STUDY ABROAD PRE-DEPARTURE ORIENTATION MANUAL FOR PARENTS & GUARDIANS

HOW BIG IS YOUR WORLD?

TOWSON UNIVERSITY
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CONTACT INFORMATION

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Fax: 410-704-4703
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

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ROLE OF THE STUDY ABROAD OFFICE

- Help students find the right program
- Advise students about scholarships available for study abroad
- Register students for study abroad
- Prepare students for their study abroad experience
- Maintain contact with students while abroad
- Post students’ course results to their TU transcript
- Help students use their study abroad experience to prepare them for work or further study

ACADEMIC AND ADMINISTRATIVE INFORMATION

Post-Acceptance Information

1. **Study Abroad Confirmation**

   Students are asked to complete the *Study Abroad Confirmation* in TU Horizons Online 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 your son or daughter will be participating on a study abroad program and authorizes the Study Abroad Office to remove them from classes at TU for the term they will be away. The Study Abroad Office will register students for study abroad, but only upon completion of this online form.

2. **Medical Self-Assessment and Release**

   Students are asked to complete the *Medical Self-Assessment Information and Release Form* in TU Horizons Online 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 is kept confidential except in the case of an emergency.

3. **Agreement and Waiver of Claims**

   Students are asked to complete the *Agreement and Waiver of Claims Form* in TU Horizons Online 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**

   In order to ensure the credits and grades earned overseas are posted to their TU record, students need to complete and submit the *Study Abroad Course Form* to the TU Study Abroad Office by December 10 for spring semester or Minimester, by May 10 for summer or fall semester, and by February 10 for Spring Break. Failure to do so may result in the delay or failure of posting courses and grades from the host institution to the student’s Towson University record. See the reverse side of the *Study Abroad Course Form* for policies and instructions.

   Students participating on TU Faculty-led programs and TU Summer Internship Programs are not required to complete this form, as credit earned is for TU courses taught or overseen by TU faculty.
Registration

Registering for Study Abroad at TU

The TU Study Abroad Office will register your son or daughter for study abroad. Initially they will be registered using the placeholder code “INTL” (INTL 251 or 201), indicating 12 credits for a semester or 6 credits for summer or Minimester. The exact course(s) and number of credits achieved in each course will be posted after completion of their 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 still must complete the TU Study Abroad Course Form prior to departure with classes that would make up their ideal course load, 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. Also it is important to keep in mind that even schedules set in advance can change, and most programs have a designated drop/add period at the beginning of the term.

Registering for TU classes while abroad

- **Prior to departure from TU students should meet with their academic advisor and establish a list of courses needed for the semester of intended return.** We recommend students take their course list with them abroad in order to simplify the registration process and plan ahead if they need to register for classes that require departmental consent – the TU Study Abroad Office cannot obtain consent on the student’s behalf.

- The Study Abroad Office will email students a reminder when the registration period is approaching. Personal registration appointments can be checked through TU Online Services.

- **Students will register for classes for the semester they intend to return using the TU online registration system.** Students will need to speak to their academic advisor before departure or contact them from abroad prior to the registration date to have their academic advising hold lifted and be able to register.

- **If a student does not have access to the internet from abroad** the TU Study Abroad Office can facilitate registration on their behalf. Students should email their choice of courses with alternates for each to their Study Abroad Advisor well in advance of their registration date. **Note:** If a student will be vacationing during their registration period they are still responsible for registering for classes. Only in cases where students are studying in a location without internet access will the Study Abroad Office register on their behalf.

Withdrawal and Cancellation Policies

To withdraw from a TU or TU approved program prior to departure students must inform the Study Abroad Office in writing. The letter or email should state the reason for withdrawal.

**To withdraw from a TU program** students must notify the TU Study Abroad Office by the program specific withdrawal deadline (see the program application or admission email for details). Students who withdraw after the deadline without evidence of extenuating circumstances (as determined by TU) will be charged the study abroad fee, a withdrawal fee, and will also be responsible for any non-recoverable expenses already paid by the TU Study Abroad Office on their behalf.
To withdraw from a non-TU program students must also notify the program by their posted deadline. They may be subject to penalties and/or be responsible for any deposits incurred on their behalf. Each non-TU program has its own policies regarding withdrawal.

