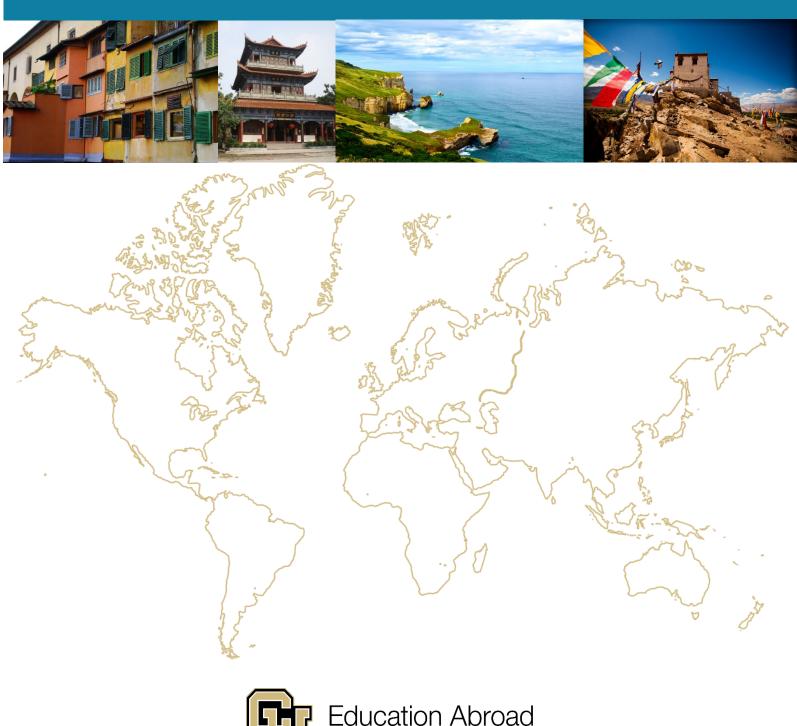
# **EDUCATION ABROAD HANDBOOK**

SUMMER, FALL & ACADEMIC YEAR 2019





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# **Contacts at CU Boulder**

# In Case of Emergency

In case of an emergency that cannot wait until the next business day:

Education Abroad Emergency: (303) 653-1671

CU Boulder Police: (303) 492-6666

# **How to Contact Us:**

Center for Community 2249 Willard Loop Drive, Suite 355 University of Colorado Boulder, 123 UCB Boulder, CO 80309-0123

Phone: (303) 492-7741 Fax: (303) 492-5185

Email: abroad@colorado.edu
Web: http://abroad.colorado.edu/

# **Education Abroad Staff**

Mary Dando Director, Education Abroad mary.dando@colorado.edu

#### Sylvie Burnet-Jones Associate Director, Education Abroad

Global Seminars in Asia.

sylvie.burnet-jones@colorado.edu

#### **Cindy Kraft**

#### **Associate Director, Education Abroad**

CIEE Open Campus; Germany programs; Law School programs; Global Seminars in Costa Rica, Austria & Italy. cindy.kraft@colorado.edu

#### Steven Rose

#### **Assistant Director, Education Abroad**

Ireland (UCD & ISA), CIEE Eastern Europe, Global Seminars in Europe & Panama; Global Intensives; KU India; summer internships.

steven.rose@colorado.edu

#### Abel Estrada

### Access Coordinator and Program Manager

CIEE Spain & Portugal, SIT Latin America Abel.estrada@colorado.edu

#### Allie Nunes

#### **Education Abroad Program Manager**

Middle East & North Africa; Syracuse Abroad; Music programs; Semester at Sea; Global Seminars in Czech Republic, Italy, France & Russia. alexandra.nunes@colorado.edu

#### **Cloud Baffour**

### **Education Abroad Program Manager**

Sub-Saharan Africa; Japan; Asia exchanges; SIT programs (except Latin America); UMN MSID; Global Seminars in South Africa & Tanzania.

baffour@colorado.edu

#### **Hannah Farrar**

#### **Education Abroad Program Manager**

Greece; France; Scandinavia; CIEE Belgium, & Czech Republic; ISA Netherlands; Italy (Bocconi, CIMBA and CIEE); Global Seminars in France & Senegal hannah.farrar@colorado.edu

#### **Kelsey Lanning**

#### **Education Abroad Program Manager**

Programs in Argentina, Chile, Dominican Republic, Ecuador & Mexico; Global Seminars in Argentina & Spain. kelsey.lanning@colorado.edu

#### Laurel Eisler

### **Education Abroad Program Manager**

ISA Brazil, Costa Rica, Barcelona; CIEE Costa Rica, Peru; USAC Brazil, Costa Rica, Cuba, Spain, & Uruguay; Global Seminars in Chile, Colombia, Cuba, & Peru laurel.eisler@colorado.edu

#### Michal Greenberg

#### **Education Abroad Program Manager**

Australia & New Zealand (exchanges, ISA, & CAPA); CIEE programs in Asia (except Japan); SFS programs, USAC China & Thailand; Global Seminars in Australia, Indonesia, & Ecuador.

michal.greenberg@colorado.edu

#### **Scott Funk**

#### **Education Abroad Program Manager**

ISA Spain; Spain Exchanges; Global Seminar in Bolivia, Nicaragua, & Brazil. scott.funk@colorado.edu

#### **Stephanie Pund**

#### **Education Abroad Program Manager**

Italy (Arcadia, CAPA, and ISA); UK (Arcadia, CAPA, IES, ISA, and Exchanges); Global Seminars Ireland & Italy. <a href="mailto:stephanie.pund@colorado.edu">stephanie.pund@colorado.edu</a>

#### Marie Cox

# Education Abroad Budget and Finance Manager marie.cox@colorado.edu

#### **Ileane Olson**

#### **Senior Billing Liaison**

ileane.olson@colorado.edu

#### **Karstee Davis**

# Education Abroad Course Coordinator & Registrar karstee.davis@colorado.edu

#### **Mark Holsclaw**

#### **Education Abroad Program Assistant**

mark.holsclaw@colorado.edu

#### Janice Kriegel

# Education Abroad Program Assistant & Registrar for Global Seminars

janice.kriegel@colorado.edu

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Tasks and information will be available to you in your <u>MyCUAbroad</u> account that will prepare you for your experience abroad. Education Abroad students should consult the <u>Once Accepted page</u> for an overview of predeparture responsibilities.

If you are going abroad through a partner organization, you will also receive information from them about required forms and tasks. For Education Abroad students, any post-acceptance forms that are requested through your program must be submitted to them directly.

We encourage you to share information with your parents or emergency contacts. Additional resources for parents, family and other emergency contacts are also available on our <u>Parents and Family page</u>.

### **Before You Depart**

In addition to the requirements in your <u>MyCUAbroad</u> account and through your partner organization, there are additional important tasks you should complete before you depart for your program.

#### **Before You Leave Campus**

- Optional: if you would like to give your parents access to information at CU Boulder while you are abroad, you must do this in person at the Office of the Registrar; it cannot be done after you leave campus
- Optional: Appoint Power of Attorney

#### Before You Leave the U.S.

- Contact bank(s) and credit card company(ies)
- Make copies of important documents
- Download insurance card and review insurance information
- Review host country's health, safety, and security information
- Gather important contact information (i.e. your CU Academic Advisor, CU Boulder <u>Education Abroad</u> <u>Program Manager</u>, on-site program staff, group leader, mentor, etc.)
- If applicable: Plan for income taxes
- If applicable: Check the voting from abroad process

# Passports, Visas & Travel Plans

### **Passports**

*Make sure your passport is valid for at least six months after your program ends.* Most participants need to have their passports 3-6 months prior to departure in order to apply for visas.

For more information on how and when to apply for a passport, please see our **Passports & Visas resource**.

#### Passports for Friends/Family Members

We strongly recommend that your **emergency contacts** have a valid passport while you are abroad. This may be critical in the event of an emergency if your loved one wishes to travel to be with you in a time of need. If friends or family members are planning to visit at the end of the program, we urge them to apply for or renew passports **before** the program begins.

#### **Taking Care of Your Passport and Other Important Documents**

- Make two paper copies and electronic scans of the photo page of your passport, visa (if applicable), all airline tickets and/or itineraries, other ID cards, and bank cards.
- Leave copies of all your important documents with your parents or another responsible party, and carry
  the duplicate copies separately from your wallet or purse. Email yourself the electronic scans so you
  always have a copy.
- Your passport is a valuable document; guard it carefully! If you must carry your passport, keep it in a money belt worn inside your clothing.
- Important: If you lose your passport abroad, immediately report it to the <u>U.S. Department of State</u> in Washington, D.C.: (202) 955-0430. You must complete Form DS-64, Statement Regarding Lost or Stolen Passports.

#### **Visas**

Many countries require people to obtain a visa in order to study, intern, or even just visit. For some countries, the visa application process is long, complicated and may entail substantial fees as well as out-of-state travel to the appropriate consular office. Processing time for visas can take from a few days to several months.

We have provided a general overview of the visa process and your responsibilities on our <u>Passports and Visas</u> <u>page</u>. Education Abroad participants will receive detailed visa instructions post-acceptance.

If you are not a U.S. passport holder, please refer to the embassy's website of your host country to determine your requirements.

#### **Travel Plans**

You should not purchase airline tickets until after you have been instructed to do so and have confirmed your program dates.

Check the official start and end dates of your program (including on-site orientation, if applicable), as listed by your program provider and/or host institution. Arriving late to your program site and/or leaving the program early is not allowed. Check pre-departure resources from your program provider to find out if a group flight is available (this is rare).

If your program does not have a group flight, start shopping around now for good airfares. Consult the resource "How to Book My Flight" for guidance (MyCUAbroad > Flight Itinerary).

If you are nervous about traveling alone, it may be possible to find a traveling partner among the other program participants. You will be provided with names and emails of the other CU students on your program during your program orientation. Many program participants start Facebook groups before departure, so do some searching for your group.

The <u>Transportation Security Administration (TSA)</u> has strict identification procedures for airline travelers. The name on a traveler's ID must match that on the travel documents. Travelers whose reservations do not contain full information will not be permitted to check in online or at airport kiosks, but must instead stand in line to see a ticket agent. Additional airport security screening and/or denied boarding may result.

Be sure to stay up to date with <u>the most current TSA and international security regulations</u>, as international checkpoints may have different regulations.

### U.S. Department of State Smart Traveler Enrollment Program

The <u>Smart Traveler Enrollment Program (STEP)</u> is a free service provided by the U.S. government to citizens traveling to or living abroad. Registration in this program records information the U.S. Department of State can use to assist you in case of an emergency. Once enrolled, you will receive pertinent email alerts. Make sure to download the <u>Smart Traveler app</u> on your smartphone.

U.S. embassies and consulates assist nearly 200,000 people each year who are victims of crime, accident, or illness, or whose family and friends need to contact them in an emergency.

When an emergency happens, or if a natural disaster, act of terrorism, or civil unrest strikes during your time abroad, the nearest U.S. embassy or consulate can be your source of assistance and information. By registering, you can help them assist you when you might need it the most.

#### Global Seminar, Global Intensive, Global Experience, and Exchange students:

Education Abroad will register all participants who are U.S. citizens in the STEP program prior to the beginning of your program. Education Abroad will enroll you in STEP for the dates of your program and its location. If you arrive early, stay late, and/or travel in your host country or to other countries during, before, or after the program, we strongly recommend that you register with STEP for your additional travel dates and destinations (if applicable).

#### All other Education Abroad students:

Before you leave, you should register your travel and residency plans with the U.S. Department of State if you haven't already (note that you have likely already been encouraged to register during the application process by Education Abroad or by your program). Registration is free, and you can enroll via the <a href="Smart Traveler Enrollment Program">Smart Traveler Enrollment Program</a> enrollment page. You must include your email address when you register so you can receive email alerts.

#### Non-U.S. Citizens

If you are not a U.S. citizen, you should register with your embassy in the country or countries where you are traveling or studying. The services that the U.S. government provides to U.S. citizens while abroad (including assistance in an emergency) will not be available to non-U.S. citizens, even if you are hosted by a U.S. program.

# Packing For Your Trip

What you should bring depends greatly on where you are going and what you plan to do there. For example, while the French reserve flip-flops exclusively for the beach, in Bali, they are considered appropriate business attire. You should consult your program's materials for additional packing suggestions.

NOTE: Never take more than you can comfortably carry by yourself at one time!

# **Packing Tips**

#### **Important Documents**

There are a number of items you need to take with you and keep track of the entire time you are abroad. You should keep them in a safe place, and if you are traveling away from your host city, be aware of where they are at all times.

- ✓ Passport (with visa, if applicable)
- ✓ Accident and Health and Travel Insurance information
- ✓ Credit/Debit Cards

- ✓ Plane tickets or copy of your itinerary
- ✓ Health Documentation
- ✓ Emergency info (medical, itinerary, relatives)

#### **Traveling with Money**

It is usually best to assume that you will not have immediate access to an ATM when you arrive in your host country, especially if you are traveling in the developing world. If this is the case, plan on acquiring some local currency prior to your departure. You should have enough to pay for a meal, transportation to your host site, and a night in a hotel. The exact amount will vary by country.

In some countries, U.S. cash, especially untorn dollar bills, come in handy. They can be used for tipping, purchasing small items, etc.

#### **Protecting Your Belongings**

Carry anything you can't afford to live without on your person while traveling, not in checked baggage. This includes your passport, documents, and anything you need at all times, such as contact lenses and medication.

Organize your funds into two separate packets, each with a credit card and currency. When in your host country, one of these packets should be left at your residence.

Do not pack more than you can carry, and never let your bags out of your sight. Purchase and use a lock for your luggage. Keep your purse in your lap in public, always have a hand or foot in a loop or strap of your luggage when you set it down, and if you need to sleep on public transportation, use your pack as a pillow.

