International and Study Abroad Programs

Study Abroad Handbook

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Section I: Prepare Before You Go

Travel Documents

- Passport/Visa
- Acceptance letters for Immigration Authorities
- Insurance card (see Section 5)
- Names and phone numbers of emergency contact persons
- Plane tickets
- Extra passport-size photographs
- Copy of necessary medical prescriptions (see Section 5)

- Make two sets of photocopies of all documents (especially your airline ticket, passport, visa, immigration letter, traveler’s checks, and credit cards). Include the emergency telephone numbers for your credit cards, just in case you need to cancel or replace your cards while you are overseas.
- Leave one set of copies at home, and keep the other with you. Be sure to keep the second copies in a secure place. If you should lose any of your documents, the copies may speed up the replacement process.
- NEVER pack your passport or any other important documents in your check-in luggage.

Passport

The U.S. State Department recommends applying for a passport several months prior to your scheduled departure. For an additional fee, you can request expedited processing. The expedited service may vary in length depending on current demand for passports. If you are not a U.S. citizen you should check with the N.Y. based consulate of your home country for information on applying.

Applying for a Passport

If you’re applying for a U.S. passport for the first time, you’ll need to submit your application in person at a U.S. Post Office or Passport Agency. You will also need to provide proof of citizenship (such as an original birth certificate), proof of identity, and recent 2”x2” color photographs which most often can be taken at a local drug store. Visit link below for details on completing your first application.

Renewing a Passport

If you have a passport already but it will expire during your stay abroad, you need to apply for a new one before you leave. Please also note that most countries may require that your passport be valid at least six months beyond the end date of your study abroad program; contact the embassy or consulate of the country you are planning to visit for details. If you need to renew your passport, you may have the option to do so by mail. Even in the case of renewal, we strongly encourage expedited processing.

For more info on applying for your passport, or once you have applied to check your application status, visit http://travel.state.gov/passport or call the National Passport Information Center at 1.877.487.2778.

Visas

Many countries require that foreign students have a visa, an official document giving permission to enter a country. It may be in the form of a stamp imprinted on a page in your passport or it might be an official document which includes a photograph. As they vary from country to country, you need to check with the country’s embassy for up-to-date visa and entry requirements. For students studying abroad in a Fordham-sponsored program, visa information can be found in your Study Abroad Portal Account. For students studying on a partner program, your host school will send you visa information.
To apply for a student visa you will need to visit the consulate nearest your permanent address or in New York City depending upon the country. When applying, make sure to check what documents you will need to submit along with your visa application and fee. These might include: your passport, a letter for immigration authorities, and the acceptance letter from your study abroad program/institution. You may also be required to submit one or more photographs, evidence of financial support during your period of study abroad (i.e. bank statement), and proof of medical insurance.

NOTE: Please be aware that the conditions on your visa may limit the number of times or the frequency with which you may leave and re-enter your host country. Make sure you understand these restrictions before you leave by inquiring about the re-entry requirements at the embassies/consulates of the individual countries.

For more information regarding foreign entry requirements, please contact the study abroad office, or your study abroad school. More information can be found here: http://travel.state.gov/content/passports/english/passports.html.

Acceptance Letters for Immigration Authorities

Upon your approval to study abroad, the study abroad office provides you with a Visa Letter (also known as a Verification Letter) addressed to the immigration authorities certifying that you are a full-time student in a Fordham sponsored study abroad program. Upon your acceptance by your study abroad program, the host institution will give you an official letter of acceptance, which will offer immigration authorities more detailed information regarding your planned stay abroad. This letter can be found in the “Documents” section of your Study Abroad Portal account.

• Keep the letters mentioned above together with your passport. The immigration authorities at the airport may ask to see both documents (make copies and keep them in a safe place). Additionally, you may also have to sign a statement indicating that you will have sufficient funding for the time you will be studying abroad (a bank statement is usually sufficient proof).
• In some countries you may be required to register with the police after arrival (any fees involved in registering with the police are the responsibility of the student). Please check with your study abroad program for more details regarding immigration matters.

Registering at the US Embassy

In addition to securing a visa, all students who are U.S. citizens are required to register themselves with the U.S. Embassy in their host country before departure from the U.S. Travel registration is a free service and it allows you to record information about your upcoming trip abroad that the U.S. Department of State can use to assist you in case of emergency (e.g. international, political, or family emergencies, stolen or lost passport, etc.).

Please visit the Department of State’s website to register: https://step.state.gov/step/.

Plane Tickets/Travel Arrangements

Some programs include group flights to and from the program site, but most require you to make your own travel arrangements. If you do need to arrange your own transportation, get started well in advance. Keep in mind that a mandatory orientation session may precede the semester or term, so you may need to arrive before the official start date of classes for your study abroad program. Do not buy a one-way ticket: most foreign countries require visitors to have a round-trip ticket before they are allowed to enter.