Refer to the Study Abroad Policies 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 students will be billed, how much they will be billed, and who they will pay for their study abroad experience depends on the type of program:

**TU 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 directly regarding payment due dates.

The TU Bursar’s Office prepares an E-Bill after students are registered by the Study Abroad 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 Fee**

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

- FALL/SPRING SEMESTER - $300
- SHORT-TERM (Minimester, Spring Break, summer) - $150

*Fees subject to change.

**Tuition Payment Plan (Tiger Installment Plan)**

If your son or daughter normally uses TIP (Tiger Installment Plan) or another plan to pay for tuition they may be able to continue to use those for study abroad. If your student is participating in a TU exchange or program, simply contact the company to arrange for a new amount for the plan. If your student is 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 by students who enroll in a study abroad program or exchange for which they 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.

Once the student has selected the study abroad program or exchange, they can ask their Study Abroad Advisor to complete a Study Abroad Budget outlining estimated and known costs. Costs can include program tuition, housing, food, TU Study Abroad fee, passport and visa fees, application fee, flight, books, local transportation, and insurance. Once the budget is submitted to the TU Financial Aid Office the student’s aid package will be reassessed and may result in a greater financial award (in the form of loans) which students may choose to accept or decline in whole or part.

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

If your student is participating in an approved non-TU program, s/he must contact their study abroad program provider (e.g. AIFS, ISA, CIEE, CEA, IFSA-Butler) to make arrangements for deferred payment if possible. They may be asked to fill out a Payment Deferral Form. Your student is responsible for paying the difference, if any, by the program’s payment due date.

Financial aid monies will not directly transfer from TU to the Study Abroad program. A rebate will be issued by the TU Bursar’s Office and the program provider can be paid using these funds.

Rebates

Rebates become available ten days prior to the start of Towson University’s term on the home campus. Rebates for students enrolled in DOC (Disbursement Online Center) will be transmitted electronically to the bank account of their choice. All students are encouraged to enroll in DOC. For students who do not enroll, a rebate check will be mailed to the permanent address on file with the university.

Since rebate checks are made out to the student, they should designate someone (i.e. parent, relative) as their Power of Attorney (POA). The POA will be responsible for depositing the 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.

Power of Attorney

The purpose of appointing a POA is to designate a person to perform certain acts on the student’s behalf while they are away. These include:

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

To designate a POA, the student can complete and have notarized a Power of Attorney form. Typically such a form can be obtained through your bank (recommended) or via an internet search.

A Power of Attorney form permits the person designated to receive, deposit and endorse checks on a student’s behalf. Students should designate a parent or other such individual whom they trust to act responsibly and honestly.
on their behalf. The signed and notarized form should be left with the designated person (not the Study Abroad Office).

**Course and Credit Transfer**

Courses taken through Towson University Study Abroad 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 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**

Students should notify the host institution or program to send an official transcript to the TU Study Abroad Office. See the Contact Information section for the Study Abroad Office’s mailing address. This will expedite the process of having courses posted to the TU transcript. Students are responsible for paying all outstanding financial obligations at the host institution (including library fines, etc.). Failure to do so will delay posting of abroad coursework to the TU transcript.

**Academic and behavioral expectations**

Study abroad students are still bound to the TU Student Code of Conduct while they are overseas. Students should review the code at [http://www.towson.edu/studentaffairs/policies/documents/code_of_student_conduct.pdf](http://www.towson.edu/studentaffairs/policies/documents/code_of_student_conduct.pdf) before departing the U.S. Note: If TU is informed of any breaches to the code of conduct while your student is abroad there may be ramifications when they return to campus.

At all times, including during their free time, students will be representing TU and the U.S. in general. We recommend they conduct themselves in a manner that they would not be embarrassed or ashamed to read about in the Towerlight or a major newspaper.

**Graduation**

Students must apply for graduation prior to departure from TU if the deadline will occur during their absence from campus. Also, if students will be graduating within one year of their study abroad experience, they must email an official verification of their enrollment abroad (including course titles and equivalent U.S. credit hours) to graduation@towson.edu (TU Graduation Office) once their class schedule is finalized.

**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 Adviser 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.

Students are also encouraged to make use of the TU Housing and Residence Life Off-Campus Housing listing service at [http://www.towson.edu/studentlife/housing/offcampus/index.html](http://www.towson.edu/studentlife/housing/offcampus/index.html) for students seeking a place to live and for property owners with housing available.