Be aware of pickpockets, and as a general precaution, do not carry your money or passport in an easily accessible place. Pickpockets often mingle widely in tourist crowds, including but not limited to airports, train stations, travel agencies and museums, so be extra vigilant in touristy areas.

A concealed money belt or neck pouch is a good idea in some areas, but showing that you have one can make you a target.

Don't bring anything you can't afford to lose. This includes items of sentimental value such as family jewelry or heirlooms.

#### **Clothing and Toiletries**

Consult information from your program for culturally appropriate clothing information. In general, pack an interchangeable wardrobe of easy washables in dark colors and neutrals. Dark colors tend not to show dirt as easily. Rolling, not folding, your clothing is more space-efficient and prevents wrinkles.

Prepare to layer. Even if you will be in a location with a hot climate, pack a few warm items. Think about how cold summer nights can be in Colorado!

In many countries, you will be able to purchase all necessary toiletries upon your arrival. Make sure that this is the case if you plan to purchase them abroad.

Pack toiletries in sealable bags, and bring extras – they also work well for keeping wet or dirty clothing separate from clean things.

#### **Medical Considerations**

Pack prescription medication in its original container, and carry a letter from your doctor. Prescription medications should always be in your carryon, not in your checked baggage. If you have any ongoing medical conditions, we recommend that you bring photocopies of your medical history, along with prescription information. For more information on taking your prescriptions overseas, see the <a href="Health">Health</a> section.

Students with a U.S. prescription for marijuana should note that according to U.S. Federal law, you cannot fly on a commercial airliner with marijuana or marijuana-containing products even if you have a doctor's written prescription or a medical marijuana identification card (MMIC).

#### **Airline Baggage Allowances**

All airlines have guidelines on the weight and size of baggage allowed. You will be charged a fee (often an expensive one) if your baggage exceeds your airline's limit. For most international flights, you are allowed one free checked bag, but many airlines will charge for a second one. Many airlines are now weighing all baggage and assessing fees. Know the baggage policies and weight limits for your airline.

If you plan to take your own bike, skis, or other large items, be prepared to pay an oversize luggage charge. You may want to insure these items if they are of high value.

#### **Computers and Electronics**

Electrical systems are different around the world. In most countries, you will need an adapter to plug anything into the wall. In many countries, you will need a converter to use U.S. appliances due to voltage differences. Even with a converter, small appliances, such as hairdryers, might not work properly. For more information on converters and adapters, check Independent Traveler or World Standards.

If you bring your laptop or tablet overseas, we recommend that you insure it against damage or theft outside the U.S. Before leaving, back up your information on external hard drives or with a data cloud service that can automatically update. Most new laptops have internal current converters, but you will still need to get the proper plug adapter.

Register imported electronics (cameras, cell phones, etc.) with U.S. Customs before leaving the States. Foreign-made items are subject to duty charges when you reenter the U.S. unless you can prove you purchased them here. Take the items to Customs at the airport and fill out a registration slip.

For battery-operated devices, be aware that batteries can be expensive abroad!

#### **Shipping Baggage**

We do not recommend that you ship your baggage, either to your program location or back home upon completion. The cost can be exorbitant, there are often customs regulations that limit what you can send and receive, and you may be charged hefty duty fees or storage fees while baggage is waiting for customs clearance. Your belongings could be held at a customs office far from your program site, and you may have to retrieve them in person at great expense.

The least expensive way to ship baggage is by surface mail through the U.S. Postal Service, but this can take 6-10 weeks.

Prescription medications should always be carried with you and not shipped in baggage.

# **Packing Lists**

Your best sources of specific information are the alumni of your program or materials from your program provider.

There are also a number of useful online packing lists:

- This <u>interactive checklist</u> from Independent Traveler allows you to customize and print a packing list for your destination.
- Rick Steves' Europe offers a <u>Packing List for Europe</u>.
- Changes in Latitude, a travel store in Boulder, provides a detailed checklist.
- Journeywoman provides country-specific clothing suggestions for women.
- Refer to the <u>CDC's Healthy Travel Packing List</u> for a list of health-related items to consider packing
  for your trip. Talk to your doctor about which items are most important for your specific location(s)
  (insect repellant, diarrhea medication, etc.).

# **Communicating From Abroad**

# **Contacting Home upon Arrival**

Your loved ones will be waiting to hear that you have arrived safely, but it may not be possible to find a phone and figure out a new system the moment you arrive. Arrange to call home by a certain time, and then be sure to do it! Give yourself a time cushion when you arrive to get to your destination and get settled; 48 hours is recommended.

Make sure to determine the time zone difference before you go. <u>Time and Date</u> has a time zone section that tells you what time it is in other parts of the world.

When your loved ones call you, if you will have a local number abroad, they will need to dial the following numbers to make an international call from the U.S.: 011 (international access code) + <a href="mailto:country code">country code</a> + city code + the local number. For more detailed instructions, see <a href="howtocallabroad.com">howtocallabroad.com</a>.

The many voice-over-IP apps now available for smartphones have made it much easier (and more affordable) to call home from overseas. See below for commonly used apps.

# **Phones & Computers**

Should an emergency occur, it is critical that you can be reached at all times during the program. You have three options for fulfilling this requirement:

- 1. You may use your U.S. cell phone abroad with an international calling plan. Make sure to contact your phone provider prior to departure about the options offered and associated cost. These plans often vary by country, so make sure to do your research, and be very wary of overage rates. You should also note that you would still have a U.S. number, which means calling locals in the host country will likely be charged as an international call.
- 2. You may use your U.S. cell phone abroad with a local SIM card. You will need to work with your phone provider to ensure your phone is unlocked prior to departure, and purchase a local SIM card upon arrival (within the first 1-2 days of the program).
- 3. You may purchase a local cell phone upon arrival.

For options 2 and 3, you can usually choose either a monthly or a pay-as-you-go plan. These are generally inexpensive to purchase, but they can be expensive to use for international calls. Note that if you go one of these two routes, you may want to have your U.S. carrier put a hold on your U.S. phone while you are abroad.

Once you have your phone number, make sure to share it with your on-site staff and complete the Phone Number Abroad item in your online application checklist. You must keep your phone charged, turned on, and with you at all times during the program.

#### Using Your Smartphone on Wi-Fi

You must be reachable by phone even when you aren't within range of Wi-Fi. However, using internet-based apps is a common and popular way to stay in touch with friends and family, especially those at home. You should also check with your U.S. carrier, as a few (including T-Mobile and Sprint) are now offering free data coverage abroad in certain locations.

Here is a list of apps that can help you stay in communication with friends and family via free or cheap calling and texting:

- WhatsApp
- Pinger
- KakoaTalk
- TextMe
- Viber
- Text Now
- Skype
- Google Voice
- Facebook

#### **Using Email**

Because CU Boulder uses email for all official correspondence, you need to access your CU email account while you are overseas (if applicable). You can add a personal email address by logging in to your MyCUAbroad account and adding a "Carbon Copy email address."

#### A Warning: Being Too Connected

While email, Facebook, Skype, etc. can be very effective forms of communication, do not overuse them. The more time you spend communicating with people at home, the less time you spend immersed in your new culture.

An easy way to communicate with friends and family is to set up an email distribution list or blog so that you can share the same report on your abroad experience with everyone. This saves time and gives you a written record that you will have later. You can also share photos and experiences with those back home without having to send separate emails. Many free blog hosting sites are available, including <a href="Blogger.com">Blogger.com</a> and <a href="WordPress.com">WordPress.com</a>.

#### Security Considerations for Smartphones and Laptops

Travel to certain high-risk countries requires special consideration and preparation with regard to smartphone and laptop usage. Please review the **resources provided** by CU Boulder.

Remember that when you travel with a smartphone, you are basically carrying a tiny computer around in your pocket! You likely have personal and sensitive data stored on your phone that may be accessible to others while

you connect to a public Wi-Fi network. As much as possible, be sure you are using a secure network when accessing your bank account or completing other sensitive tasks, and only enable GPS services when necessary.

Also, keep in mind that smartphones are popular with pickpockets. If your phone is lost or stolen, you should check with your provider to see if they are able to do a "remote wipe" to remove your data and restore the phone to its factory settings.

### **Accessing CU Boulder Resources Abroad**

CU Boulder students can access many of the electronic resources at the CU Boulder libraries while abroad via the <a href="Chinook On-line catalog">Chinook On-line catalog</a>. You may access most of these resources either via a proxy server or via <a href="Virtual Private Network (VPN)">Virtual Private Network (VPN)</a>. The library's <a href="Off-campus access page">Off-campus access page</a> explains both the proxy and the VPN. This information is also helpful for students traveling to countries where certain websites (such as Google, which also operates CU email) may be restricted.

# **Contacting Home by Mail**

Mail services and prices in other countries are somewhat different from in the U.S., but things basically work the same way they do here. Please be aware that the postal systems of some countries may be much slower and less reliable. Never mail something you cannot afford to lose.

If you are receiving a package abroad, be aware that any item mailed to you is subject to VAT or an import tax, even if it is not new. This tax can often be 30-90% of the value on top of shipping charges paid. Never mail any prescription medication across any international border.

#### Parental Access to Your Records

The <u>Family Educational Rights and Privacy Act</u> of 1974 (FERPA) protects educational records. It limits the information that can be discussed with anyone – even parents – unless you specifically allow them to access your information.

While overseas, you may want a parent to talk to Education Abroad, Office of Financial Aid, Bursar's Office, or your academic advisor if problems arise with bills, registration, financial aid, or advising. We recommend completing a FERPA Consent to Release so that these offices can answer your parents' questions. For information on how to provide this consent, visit the Office of the Registrar's website.

# **Voting From Abroad**

If you will be abroad during an election cycle in the U.S., we encourage you to participate in your civic duty by voting from abroad! Because you will be outside the U.S., there are a few steps you must take to ensure you receive an absentee ballot. All of the information provided below is sourced from the Federal Voting Assistance Program's (FVAP) website and is subject to change.

Voting from abroad is easy – just follow these steps on the Federal Voting Assistance Program website.

If you have questions about this process, your best resources are the <u>Absentee Voting Frequently Asked</u> <u>Questions</u> page and the <u>Absentee Voting Information</u> provided by the U.S. Department of State.

# Sustainable/Responsible Travel and Education Abroad

We all know that the CU Boulder community strives to be "green." Sustainability has long been a top priority on our campus, and our office wants you to take that mindset with you as you travel the world.

You can consult a list of related resources in the Appendix.

### Tips for Sustainable/Responsible Travel

While you are abroad, you can follow the suggestions below in order to minimize the adverse impact of your presence and maximize its positive impact on your host culture:

- Use water and electricity sparingly.
- Bring a reusable water bottle, and drink tap water where it is potable.
- Learn about local recycling rules and schedules.
- Learn about your travel destination(s) and how it/they might be involved in sustainable practices, such as their human rights record, environmental conservation record, commitment to peace, etc.
- Use the local language as much as you can.
- Learn about cultural norms by talking with and learning from locals.
- Dress appropriately.
- See if there are sustainable accommodations and transportation available when you travel.
- Do not collect, buy or export endangered natural products.
- Choose low-impact recreational activities.
- Do not disturb wildlife.
- Volunteer or intern with a local school or organization to get a better understanding of your host culture and country, or try to find an organization dedicated to environmental work.
- Research local environmental issues and initiatives or write a paper on sustainability for a course.
- Try to buy locally produced goods and food.
- Try to contribute to the local community by using local services as much as possible.
- Always ask people before photographing them, as some religions and cultures forbid photography.

# **Taking Photographs Abroad**

You will undoubtedly be excited to capture your experience abroad by taking pictures of the people and places you encounter. Please keep in mind that there may be cultural and legal differences regarding photography in your host country – some cultures and religions forbid photography altogether. It is always best to ask before using your camera. In many countries, there are prohibitions on taking pictures of strategic locations, such as airports, train stations, major roads and dams. Avoid taking pictures of all police and military installations. Additionally, it can be culturally insensitive or even offensive to take photos of individuals without permission. You are encouraged to research local laws and customs regarding photography in your host country. When you do take photos abroad, avoid harm to or misrepresentation of the subjects as a result of the photo – don't take photos that potentially discriminate or reinforce stereotypes. For more tips on responsible photography abroad, read the Overseas Security Advisory Council (OSAC) Report, Picture This: Dos and Don'ts for Photography.

#### **Social Media**

An increasing number of people who spend time traveling also do something meaningful and bring positive impacts to the community they are a part of. Language and images can either unify, clarify and create nuanced descriptions, or divide and perpetuate stereotypes of the complex world we live in. It can be difficult to present other people and the surroundings accurately in a brief social media post. Even though harm is not intended, many volunteers and travelers end up sharing images and text that portray local residents as passive, helpless, and pitiful. Think about the following checklist before posting on social media:

- ✓ Ask yourself, "What is my intention of sharing this post?"
- ✓ Gain informed consent from the person in the picture and/ or the caretaker. If you can't explain why you are taking a photo, use a translator.
- ✓ Know the names and backgrounds of the people portrayed.
- ✓ Offer the person in the photo a copy.
- ✓ Avoid sweeping and simplified generalizations; include informative text with names, place, etc.
- ✓ Be respectful of different cultures and traditions.
- ✓ Ask yourself, "Would I appreciate being portrayed in the same manner?"
   ✓ Avoid sensitive, vulnerable situations and locations such as hospitals and health clinics.
- ✓ Do not portray yourself as the hero in the story conveyed.
- ✓ Challenge the perceptions; bring down stereotypes.

Information provided by RadiAid (http://www.rustyradiator.com).

