actively noticed for being an American woman. Sometimes the attention can be flattering. However, it may become very annoying, and potentially even angering. Indigenous women, who often get the same sort of treatment, have been taught how to ignore the attention. Many American women students find this hard to do. Eye contact between strangers or a smile at someone passing in the street, which is not uncommon in the States, may result in totally unexpected invitations. Some women feel they are forced to stare intently at the ground while they walk down the street.

You will have to learn what the unwritten rules are about what you can and cannot do abroad. Women can provide support for each other, and former students suggest that you get together several times early in your stay overseas to talk about what works and what doesn't for dealing with the unwanted attention. American women are seen as "liberated" in many ways, and sometimes the cultural misunderstandings that come out of this image can lead to difficult and unpleasant experiences.

Needless to say, this special and surprising status may make male-female relationships more difficult to develop. Be careful about the implicit messages you may be unintentionally communicating. Above all, try to maintain the perspective that these challenging and sometimes difficult experiences are part of the growth of cultural understanding which is one of the important reasons you are studying abroad.

Staying Healthy Abroad

See also the State Department's Website at <http://travel.state.gov/>

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

ALL TU STUDENTS STUDYING ABROAD ARE REQUIRED TO HAVE OVERSEAS MEDICAL INSURANCE COVERAGE.

Medical and Dental Check Ups

Medical and dental checkups prior to your departure are a good idea. It is a good idea to review your travel plans with your physician. Remember: only your physician knows your personal and medical history and can advise you if your situation warrants some alteration of the general preventative guidelines outlined here. Frequently, health statements from your doctor are required to obtain a visa to enter your host country. Be sure to inform the Study Abroad & Away Office if your checkup raises any health issues or concerns not mentioned previously, so that Towson can take steps to accommodate any needs you may have.

Shots and Inoculations

- Passport Health Travel Clinic (<http://www.passporthealthusa.com/>)
- Towson University Dowell Health Center (<http://www.towson.edu/healthcenter/>)
- National Centers for Disease Control and Prevention (CDC) (<http://www.cdc.gov/>)

Sometimes students will plan travel to countries with health advisories while they are studying and living in a country without a health advisory. It is your responsibility to inform yourself and take appropriate precautions.

Any inoculation should be recorded with the officially approved stamp on the yellow form “International Certificate of Vaccination as Approved by the World Health Organization.” Forms or cards that are not properly stamped are not acceptable to health authorities in many countries. Plan to take this vaccination card abroad with you, especially if you plan to visit developing countries.

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

Overseas Medical Emergencies

Seek medical assistance immediately! In case of a medical emergency overseas, contact local authorities for help. Staff at the International Office at the university overseas or the local program staff should also be contacted for assistance.

Because the student will be covered through their overseas health insurance, the insurance company should be able to take care of all of the details. Students participating on a TU program or exchange, should alert the TU Study Abroad Health Insurance provider of any medical emergencies and submit claims in a timely manner. Contact information for the TU Study Abroad Health Insurance Policy can be found on the Study Abroad website at <http://www.towson.edu/academics/international/abroad/policies.html>.

Any emergencies should also be reported to the TU Study Abroad & Away Office.

The International Association for Medical Assistance to Travelers (IAMAT), an international nonprofit organization, provides travelers with info about health risks, immunization requirements for all countries, and medical care. It also provides the names of English-speaking doctors in foreign countries – all of whom speak English and have trained in a Western country. For more information go to the IAMAT website at www.iamat.org.

Medical Records

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

Medicines

If you take **prescription medicine**, you should research whether it is available in your host country and bring a copy of the prescription for the generic name of the drug. If possible, it is advisable to take a supply that will last the entire stay. The TU Study Abroad & Away Office can provide letters for insurance purposes confirming the student’s need for extended supplies of medication. Your doctor may also recommend medications to bring along if he or she thinks you might be susceptible to a recurrence of a recent illness, infection, or allergy. If you have any favorite over-the-counter remedies that you use, you may want to take an initial or full year’s supply. Contact the TU Study Abroad Health Insurance provider to find out if the prescription drug is available in a particular country as well as any different name it may carry there.

IMPORTANT: Some prescription and over-the counter medicines that are readily available in the United States may not be permitted overseas. If you plan on taking any medications with you abroad, check with the host country’s

embassy to make sure they are legal to take through customs and use in-country. In some instances you may need to acquire documentation from the host country consulate in the U.S. before you go or switch medications in consultation with your doctor prior to studying abroad.