**WHAT YOUR STUDENT SHOULD TAKE ABROAD**

We recommend that students pack light! Remind them that they will be carrying their own bags. The general rule of thumb is to pack what they think they will need and then remove half.

**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.

We do not recommend shipping boxes overseas because customs fees will usually negate any savings that you might have incurred from shipping rather than packing in luggage.

We recommend that students take:

- Good, comprehensive [bilingual dictionary](http://www.towson.edu/studentlife/housing/offcampus/index.html) if studying in a non-English speaking country.
- Battery powered [travel alarm clock](http://www.towson.edu/studentlife/housing/offcampus/index.html).
- A good [travel guide](http://www.towson.edu/studentlife/housing/offcampus/index.html) like *Lonely Planet* or *Rough Guide*.
- A [Journal](http://www.towson.edu/studentlife/housing/offcampus/index.html) or diary is a good idea for a going-away gift. We recommend students keep one, as it will be treasured in years to come.
- A [Small photo album](http://www.towson.edu/studentlife/housing/offcampus/index.html) of the student’s family and friends.

**Passport**

A valid passport is required to enter and leave the U.S. and 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](http://travel.state.gov/passport).

*If the student already has a passport, check that it has not expired* and that it will be valid for at least six months beyond his/her 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 or insert on a page of the passport that signifies an agreement on conditions of entry. In some cases, stays of more than 90 days require obtaining a residence permit before leaving the country (instead of a visa). More common visa types are tourist, student, and work. Visa fees vary by country.

Be sure that your son or daughter understands the type of visa that they may need. The visa may require the student 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 the terms of the visa are violated, the student may be subject to legal action or deportation.

Visa and residence permit requirements vary widely. Contact the local consulate of the host country where your student will be studying for verification (regulations can change without notice). If there is a delay in submitting the necessary materials, Towson University cannot assist in obtaining the documents required for entry. To avoid potential disappointment, we recommend students begin the process as soon as they have been accepted into a study abroad program or exchange.

If the student is not a U.S. citizen or does not travel under a U.S. passport, extra time should be allowed to obtain a visa to study abroad.

Evidence of Financial Sufficiency

Proof of ability to support oneself overseas may be requested on arrival by customs officials and/or host institution (if not part of required visa process, if applicable). A notarized letter from parents confirming that the student will have access to sufficient funds while away or a letter from parents' bank on company letterhead is 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

Students should take a copy of their health insurance policy/coverage details with them overseas. They will need this if they require medical treatment or medication while abroad. They may be asked for proof of their health insurance coverage when entering the host country or by their host institution.

Trip Cancellation Insurance

Students may want to consider purchasing Trip Cancellation benefits to cover any losses incurred when canceling or changing travel itineraries.

Cell Phone

Access to a cell phone is strongly recommended while studying abroad. We recommend students consult their domestic cell phone provider regarding an international plan for their time abroad or get a cell phone after arrival overseas. U.S. cell phones may not work abroad or if they do can be prohibitively expensive to use outside the U.S. It is usually cheaper to purchase or rent a cell phone from local providers.

Most students use Skype, FaceTime, WhatsApp, or other apps to stay in touch with people back home. However, being in constant contact with friends and family can lead to increased homesickness and may contribute to a student not engaging fully with locals and the local culture. One way to help combat homesickness and to keep in
touch is to write letters/emails to your student. Having a letter to read and re-read can be a treasured gift that your student can also save as a memento of their time abroad.

**Laptop Computers**

Laptops with universal power supplies can be useful depending on the program or exchange location and facilities. Electrical outlet adapters will be needed but these can be purchased prior to departure 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. As laptops are easily stolen if your student does take one make sure it is fully insured.

Go to [www.laptoptravel.com](http://www.laptoptravel.com) for laptop mobility products as well as information and advice for traveling with a laptop.

**Electronics / Electrical Appliances**

Electricity voltage and plug sizes vary around the world. We recommend students consider buying electrical appliances upon arrival, substituting with battery operated or in some cases doing without. Alternatively converters and adaptors for existing appliances can be purchased before departure. They are available at travel, hardware and big-box stores. Check the World Electric Guide at [www.world-electric-guide.com](http://www.world-electric-guide.com) for a guide to voltage and electricity plugs worldwide.