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# Major/Minor Credits/Requirements

As a CU student, all of the courses you take and pass abroad will appear on your CU degree audit. Unless you take one of the rare courses that is non-transferable (see section below), your courses will count as CU inresidence credit and towards your overall graduation hours. If you want to know how the credit will apply to your major/minor requirements, you must consult with your academic advisor.

Complete the following steps to determine which courses abroad will best meet requirements for your major/minor. You should **get advising on twice as many courses as you plan to take abroad**. Why? Courses could be cancelled, or you could find that there is a scheduling conflict when you are enrolling at your program site. Allow yourself as much flexibility as possible, and know your remaining degree requirements!

- 1. Make an appointment with your Academic Advisor.
- 2. Consult your degree audit to determine your remaining requirements.
- 3. Search for pre-reviewed courses posted on the Major/Minor Approvals List.
- 4. If needed, search for additional courses offered on your selected education abroad program through <a href="your program">your program's page</a>.
- 5. Submit the Education Abroad Major/Minor Course evaluation form to your advisor, along with course descriptions/syllabi (the latter only needed if you plan to submit new courses for review). Bring your laptop with you to the appointment.
- 6. During the appointment with your Academic Advisor, s/he will recommend any changes to your proposed courses, guide you through any next steps, and explain the process for receiving any course evaluation decisions.

Take your advisor's contact information with you overseas. Also, take a copy of your department's major requirements list and your advising forms, and remember to consult your degree audit.

# A&S Core, MAPS and General Elective Credits/Requirements

#### A&S Core

Education abroad courses must be evaluated and approved by the College of Arts and Sciences before they may fulfill an A&S core requirement. Read the Arts & Sciences criteria for each core area before having courses evaluated to make sure they relate as closely as possible to the A&S core area description. Only certain College of Arts & Sciences Credit Evaluators can approve core. A&S Core requirements are very specific.

A list of the courses that have been evaluated for A&S Core is accessible on the <u>A&S Core & MAPS</u> page. This page also contains instructions for submitting new courses for review. Courses abroad may change, so for all reviewed courses, it is extremely important that you verify that the course you intend to take will indeed be offered when you are there and that the course number and the course title of the evaluated course match exactly what is offered abroad.

#### **Consider Important Guidelines:**

- Courses of fewer than 2.7 credits will not fulfill A&S Core, even if the content was approved for Core.
- A&S Core evaluations are limited to three courses per area that you would like to fulfill.
- Written Communication is rarely approved and should be taken on the Boulder campus.
- If planning to earn **Natural Science (NS)** credit, verify with the department that the course is being assigned to as this may affect the NS sequence and the NS non-sequence requirements.
- When a course is reviewed by A&S, it is reviewed for all core areas; if it fulfills more than one area, this will be indicated. Similarly, if a course on the list indicates, "Elective only/not approved for core," it is not eligible for any core area.
- **Independent study projects** cannot be used to fulfill general education requirements at CU Boulder, including core. Some departments further restrict the use of independent study hours toward meeting major requirements.
- Keep copies of all email correspondence regarding core credit until you graduate.
- Have a backup plan: We advise that you have an approved backup course for each core area that you
  need fulfilled in case you encounter unforeseen course schedule conflicts or canceled courses. Many
  programs give language proficiency exams onsite, so you may not know exactly which class or level you
  will test into until you arrive.

#### **General Elective Credit**

The vast majority of courses on CU Boulder approved programs are in traditional academic disciplines and will be applied towards degree requirements as elective credit at the very least. However, some courses taken on education abroad programs are not eligible for CU Boulder credit. Below are the steps to ensure that all courses you take will count towards your general electives/hours towards graduation:

- 1. <u>Check the list</u> of course decisions for your program and **avoid** any courses listed as "non-transfer/non-credit." This list includes courses that have previously been determined as no-credit.
- 2. View the list below which describes courses that will not be accepted for credit by CU Boulder. Avoid these types of courses. In general, you should be wary of courses that a) sound really fun and b) don't sound like any courses that are taught at CU Boulder.
- 3. If you have any concerns about a particular course, you can submit it for review. Please use the <u>A&S Core</u> evaluation form and instructions.

#### Types of courses not eligible for credit at CU:

- Physical education courses (e.g. yoga, recreational dancing, sports)
- Cooking and food appreciation courses
- Courses about wine
- Courses identified by CU Boulder as remedial, i.e., necessary to correct academic deficiencies, such as remedial English, mathematics, science, and developmental reading
- Outdoor leadership and related courses through Outward Bound, NOLS or similar programs
- Tourism studies courses
- Vocational-technical courses that are offered at two-year and proprietary institutions
- Credits earned for work experience (including some internships) or through a cooperative education program (see the section on internships below for more information)
- Courses in religion that constitute specialized religious training or that are doctrinal in nature
- English-language proficiency courses (courses designed for non-native English speakers)
- Applied medical courses

Courses or programs identified as college orientation

In addition, some Business classes may not be eligible for any CU Boulder credit for Business and non-Business majors alike. Business majors should work closely with their advisors to get all Business courses pre-approved.

### **Minimum Academic Preparation Standards (MAPS)**

CU Boulder students are expected to have completed courses that meet certain minimum academic preparation standards (MAPS) before enrolling at CU Boulder. The College of Arts & Sciences' <u>MAPS courses are listed here</u>. If you would like to **complete** (not work towards completing) a MAPS requirement abroad, you need to have the course evaluated by the appropriate department.

- Unlike initial A&S Core evaluations, MAPS evaluations require a course syllabus.
- Courses that are fewer than 2.7 credits will not fulfill MAPS, even if the content was approved for MAPS.
- MAPS evaluations are limited to three courses per area that you would like to fulfill.

#### MAPS Foreign Language:

Language courses must be evaluated and approved by the appropriate language department in order to fulfill MAPS Foreign Language deficiencies. You can find the CU Boulder courses that fulfill the MAPS foreign language deficiency here. Language courses taken on education abroad programs must be determined to be the equivalent to one of these courses in order to fulfill this requirement.

Please consult the course pre-approvals list for a list of language courses which have already been evaluated.

# **Grades and Credits**

#### **Grades**

There are two different grading systems for education abroad, depending on your program:

- Pass/Fail: On the majority of education abroad programs, the grades you earn abroad will be converted to
  pass/fail credit on your CU Boulder transcript. See the program-specific information in your MyCUAbroad
  checklist for a chart that list the grades abroad and how they will be converted to pass/fail. None of your
  pass/fail grades will count into/against your CU GPA.
- **Letter Grades**: For the following programs, the letter grades (A-F) you earn abroad will appear on your CU transcript and be averaged into your CU GPA.
  - Global Seminars
  - o Internships for which CU Boulder acts as the school of record

Regardless of which grading policy applies, the following policies hold true:

- Education abroad pass/fail credit is exempt from college limits on student-elected pass/fail credit. Courses
  posted with grades of "Pass" CAN apply towards major, minor, Core and other degree requirements, with
  formal approval from the relevant department.
- On programs where pass/fail credit is earned, students cannot choose to have letter grades recorded instead (and vice/versa).
- Note that graduate/professional schools may wish to see the original education abroad transcript for admission purposes. If you participated on a program that converted your grades to Pass/Fail, keep in mind that others may still see the actual grades you earned abroad in the future.
- If you do not pass one or more classes, keep in mind that you will not earn credits for the class and may end up under-enrolled. Being enrolled less than full-time can have implications for financial aid and/or scholarships (and you could be required to repay some of your funding).

If you need to clarify which grading policy applies to you, consult the program-specific information in your MyCUAbroad account or the Academics chart on your program-specific web page.

# Course Levels (Upper- vs. Lower-division) and Departments

The title of the course and course level will appear on your CU degree audit. Courses listed as 1999SA or 2999SA are lower-division credit. Courses listed as 3999SA or 4999SA are upper-division credit.

First-year language courses are listed as 1999SA, second-year as 2999SA, and all advanced language course will be listed as 3999SA, even if they are 4<sup>th</sup> year level.

Each course will be listed under the department that would most likely offer the course at CU Boulder.

The ultimate decision regarding how credit will be recorded on the CU degree audit will be made by the University of Colorado Boulder and not by the student.

# **Important Academic Policies**

# **Remaining Eligible for Education Abroad**

After your acceptance to an education abroad program, you must remain eligible for the program until the start of your program. This includes remaining academically eligible and maintaining the required GPA for your program. If your GPA drops below the program requirement, you may be dismissed from the program. You may also be dismissed if your GPA remains at/above the program's requirement, but you perform poorly in the semester prior to your departure. This could include low grades, failing grades, withdrawals, or a combination of these. Your eligibility could also be impacted if you receive disciplinary or legal charges after being accepted (or if you did not include accurate information about this when you applied).

If you have concerns about your eligibility after being accepted, you should be in touch with your Program Manager as soon as possible. Not all situations will result in dismissal, but it is imperative that you notify us of any concerns immediately.

### **In-Residence Credit**

Coursework completed on a CU Boulder education abroad program counts as in-residence credit, not transfer credit.

#### **Course Load Minimums**

You must be enrolled as a full-time student on a CU Boulder program. Full-time is defined as at least the equivalent of 12 CU Boulder credit hours each semester or at least 24 credit hours per academic year. Some programs have higher required credit minimums. In such cases, students must abide by the program's required credit minimum. Summer course load minimums vary by program, but you must be a full-time student for the length of your program. See the program-specific information in your MyCUAbroad checklist.

You must take the full-time credit load on your education abroad program. You cannot be enrolled in courses at CU Boulder through continuing education, independent study or special distance technology (Kubi) to substitute for your full-time course load abroad. Any CU courses you take while abroad will be additional credits on top of your minimum required course load abroad.

Non-credit internships and/or courses not eligible for CU Boulder credit do not count as part of your required minimum load.

Under-enrollment could result in dismissal from your education abroad program or host institution. Underenrollment also could result in your deportation from your host country due to terms violations of your student visa. Under-enrollment may affect your financial aid as well.

#### **Course Load Maximums**

14-16 credit hours is a reasonable semester load. Only in rare cases would you take more than 16 hours in a semester abroad. You may not take more than the equivalent of 21 CU Boulder credits in one term. If you exceed the 21-hour maximum, some of your credits will be converted to "no credit." If you believe you will exceed this limit, you should consult your Education Abroad Program Manager.

### **Repeat Credit**

You cannot obtain credit for a course abroad that has been determined to be a direct equivalent (exact match) with a CU course that you have already taken. For example, perhaps you place lower than you had hoped on your language placement exam on-site and end up taking a course abroad that has been determined to count/match with SPAN 1020. If you already took SPAN 1020 on campus, you will not receive credit for the course abroad. Your degree audit will be "cut back" and the course/credits will not count towards any portion of your CU degree. This may also result in less than full-time status for the semester, depending on how many other credits you took.

If you have concerns about this, contact your Program Manager. Studying for your on-site placement exam may help avoid this situation, or you may be encouraged to switch to a different track with other course options (when possible). You may also be able to take an extra course to make up for the credits that you won't receive. Be aware of this, know how courses (especially language course) are approved by CU, and contact us with questions.

### **Attendance and Participation**

You are responsible for following your program's/host institution's attendance policy for classes and program activities and for completing assigned work. Failure to participate fully in a program may constitute academic misconduct and result in dismissal from the program.

#### **Final Exams**

Exams must be taken onsite at the regularly scheduled times.

### **Incompletes**

It is your responsibility to finish all coursework and to take all final exams before leaving your program site. Incomplete grades cannot automatically be completed – it depends on the policies of your education abroad program and on-site faculty and staff. Neither your abroad Professors/Instructors nor CU Boulder Professors/Instructors are obligated to help you complete an incomplete class. In most cases, incomplete education abroad grades/classes are unable to be completed. The class will not be posted to your CU record, and you will not earn any credit for the class.

If you officially withdraw from a program, you will receive "Ws", not incompletes, for courses you did not finish before you withdrew. You will receive credit and grades for courses that were completed before you withdrew.

#### **Internships**

Some internships abroad offer the *possibility* of academic credit; however, you will not *automatically* receive CU credit for internships abroad. If credit is offered onsite, your department/school/college must agree to grant credit

by completing the <u>CU Boulder Education Abroad Internship Credit Approval Form</u>. Please note that there are limits on the number of internship credits that can apply to a CU degree, and departments have varying rules on how credit hours will be assigned.

The exact process for internship credit approval varies by school/college – see the above form for details. For some major/colleges, you will only receive credit if you obtain specific approval from your department/college. **Earning credit is not guaranteed!** 

Some countries consider internships to be a form of work; review the restrictions for working on a student visa.

# **Service-Learning Credit**

Credit earned on CU Boulder education abroad for courses designated as service learning shall be recorded and posted to the CU degree audit using the normal policies and procedures, with the exception of ISA programs (see ISA policies in your MyCUAbroad checklist for more detail).

#### Graduation

If you plan to graduate within the next year, check with your dean's office and review the Office of the Registrar's <a href="Mailto:Graduation">Graduation</a> page for graduation application deadlines and notification procedures. Students in the College of Arts & Sciences should also refer to the Academic Advising Center's <a href="Graduation">Graduation</a> page.

If you are a senior, do not plan to graduate the same semester you are abroad. It usually takes too long for transcripts to be received to make the graduation deadline. Do file for graduation before leaving Boulder, but plan to graduate the semester after your program ends. Please also note that an August graduation may or may not be possible for education abroad in the spring semester. If you hope to graduate in August after a spring abroad, check with your Program Manager to determine if this is possible.

Regardless of your official, posted graduation date, you typically can still participate in the graduation ceremony if you are on track to meet your final requirements. For example, if you study abroad in the spring semester and will not officially graduate until August or even December, you likely can still participate in the May graduation ceremony (assuming you will return from your education abroad program in time).