If you are an international student, study abroad may affect your status. You must visit the Office of International Services to discuss your plans well in advance of studying abroad (718.817.3145 or ois@fordham.edu).
Section II: Packing

Packing Recommendations

As you prepare to pack for your overseas experience, be sensible as it is highly recommended to travel light. Keep in mind that airlines have luggage weight restrictions, so check before you pack. Also, storage space may be very limited in your housing, so plan accordingly. Choose comfortable items, and remember to leave room for things you might purchase while you are overseas!

Since clothing styles differ all over the world, there is no way to generalize what one should or should not wear. Do not bring delicate and/or expensive clothing; instead pack clothes that do not require much care or drying time. Keep in mind that if you wear layers of clothes, you can adjust to changes in the temperature quickly. Make sure to pack comfortable clothes and shoes for everyday wear, but also take at least one dressier outfit for special occasions. Plan on doing a lot of walking.

- Internship students may need conservative business outfits for the workplace.
- Students in self-catered housing may need to buy towels, bed sheets and/or cooking utensils, but most programs will provide these.

At the Airport

Check your airline’s website for the most up to date regulations on luggage weight, size, luggage fees (if any), and number of pieces. In general, you are allowed two pieces of luggage on most flights (one free checked bag, and one to carry on board with you). Keep one change of clothes, toiletries, identification (passport, visas, ID card, etc.), and any medication in your carry-on luggage in case your checked-in luggage is delayed or lost. Make sure all your suitcases and carry-on bags have name tags with the address of your study abroad program location. Please do not lock your checked baggage; if you wish to do so, use a TSA Accepted and Recognized Lock to ensure that it will not be broken. For a list of accepted locks and for more travel information, please visit the Transportation Security Administration’s (TSA) website (www.tsa.gov).

Electrical Equipment

The country of your destination will likely be on a different voltage system, so keep in mind that most American electrical appliances will have to be used with an adapter and voltage converter. You can buy adapters and converters in the US prior to your departure or in the country of your destination. In many cases, it is easier, cheaper and safer to just buy the needed appliances abroad (the one exception being your laptop – before you leave the U.S., purchase appropriate converters and other accessories).

Shipping Your Items Overseas

Since shipping is very expensive, the best alternative is to pack modestly, with no more than a suitcase and a carry on. Remember: if you cannot carry it, do not take it! If you decide to ship items to your study abroad destination, it may take longer to arrive than expected. Do not ship materials you will need within the first two weeks of your arrival. Keep in mind you will have to pack everything with you upon your return. Most toiletries, clothing and other personal items can be easily purchased abroad. Depending on where you are studying, sometimes these costs are cheaper overseas.

Insurance for Personal Property

You should make sure that your personal items are insured under your travel insurance, an existing homeowner’s policy, or separately. Fordham cannot be responsible for the loss or theft of personal effects such as clothes, cameras, laptop computers, sports equipment, jewelry, etc.
Registering for Study Abroad Classes

While in most cases you will have registered for your abroad classes before your program starts, for students who enroll directly in a foreign university, course registration is mostly done on-site during the first week of orientation at their host university. Depending on your program, you may get assistance with registration from a general advisor or academic/program coordinator. Some schools have online systems through which you will register (similar to the Fordham Portal). In all cases, it is advisable to be both flexible and patient. Should you have any problems with registering for classes, contact staff at your study abroad program or the International Student office at the university you are attending.

Course Approval (required for students taking classes outside of Fordham’s London Centre)

For study abroad credits to count towards your academic major or minor, courses to be taken abroad must be approved by your major or minor advisor here at Fordham. If the courses are to be electives, they are approved by Fordham’s ISAP Director. Make sure that all of your correspondence related to approvals includes the study abroad office (studyabroad@fordham.edu). Emailed exchanges on course approvals are not accepted. All courses that are approved should be recorded on your course approval form. Remember too that securing all necessary approvals from abroad will take time (1-2 weeks minimum). In order to facilitate approvals, be prepared to submit, upon request, appropriate course information (course description, syllabus, etc.).

Important: Once your schedule has been confirmed and approved, you must confirm the courses you are taking matches the courses listed on your Course Approval Form. You can email an updated Course Approval form.

Academic Credits

While abroad, you must register for a regular course load which is the equivalent of 15-18 credits per semester.

Important:
• Core curriculum courses are generally not to be taken outside of a Fordham-run program.
• A grade of C or better must be earned in order for study abroad credits to transfer.
• Credits for duplicate, one-credit courses or courses taken on a Pass/Fail basis will not transfer.
• Study abroad credits count as “transfer credits”; make sure you do not exceed the total number of transfer credits allowed to receive a Fordham degree.
• Students applying to programs in non-English speaking countries will need to take a program language placement test. A poor placement may require doing course work abroad that amounts to duplication of courses already taken at Fordham.

Study Abroad Credit Conversions

Fordham students enroll in the equivalent of 15-18 US credits during their semesters abroad. When selecting your courses, keep in mind that many universities outside of the United States use a different credit numbering system for their courses. The information below will help you in selecting the appropriate number of courses at your host school.
## Grades and Transcripts

Grades earned in Fordham-taught study abroad courses are recorded on the Fordham transcript and counted in the same manner as Fordham-taught courses on campus. Grades earned abroad from host study abroad institutions are recorded on a student’s transcript but are not calculated in the student’s GPA. Study abroad participants must earn a grade of C or above in each course in order to meet transfer requirements.