**International Student Identity Card (ISIC)**

The ISIC is a handy form of identification for any full-time student abroad. It verifies student status and qualifies the holder to discounts on travel, tours, accommodation and reduced or free admission to museums, theaters and cultural attractions in certain locations. The ISIC is issued under the auspices of STA Travel and can be purchased at [http://www.statravel.com/student-discount-card.htm](http://www.statravel.com/student-discount-card.htm).

**MONEY MATTERS**

**Accessing Money Overseas - ATM**

Students can withdraw funds with their **ATM card** at an ATM machine without having to enter the bank. **This is the easiest and least expensive way to obtain cash while overseas.** We recommend students notify the bank that they **will be using their card abroad and confirm that the card is activated for international use.**

They will probably be charged a fee for using an ATM not owned by their own bank – check with the home bank for applicable charges and ask if they have a partner bank in the host country.

*Note: ATM machines may not be available in all locations.*

**Other Options**

**Credit cards** are now widely used in most countries and are convenient for making purchases but ask the credit card company about foreign transaction fees before your student goes abroad. In addition, students should avoid using their credit card to obtain a cash advance (in local currency) as this can involve many hidden charges. Check with the home bank and/or credit card companies for their fees.
Note: Your student’s 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.

Traveler’s checks are replaceable if lost. However, some vendors are reluctant to accept them and it can be inconvenient to get them cashed (and when they are, the exchange rate tends to be less favorable). Traveler’s checks are no longer the preferred method for accessing money and making purchases overseas.

Bank transfers/drafts are used for emergencies only. If you think your son or daughter might need to use bank transfers, or they want to take initial currency in the form of a bank draft, visit the bank in the U.S. before departure and ask them for a list of their correspondent banks. Make sure the student lets them know who is authorized to initiate cable transfers to them. Once in the host country, the student can contact (telegram or phone) the home bank and receive the money usually within 48 hours.

Cabling charges will probably be charged both ways, in addition to a commission charged by the 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.

In most cases it is not advisable or necessary to open a bank account in the host country.

Local currency

It is a good idea to plan to obtain some local currency to pay for initial expenses. Most banks provide this service but depending on your host country they may have to order some 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.

Staying Safe Abroad

Towson University monitors the safety of locations where students regularly study by tracking Travel Warnings 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 Warnings’ on the State Department’s Website at http://travel.state.gov/. Relevant Travel Warnings and Alerts for locations where TU students are abroad are also posted to the TU Study Abroad website.

We recommend that students do not study in locations for which a Travel Warning has been issued. However, for those students whose academic interests necessitate study in locations with a current Travel Warning, we do require that an additional liability waiver be signed 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.
In our mandatory pre-departure orientation, students are advised to use their common sense and refrain from engaging in excessive drinking. We tell them that excessive drinking in an unfamiliar environment can be even more dangerous when they do not understand the language, customs, or the way home, and students thus can find themselves in situations where they are at risk. We also inform them that they must abide by their host country’s laws regarding illicit substances – U.S. laws do not apply if arrested in a foreign country. Towson University cannot intervene on students’ behalf if they break the law and are caught.

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 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/.

Staying Healthy Abroad

Overseas Health Insurance

The well-being of students participating in Towson University study abroad programs 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. This is not an optional benefit – every participant on a Towson University administered study abroad program will be covered by the TU Study Abroad Health Insurance Policy and the cost will be covered in the program fee. Students and parents are strongly advised to become familiar with the Towson University Plan’s benefits and features. Please go to our website for information at 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 in approved non-TU programs 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 non-TU programs include health insurance and assistance plans. We recommend that students review the insurance benefits packaged with their study abroad program 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, students 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 your son or daughter is participating in a non-TU program, and would like to enroll in the TU study abroad insurance program, they may do so. Please contact the Study Abroad Office for further details.

Upon setting foot back on U.S. 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 U.S. for treatment, coverage will need to be in place here in the U.S. Therefore, we strongly advise that students also maintain a U.S. health insurance policy while abroad.

Students should take a copy of their health insurance policy/coverage details with them overseas, which will be needed if they require medical treatment or medication while abroad. They may also be asked for proof of their health insurance coverage when entering the host country or by the host institution.