See the <u>Education Abroad Transcripts</u> page for a guide of when transcripts normally arrive to Education Abroad.

# Registering at CU Boulder for Education Abroad

The Education Abroad course (STDY 1001) marks your enrollment in an official education abroad program for the semester you are abroad. This temporary course will be replaced with your actual coursework when the official transcript of your courses and credits completed abroad is received. This course does not register you for individual classes you plan to take on your education abroad program – that is a separate process that varies by program (see the information from your provider or MyCUAbroad checklist).

# **How Do I Register for Education Abroad?**

The Education Abroad Registrar will register all students in the CU Boulder Education Abroad course unless your acceptance is conditional (see below). The registration timeline is as follows:

- Spring and Calendar Year programs: November/December
- Summer programs: April
- Fall and Academic Year programs: April June (depending on program start date)

Winter programs: November

Critical to your registration in the course is that you have no holds or "Service Indicators" on your account. Most stops or Service Indicators on your CU Boulder record will prevent registration. Make sure you have no holds on your registration by logging into your MyCUInfo account. If you expect to receive financial aid, you should always be prepared for enrollment (no stops, etc. that could prevent registration). Please address any questions concerning your education abroad enrollment to <a href="Karstee Davis">Karstee Davis</a>, Education Abroad Registrar (or <a href="Janice Kriegel">Janice Kriegel</a> for Global Seminar students).

### **Special Considerations**

#### Students Considering Cancellation/Withdrawal from Their Education Abroad Programs

If you have *any* doubt about whether you will go on the education abroad program, register for CU Boulder courses. Be sure to communicate with your Program Manager if you are unsure about going abroad. Once you are sure that you are going, drop the Boulder campus courses so that you may be registered for the education abroad course.

If you have signed your CU Boulder Participant Contract, be aware of the withdrawal fees & deadlines on the <a href="Program Costs">Program Costs</a> page.

#### Students with a Conditional Acceptance or Students on a Waitlist

If you have been accepted with a condition or you are on the waitlist for a program, you should register for regular CU Boulder campus courses. Once you have been fully accepted into your program, you will be notified to drop the Boulder campus courses and will be enrolled in the Education Abroad course.

#### Academic Condition(s)

If you do not fulfill your conditions, let your CU Boulder Program Manager know after your last final. Arrange with your professor(s) to let you know your grade(s) as soon as possible. Although we check all student transcripts at the end of the semester, it is your responsibility to provide us with this information.

If you are dismissed from an education abroad program for failing to meet academic conditions, the nonrefundable deposit paid to CU will be refunded.

#### Can I Register for Education Abroad & CU Boulder Courses Concurrently?

Occasionally, students will enroll in a CU class while abroad, such as an online course offered through Continuing Education, a special Independent Study course, or a course via special distance technology (Kubi). Students are discouraged from doing this, but it is not prohibited. Please be aware of a few things if you choose to take a CU course while abroad:

- CU courses cannot substitute for your full-time course load abroad. Any CU courses you take while abroad will be additional credits on top of your minimum required course load abroad.
- The cost of tuition/fees for any CU courses will be added to your bill for the relevant term (on top of your education abroad program costs). The cost of taking a CU course is <u>not</u> included in the cost of your study abroad tuition/fees. For non-resident students, this is typically cost-prohibitive since you must pay one flat cost for CU tuition, regardless of how many credits you are taking. For CO residents, this cost is usually \$1,500-\$2,300 for a 3-credit course.
- Also, keep in mind issues such as the time difference and your overall workload.

#### Students Who Withdraw from Education Abroad after Being Registered for STDY 1001

You must first notify Education Abroad <u>in writing</u> that you are withdrawing (you must use your CU email account). After notifying Education Abroad, you must drop STDY 1001-800 if you want to register for CU Boulder courses.

Do not forget that withdrawing from education abroad after you have signed your Participant Contract will result in additional financial obligations.

Check the withdrawal fees and deadlines for your program available on the <u>Program Costs</u> page. Carefully read this information, paying particular attention to the withdrawal fees and their effective dates.

# Registering for CU Boulder Classes for the Next Term

CU Boulder degree-seeking students can register through <a href="mycUinfo">mycUinfo</a> while abroad for the next semester. You will be given a time assignment for registration, as you normally would if you were on campus (based on your class standing, etc.).

#### **Prepare Before Leaving Boulder**

Discuss your courses/degree requirements with your Academic Advisor before departing for education abroad. Bring course lists or other documentation abroad with you.

#### **Know Your Registration Time Assignment**

Check <u>myCUinfo</u> to view your time assignment and mark your calendar. Take into account all time/day differences between your overseas time zone and the CU time zone. Time assignments should be available through <u>myCUinfo</u> in March (for fall) and October (for spring).

#### Check the Current Course Schedule

Once course and schedule information is available on the web, check to make sure the classes you hope to take are offered and do not conflict with each other. Do this promptly so that you have time to find alternative courses and work with your Academic Advisor as needed. Registration information for Fall should be available on the web in March. Spring information is usually available in October.

#### Check for Holds and Get Them Removed in Advance of Your Time Assignment

Students currently abroad may still be flagged with an advising stop/service indicator from your major department or college on campus. Look for this as soon as you receive your registration time information, and email your Academic Advisor to have the hold removed. Do not wait to do this until your registration time, as you may delay your registration and jeopardize your ability to get into classes you need.

#### Register on myCUinfo during Your Assigned Time

Again, your time assignment may be at an odd hour in your time zone. Make every effort to register as early as possible during your assigned time window.

#### Registering If You Don't Have Internet Access

You have alternatives. Send a friend or family member your course choices and have him or her register for you.

Register by email (emergency situations ONLY, and same-day service is NOT guaranteed). Send an email to Karstee Davis, Education Abroad Registrar, at <a href="mailto:Karstee.Davis@colorado.edu">Karstee.Davis@colorado.edu</a>. Be sure to provide her with your complete name, student ID#, full course information, and list some alternatives in case your first choices are not available. She will forward your course requests to the appropriate Registrar's Office staff member.

#### Read Your Email

We will send information by email to you at your CU email address. If you use another account as your primary account, please add a personal email address by logging into your <a href="MyCUAbroad">MyCUAbroad</a> account and adding a "Carbon Copy email address."

#### **Questions or Problems?**

Contact Karstee Davis, Education Abroad Registrar, if you have questions or problems when trying to register: Karstee.Davis@colorado.edu.

#### **Web Resources**

Registration Instructions & Course Listings	http://registrar.colorado.edu
Registration on the Web	https://mycuinfo.colorado.edu
Summer Catalog	https://www.colorado.edu/summer/

#### **Honors Courses**

Information on honors courses can be found on the Honors Program website.

If you have questions about eligibility requirements for the Honors Program, you can contact the <u>Honors Program</u> at (303) 492-6617.

# **Processing Your Education Abroad Transcript/Credits**

After your education abroad program ends, a transcript will be sent to CU Boulder. These are sent to Education Abroad, <u>not</u> the Office of Admissions, nor the Office of the Registrar. It can take time for your program/institution abroad to compile your grades and send your transcript to CU. For information about when your transcript is typically received by Education Abroad, please visit our <u>Education Abroad Transcripts</u> page.

Once Education Abroad receives your transcript from abroad, the process is as follows:

- Education Abroad staff will post the courses, credits, and grades to your degree audit. Once this has been completed, you and your Academic Advisor can immediately view the information by logging in to your degree audit.
- 2. Within 1-2 days, the overall credit amount and education abroad program name will appear on your CU record/transcript. The exact courses you took will not be posted to your CU transcript (but these can be viewed in DARS).
- 3. A copy of the education abroad transcript is scanned into CU permanent records.

All of this will take time: processing in Boulder can take 3-4 weeks to complete all steps above.

Because of this normal delay in receiving the transcript from abroad, you often cannot plan to graduate the same semester you studied abroad. It is possible there will be other delays because of this delay.

#### Requesting Copies of your Education Abroad Transcript in the Future

If your education abroad program sends you a copy of your transcript, it is recommended that you keep the copy for your records and consider making some additional photocopies as well. CU Boulder Education Abroad (and any other CU Boulder office) is prohibited from releasing copies of your education abroad transcript to anyone (including you). If you need official copies in the future (i.e. to apply to graduate/professional schools), please contact your education abroad program/university to request a copy.

**Financial Aid**: if you receive federal or state need-based financial aid, you must make "satisfactory progress" toward your degree each semester that you receive aid. The Office of Financial Aid runs a report each semester that tags students who have not made satisfactory progress. Although education abroad students are not supposed to be caught by this, mistakes sometimes happen. If you get a letter saying you cannot get financial aid because you have not earned enough credit while abroad, **contact Education Abroad immediately**.

**Private Scholarships**: some private scholarships also require a transcript to show that you earned passing grades, a certain number of credits, etc. If you cannot get your scholarship because education abroad grades are missing, contact Education Abroad, and we will talk to your scholarship provider.

Course Prerequisites: If you completed a prerequisite for a CU Boulder course while studying abroad and the prerequisite course was officially approved as a direct match, your degree audit should reflect this once your education abroad transcript is processed. For example, you plan to take SPAN 2020 upon return and took a course abroad that is officially approved for SPAN 2010. In this scenario, your CU record will automatically reflect this once your education abroad transcript is processed. Do note that it can take time to receive education abroad transcripts. If you need to register for the next course in the sequence before your transcript is received/processed, contact the relevant academic department to ask about how you can be approved to register.

# **Extending Your Term Abroad**

Every year, students who initially applied for one semester decide they would like to extend their stay abroad. Depending on your program, this may be possible. You will need to talk to your Program Manager about details – the earlier, the better.

# **Taking Time Off After an Education Abroad Program**

If you decide not to return to CU Boulder immediately following your education abroad program, you will retain your enrollment status and preserve your time assignment priority for up to three semesters. We recommend that you apply for a <u>leave of absence</u> to continue accessing certain University benefits.

Office of the Registrar 20 UCB University of Colorado Boulder Boulder, CO 80309-0020 USA Phone: (303) 492-6970

Email: withdraw@colorado.edu

# **Education Abroad Finances** Financial Responsibility of the Student......26 Financial Aid and Education Abroad ......27 ATM Cards 29 Credit Cards 30 Withdrawing from the Program ...... 30

# **Education Abroad Program Fees**

Education Abroad makes every attempt to give you complete and accurate financial information about your time abroad.

The program fee covers all expenses outlined on the <u>Program Costs</u> page for your education abroad program. The program fee is in U.S. dollars. Once the program fee is published, fees will not be adjusted due to increases or decreases in the exchange rate.

# **Colorado Opportunity Fund (COF)**

Colorado residents cannot receive the <u>Colorado Opportunity Fund</u> (COF) grant for CU Boulder education abroad. Credit earned on education abroad programs will not count toward the COF 145 lifetime credit limit.

A more detailed explanation about COF and education abroad is available in the FAQs on the **Education Abroad Finances** page.

#### Non-Resident Fee

Per State of Colorado policy that non-residents must pay more than residents for CU Boulder credit, non-residents are charged an additional fee. The non-resident funds are used to support the Education Abroad office in Boulder. The resident and non-resident costs are detailed on the **Program Costs** page.

### **Billing**

You signed a contract with CU Boulder Education Abroad, so you pay CU Boulder and we pay the program partner organization. There are a few exceptions where you may need to pay the program partner organization directly: application fees, deposits, course fees, additional instructional costs, special excursions and all or partial housing costs.

You will automatically receive an e-bill notification to your colorado.edu email address stating the new bill is available through your <a href="mailto:CUBill&Pay">CUBIII&Pay</a>. When you are billed, the Education Abroad Program Fee is divided into two or three charges:

- IC Instructional Costs/Tuition
- IC Non-Resident Fee (if applicable)
- OT Health Insurance plus Housing and Meals (if included in the program fee)

Scholarships are typically applied as a credit rather than receiving a check. There are two kinds of scholarships – Education Abroad-specific scholarships and scholarships you may already receive as a CU student (i.e. Boettcher, Norlin, Sewell, Chancellor's, other private scholarships). Most scholarships are applied according to the normal Office of Financial Aid timelines and are given as a reduction in the overall program fee. If you received an Education Abroad-specific scholarship, you will see it applied to the bill as follows:

- Scholarship if the scholarship was awarded by CU Education Abroad (i.e. the Buffs Abroad Scholarship)
- Credit-ADJ if the scholarship was issued from outside of Education Abroad (i.e. a scholarship awarded by your program provider)

Your Education Abroad bill is due on these dates:

- Fall programs: September 5th
- Spring programs: February 5th
- Summer programs: June 5th
- Academic Year programs: 60% due September 5th; 40% due February 5th
- Winter programs: varies, but typically due September 5<sup>th</sup>

You may authorize other people to receive and pay your e-bill under the financial tab on mycUinfo.

Contact the finance team in Education Abroad with any billing questions.

# **Power of Attorney**

You may want to assign someone as your Power of Attorney (POA). A POA can handle your business and personal matters while you are abroad. Limited Power of Attorney forms can be found online (search for "legal forms"). Whomever you appoint as POA should keep the original Power of Attorney form. A Power of Attorney cannot sign the Free Application for Federal Student Aid (FAFSA).

# Financial Responsibility of the Student

Education Abroad expects you to conduct your private financial activities honestly and responsibly.

You are expected to pay all debts. If you leave a debt overseas which could adversely affect the operation of the education abroad program or reflect badly on the University, Education Abroad will pay the debt and charge your CU Boulder tuition account.

You will not be able to register for the next semester, enroll in CU Boulder classes, and/or access transcripts and/or diplomas until the debt is paid.