Please note: 1) Study abroad participants are not eligible for Dean’s List honors at FCRH and FCLC, as such honors are based on the GPA earned in a minimum of 24 credit hours taken at Fordham; 2) Study abroad participants are responsible for requesting that an official transcript be sent to the study abroad office (studyabroad@fordham.edu) (not the Registrar) upon completion of their study abroad term.

## Academic Environments Abroad

It is important to learn about the educational system you will be part of when you are overseas and to choose a suitable academic environment to fit your study abroad goals.
program that meets your academic objectives. Fordham’s Study Abroad programs can be categorized as follows:

Island Programs
• Feature smaller facilities and no comparable library (facilities/hours) or level of services offered at U.S. universities.
• Since all participants are students from different U.S. universities, exposure to students from the host country and to the educational system of the host country will be limited.
• Methods of assessment and expectations of students will be significantly closer to those with which you are familiar.

Direct Enroll Programs
• Courses are taken at a foreign university. Syllabi are not as common, and coursework is assessed differently and requires a degree of independence. There are differences among the various foreign universities, but most often students take a test at the end of the semester and their courses are lecture based.
• You may not be required to buy a lot of textbooks; however, a long list of readings may be suggested from a wide range of resources. Library facilities may not be as extensive as at Fordham and you will have to use the resources of public libraries in addition to your university library.
• Classmates will be local and international students doing degree work, not study abroad participants.
• Professors may have different assumptions of what needs to be read and researched.
• You may have less formal instruction. Class attendance is required, and work must be submitted on time.
• You will need to manage your time and adjust to an educational system that relies upon independent study and research. You will be expected to be self-motivated.

Hybrid Programs
• Hybrid programs are a combination of Direct Enroll and Island programs. If you are participating in an Island program that offers the possibility of taking courses at a local university, we very much encourage you to pursue this option, as it will expose you to a different academic setting and afford you better opportunities to enrich and broaden your academic experiences. If you are in a non-English speaking country, it is also a great way to improve your language skills.

Learning Outside the Classroom/Research Abroad

You can take full advantage of your experience abroad by participating in learning experiences outside the classroom. Internships, volunteer work, attending museums and engaging in many cultural activities provide opportunities to deepen your social and cultural immersion, enhance your language skills, and gain a better understanding of your host country. Find out what is available and take advantage of it.

In addition to formally structured coursework, study abroad is also an excellent opportunity to do first-hand fieldwork in a wide variety of fields. Consider taking advantage of both academic and other educational resources abroad for a senior thesis or research project when you return to your home campus. You should consult with your academic advisor and your international program advisor while abroad before you arrive in-country to generate ideas for research projects and methods for carrying the research out.

Learning the local language and homestays also ensure a greater degree of cultural immersion, which enhances essential intercultural competencies and aims to provide a comprehensive understanding of critical global issues in a regional context.
Paying for Study Abroad

Worksheets and Cost Information
Students receive cost information in their Study Abroad Portal account that details the cost of their term(s) abroad. It is important to review this information carefully. Please note that it contains estimates of your study abroad costs and the portable financial aid policy applicable to your program. If you wish to discuss the cost of your study abroad program, please contact the study abroad office or schedule a “Financial Advising” appointment online.

Fordham Bill
Full term study abroad participants are fully registered at Fordham and thus receive a Fordham University invoice which reflects the cost of the study abroad program and any adjustments.

Fordham Fees
Study abroad participants are required to pay the University General Fee and the Technology Fee, in addition to study abroad fees for each semester of study abroad.

Estimated Program Costs
Please note that some fees such as deposits, meal plans, supplemental course fees and room damages will not be included on the Fordham bill. Participants who receive a bill for these charges from their chosen program, are responsible for paying directly to cover these charges.

Financial Aid

Fordham per-term tuition charges cover the Fordham in Granada, Fordham in London, Fordham in Pretoria programs, as well as Exchange programs’ tuition. Given the student’s continuing eligibility, all Fordham financial aid will be portable for these programs except room specific aid, work-study and Metro Grants. Tuition Remission, Tuition Exchange and FACHEX will continue in place for the programs mentioned above.

Financial Aid for Partner Programs

Tuition and Housing: Fordham per-term tuition covers all fees that are billed to and paid by Fordham to your host institution with the following two provisions:

• when invoiced program fees exceed Fordham tuition, a supplement is charged to cover the difference.
• when invoiced program fees are lower than Fordham tuition, a credit may apply.

Other Fees: $575 Study Abroad Fee, Tuition Premium (Equivalent to one-credit of coursework on campus in NY), General Fee, Technology Fee, and Fordham Study Abroad Application Fee ($125 or $175) will be charged to participants.
Power of Attorney

If you have borrowed a loan or signed up for a payment plan that covers more than the charges on your Fordham bill, you should speak to the Office of Student Financial Services to confirm you will receive a Direct Deposit. The Office of Student Financial Services advises you to grant Power of Attorney to someone at your permanent address so this individual can sign any checks you receive on your behalf.