**Medical and Dental Checkups**

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

Medical and dental checkups prior to departure are strongly recommended. It is a good idea for your student to review travel plans with a physician. Remember: only a primary physician knows your personal and medical history and can advise if your situation warrants some alteration of the general preventative guidelines outlined here. Frequently, health statements from a doctor are required to obtain a visa to enter a country. Students should inform the Study Abroad Office if their check-up raises any health issues or concerns not mentioned previously so that Towson can take steps to accommodate any needs the student may have (should be noted on the *Study Abroad Medical Self-Assessment and Release Form*).

**Medicines**

Students should research whether a prescription medication is available in the 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 Office can provide letters for insurance purposes confirming the student’s need for extended supplies of medication. The 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. For any favorite over-the-counter remedies, students may want to take a sufficient supply to last them the duration of their time abroad. Please 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 have there.
IMPORTANT: Some prescription and over-the-counter medicines that are readily available in the United States may not be permitted overseas. Students planning on taking medications with them abroad should check with the host country's embassy to make sure they are legal to take through customs and use in-country. In some instances documentation may need to be obtained from the host country consulate in the U.S. before departure or medications may need to be switched in consultation with a 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 and students should bring a doctor’s note with them. They should also check whether documentation is needed from the host country’s local consulate before departure.

Shots and Inoculations

Most TU students are studying abroad in countries where the health of local inhabitants is good and contagious diseases have been brought under control. However, for those who are studying abroad in malarial zones or if you have any questions about whether any shots or inoculations are recommended for a particular country, please check with the Centers for Disease Control and Prevention (CDC) at www.cdc.gov.

- 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 still the student’s responsibility to inform themselves 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. Students traveling to developing countries should plan to take this vaccination card abroad with them.

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

Overseas Medical Emergencies

In case of a medical emergency overseas, your student should contact local authorities on site for help. Staff at the host institution’s International Office or the local program staff are students’ best resource for assistance once abroad. Because the student will be covered through their international health insurance plan, the insurance company should be able to take care of all of the details. Students participating on a TU program should be sure to alert the TU Study Abroad Insurance Provider of any medical emergencies and submit claims in a timely manner. Contact information for the insurance provider as well as claim information can be found on our website at http://www.towson.edu/academics/international/abroad/policies.html.

Emergencies should be reported to the TU Study Abroad Office. Parents and guardians can reach a Study Abroad staff member outside of office hours by calling the Towson University Police at 410-704-4444. Please note this number is
only for emergencies involving the immediate wellbeing of a student or faculty member currently abroad. All other situations should be reported to Study Abroad staff during regular office hours at 410-704-2451.

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.

Mental Health Abroad

Pay attention to your student’s state of mind and mental and emotional well-being. Encourage your student to find ways to reduce stress in order to maintain good mental health while abroad. Many students experience culture shock and varying degrees of homesickness while studying abroad. This is normal: students should not be afraid to discuss any issues with their faculty director and their peers. If your student feels overwhelmed, please encourage them to reach out to on-site staff or the Study Abroad 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 be registered with the TU Disability Support Services Office (or their home institution’s Disabilities Office) and 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. Their website is www.towson.edu/dss.

SUPPORTING YOUR STUDENT WHILE ABROAD

Parents and friends of students can play a major role in the success of a study abroad experience. The support you provided prior to departure should continue while they are abroad. They may try on new personalities or adopt new habits. You might be called upon to remind them of the hurdles they have encountered thus far and help them to refocus on why they wanted to study abroad so that they can reach their goal.

You may find it helpful to visit our webpage for family and friends of study abroad students at http://www.towson.edu/academics/international/abroad/family/index.html, which contains much of the information in this manual and more.

Country Research

Students should learn about the country where they will be studying and living in order to minimize culture shock and understand the context of their experiences. The U.S. Department of State is a great resource for international travel. They provide free of charge updated information on the country, travel warnings, health and safety, overseas emergency advice, etc. They also have international travel information specifically for students at http://studentsabroad.state.gov/.
There are many sources of information about the student’s host country: books, movies, embassies, magazines etc. Travel guidebooks are an excellent resource for obtaining information on the host country. The Study Abroad Office strongly suggests purchasing a guidebook such as Lonely Planet, Rough Guide, or Let’s Go before departure.