# Financial Aid and Education Abroad

Once you submit your FAFSA application, the Department of Education will process it, determine your need and offer you a financial aid package in coordination with the <u>Office of Financial Aid</u>. You may receive need-based aid such as Pell Grants, institutional grants, and subsidized loans. If you have no 'need,' you may still be eligible for some unsubsidized loans and possibly a parent (PLUS) loan.

Education Abroad will give the Office of Financial Aid your name, student ID and your total education abroad program costs (in early May for fall and academic year programs and in early November for spring programs). The Office of Financial Aid will then recalculate your need, adjust your budget and send you a revised award letter via email.

Financial aid and/or scholarships are applied to your Bursar account around the same time your program fees are applied (in August for fall semester and in January for spring semester). You will receive a refund if you are receiving enough financial aid to cover your tuition and fees and some or all of your personal expenses, airfare and books. Otherwise, you will receive an e-bill for the balance due. Note that there will be costs charged during the term you've applied for and been accepted to your program. They cannot be deferred, but any financial aid/scholarship funding will not be available until the beginning of your education abroad term. These predeparture costs may include your \$550 deposit to the CU Education Abroad office, your airline ticket, visa application fees, potential vaccinations, housing deposits, passport, and possible direct-to-program fees.

If you are attending a fall or academic year education abroad program that starts in June or July, and you are expecting a refund, please be aware that you will have living expenses that must be paid before your financial aid refund is available. Check your program dates and plan to have enough money to meet your needs until your financial aid refund is available. If you have concerns about pre-departure costs, inquire with the Office of Financial Aid (OFA). In some cases, OFA may be able to allow an advance of your refund, if eligible. This is determined on a case-by-case basis by OFA and only certain students will be eligible.

A few programs offer optional pre-session courses. If you would like the cost of a pre-session course to be included in your financial aid award, please contact the **finance team in Education Abroad**.

#### **Summer Programs**

Summer students must be taking at least six credit hours to be eligible for financial aid. Summer education abroad students must submit a Summer Aid Application online via the Financial Aid link within <a href="mycuinfo">mycuinfo</a>. Your summer financial aid award is what you have remaining from your current academic year award along with a PLUS or Alternative loan.

### Tips on Covering Some Expenses Before Your Financial Aid Is Released:

There are some expenses that will be due before your financial aid is available for education abroad. One of these expenses is purchasing airfare. Some ideas on how to mitigate this expense include:

<u>CheapAir.com</u> allows you to book and purchase airfare online and one of the payment options is using cash at a local Western Union.

<u>STA Travel</u> has a financial aid option where you can reserve your flight for \$300 and pay the balance one week before departure.

If you or a family member does not have access to a credit card, consider purchasing a Visa Gift Card and then using it to make an airline purchase.

Other examples of costs incurred prior to the start of a program are passports, visa fees, and medical costs such as vaccinations and medical exams.

# **Income Taxes**

Please note, Education Abroad cannot guarantee the accuracy of the information below if regulations about filing taxes change after this publication.

#### Federal Taxes - Internal Revenue Service

- If you are outside the U.S. or Puerto Rico on April 15<sup>th</sup>, you still have to file a return.
- You may apply for an extension by filing Form 4868 before April 15<sup>th</sup>.
- Go to the Internal Revenue Service (IRS) website to get the necessary forms.
- Extensions are for filing the tax form, **not** for paying any taxes owed. Interest is calculated on the tax due from April 15<sup>th</sup> until the day it is paid, and a penalty may be assessed for the delay in payment.
- Tax forms can be filed by your Power of Attorney, as long as a copy of the POA is attached.
- For questions about federal tax return filing or extensions, contact the IRS.

### **Colorado Taxes - State of Colorado Department of Revenue**

- State of Colorado income tax forms are due by April 15th.
- The Department of Revenue allows an extension of six months (until October 15<sup>th</sup>) for the filing of tax forms.
- The extension is for filing the tax form, not for paying the taxes. Interest will be calculated on the tax due from April 15<sup>th</sup> until the tax is paid.
- Tax forms are available on the State of Colorado Department of Revenue website.
- Tax forms can be filed by a Power of Attorney as long as a copy of the POA is attached.
- For questions about Colorado tax return filing or extensions contact the Colorado <u>Department of Revenue</u>.

# Other States' Income Tax Filing

If you reside in another state, contact that state's Department of Revenue for more information.

#### **Education Abroad Figures for Income Tax**

The IRS considers grants and scholarships that exceed the cost of tuition, required fees (not including room and board), and books to be taxable income that must be declared.

The amount of your education abroad program fee considered "Required Tuition and Fees" is available on the <a href="Program Costs">Program Costs</a> page and is included on the 1098-T form you receive from CU Boulder.

The instructional cost amount is the figure you will use for tuition and required fees. The instructional cost amount can also be used for tuition tax credits like the Hope Scholarship or Lifetime Learning tax credits.

# **Personal Expenses Overseas**

# **Costs Not Included in Your Program Fee**

The <u>cost page</u> for your program will outline an estimate of additional costs that are not included in the set program fee (see "estimated additional costs"). This is an estimate and typically represents the cost for an average or slightly above average level of spending. Of course, this will vary greatly depending on your lifestyle and travel plans.

# **Cost of Living in Your Host Country**

It is difficult to estimate how much money you will need for your time abroad, since personal spending habits vary. If you travel a great deal, eat many meals at restaurants, and purchase many clothes or gifts, your monthly expenses will be considerably higher than a frugal student's costs. Shop around when you first arrive so you get used to the pricing structure of your host country -- some things that are inexpensive here will be more expensive in your host country and vice versa. Make sure to budget for local transportation, if applicable, as well as any personal travel plans you have during the program.

Costs for common items can vary greatly from country to country. While building your budget, it is a good idea to look up the cost of common items in your host country. You can do so using the Worldwide Cost Index: <a href="http://www.numbeo.com/cost-of-living/">http://www.numbeo.com/cost-of-living/</a>.

# **Exchange Rates and Budgeting**

Begin now to familiarize yourself with exchange rates and what they can do to your purchasing power in another country. Exchange rate information is available on websites such as **xe.com**.

Take a realistic look at what you spend on campus in a semester, and then budget for what you may spend overseas. You may wish to alter your budget after you have spent some time at your program site. Expenses to consider include books, cell phone and cell phone minutes, meals not included in the program fee, toiletries, and gifts and souvenirs, along with the ones mentioned above.

Know how you will access additional funds if the amount you initially budget is insufficient.

# **Accessing your Funds Overseas**

#### **ATM Cards**

ATM cards are the easiest way to access cash abroad, though transaction fees may apply, and you cannot assume that cash machines will always be available or will always take your card. You should also be aware of potential scams involving ATM machines, depending on the countries you are visiting.

If you choose to use your ATM card abroad, notify your bank and/or card company to avoid having your account frozen. You will need a four-digit PIN number in order to take out cash. Also, check with them to find out exactly how your cards might work overseas. Questions you should ask include:

- What is the daily limit for withdrawals?
- What is the transaction fee? Is it a percentage of the withdrawal, or is there a fixed rate?
- Is there a currency exchange fee? If so, how much is this fee?
- What networks do you have access to?

 VISA or MasterCard ATM/debit cards have good networks overseas. Both companies have ATM locator sites on their web pages that you might want to check out.

#### **Credit Cards**

A growing number of locations will take major U.S. credit cards, which can be handy for emergencies and cash advances. Check your card's policy on currency conversions, including surcharges for cash advances and purchases. Be sure to check your card's grace period for payments, and arrange for your monthly bills to be paid.

Be aware that many countries, especially in Europe, are migrating to a Chip and PIN system for credit cards. Each credit card has an internal microchip, and in order to use it, you will need to set up a PIN. Speak with your credit card provider before you leave to alert them of your travel and determine how you will use your credit card abroad.

#### Cash

Take some of your host country's currency with you (maybe \$100 worth). This way, you will have cash handy when you arrive if paying for entry fees through customs or a taxi from the airport. However, do not exchange most of your money before you leave the U.S.; you usually get the best exchange rates in your host country. Never carry large sums of cash with you or leave cash in an insecure place.

#### **Bank Account**

In some countries, you can open an account at a local bank. This may be recommended if you will be on a calendar or academic year program. In many places, this is difficult to do and not recommended for short programs. Ask program alumni, or review your acceptance materials from your program for advice.

#### **Transferring Funds Overseas**

Some ways to receive funds from home after you have left:

- Direct deposits into a bank account to which you have access via an ATM card.
- International money orders or international postal money orders. Postal money orders are purchased and cashed at Post Offices and are inexpensive.
- Cashier's check in the currency of the host country. These can be purchased at many banks. There is usually a service charge of \$25 or more.
- In case of emergencies, money can be wired to a bank in your host city. This is expensive, for both senders and receivers, but the funds usually arrive in 48 to 72 hours (verify with the bank). You will have to give the person wiring the funds the name and address of the bank you want to use. The money is then wired in your name, and you present your passport to pick it up.
- In cases of extreme emergency, the U.S. Department of State may be able to assist in securing funds. See the U.S. Department of State's website for more information.

# Withdrawing from the Program

If you are considering **withdrawing** from your program, contact Education Abroad immediately. There can be serious academic and financial consequences associated with the withdrawal from your program. This will also affect your insurance coverage through your Education Abroad group policy.

The withdrawal fees and deadlines for your program are available on the <u>Program Costs page</u> (select your program, and scroll down for withdrawal information).

Read this information carefully, paying particular attention to the withdrawal fees and effective dates. Withdrawing from your education abroad program may affect your financial aid for the current and future semesters and could result in suspension of aid or repayment of aid you have already received.

Any CU Boulder education abroad scholarships must be repaid.

All withdrawals must be sent in writing (CU email is acceptable) to Education Abroad. The date that Education Abroad receives written notification will be considered the official withdrawal date.

See the section on Withdrawing from Education Abroad for more discussion on this.

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# Insurance Coverage While Abroad

#### **Accident and Health Insurance**

Every participant on a CU Boulder education abroad program is automatically enrolled in a limited accident and health insurance policy (which is separate from any other insurance policy you may be enrolled in through the university or your personal insurance provider). In addition to health insurance coverage, this policy covers evacuation and repatriation in case of medical and non-medical emergencies.

#### Key insurance features:

- The cost of insurance is included in the program fee.
- The policy provides benefits often not available in your personal coverage.
- The CU Boulder policy is managed by a third party administrator that processes claims for the insurance company.
- Once you have been enrolled, you will be sent an email containing your policy number, the website address, and instructions to access and print the policy and your identification card.
- The insurance policy and contact information can be accessed on the <u>CU Boulder Education Abroad</u> Health Insurance Policy & Claim Form page.

Refer to your email from Gallagher for official coverage dates. The information provided in this handbook is for informational purposes only.

#### **Standard Coverage Dates**

Summer Programs May 1 – August 31 Fall Programs August 1 – January 31\*

Academic Year Programs August 1 – August 31 (following year)\*

Spring Programs

January 1 – August 31\*\*

Winter Programs

January 1 – January 31\*\*\*

#### **Global Experience Coverage Dates:**

Participants will have customized insurance dates based on their programs.

#### **Gallagher Health & Safety Resources**

Participants, friends, and family can access up-to-date and country-specific health and safety information from Gallagher in two ways:

- 1. Log in to Gallagher's online portal at www.gallagherglobalassistance.com
- 2. Download the Webcorp AXA Assistance iPhone/Android app
- 3. Use the following login for both the online portal and the app:

Username: gallagherglobalassistance@ajg.com

Password: ajgco

<sup>\*</sup> Fall/AY programs that start in late June/July will have health insurance coverage beginning the 1<sup>st</sup> day of the month in which the program begins, e.g. if the start date is June 23, coverage begins on June 1st.

<sup>\*\*</sup> Spring programs that start in late December will have health insurance coverage beginning December 1st.

<sup>\*\*\*</sup>Winter programs that start in December will have health insurance coverage extended start December.

Gallagher can also provide resources on finding a provider while abroad (including for mental health). See below for more information.

# **Evacuation and Repatriation Coverage**

If you become very ill or are badly injured while abroad and require transportation to the nearest medical facility, which may be outside of your host country, this service is covered under your accident and health insurance policy.

Repatriation is also covered to send a body home in the event of a death.

# **Coverage by More than One Policy**

You **may** have one or more other insurance policies provided for your program:

- A required national health plan for the host country
- A policy provided by one of CU Boulder's partners (SAS, ISA, SIT, CIEE, EWB, Syracuse, etc.)
- Continued personal coverage while abroad

### Paying Medical Bills and Making a Claim

Take information about the companies, policy numbers, and dates of coverage that apply to your program so you can file any necessary claims while overseas. **Our policy and most other policies require you to pay your medical bills at the time of treatment** – be prepared to have to pay cash up front and then submit a claim for reimbursement. Claim forms can be found on the **CU Boulder Education Abroad Health Insurance Policy & Claim Form** page. In the case that the treatment cost is high, Education Abroad will work with the insurance provider to facilitate direct payment to the hospital or clinic.

Always keep copies of claim forms and receipts until the claim is completely settled.

### **Deciding Whether to Keep Your Current Health Insurance Coverage**

Since insurance coverage is provided while you are on your program abroad, you may be thinking about dropping your current coverage. We recommend that you maintain Affordable Care Act-compliant health insurance at all times (even during your time out of the country) in order to avoid any potential tax penalties for failure to comply with the Affordable Care Act's mandatory insurance requirement. You should contact your insurance provider with any questions about your specific policy. Education Abroad does not sell insurance or in any way guarantee payment of benefits. Do not make any assumptions about your coverage.