Power of attorney may also be helpful when completing and signing other financial aid forms, such as your FAFSA (Free Application for Student Aid), that must be taken care of while you are abroad. You can give someone power of attorney by simply writing what duties that person will be allowed to perform on your behalf and having the paper notarized.

Budgeting for Personal Expenses While Abroad

The major costs of your study abroad program (tuition, fees and housing) are usually billed and paid prior to departure for your study abroad destination. Be sure you know exactly what is covered and what is not covered in those costs so that you are prepared to cover all other expenses.

It is difficult to give advice on how much money to budget for a semester or a year abroad. The amount of spending money required varies with each student and it will depend on lifestyles and currency exchange. Consider your spending patterns at home. Participants often say they spent one and a half to two times what they might have spent on their home campus especially those in Europe. The study abroad website includes estimates of living expenses for Fordham-run and Exchange programs. It might be that the cost of living in your study abroad destination is much less than New York City—Although not compulsory, if you choose to travel outside of your host city at an additional cost, it is important that you budget for this out of your personal funds. Work on a budget and consider seeking advice from your on-site study abroad program staff regarding expenses such as meals, books, local transport and extra travel.

Potential expenses to keep in mind when working out your study abroad budget:

- Tuition (plus university and study abroad fees)
- Housing
- Meals
- Airfare
- Transportation in country
- Passport/visa
- Immunizations/preventive medicines
- Books and supplies
- Communication costs (SIM card, phone, e-mail)
- Health insurance
- Clothes
- Gifts

Accessing Money Abroad

When overseas, keep in mind that your U.S. dollars are converted at that day’s rate of exchange. There are several ways to handle your personal funds, and you will want to have this sorted out before leaving.

If you have borrowed a loan amount that is more than the actual charges on your Fordham billing statement, you may request a direct deposit of your refund to your personal bank account. In order to sign up for direct deposit, you must sign a Direct Deposit Agreement Form provided by the Enrollment Group and attach a copy of a voided check or deposit slip. Additionally, dependent students must have their parents fill out a Sponsor Authorization Statement if the refund includes proceeds from a PLUS loan. You should set up your Direct Deposit prior to
departing for your Host Country. Direct Deposit of refunds is only available during the semesters you are studying abroad. For more information and to obtain the appropriate paperwork, please contact the Office of Student Accounts at 718.817.4900 or 212.636.8700.

**ATMs**

ATMs overseas are used in the same way as they are in the US: your home checking account is debited for your withdrawal, and you secure local currency. Be aware that some ATMs abroad will only access a checking account. You should let your bank know of your plans to travel to avoid them freezing your account when you withdraw money. Additionally, ATMs often have very high withdrawal fees. It is important not to leave your funds in a savings account before departure. Make sure to check with your bank concerning use of your particular ATM card abroad. There may be additional charges accrued when you are abroad.

**Credit Cards**

Major credit cards such as American Express, VISA, and MasterCard are honored abroad. We suggest you carry a credit card to use for general purchases and for emergencies. Be aware too that many small stores, restaurants and street vendors do not accept credit cards, so you still need a cash supply.

You may also be able to withdraw foreign cash from some ATM machines with your credit card. To do this, you will need to know the PIN number issued to you by your credit card. However, be aware that this is an expensive way to access funds, since you will be charged interest from the date of withdrawal.

You may also want to research about an “international-friendly” credit card. This would be a credit card that often has a Chip and PIN feature or a contactless (tap) for transactions overseas.

While major credit cards are honored abroad, many small stores, restaurants and street vendors do not accept them. Apple Pay and Google Pay are often accepted in major cities.

Notify your credit card and debit card companies that you will be traveling overseas for quite an extended period. Let them know what country you will be studying in, and any layovers, or travel you will be doing in other locations. With identity theft on the rise, sudden charges in a foreign country may seem suspicious and your credit cards may be put on freeze until you notify them otherwise.

**Cash**

You may want to have some cash in US dollars in small denominations with you for your arrival. Carrying American ten and twenty dollar bills is convenient for changing money in airports and train stations. Do not carry too much cash, credit cards are replaceable, but cash is not.
Opening a Bank Account

Unless you are abroad for a year, it is likely not possible for you to open a bank account in your host country. We recommend you access your home checking / debit account from overseas. If you are able to open a bank account while abroad, the on-site study abroad staff may be able to assist you.