**Visiting Your Student Overseas**

It can be a wonderful opportunity to visit your son or daughter overseas and gain insight into their experience studying abroad. Please respect the academic calendar of your student’s host institution and do not plan visits that jeopardize any academic responsibilities your student may have. Instead, visiting during vacation periods or after the program has ended will allow your student maximum freedom to demonstrate their mastery of their new hometown and to show you around without constraints.

**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 people’s actions are different.

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

At first your student will probably feel only excitement and anticipation upon arrival in the new culture. However, after several weeks, you may find that they have less energy and even less enthusiasm. You may receive calls or emails about how s/he is irritated with the food, people, and customs of the host country. New experiences change from being exciting to strange and different.

If you recognize that this disorientation is a normal part of living in a new culture, you can reassure your student that the depressed feeling will pass. Friends and family at this point should encourage the student to accept the new culture, both its good and bad parts, so that they can begin to enjoy new experiences again, and to stay active rather than retreating into communities of negative behaviors and people.

While it may be somewhat painful, culture shock is a mind-stretching process that usually leads to understanding and tolerance for both U.S. and host cultures. You can remind your student that there are many positive actions that can be taken to help overcome feelings of loneliness and withdrawal from a new culture. Keeping busy and setting goals are important.

You should also encourage your student to 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 Towson 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 the student to know that caring people exist in their new home, and not just back at home.

It’s also important to encourage your student to avoid spending too much time with other Americans or expatriates who reinforce and perpetuate negativity. This will lead the student 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 own experiences abroad.

**Cultural Adjustment Cycle**

The following section outlines the stages of adjustment that characterize culture shock, and suggests how friends and parents can offer support. For more information on how to support your student while abroad please visit our website at [http://www.towson.edu/academics/international/abroad/family/support.html](http://www.towson.edu/academics/international/abroad/family/support.html).

**Honeymoon Period**

Your son or daughter arrives overseas with great expectations and a positive mind-set. If anything, their expectations are too high, and their attitudes toward the host country and their prospective experience are too high. Anything new is exciting at this stage but they mostly notice similarities between cultures. This state of ‘euphoria’ may last from a week or two to a month, but the letdown is inevitable.

*How to help:* Listen and remember these stories for future reference. Asking specific questions can make the experience come alive for you as well.

**Culture Shock**

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

*How to help:* At this point, you may be hearing from your son or daughter more frequently and usually only during their low points. Try to remember that they are likely also experiencing periods of happiness and things going right, so fight the urge to bring them home immediately! Encourage your student 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 can recommend that your 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 the student succeeds – only that they survive. Everyone goes through some level of culture shock – help your student to realize that there’s no shame in admitting they are culture-shocked, and that many others have survived it and they will too!

Suggest some of the following activities that can aid in adjusting to a new culture and way of life:

- 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 TU Study Abroad Advisor.
Adjustment

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

How to help: Recognize that your student is making it through the storm, and revel in the stories of successes, new friendships, experiences, travel, etc.! Their survival seems assured, and they may even find success!

Acceptance (biculturalism)

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

How to help: Don’t judge your son or daughter if they adopt new habits or outlooks on life. Maintaining some customs and habits fondly reminds them of their home away from home. Listen to their stories and look at photos from their time abroad.

Re-Entry Issues

Remember that culture shock can happen upon return to the United States as well. Your student may have adjusted well and learned to enjoy the culture and way of life in their host country. Upon returning home, you may find that your student experiences disorientation and a yearning for the host culture. The steps they took to adjust to the host environment will be useful in readjustment to the home environment: keep busy and set goals. Remind your student to give it time to readjust and to keep an open mind.

Some students who did not experience culture shock while abroad will instead suffer from it upon their return home. Parents can use the same suggestions outlined above for culture shock overseas to help the student adjust to reverse culture shock at home.

Please remember that the Study Abroad Office is also available for help, and that we are interested in talking with your student about their experiences, seeing their photographs, and helping them readjust to life back on campus. We offer a re-entry conference in conjunction with other Baltimore area colleges and universities (held each February) to meet students’ needs. Activities will be advertised to students via email and on our website. Students returning from studying abroad should also check out the Returnees section of our website at http://www.towson.edu/academics/international/abroad/returnees/index.html.