The CU <u>Student Gold Health Insurance Plan</u> (offered through CU's Medical Services), unlike many parental policies, will cover illness and/or accidents outside the U.S. at an in-network coverage level. Additionally, the Student Gold Plan has evacuation and repatriation benefits, not typical on any parent plan, and often required to obtain visas.

If you choose to continue your CU student health insurance, you must speak with Patient Services at Medical Services to make arrangements for coverage and payment. Patient Services is located in Wardenburg Health Center, room 333. For more information call (303) 492-5107.

#### **Leaving the Program Early**

If you withdraw from your education abroad program for any reason, your Education Abroad accident and health insurance coverage will cease.

While our insurance provider does not offer individual insurance policies, you may visit <a href="http://www.insuremytrip.com/">http://www.insuremytrip.com/</a> to research possible coverage for the remainder of the stay abroad. Please understand these policies may not cover you while you are in your home country.

# **International SOS**

As a student at the University of Colorado Boulder, you have free membership to International SOS and the services they offer. This is not an insurance plan. International SOS is a resource that provides health & safety information while you are abroad.

#### To access International SOS's resources:

- 1. Go to the International SOS Website
- 2. Enter the following University of Colorado membership number at the top in the "Members Login" field: 11BCAS000006
- 3. Once you log in, you will have access to country-specific reports (see the blue box on the left-hand side)

In addition to these country reports, you can request a customized safety briefing for a specific itinerary (i.e. for an independent trip over a break or long weekend). This is a free service that we recommend. To request a report, send an email with your itinerary to **securitysupport@intlsos-cr.com**.

# **Health Preparations**

#### **Recommended Medical Exams**

Have a general physical exam and a dental checkup if you haven't had one recently. You should be up to date on all vaccinations necessary for travel in your program location.

If pertinent, have a gynecological checkup. If you plan to take prescription birth control pills, ask your medical provider about getting a large enough supply to last the duration of your time overseas.

If you wear glasses or contacts, bring a typed copy of your prescription and an extra pair of glasses and/or a sufficient supply of contacts. In some countries, contact solution is difficult to come by or requires a prescription; ask your program provider or alumni if you need to bring your own supply.

Important medical information (i.e. allergies, diabetes, etc.) should be translated into the language of your host country.

### **Prescriptions**

If you take prescription medication, speak with your medical provider. Some medications may not be available in your host country, may only be available in generic form, or may even be illegal to possess. This is especially true of medications for psychological conditions and ADD/ADHD.

We advise that you consult the U.S. Department of State's <u>Health Information for Americans Abroad</u> page, which includes advice about traveling and prescription medication. You should contact <u>International SOS</u> to determine if the prescription medication you plan to bring abroad is legal in your host country.

Prescription medications vary from country to country in name, potency, and purity, and they may NOT be sent to you through international mail.

If possible, take enough medication to last the whole time you are abroad (some doctors and/or insurance companies will not permit you to obtain a large supply in advance). Keep all medication in its original container. Ask your provider for a letter to present to customs officials and overseas medical providers explaining what you need to take, including a generic breakdown (not just a generic name) of the medication.

In some countries, medications that require a prescription in the U.S. are available over-the-counter and for very little cost. It can be tempting to stock up when the opportunity presents itself. However, some FDA-approved medications have the same brand names as medications that are marketed outside the U.S. but contain completely different active ingredients. No international regulatory system exists to ensure that new brand names are sufficiently different from existing ones elsewhere in the world. This could lead to confusion by pharmacists who are filling prescriptions from outside their country.

Be aware that a Colorado medical marijuana prescription is not valid outside of Colorado. Additionally, laws in the State of Colorado, including the legalization of marijuana, do not apply anywhere outside of the State, including abroad. In many countries, marijuana laws are strictly enforced and can carry serious consequences. Travelers with a U.S. prescription for marijuana can be arrested, prosecuted, and/or deported, if in possession of an illegal substance.

#### **First Aid Kit**

Take a small first aid kit (i.e. antibiotic ointment, Band-Aids, pain relievers) and over-the-counter medications for colds, allergies, stomach upset/diarrhea, etc.

#### **Vaccinations**

Check with reliable authorities to find out what vaccinations are currently recommended for your program site. Don't delay since you may need several shots taken weeks apart.

- Centers for Disease Control and Prevention at (404) 332-4559
- CU Medical Services Travel Clinic at (303) 492-5432
  - The cost for vaccinations will vary depending on whether or you have the CU Gold plan.
     Contact Medical Services for information prior to any visit, and be sure to make an appoinment if you do intend to use their vaccination services.
- Your program organization's pre-departure materials

In addition to the required travel vaccinations, consider getting a flu shot (influenza vaccine). Remember that your immune system may be weakened due to travel and exposure to new germs, making you vulnerable to the flu.

#### **International Certificate of Vaccinations**

Some countries require proof of certain immunizations for entry. The <u>World Health Organization</u> (WHO) has an International Certificate of Vaccinations you can use to maintain a record of your immunizations. You can get this certificate from many physicians, passport offices, or the local Department of Health. You may be asked to present it upon entry to countries that have immunization requirements.

#### **Medical Services Travel Clinic**

If you are a fee-paying, CU Boulder student, you can schedule a travel consultation appointment at the <u>Travel Clinic</u> at <u>Wardenburg Health Center</u> to prepare for your program. Wardenburg staff can assess individual needs and provide customized advice for your destination, recommend and administer vaccinations, prescribe anti-malaria medications if needed, and complete any required medical clearance paperwork.

Plan ahead, and be sure to make an appointment (you can't drop in). If your program or visa application requires medical paperwork and/or a medical exam, you must schedule an appointment at least two weeks in advance by calling (303) 492-5432. When scheduling your appointment, you will be asked which countries you are planning to visit. Please allow at least one hour for your travel appointment.

For more information on university health insurance coverage, pricing, and travel services, visit the <u>Travel Clinic</u> website.

#### **Additional Travel Clinic Options & Information**

Passport Health has locations throughout the U.S., including Boulder and Denver.

Worldwide Travel Clinic at Boulder Community Hospital.

<u>Centers for Disease Control and Prevention</u>: Travel precautions, vaccine recommendations, and advice for your destination.

# **Disclosure of Medical and Disability Needs**

Your program might ask you to complete a medical and disability needs form. If they do not ask for a medical and disability needs form, we would recommend, per your comfort level, disclosing this information to your program/group leader. Knowing your medical and disability needs in advance can better enable a healthy, safe, and successful experience. This information will be treated confidentially and shared only with select staff on a need-to-know basis. Consider reporting the following:

- Temporary medical conditions (broken bones, recovering from surgery, etc.)
- Mental health information
- Medications currently taking and/or you will take while abroad
- Disabilities and academic/housing related accommodations
- Allergies and/or dietary restrictions
- · Need to see health professional while abroad
- Other

# While Abroad

# **Continuing Treatment**

If you will need to see a medical provider on a regular basis, inform your program before you leave. Inform the on-site contacts upon arrival so they will be prepared if you have a medical emergency and need fast assistance.

Take a complete medical record to your program site, along with medical and prescription histories. Know your blood type.

### If You Become Sick While Abroad

Make sure you know who to call and where to go in case of any health concerns that come up. If you become ill, get proper care. Don't hesitate to tell your host family or on-site contacts if you are ill, and don't be afraid to visit a doctor or hospital just because you don't speak the language fluently.

#### **Mental Health**

Don't underestimate the impact that cultural adjustment or being in a new environment can have on your mental health. Being away from support networks, such as family and friends, can also be more stressful than expected. Think now about how you handle stress, and plan a healthy response during your time abroad. Start an exercise program, get together with new friends, plan excursions, listen to music, get involved in a volunteer activity, find a conversation partner, or join a club. If you are having problems with adjustment, talk to the program staff for recommendations and advice. They have all had experience with the challenges of cultural adjustment.

Also, students who have experienced depression or anxiety in the past sometimes find that this can worsen while abroad (it varies from student-to-student). This is due to new and different situations and stressors and also due to cultural adjustment (commonly referred to as "culture shock"). Studying abroad can be different than traveling abroad and can affect students in ways that they had not anticipated. While we hope that your depression or anxiety does not worsen while abroad, it is best to plan for what you can do if this happens. Prior to departure, we encourage you to speak with your therapist specifically about issues such as cultural adjustment and homesickness, and to determine a course of action should your depression worsen while abroad. If you are taking any kind of medication, you should also speak with your psychiatrist/medical provider about those medications.

#### Mental Health Resources Abroad

On-site program staff are there to ensure your success abroad, so should be your first go-to if you feel extra support would be helpful. If applicable, they may refer you to a local therapist/psychiatrist.

You can search for mental health providers abroad through your Gallagher online portal or app by using the Provider Locator/Lookup tool. In order to search, you should select "hospital/inpatient" and then psychiatry for a particular city. You also have access to Skype/phone counseling through Gallagher Global Assistance. To access these resources, you should call 1-866-693-6873 (toll free) or 1-312-935-9242 (direct dial) to request mental health assistance or request an appointment.

Additionally, CU Boulder students have access to SilverCloud, which is a completely confidential internet-based platform that delivers self-paced online therapeutic and education programs. A variety of programs aim to offer information and support for students experiencing problems related to mental health.

## **Jet Lag**

You should expect to feel jet lag on arrival overseas. It will take a few days for your system to adjust to the time and climate changes, so pace yourself.

To avoid the worst effects of jet lag, get plenty of sleep before your trip, and drink lots of fluids before and during the flight to prevent dehydration. Avoid caffeine and alcohol, and eat light meals on the plane. Here are a couple good resources on conquering jet lag:

- Rick Steve's Travel Tips
- Health.com Jet Lag

## **Protection, Contraception and STIs**

#### **Protection and Contraception**

Regarding being prepared for sexual contact: To minimize your risk of contracting a sexually transmitted infection (STI), use latex barriers, such as condoms or dental dams. To prevent pregnancy, use a reliable method of contraception, such as condoms or hormonal birth control pills.

You should bring STI protection and/or contraception (if relevant) with you abroad. Each country has a different policy regarding their availability.

#### **HIV/AIDS**

Some countries require you to have an HIV test after arrival to get a residency permit. If you are at risk for HIV, have a test done well in advance of your departure. Please note that some countries restrict the entry of people with HIV. Consult the Factsheet: Travel Restrictions for People with HIV for more information.

If you are traveling in a region where HIV is widespread, you should take additional precautions; the most obvious of these is avoiding sexual contact, or if you do engage in sexual contact, practicing safe sex.

HIV can also be transmitted through blood, and you should be extra cautious in any situation involving needles, such as medical procedures, acupuncture, and tattooing. Needles for blood tests or injections must be sterile, preferably disposable, and come pre-packaged in a sealed container. If in doubt, ask how the equipment has been sterilized. In some countries, you can buy needles and syringes and take them to the hospital for your own use.

For more information, see the CDC fact sheet on HIV and AIDS.

### **Hepatitis B**

Hepatitis B is much more infectious than HIV and also has no cure. The disease is endemic in Africa, the Pacific Islands, Asia and the Amazon region of South America. You should get the vaccine series before you leave.

## **Food Allergies & Dietary Restrictions**

Be careful what and where you eat, especially in developing countries or if you have a sensitive stomach. Make sure that all fruit and vegetables are peeled and that all foods are thoroughly cooked. Always wash your hands before eating.

If you are unsure about the safety of local water, drink bottled water. Avoid ice cubes or drinks made with ice if the local water is unsafe. Wash produce with boiled water.

Drink plenty of liquids, such as purified water or clear juices, and avoid alcoholic drinks or caffeinated sodas as these are dehydrating.

Take over-the-counter anti-diarrhea medicine for normal traveler's diarrhea, but if the condition lasts more than 24 hours, seek medical attention.

Get a food allergy translation card or app online so you can communicate about your allergies in your host country language.

#### Celiac Disease and Gluten-Free Diets

If you are a gluten-sensitive traveler, you may wish to do research ahead of your program abroad to determine how you may need to adapt your diet in your host country. The following websites can provide resources, suggestions, and advice that may be helpful in making your preparations:

- Celiac Disease Awareness Campaign
- Celiac Travel
- Gluten-Free Traveler
- Select Wisely

# When You Come Home

If you become sick after returning, tell your health care provider that you have traveled outside of the U.S. Because some diseases have a long incubation period, you may not be sick until after you return. Schedule a tuberculosis skin test for three months after your return if you were in <u>a risk area</u>. If you were exposed to tuberculosis while abroad, you wouldn't necessarily be sick. Testing is the only way to prevent serious problems later.

Also, you may need to complete any immunization series (such as Hepatitis A or B) that you started before travel.

# **Additional Resources**

You can find additional resources on how to stay healthy overseas in the **Appendix**.

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# Thinking about Safety: a Partnership

Your personal safety while you are away from home is very important to you, to your friends and family, and to Education Abroad. Travel to another country is not inherently dangerous, but there are risks for participants that are unique to an overseas setting. When an incident occurs, the impact on participants and their loved ones is often more profound because of the unfamiliar context and the distance that separates students from their friends and families.

Education Abroad is committed to promoting a safe support system and to offering reliable information on potential risks and necessary precautions; however, you exercise choice in following these precautions.

The best way to prepare for a healthy and safe experience abroad is to inform yourself and discuss basic health and safety issues with your family, friends, and Education Abroad staff before leaving the U.S. Education Abroad views safety and security as a partnership with you.