Quick Money-Saving Tips While Abroad

- **Avoid touristy restaurants**: Avoid those that have “We speak English” signs and multilingual menus.
- **Shop at family-run businesses**: A family-run business is often less expensive. In a “mom-and-pop” shop you are more likely to encounter people who care about their reputation and customers.
- **Have a picnic**: $10 or less can often buy a nice picnic lunch for two. Shop at the local market and make sandwiches.
- **Eat seasonally**: White asparagus in Germany, Porcini mushrooms in Italy, and Caracoles in Spain will only appear on restaurant menus when they are in season. You find more taste for less money when you order what is in season.
- **Use ATMs**: You can take out cash fast for a small transaction fee when you use an ATM. You can minimize transaction fees by making fewer and larger withdrawals. Just make sure to secure the cash in a safe place, and be sure to check the currency rate before you take out cash.
- **Buy a phone card on-site, not in the US**: International phone cards are generally sold at newsstands throughout the world. They offer calls to the US at cheaper rates than cards you can purchase prior to departure in the US.
- **Make the most of public transportation**: Public Transportation will always be your cheapest option when traveling. Know the fares and options- buses in England, for example, are cheaper than the “Tube” and Rail service. Before you do this, be sure you understand their routes and the neighborhoods that you may be asked to avoid.
- **Use email, zoom and skype to keep in touch**: Schedule a weekly or monthly time to catch up with your parents.
- **Do not over-tip**: In most parts of the world, the American standard of tipping 15-20% on top of a restaurant meal bill is not customary. Ask locals (not restaurant employees) for advice.
- **Museum passes may save time and money**: The Paris Museum pass, for example, pays for itself in three visits and saves you hours by letting you skip long lines.
- **Use your student ID**: Museums, public transportation systems, movie theaters, operas, and plays all offer student discounts in many parts of the world. It does not hurt to flash your ID and ask every time you purchase a ticket.
- **Learn key words and numbers in the local language**: You will gain more respect and will understand if you are getting ripped off.
- **Learn the local words for “Tap Water”**: “L’eau du robinet,” “agua del grifo,” and “l’acqua del rubinetto” sound fancy and will always be less expensive than soda or bottled water. Make sure tap water is potable/drinkable in your host country.
Health Recommendations

In order to properly prepare for your study abroad experience, we recommend that you do the following:

• Before your departure, make sure that you are in good health, obtain any immunizations that are required and learn as much as you can about the health and safety conditions in your host country. A general physical and consultation with a medical professional is required. You must submit a Medical Examination and Evaluation form to the study abroad office prior to departure.
• Changes in air quality, elevation, diet, climate, geography/topography and stress factors related to adjusting to living in a new culture can exacerbate many medical and mental health conditions. You should plan to continue any medical treatment you are currently undergoing while abroad and ensure that you will have access to any prescription medications you may require for the duration of your program.

Pre-existing Conditions

If you have an ongoing medical condition or are taking medications, you must take special precautions in preparing for and managing your condition overseas. Be sure to inform your program directors of any medical condition you have or any medications you are taking, and make sure to take your medication while abroad as you would at home as failing to do so might only worsen existing conditions.

Prescriptions

Access to certain medications can be limited while abroad, especially in some developing countries, so you should talk to your doctor about how to take care of all prescriptions before you leave.

• Make sure all drugs are in the original pharmacy containers and are clearly labeled.
• It is advisable to carry copies of your prescriptions – be sure to have the chemical compound written out, as well as a letter from your doctor or pharmacist describing your medicines, their dosage and a generic name for them as well as the condition being treated. This letter could help avoid problems with Customs, and it could be helpful in cases of emergency.
• Bring a copy of your vision prescription along with an extra pair of glasses/contact lenses.
• During travel to your program site, put any prescription medication, eyeglasses and contact lenses in your carry-on bag. Do not take the risk of these items being misrouted or lost with your checked luggage.

Immunization

Check with health care providers to ensure that your immunizations are up-to-date. Certain additional vaccinations may be necessary before you travel to various countries. Please check with the consulates and your doctor concerning vaccinations or medications you may need throughout your time overseas.

https://wwwnc.cdc.gov/travel/

World and Regional Health Conditions

For medical-related information about traveling abroad please check the following websites:
• U.S. Department of State (http://travel.state.gov) for Travel Warnings and Consular Information Sheets. This site lists travel warnings for Americans and informs the public of conditions abroad that may affect their safety
and security.

- U.S. Department of State Tips for Students provides information on medical insurance and what consular officers can and cannot do to help U.S. citizens while abroad.
- Center for Disease Control (CDC, http://www.cdc.gov/travel) for Traveler's Health. This site includes vaccination recommendations and information on the latest outbreaks of diseases around the world, and provides health information on specific destinations.

Health Services Abroad

On-site staff can provide valuable information about the health-care system in the region to which you are going. You will have access to local doctors or other healthcare providers in the event of sickness or a medical emergency. Ask on-site staff about illness-related resources, procedures and policies during your on-site orientation.

Medical Insurance

You are required to have health insurance while studying abroad. All study abroad participants should be covered by a comprehensive international health insurance plan while abroad. Students participating in a Fordham-run semester program (Fordham in London, Fordham in Granada, and Ubuntu in South Africa) or one of Fordham’s short-term undergraduate programs sponsored by the International and Study Abroad Programs Office are automatically enrolled in a comprehensive plan for their time abroad. Once you are enrolled in the insurance you will receive an email from with your policy information and ID card. Please be sure to open the email when you receive it and keep your ID card with you at all times before, during, and after your trip.