TIP: For customs purposes, it is best to take all medicines in their original containers. Pack important medicines in the carry-on bag in case the checked luggage is delayed or lost.

Syringes

Syringes can be construed as drug paraphernalia. **Bring a doctor's note if you have to bring them** (i.e. if you are a diabetic or require frequent medication by injection, as for allergies) AND check whether you need to acquire documentation from the host country consulate in the U.S. before you go.

Mental Health Abroad

Pay attention to your state of mind and mental and emotional well-being. While abroad, find ways to reduce stress in order to maintain good mental health. Many students experience culture shock and varying degrees of homesickness while studying abroad. This is normal: do not be afraid to discuss your feelings with your faculty director and your peers. Think about what helps you clear your head back home. Do you like going for a run? Maybe writing in a journal? Employ these same tactics to relieve stress abroad.

If you feel overwhelmed and none of your stress relief tactics are doing the trick, then reach out! You can speak to your on-site staff or the Study Abroad & Away Office.

Disability Support Abroad

Study abroad is possible for students with all types of disabilities. Students who receive disability accommodations at their home institution may continue to do so while abroad. Study Abroad staff will assist students in determining a program that offers appropriate support services. Students must provide documentation of their need to request special accommodation. It is strongly recommended that students needing to request disability related services abroad do so early on in the application process. The TU Disabilities Support Services Office can be reached at 410-704-2638.

Checklist of Health items to Bring

- Contact lens solutions
- Copy of prescription for generic version of any prescription medications you may need
- Extra pair of corrective lenses and prescription
- Feminine products
- First-aid kit
- Medic Alert emblem for specific medical problem
- Over-the-counter remedies
- Personal medical records including vaccination record
- Sunscreen

Tips on Staying Healthy Abroad

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

- Monitor your health. Do not run yourself into the ground trying to see everything and to sample all the culinary delights. Moderation will pay off in the long run.
- Eat well. This does not mean spending money freely in elegant restaurants, but it does mean eating a well-balanced diet. **Note to vegetarians** --You may find that maintaining a vegetarian diet abroad can be a challenge since many countries use meat as a staple of their cuisine. It may be difficult to obtain enough quality fruits and vegetables to maintain a healthy diet, and meal plans may or may not include vegetarian offerings.
 - Be sure to note the fact that you are a vegetarian and/or specify any dietary restrictions to your program coordinator/faculty leader. He or she will make appropriate arrangements for you.
 - Research the cuisine and foods offered in your host country.
 - You may wish to bring protein powder, vitamins and other dietary supplements with you to ensure good nutrition while abroad.
 - You may need to find a tactful way to deal with social situations in which you are offered specially prepared meals that include meat.
- Watch what you eat. Traveling will bring your body in contact with different bacteria, which are not necessarily harmful in themselves, but the change can unsettle your stomach or cause other health problems. Water, including ice cubes, milk, fresh fruit and unwashed, raw vegetables could upset your system until your body adjusts to its new surroundings.
- Take measures to reduce the risk of exposure to STDs (sexually transmitted diseases). Intimate contact could expose you to different bacteria or viruses that could lead to infections or contraction of STDs, including AIDS.
- Know where to get treatment. When you settle in, find out where health care facilities are and check your IAMAT directory of physicians (see *“Overseas Medical Emergencies”*) or ask the U.S. Embassy or your host program coordinator for the name of a doctor before the need for medical treatment arises.

AIDS – Acquired Immune Deficiency Syndrome

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

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

Travelers are at risk if they:

- Have unprotected sexual intercourse (vaginal, anal or oral-genital) with an infected person either heterosexual or homosexual.
- Use or allow the use of contaminated syringes or needles for any injections or skin piercing procedures including acupuncture, body or ear piercing, tattooing, use of illicit drugs, steroid injections, or medical or dental procedures.
- Use infected blood, blood components or clotting factor concentrates. AIDS has not been shown to be spread by casual contact, such as living in the same house or sharing eating utensils. You cannot get AIDS by shaking hands, hugging, coughing, sneezing, swimming in pools or from pets, toilets, or telephones. Biting insects do not

transmit AIDS. *(From the Peace Corps Information Notice and the Surgeon General's report on Acquired Immune Deficiency Syndrome.)*

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

Another important precaution is to reduce your risk of any serious injury that could require a blood transfusion or invasive medical procedures. When riding in or driving a car, wear your seatbelt. Take time to learn the rules of the roads before driving in an unfamiliar country. Should you require a blood transfusion, injection or other invasive medical procedure, try to ensure that the blood and instruments used are safe. Blood should be tested for HIV antibodies. Ideally, needles and syringes should be of the single-use, disposable type, pre-packaged in a sealed container. Inquire at the local Red Cross or at the US Embassy about blood screening practices in the country and about sources of safe blood. You may want to consider forming a "traveling blood bank" in which a group of people know each other's blood type and agree to be possible donors for each other. (This assumes of course that all the group members are HIV-negative).