## **Participant Responsibilities**

You are ultimately responsible for your own safety. There are basic precautions you should take before you go abroad and while you are outside of the U.S. Do your homework, get to know the culture of your host country before you go, and be aware of the resources available to you. You should:

- Accept responsibility for, and consequences of, your own decisions and actions.
- Consider your own physical and mental health and safety needs when committing to a program abroad.
- Consider disclosing accurate and complete physical and mental health information and any other personal data that is necessary in planning for a safe and healthy experience abroad.
- Read and carefully consider all materials given to you that relate to safety, health, legal, environmental, political, and cultural conditions in your host country. Participate fully in orientations.
- Follow the program policies for keeping on-site contacts informed of your whereabouts and wellbeing.
- Be aware of local conditions and customs that may present health, safety, or security risks when making daily decisions.
- Become familiar with the procedures for obtaining emergency health and law enforcement services in the host country. Be sure to know the in-country equivalent of 911.
- Provide your friends or family with emergency contact information. Keep them informed of any travel away from the program site.
- Be alert, be respectful, be informed, and use your common sense.

#### The Role of Education Abroad

The office adheres to the following practices regarding its programs:

- We monitor U.S. Department of State Travel Advisories and the Center for Disease Control to assess health, safety, and security conditions at our program sites.
- We provide health, safety, and security information so participants can make informed decisions while abroad.
- We provide orientations that include information on how to deal with health, safety, and security issues, potential risks, and appropriate emergency responses.
- We provide limited accident and health insurance coverage, including coverage for emergency evacuation and repatriation.
- We use care when contracting with any third party to provide products or services.
- We communicate applicable codes of conduct and the consequences of noncompliance to participants.
   We take appropriate action when we become aware of violations. In cases of serious health problems, injury, or other significant health and safety incidents, we maintain good communication with all who need to be informed.

#### **Education Abroad cannot:**

- 1. Guarantee or assure your safety or eliminate all risks while abroad.
- 2. Monitor or control all of your daily personal decisions, choices, and activities.
- 3. Guarantee that you will not engage in illegal or dangerous activities.
- 4. Ensure that U.S. standards of medical care or the process to receive care will be available (even in developed countries).
- 5. Ensure that U.S. standards of due process apply in overseas legal proceedings; nor can we provide or pay for legal representation for you.

## **Involving Your Parents/Guardians and Families**

Parents or guardians and families can play an important role by helping make decisions and, sometimes, by influencing behavior overseas. Encourage your loved ones to take an active part in ensuring your safety abroad.

Discuss your emergency plan with your family or friends before you go so that they are familiar with all emergency procedures.

Keep in touch with your loved ones. If you are traveling away from your host city, make sure to share your travel plans in order to prevent any undue alarm.

Make sure that your emergency contacts have up-to-date passports. This will ensure that, in case of illness or injury, they can get to you abroad as quickly as possible.

# **Take Precautions Abroad to Reduce Risks**

There are a number of precautions you should take to better ensure a safe and healthy experience. Remember: as a foreigner, you may be subject to increased scrutiny. Get to know the local culture, be aware of your surroundings, and use your common sense.

#### **General Best Practices**

### **Educate Yourself about Your Host Country**

Read newspapers and listen to news (both local and international). Know what's going on in the world. Keep track of travel advisories in your region by checking with program staff or visiting the U.S. Department of State <a href="International Travel Information">Information</a> website, the <a href="U.S. Study Abroad Office">U.S. Study Abroad Office</a> website, and <a href="http://studentsabroad.state.gov/">http://studentsabroad.state.gov/</a>.

Learn how to ask for help in the local language of every country you visit, and know what to do in case of emergency. Many countries have the <u>equivalent of 911</u>.

## Prepare to Live in a New Environment

You may experience conditions associated with dense urban living anywhere in the world: increased crime, pollution, sexual harassment, and standards of living that are not comparable to life at home. You will need to practice the same safety tips you would in any place you are not familiar with. The more you learn now about these realities, the better prepared you will be to handle the challenges and rewards of living abroad.

### Pay Attention to Your Actions and Appearance and Try to Adapt

Pay attention to your surroundings. Plan your route and walk confidently. Pedestrians can be at risk, so be especially careful crossing the street. Never assume that you have the right of way.

As a foreigner, you may be subject to increased scrutiny. Try to avoid drawing attention to yourself: avoid looking like a U.S.-American tourist, speaking loudly, or wearing your camera around your neck. Don't wear t-shirts, sweatshirts, or baseball caps with U.S.-American logos.

Especially in cities with lots of tourists, look at maps and metro guides before leaving your residence.

If you are being followed, feel threatened, or are lost, go into a store, restaurant, or other public area. Know what feels comfortable and what doesn't. If your instincts tell you a situation is not right, trust them and move along.

#### **Use Common Sense**

The same rules of being safe in the U.S. apply while abroad. If you wouldn't do something at home, don't do it abroad.

Avoid walking alone at night. Stay in well-lit, well-trafficked areas. If you plan to travel, go with a friend. Do not hitchhike. Avoid arguments, especially in public places. Be extra cautious if you have been drinking.

### **Transportation Safety**

Road crashes are the leading cause of tourist death and serious injury worldwide. These far exceed deaths resulting from disease, violence or terrorism. University policy prohibits students from operating motor vehicles of any kind (including, but not limited to, scooters, motorbikes, motorcycles, cars, and airplanes) while participating in an education abroad opportunity. Faculty and staff may not drive vehicles abroad in which students are passengers without consulting Education Abroad and University Risk Management prior to departure from the U.S. to discuss liability, insurance coverage, and risks associated with this activity.

As a result, groups should use public transportation wherever that option exists and is safe. Where vehicles and drivers are hired, groups should use only licensed and appropriately insured/bonded professional drivers and vehicles abroad.

University contracts require certain levels of insurance that might be informative for groups. The U.S. Department of State (DOS) <u>Road Safety</u> resources should be reviewed. Transportation plans should not include roads that the U.S. DOS recommends avoiding or that are indicated as extra risky at certain times.

### **Traveling to Other Regions or Countries**

Always tell someone where you are going, including your program's on-site contacts. Ensure that your visa will allow you to return to your host country. Whenever possible, avoid traveling alone.

Neighboring countries can be very different culturally and politically. Make sure you do your research and prepare, as you did before entering your host country. The U.S. Department of State provides safety and security information for every country of the world to help you assess the risks of travel. Some countries (or areas of the country) are considered high-risk, so travel to those countries/regions should be carefully considered. CU Boulder and/or your on-site contacts may place restrictions on travel depending on the risks associated with those countries/regions. On any program, CU Boulder strongly discourages independent student travel to countries/regions assigned a Level 3 or Level 4 Travel Advisory by the U.S. Department of State.

Make a list of important telephone numbers and addresses in the locations you will visit. Write down the telephone number of the nearest U.S. embassy or consulate.

#### **Breaking the Law**

Each year, 2,500 U.S.-Americans are arrested overseas. One-third of the arrests are on drug-related charges. Many assumed that as U.S. citizens they could not be arrested.

When you are overseas, **you are subject to the laws of that country**. U.S. citizenship gives you no immunity from local laws. Make no assumptions about your "rights;" in many countries, legal processes are quite different.

You may be in a country where the principle of "innocent until proven guilty" is not assumed by the legal system. Penalties for crimes can be much more stringent, bail might not be granted when drugs are involved, evidence obtained illegally may be admissible in court, or the prisoner might not be present at the trial.

#### **Demonstrations and Protests**

It is important that you do not participate in strikes or demonstrations and that you abide by the regulations of the host institution and laws of the country. Although strikes and demonstrations may occur in your host country, be aware that as a foreigner participating in political activities abroad you can be arrested and/or deported. The local constitutions of many countries around the world prohibit political activities by foreigners.

You are urged to avoid the areas of demonstrations, if possible, and to exercise caution if you are within the vicinity of any demonstrations. Anti-U.S. sentiments may be expressed at some political events, and even demonstrations that are intended to be peaceful can sometimes turn violent. You don't want to be caught in the middle of such situations. Participating in a demonstration or strike might not only cause you physical harm, it might also be harmful to CU's relationship with the host institution or country.

### **Fire Safety**

Fire safety standards differ drastically from country to country. No matter where you are staying (in a residence hall, homestay, or hotel), you should be aware of fire danger and have an emergency evacuation plan. Exercise additional caution in hotels and older apartment buildings where fire alarms and sprinklers may not exist. If possible, stay on a low floor, and always know where the exits are.

See more information on fire safety and education abroad on the website of the **JUSTICE Foundation**.

#### Socializing Abroad

A truly wonderful part of travel abroad is making friends with people from different cultures. It is fun and educational to exchange ideas and find common ground with people who speak a different language and/or come from a different background. However, there can be risks because of cultural differences and misperceptions about and from U.S.-Americans.

Given the potential additional detriments of language problems or unfair stereotypes, you could unwittingly encounter trouble. Add alcohol or drugs to cloud your judgment, and you could find yourself in a dangerous situation, including the potential threat of a physical or sexual assault. This is true for everyone.

If you find yourself in an encounter that makes you nervous, do what you can to get out of the situation. This may mean overcoming your own concerns about embarrassing yourself or offending others. Keep in mind that dangerous situations are often unpredictable, and what seems like a harmless situation can turn into a threat quickly and without much warning. You can't always prevent a bad outcome.

While rare, just like in the U.S., it is possible to encounter incapacitating drugs in nightlife abroad. The most common scenario involves an offender secretly dissolving a pill into a victim's drink. In order to protect yourself, don't drink anything you did not open yourself or that you did not see being poured, never leave your drink

unattended, and do not accept drinks from anyone you don't know. Make sure you are always with friends and that your cell phone is charged. If you suspect you have been drugged, get help immediately.

CU takes any form of harm very seriously, regardless of the relationship of those involved or the circumstances surrounding an incident. Please remember that you can always get assistance by reaching out to your on-site contacts or CU Education Abroad for support in the event of any incident. If you have been a victim of sexual misconduct, please review the assistance and reporting options provided by the <a href="CU Office of Equity & Compliance">CU Office of Equity & Compliance</a>.

## **Dating and Relationships**

Take time to learn about cultural norms that govern relationship roles and dating. Know that what is seen in the U.S. as casual dating may be seen in some countries as one step away from a lifetime commitment. Some behavior that is acceptable at home may be viewed as provocative overseas.

When considering a romantic relationship, be aware that you may not know very much about appropriate and expected behavior. Having a clear sense of what you want and don't want and communicating this to a potential partner can help ensure that your experiences are within your boundaries. Language barriers and cultural expectations can make this type of communication more difficult but increase its importance.

If you use dating apps before or during your time abroad, in addition to the common risks associated with online dating, please also be aware of the following:

- The same app could be used for different purposes in your host country.
- The vocabulary used in online dating apps in your host country may not have the same meaning as it
  does in the U.S. This may apply even if English is being used.

Check with your on-site support for clarification regarding dating and relationships in your host country.

#### **Look Out for Each Other**

Help your friends make safe choices when you're out and about. If you notice a concerning change in a friend's behavior or mood over time, don't hesitate to talk to on-site staff about your concerns as well. Friends alerting staff to a student who is struggling can often prevent a potentially dangerous situation from escalating.

### **Safety Considerations for Women**

#### From the U.S. Department of State:

Many women travel safely each year without incident. However, when it comes to health and security, women travelers are more likely to be affected by religious and cultural beliefs of the foreign countries they visit. The truth is that women face greater obstacles, especially when travelling alone.

#### Before You Go

Know the location of the U.S. embassy or consulate for your destination.

#### Research Your Destination

Visit the Department of State's official website, Travel.State.Gov, where you will find country-specific information for every country of the world and contact information for the closest U.S. embassy and/or consulate. You will also find information about visa requirements, crime and security conditions, health and medical considerations, local laws, areas to avoid, and more. Most foreign countries require a valid passport to enter and leave. There are countries that may require a woman to have a male escort to leave a country.

### Pack Accordingly

Each country that you visit will have different local laws and customs regarding women's clothing and appearance. For example, what you wear in a mall in Mexico might not be acceptable in a mall in the United Arab Emirates.

### Be Aware of Your Surroundings

It is important for women travelers to understand the cultural norms of the country they will be visiting. Pay attention to local laws and customs, because they can be quite different from the U.S., especially if you intend to travel alone. Avoid dark, isolated areas at night.

The safety of public transportation varies from country to country. In many places, informal taxis or mini-buses pose particular threats to people unfamiliar with the local conditions, especially to women traveling alone. Find out from reliable sources, such as local authorities or tourism officials, what is and is not safe.

#### Create Boundaries

Be cautious when sharing information about your plans and itinerary with strangers. Do not feel the need to be overly polite if someone bothers you. While it may seem rude to be unfriendly to a stranger, creating boundaries to protect yourself is important. Use facial expressions, body language, and a firm voice to fend off any unwanted attention.

#### **LGBTQIA Concerns**

We recognize that not every LGBTQIA participant is going to come out to program contacts or other participants while abroad. If you identify as LGBTQIA, we advise you to learn about your host country's stance on those identities before you travel. Some countries are more accepting than others, and some countries have drastic laws concerning same-sex behavior, gender expression and transgender identification. If you feel comfortable, and would like more resources and support on these issues, please let your on-site contacts or CU Education Abroad know about your concerns.

Also, refer to the Access & Inclusion section below for more resources.

#### **Hate Speech & Discrimination Abroad**

Unfortunately, populist rhetoric supporting hatred of non-nationals and minorities and incidents of hate speech are present around the world. Hate speech can be directed at travelers based off stereotypes that are outside of an individual's control (skin color, religious symbols or clothing, hairstyles, nationality, accents, etc.).

As an education abroad student, you may find yourself or your peers confronted with hate speech. Make sure to research the current climate in your host country, ask program alumni and programs staff for their feedback and advice at pre departure orientation, and again during the on site orientation. Work with your local program contacts to find effective and culturally appropriate ways to address situations that keep everyone safe. In the event that someone starts making racist, sexist, or otherwise hateful messages, do your best to remove yourself from the situation and get into a public safe space as soon as possible. Never risk or compromise your health or safety by being confrontational. If you can, write down any and all the details of the incident including the perpetrator's gender, age, height, race, weight, clothes and other distinguishing characteristics, as well as any biased comments that were made. Report it to your onsite program staff as soon as possible as they will be able to direct you to the appropriate next step and provide you with resources to help you process what happened.