If you are not participating in one of the programs mentioned above, you can purchase an international health insurance plan, including trip cancellation insurance at the study abroad website. Please review your current health insurance plan as well as insurance provided by your study abroad program to make sure that it will provide adequate coverage while you are out of the U.S. A comprehensive protection plan is strongly recommended. It should provide benefits in the event of any accidents or illnesses that may occur, medical evacuation and repatriation. The following important questions will help you assess your coverage and determine if you need a supplement:

- Does your current insurance provide coverage outside of the United States?
- If it does cover you abroad, how will you be reimbursed for expenses?
- Does your insurance cover non-emergencies, e.g., prescriptions and doctor visits?
- What does your current policy exclude from coverage (injuries received while driving an automobile, sporting injuries, etc.)?
- What is the maximum amount of coverage your insurance provides?
- Is emergency medical transportation/evacuation covered?

Need additional international health insurance coverage? Visit www.fordham.edu/study_abroad.
Section VI: Safety Issues

General Information

Personal safety requires that you pay careful attention to your surroundings and act accordingly. Whether you are an experienced traveler or this is your first time abroad, keep in mind that your on-site program staff will have many years’ experience working with students in your host country. Listen to suggestions and advice from on-site staff. Safety will be everyone's concern.

Important: Fordham students enrolled in study abroad programs are expected to comply at all times with the University Code of Conduct and all other rules, regulations and policies contained in the Student Handbook and other University publications. They are also expected to conform to the rules, policies and standards of their host institution and program.

Behavior

Learning to respect others and to form friendships is a benefit of study abroad programs. Each student is expected to respect the rights, opinions, and integrity of others.

It is important that you pay particular attention to the acceptable norms of conduct in your host country and abide by those standards. Under most circumstances simple honesty, courtesy, restraint and respect for the law are usually sufficient guides for proper conduct anywhere.

Independent Travel

Approval to study abroad is specific to the site at which your study abroad program is located. Students must complete a Travel Registration at my.fordham.edu as well as follow the on-site procedure each time you leave your host city. Fordham University does not permit study abroad students to travel independently to countries with US State Department Travel Levels of 3 or 4. Failure to comply with these guidelines can result in dismissal from the study abroad program and loss of academic credit.

Legal Issues

American students living abroad are expected to follow local and national laws. In most countries, these are not unlike the laws governing the US, and a law-abiding student has nothing to fear. Law enforcement and court procedure, however, may drastically differ. You must be prepared to assume responsibility for your actions. If you do have difficulties with the authorities, remember that you are subject to local laws. We call your attention especially to the following:

Drugs are governed by harsh penalties and strict enforcement. If you are caught with either soft or hard drugs abroad, you are subject to local, not US, laws and constitutional rights. Penalties for possession or trafficking are often the same. If you are convicted, you face the possibility of expulsion from your study abroad program, a stiff fine and/or a jail sentence.

As a guest in a foreign country, it is inappropriate for you to interfere in the domestic affairs of the host university or country. Involvement in demonstrations or meetings which host country university or governmental authorities declare illegal may result in interruption of your academic schedule, personal injury, and open manifestations of hostility and violence to yourself and other students (either as random targets or as representatives of the United States). Furthermore, it could jeopardize the present or future existence of study abroad programs in the host
country and/or on the campus of your host university. Please note that if you are to get into trouble with the law while abroad, it is highly possible that Fordham, your parents and even U.S. government officials will be unable to help you.

Safety Recommendations

The welfare of all study abroad participants is of utmost importance to Fordham University. We are mindful of the fact that our concern is shared by parents and students participating in or considering study abroad.

Students studying in Fordham-administered programs benefit from having Fordham University faculty and administrative staff at their respective host institutions provide on-site services and support. During orientation, staff conduct special safety briefings and monitor local safety conditions throughout the semester. In addition, all participants receive information about security and how to conduct themselves should a local or international crisis occur. Fordham students participating in our affiliated and exchange programs benefit from our consortium membership and institutional affiliation agreements. All of our partners have crisis management procedures in place to monitor safety conditions.

The staff in New York monitor situations worldwide with the support of the United States Department of State Bureau of Overseas Security Advisory Council, of which Fordham University is a member, as well as with a private international risk management firm.

What can you do to ensure your safety while living and traveling abroad?

Be alert
• Be aware of your surroundings and the people with whom you have contact.
• Be wary of people who seem overly friendly or interested in you.
• Be cautious about giving out your address or phone number to new acquaintances.
• Learn which areas should be avoided. If you find yourself in uncomfortable surroundings, act with confidence and purpose and extricate yourself from the situation as soon as possible.
• Avoid political rallies and demonstrations.

Avoid theft
• Keep valuable items in a safe place, if you must bring them at all. Consider having copies to carry instead of carrying originals.
• Do not keep all of your documents and money in one suitcase or location on your person.
• Do not flash large amounts of money: carry and use small bills whenever possible.
• Do not flash expensive jewelry, electronics, or your passport – be sure to keep valuables in a secure location.
• Be discrete in displaying your passport—do so only when necessary and avoid doing so in public places.
• Avoid situations and locations popularly identified with tourists/Americans.
• Use extra caution when traveling or going out alone, especially at night.
• NEVER leave your bags unattended (even briefly!) in an airport, bus or train station.