International travelers should be aware that some countries screen incoming travelers (especially those on extended visits and on study abroad programs or exchanges) and prohibit entry of those with AIDS and those who have tested positive for HIV.

Take the time to find out about the requirements and policies of the country or countries to which you will be traveling. This information is usually available from the consular offices of individual countries.

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

- The testing process takes at least two weeks.
- Pre and Post- test counseling is recommended and available at most clinics that do HIV anti-body testing.
- Testing anonymously safeguards your privacy. Should you need a doctor's certificate, you can always have the test done again.

For more information on AIDS:

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

- National AIDS Clearinghouse (Centers for Disease Control) 1-800-458-5231.
- US Department of Health and Human Services AIDS Hotline 1-800-342-AIDS
- US State Department AIDS Hotline 1-800-367-2436

Alcoholism

There is much debate about whether alcoholism is a disease, a physical illness or an emotional dependency and whether it is genetically determined or not. An alcoholic's drinking habits affect his or her life in a negative way, disrupting physical and emotional health, interfering with work, schoolwork, friendships and family stability. In general, it should be assumed that an alcoholic has an illness – although his or her behavior while under the influence may be "out of control" the individual is ill, not lazy or indolent.

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

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

World Services provides a directory of international AA meetings for a minimal cost. The directory provides information about AA’s services around the world. Only members of AA may request the directory.

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

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

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

Culture Shock

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

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

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

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

If you find yourself suffering from any of these symptoms, please consider yourself lucky that you are becoming a member of a new culture. However, there are many positive actions you can take to help overcome feelings of

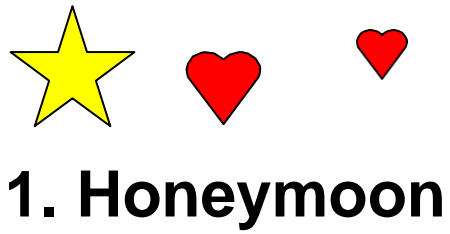
loneliness and withdrawal from a new culture. Keeping busy and setting goals are important. You should reach out to local services and people rather than relying on email and telephone calls home – these can really prevent a student from engaging with people, perpetuating culture shock and preventing healing.


All students abroad will be able to find services to help them through the highs and lows inherent in the process of cultural adjustment. Universities overseas will have International Offices with staff familiar with the stages of culture shock, and offer counseling services just as TU does. Study abroad programs will also provide the benefit of in-country representatives whom the student can contact for help. Reaching out to a real, live person is generally more beneficial to a suffering person than electronic or telephonic communication from home, and sometimes these types of correspondence can make things even worse. It's important for you to know that caring people exist in your new home, and not just back at home.

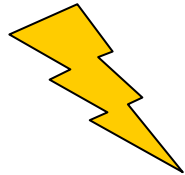
It's also important to avoid spending too much time with other Americans or expatriates who reinforce and perpetuate negativity. This will lead you to conclude that the stereotypes are true and prevent integration into the local culture. Getting involved with local people can mitigate feelings of isolation and culture shock and is an ideal solution that many study abroad returnees recommend.

The Study Abroad Staff should also be considered a resource as we have all survived culture shock through our personal experiences abroad.

The following illustration depicts, in a crude way, the stages of culture shock. Bear in mind that it is not a linear process where you start at the beginning and end at the end – the stages can come in various orders, and you can jump around from stage to stage.


1. Honeymoon

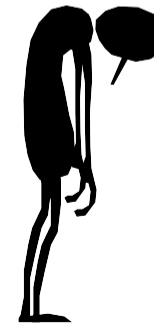

2. Culture Shock



3. Adjustment



4. Isolation




5. Acceptance

Cultural Adjustment Cycle

Cultural Adjustment Cycle

The following section outlines the stages of adjustment that characterize culture shock, and suggests how you can help yourself to make the most of your study abroad experience. For more information on culture shock and what to expect, go to the *Study Abroad Resources* section on our website.

Honeymoon period:

You arrive overseas with great expectations and a positive mind-set. If anything, your expectations are too high, and your attitudes toward the host country and your prospective experience are too high. Anything new is exciting to you at this stage but you mostly notice similarities between cultures. This state of 'euphoria' may last from a week or two to a month, but the letdown is inevitable.