Be prepared for an emergency
• Have phone numbers of your program contacts handy at all times.
• Know how to reach a doctor/hospital/clinic and the police in the country in which you are studying and/or traveling.
• Have sufficient funds or a credit card on hand for emergencies.
• Always carry enough local currency to take a taxi home or to make a phone call (phones in some countries do not accept coins, and you may need to use a phone card).
Stay in touch

- Maintain regular communication with your parents. Keep in mind that during a crisis, phone communication may be unreliable. Consider setting up an alternative method of communicating with your family, such as e-mail or Skype.
- You are required to follow your study abroad program’s policy on reporting travel outside of your host country.

Stay informed

- Review U.S. State Department Travel Advisories concerning the countries or regions to which you will be traveling. Travel warnings and announcements are available online: http://www.travel.state.gov/travel/warnings_current.html.

For more information on safety and security, visit the U.S. Department of State website.
Living and learning overseas successfully usually means adjusting to a different lifestyle, food, climate and time zone, and it often involves having to learn to communicate in a foreign language. This process is never easy and can include changes in your mood, alternating between exhilaration and excitement about new experiences and some homesickness and frustration about the challenges you are facing adjusting to living in a different country. It helps to be aware that these feelings are a natural and essential part of adjusting to a foreign culture.

Preparation

Knowing what you might expect when you first arrive in your host country can ease the effects of culture shock and help you make the most of the experience from the start. The internet has valuable resources for learning about all aspects of other countries. Talk with us and to students who have studied abroad before in your host country as well as international students from there.

Coping with Culture Shock

• Be aware of cultural differences, but do not view them with an “us” versus “them” perspective.
• Try not to be negative and critical—go out and do something. Keep yourself busy doing things you enjoy. When you have free time, visit parks, museums, go to movies, tour local sites of interest, and meet people in your host country.
• Look for the best, not the worst. If you allow yourself to have a positive state of mind, your attitude will follow.
• Identify one thing that reminds you of home in your host country to help ease the culture shock.
• Keep an open mind. Unmet expectations create disappointments.
• Embrace your sense of humor.
• Keep in touch with your family and friends at home – this can help you feel less isolated.

You will probably find that after the first few weeks, as you begin to understand your host culture better, the symptoms of culture shock slowly disappear. However, if you find that feelings of irritability or depression remain, you may need help from a doctor or counselor. Your program director or the international student office at your host university should be able to direct you to counseling or support organizations. Fordham’s Counseling and Psychological Services (CPS) Office can also provide some resources for you.

Challenges of a New Culture

Your study abroad experience will be heightened if you pay attention to the local social environment. In many ways, the key to adapting to the new environment is your ability to quickly understand what behavior is and is not appropriate and make necessary adjustments. Observe local students and don’t be afraid to ask questions about local customs. In fact, most people will appreciate that you are trying to learn about their culture and lifestyle, and are likely to help you adjust.

It also may help to realize that most students at host universities abroad, or the general public, might be highly informed about world issues. They may be ready with all sorts of questions and opinions for you to listen to and consider. Knowledge about political and social and cultural conditions in your destination will be of great use in your attempt to integrate and make friends with local people.

Keeping up with political and cultural happenings in the U.S. will also be helpful, as you can expect that in a foreign environment you will occasionally be put in the position of being a spokesperson for the US and American
culture. Topics such as politics, the economy, the environment, and religion are taken very seriously by many foreign university students.

**Personal Identity**

**Gender**

As gender-based norms abroad may differ significantly from your home culture, be aware that it can affect your experience abroad. It is important to understand the role of gender in the culture in which you are living. Observe how the host country’s people dress, behave, and treat members of different sexes. Also remember at all times that what may be appropriate or friendly behavior in the U.S. may bring you unwanted, even dangerous, attention in another culture.

**Race, Ethnicity and Socio-Economic Status**

Be aware that because of your race or ethnicity, you may be accorded different privileges or experience different barriers abroad than those you experience at home. Different cultures define race and ethnicity differently, create different categories and expect different things of people within these categories. Different cultures have ideas and perceptions about socio-economic status, which may not be the same as those in the US. Consider where your program is located. If it is in a city, are you living in an affluent or middle-class neighborhood? Where is your host university or study abroad program located? Once you arrive at your destination, take cues from your surroundings and as you go about your everyday routines observe your host culture. For more information on these topics, check out these [student resources](http://www.diversityabroad.com) from Diversity Abroad.

**Sexual Orientation**

It is important to be aware of the cultural, legal and social issues regarding sexual orientation and gender identity abroad and how they could impact interactions in your host country. Since many ideas we have about sexual orientation and sexuality can be culturally based, students need to be aware of how this will affect their relationships with their host culture, cultural adjustment, and the overall study abroad experience. For information regarding sexual orientation issues in countries outside the US, check out [NAFSA’s Association of International Educators Rainbow Special Interest Group](http://www.nafsa.org).