Try to write down all your initial experiences – it will be interesting and fun to look back on them in the future as you get to know your new hometown better.

Culture Shock:

Your focus turns from similarities to differences. You begin to see differences everywhere and the differences you notice are troubling and unsettling. You blow up at the little things. Insignificant difficulties turn into major catastrophes. This stage is identified as "culture shock," - you may experience any or all of the symptoms associated with this stage.

At this point, you will be noticing everything wrong with your new hometown and culture, and you may be contacting friends and family often. Bear in mind that you seem to reach out to them only during your low points so try to remember to call them when you're feeling better so they won't worry. We encourage you to be specific about what is going wrong and to seek out help with local representatives for solutions to concrete problems not attributable to cultural differences. You should student get involved with local clubs or groups to make connections with people with similar interests – it's important to stay busy and set realistic goals during this period. It's not mandatory that you succeeds – only that you survive your study abroad. Everyone goes through some level of culture shock – try to realize that there's no shame in admitting you are culture-shocked, and that many others have survived it.

Adjustment:

The crisis is now over and you are on your way to recovery. This step may come so gradually that, at first, you will be unaware it is happening. You begin to orient yourself and are able to interpret some of the subtle cultural clues which you did not notice earlier - the culture seems more familiar. You become more comfortable and feel less isolated. Your sense of humor returns and you realize the situation is not hopeless after all.

Recognize that you are making it through the storm, and revel your successes, new friendships, experiences, travel, etc.! Your survival seems assured! It would be fun to look back at your journal and see what you remember about your first days in your new hometown – add some new impressions and reflections as well to your growing understanding of your surroundings.

Acceptance (biculturalism):

You can now function in two cultures with confidence. You can maintain your own culture and recognize that members of other cultures rightfully want to do the same. You find many new ways of doing and saying things. Personal attitudes in your host culture have become enjoyable and you will miss them when you return home. You can expect to experience "reverse culture shock" upon your return to the U.S. In some cases reverse culture shock can cause greater distress than the original culture shock.

You might find yourself struggling to maintain some of the customs and habits you adopted while away – keeping those will fondly remind you of your home away from home. Seek out ways to keep your international identity active. Activities that can help you adjust to a new culture include:

- Share feelings with other foreign students or advisors.
- Write in a journal or read a letter from family or friends.
- Improve language abilities through talking to people, going to the movies, reading local papers and magazines.
- Learn about the new school and the new neighborhood.
- Pursue or develop a hobby.
- Join a club or athletic team.
- Volunteer for a cause you believe in.
- Attend religious services.
- Plan excursions.
- Maintain a sense of humor.
- Speak with people in the International Office at your host university or your Program Director or your TU Study Abroad Advisor.

For more information on culture shock and what to expect go to the *Study Abroad Resources* section on our website.

Re-Entry Issues

Remember that culture shock can happen when you return to the United States as well. You may have adjusted well and learned to enjoy the culture in your host country. Even if you do not experience culture shock while abroad, you might suffer from it when you come home - you may experience disorientation and a yearning for the host culture. The steps you took to adjust to the host environment will be useful in your readjustment to the home environment: **keep busy and set goals. Give yourself time to readjust and keep an open mind. Everyone goes through some level of culture shock – you are not alone!**

Please remember that the Study Abroad & Away Office is also available for help, and that we are interested in talking with you about your experience, seeing your photographs, and helping you readjust to life back on campus. We offer a re-entry conference in conjunction with other Baltimore area institutions to help you reflect on your experience. Activities will be advertised via email and on our website. We also encourage you to check out the TU Study Abroad Returnee page at <http://www.towson.edu/academics/international/abroad/returnees/index.html>.

JUST HOW BIG IS YOUR WORLD?

Now that you have read through this guide in its entirety, it's time to get out and explore! Go start your adventure and enjoy every moment. You can stay connected in many ways:

- Post your photos to our Facebook page (facebook.com/Towsonabroad)
- Tag us in your Instagram photos (@TowsonUabroad)
- Tweet us #studyabroad adventures (@TowsonUabroad)
- Share your blog link with us, and we'll publish it on our Student Bloggers page at towsonabroad.wordpress.com

This is your adventure and your learning experience. Remember, study abroad is not a one way street; share your experiences with others that you meet along the way and your experience will be all the richer. We promise your time abroad will broaden your perspective and your world view. Find out for yourself: How big is your world?