**Disability**

Travel is always a challenge to a person’s problem-solving abilities; this is no different for a person with a disability. While overseas, people with disabilities may find some things inaccessible, but many countries around the world provide accommodations and assistance for people with a physical disability. [Mobility International USA](http://www.mobilityusa.org) (phone/TTY: 541-343-1284) is an excellent resource on travel for people with physical disabilities.

For more information and tips on how your personal identity can present challenges and opportunities while you are abroad, please visit [Diversity Abroad](http://www.diversityabroad.com).
Section VIII: While Away/Returning

Securing Housing for Next Semester

Study abroad students are guaranteed housing upon returning to Fordham, however please note that you are not guaranteed a bed space in a specific room or residence.

In order to secure housing upon your return, contact the Office of Residential Life and declare your housing intentions prior to your departure to make sure you have met all of the requirements for securing housing for your return to campus. Depending upon the term you will be abroad, there are certain protocols that must be followed.

Course Registration for Next Semester

Study abroad students have priority registration, so you will register before the rest of your peers on campus. The study abroad office will email you the exact date that you can register approximately one month prior to it. Registration will take place through the Fordham Portal. You will receive a second reminder email with instructions on registration approximately one week prior to the start of Study Abroad Registration. Course listings are only available online in the Fordham Portal.

Important: You will NOT need to clear your registration hold with your advisor; however, you will need an “Early Registration PIN” in order to register early. You must enter this PIN when prompted to do so by the Fordham Portal. ISAP will send the Early Registration PIN to you by email. Remember the time difference before attempting to register. The email we will send you will provide the start time and date in Eastern Standard Time.

In Case of Difficulty Registering

Most students find the study abroad registration process very easy to follow; the most common remark is that “it was the simplest of all registrations at Fordham.” In the rare event that you experience difficulty, please contact ISAP (Studyabroad@fordham.edu).

Keep in mind that some courses are restricted to particular students (Visual Arts Majors, Seniors, etc.). If you are unable to register for a course that is Closed by Restriction, please email your class dean (cc Studyabroad@fordham.edu) to obtain approval to register.

Study Abroad Transcript (not required for students taking classes in Fordham-run program)

Remember that it is your responsibility to request that an Official Transcript be sent to the study abroad office by your study abroad program or institution after you have completed your studies abroad. It is fine to ask your program for a time-frame for when our office can expect to receive your transcript.

Have all transcripts sent to:
Office of International & Study Abroad Programs
Fordham University
441 E. Fordham Road
Walsh Library, Suite 039
Bronx, NY 10458
**Program Evaluation**

All participants are expected to complete a Program Evaluation shortly after their return.

We encourage you to be thorough and honest in evaluating your study abroad program or university, because the study abroad office relies heavily on your feedback when evaluating continued program relationships. Your voice helps us maintain the highest possible standards when looking at study abroad programs.

**Sharing your Study Abroad Experience**

- Contact studyabroad@fordham.edu to see about becoming a study abroad ambassador. Participating in Study Abroad Information sessions, Study Abroad Fairs, or speaking with students one-on-one is a great way to keep your study abroad experience alive. Watch your email inbox for your invitation to the Study Abroad Reception and other events during the semester in which you return to Fordham.
- Email us your study abroad pictures for our website. Please send them to Studyabroad@fordham.edu.

**Staying Involved**

**Language Practice**

*International Students’ Association - Office of International Services (OIS)*

Take advantage of international students studying at Fordham – just like ESL students, they can be an eager audience and a great help in keeping your study abroad experience alive.

*Join a student club or organization*

Look into joining a cultural club or organization on campus like the French club in order to share your study abroad experiences with others and learn more about the region/culture you studied in.

**Job Search/Resume Building**

*Career Services*

Studying abroad allows you to develop cross-cultural communication skills, the ability to analyze and adjust to local customs and cultural contexts, flexibility, maturity, independence, and adaptability. In addition to the ability to learn another language, studying abroad forces you to deal constructively with cultural differences and situations you would have never faced otherwise. All of these skills are extremely valuable, as companies are increasingly searching for employees who can interact on a global scale. Contact the Career Services office to find out more about how you can utilize your study abroad experience to help you further your career.

*Campion Institute / Office of Prestigious Fellowships*

If you have a robust GPA (ballpark 3.5 or above) and are eager to go back overseas after graduation, you may be eligible to apply for a Fulbright Fellowship. The fellowship would enable you to spend the next academic year overseas studying, conducting research, or teaching English. Please consider attending on-campus Fulbright Information Sessions in the spring and submit the university Fulbright application in the beginning of the fall semester. You may also consider the following:

1. Stop by the office and introduce yourself before you leave the country; leave your contact info, start your file and have basic questions answered.
2. Contact your professors whom you are planning to ask for letters of reference just to give them a heads-up; it would be bad form to wait until September to speak to them.
3. Stay in touch with the office during the semester you are away.
4. Contact the office when you return – office staff can work with you over the summer – by email and phone if necessary -- on your application and your essays.