Please note that upon notification of a hate speech incident, CU Education Abroad advisors are required to notify the <u>Office of Institutional Equity and Compliance</u> who will then work with students to coordinate the provision of accommodations, safety measures, and interim remedies and connect individuals with support services.

#### **Additional Resources**

You can find links to helpful online resources on Education Abroad's <u>website</u>, including U.S. State Department recommendations for safe travel and resources for LGBTQIA, students of color, students with disabilities, and more. We also highly recommend the resources available on <u>Diversity Abroad's site</u>.

# Alcohol and Illegal Drugs

## Legal Issues

When traveling overseas, it is important to obey the laws and regulations of the country you are visiting, especially those pertaining to drug and alcohol use. Every year, many U.S.-American travelers are arrested abroad on drug charges or because of their behavior under the influence. Ignorance of the law is no excuse, so be informed. It is **your responsibility** to know the drug laws in a foreign country before you go, because "I didn't know it was illegal" will not get you out of jail.

Be aware that a Colorado medical marijuana prescription is not valid outside of Colorado. Additionally, laws in the State of Colorado, including the legalization of marijuana, do not apply anywhere outside of the State, including abroad. In many countries, marijuana laws are strictly enforced and can carry serious consequences.

The U.S. State Department provides a detailed warning about illegal drugs on its Student Travel site:

"Avoid underage and excessive alcohol consumption. Many arrests, accidents, rape, and other violent crimes have occurred in part due to excessive alcohol consumption. While abroad, driving under the influence and drinking on the street or on public transportation may be considered criminal activities by local authorities, as they would be in many places in the United States.

Don't accept packages from anyone. Some U.S.-Americans think it's a good idea to take advantage of an offer for an all-expenses paid vacation abroad in exchange for carrying a small package in their luggage. If you are caught, ignorance is no excuse. If the package contains illegal drugs or substances, the fact that you didn't know will not reduce the charges. You could miss your flight, coursework, or several years of your life during a stay behind bars.

Don't import, purchase, use, or have drugs in your possession. Even if you have a doctor's written prescription for medical marijuana in the U.S., it is illegal to travel with any amount of marijuana or marijuana-containing products. Drug charges can carry severe consequences, including imprisonment without bail for up to a year before a case is tried, physical abuse, and sentences ranging from fines and jail time to years of hard labor. Some crimes even carry the penalty of death. Contraband or paraphernalia associated with illegal drug use can also get you in trouble."

Many countries have enacted stringent drug laws with mandatory jail sentences if convicted of possessing even small amounts of illegal substances.

## Social Issues: Use vs. Abuse of Alcohol

It will probably be legal for you to purchase and drink alcohol while you are abroad, though you should inquire about the drinking age in each country you visit. In addition to researching the local laws of your host country, you should also research the local cultural norms to understand how the local community interacts with alcohol.

For some participants, use of alcohol is minimal or moderate and may not cause them or others significant concern. However, a certain percentage of participants go abroad with an existing alcohol or drug abuse problem. A widely agreed-upon definition of alcohol or drug abuse is when a person's use interferes with his or

her physical, social, or economic functioning. Alcohol abuse can result in poor grades, social conflicts, accidents and injuries, vandalism, and diminished peer respect.

Keep in mind that beer and wine may be stronger (higher alcohol content) in many other countries, or you may be offered homebrewed or unlabeled alcohol of unknown toxicity. Excessive drinking can leave you vulnerable to crime or assault and reduce acceptance by your host culture.

Practical suggestions for responsible drinking include eating a meal before or along with drinking to slow alcohol's effects, sipping drinks to take in alcohol more slowly, spacing out drinks, and limiting the number of drinks you consume. Know your limit, and stick to it. Always use the buddy system while in situations where alcohol may be present so you have a friend to look out for you (and vice versa), and be sure to guard your drink at all times.

Drunk driving, besides the obvious dangers, often carries even heavier penalties outside the U.S. (and remember that university policy prohibits participants from operating motor vehicles of any kind at all times).

Above all, take personal responsibility for your behavior and its consequences. That said, if you do become a victim of a crime, it is not your fault. If you disclose to your on-site contacts or our office, you can get assistance connecting you to resources. If you choose not to formally disclose, we encourage you to seek resources or find the support that is most helpful to you. For more information on resources, click here.

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# Resources for Filling Your Housing in Boulder

The Off-Campus Housing & Neighborhood Relations (OCH) office on campus is a great resource for you.

OCH maintains listings of rooms, houses, apartments, and roommate requests and provides Boulder maps, free copies of the <u>Boulder Tenants' Guide</u>, the Boulder Model Lease, subleasing agreements, furniture rental information, moving tips, renter's insurance and other materials related to living off campus.

If you are in a lease, you may want to advertise your housing to returning education abroad students, visiting international students, and other CU students. Consider posting your sublet on **Ralphie's List**. To increase visibility, OCH recommends that in addition to listing on the sublet message board, you post your sublet as a property manager (for an additional fee) and it will appear on the main page of Ralphie's List. Don't forget to also spread the word among your friends, post on social media and consider outside sites such as Craigslist!

If you are living on campus or in Bear Creek, you can leave your housing contract with no penalties to attend an official CU education abroad program. Official documentation is required from our office; please contact abroad@colorado.edu.

# **Housing Abroad**

## **Homestays**

Homestays are a great way to see the everyday lives of people in your host country, but living as part of a family is not always easy. You should be prepared to respect the customs of the household and possibly change some of your habits. Since you are the newcomer, you will be expected to adjust to the family's lifestyle. Be prepared to be flexible and observant.

## What Will My Homestay Be Like?

- Families around the world vary as much as families within the U.S. You might live with a single person, a retired couple, a widow(er), or a single parent.
- Families have different interaction styles and expectations about their relationship with you. Some want to integrate you completely into their lives, and you may remain close to them forever. Others will look upon you as a boarder or guest. You may also find yourself trying to walk a line between the two.
- You can usually specify what type of family you would prefer. No guarantees can be made that you will be matched with the "perfect" family.

#### **Should I Bring a Gift?**

It is always a good idea to bring a hospitality gift. Your gift does not need to be expensive. The gesture is more important than the value. Gifts that have a special meaning to you are especially nice. Some suggestions are:

- Chocolates
- Calendars or books with scenes from home
- Items with university logos
- Special edition U.S. stamps or coins
- U.S.-American cookbooks

- Scenic potholders, aprons, mugs, or glasses
- Lapel pins
- Regional U.S.-American food items
- Placemats with regional prints
- U.S. souvenirs (from Disneyland, sports teams, etc.)
- CDs of U.S.-American music
- Pen-and-ink drawings or nice photos of places in the U.S.
- Handmade crafts

## What Do I Do When I First Meet My Family?

You can expect things to be a bit awkward at first. When you arrive, practice having a conversation with the family in their language. A nice icebreaker is showing them pictures from home. They are interested in knowing where you are from and about the rest of your family. You will feel comfortable because you'll be on familiar ground.

## How Do I Find Out about the Family Rules?

- When in doubt, ask! Polite questions to your family about what is expected of you can often circumvent misunderstandings.
- You can also ask the on-site program staff for advice, keeping in mind that every family has its own way
  of doing things.
- It is important for you to be a good observer. If the family always keeps interior doors closed, do the same. If they take their shoes off upon entering the home, follow their lead.

You will certainly want to find out what the family expects of you in the following areas:

#### Meals

If meals are included, be sure to be on time or to give the family plenty of notice if you will miss one. If you have any dietary restrictions, tell the family as early as possible. Otherwise, try everything – no matter how different. It's nice to compliment the cook and express appreciation for the meal.

Find out whether or not your host expects you to help with food preparation or cleanup. Also, ask whether you will have free access to the kitchen. You may want to take some of your favorite recipes so you can prepare a special meal for them.

#### **Bathing**

Hot water can be an expensive and scarce commodity. Find out when and how often it is appropriate to bathe or shower, and be aware that in most other countries, people do not bathe nearly as often as in the U.S.

#### Laundry

You may have to do your own laundry, or your host may do it for you. It is quite likely that a washer or dryer might not be available or that they are different from what you are used to.

#### **Heat and Light**

U.S.-Americans consume more of these resources on a daily basis than any other nation of people in the world. Be prepared for less central heating and air conditioning. Turn off lights whenever you leave a room.

#### **Telephone**

In many countries, people are charged for every call made from their home phones, even local calls. Never make a phone call, even a local one, without first consulting your family.

#### **Neatness**

The concept of neatness varies by family and by culture. Observe the home, and try to be at least as neat as the rest of the family. As a guest, you should be respectful of the family's environment.

#### Curfew

In some cultures and in some families, you may be asked to be home by a certain hour at night. Even if this is not the case, keep your family apprised of your whereabouts and expected time of return so that they will not worry about you.

#### Guests

Your family has agreed to host you but is not expected to house your guests. Some families may offer to do so; if they do, make sure they are comfortable with this, and be aware if they expect payment for the service. You don't want to jeopardize your good relationship with the family over a misunderstanding.

#### Time

Time spent with your host family can be very memorable and rewarding. Like any relationship, it takes time to develop and must be nurtured. Some misunderstandings should be expected, but usually you and the family will be able to laugh at them later! Always keep open communication as a priority, because many problems with homestays can be remedied by talking about them (just like with any family).

If, for some reason, you and your family just don't get along, talk to on-site staff about moving. Never move out abruptly without explanation, but never stay in a situation in which you feel unsafe. Use discretion.

## Living in an Apartment

If your program provides accommodations in apartments, you will receive help figuring out the ins and outs of renting an apartment in your host city. Here are some things to think about in advance.

### **Security Deposits**

You may be required to pay deposits. Inventory the apartment with the landlord before moving in to establish the condition of the furniture, appliances, flooring, etc.

#### **Understand Your Lease**

You will be fully responsible for observing all rules in your lease and respecting the rights of other tenants in the building. Keep in mind that your lease may not be in English. If possible, ask a program staff member or a resident of the country where you are staying to read the fine print in your lease before you sign it.

### **Know Apartment Protocol in Your Host City**

You should keep the apartment clean and in good condition and should not disturb the neighbors, especially at night. In some places, there are laws allowing neighbors to call the police for excessive noise after a certain hour.

### **Usage of Electricity and Water**

Note that even if you are living with other students in an independent apartment, you may be expected to observe local cultural norms related to electricity and water usage. If you plan on taking long hot showers or leaving lights on when you are not in a room, be aware that you potentially could be billed for excessive electricity and water

usage, even if housing costs are included in your program fee. Your on-site resident staff will help you to understand how to appropriately use local resources.

## **Landlord Rights**

Finally, be aware that owners often have the right to enter apartments with no warning. They do this to ensure compliance with the terms of the lease and to show the apartment to future potential renters.

## Living in a Dormitory

Student residence halls vary widely around the world, both in the amenities they offer and in the way residents behave. Some are places where people socialize quite a bit. Others are simply places where people live and study; socializing takes place elsewhere. Talk to past program participants to find out what to expect at your host institution.

#### Meals

Most dorms don't include meals. There may be cafeterias on campus where you can eat inexpensively, or there may be kitchens that you share in the dorm.

Resist the temptation to retreat to your room. Get out and mix with your dorm mates, even if you are not a very outgoing person. They may not seek you out, but they will be curious to meet you nonetheless.

In many countries, host-country students live relatively close to the university they attend. Don't be disappointed if your new friends leave the dorm for the weekend. Plan around this and find ways to keep busy when the dorm and campus are quiet.

# Returning to the Residence Halls at CU Boulder

### **Residence Halls**

If you are living in a residence hall now, be aware that you will lose your "continuing" status when you study or intern abroad. That means you may not get first priority for the hall or room type of your choice. First-year students are required to live in the dorms, so they get first priority along with students who live continuously in the dorms.

**Apply early, and make sure your deposit is paid.** There is a cancellation fee for refusing a housing assignment once Occupancy Management has put you into a room, so think carefully about whether you are willing to take whatever assignment is given to you.

Contact Occupancy Management (<u>Reservations@colorado.edu</u>; (303) 492-6673; <u>Housing & Dining Services</u>).

Applications are available online early in the spring semester each year. Contact the Housing Reservation Center for exact dates. Space is not guaranteed.

If you're going abroad in the fall and want to reserve housing for the following spring, submit your application early in the spring before you leave, clearly indicating that you only need housing for the following spring.

If you're going abroad for the year and need to reserve residence hall space for your return the next fall, you can download and complete the application and send it to someone who can mail it to the Housing Reservation Center with the required non-refundable deposit.

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# **Cultural Adjustment**

The best and fastest way to learn about a language and a culture is total immersion; however, the fastest way can often be the most painful. "Cultural adjustment" can cause discomfort. Those who stay the longest and engage most fully will experience the most discomfort. Nothing ventured, nothing gained.

## **Consider Your Situation**

If you are in a country where a different language is spoken, you may, at best, have the communication ability of a two-year-old, depending on how much of the language you've studied and how comfortable you are using it. You will also be jet-lagged and exhausted at first.

You'll be far from your home, family, and familiar surroundings; the food is different, the habits are different, and the rules are different.

The result is known as "culture shock," or more appropriately, "cultural adjustment."

Culture shock is the unpleasant disorientation which afflicts everyone who enters a strange world. Culture shock is what happens when your expectations don't match up with reality or when one is bewildered by things taken for granted by those who've grown up in a certain culture.

It is often true that the more eager you are to enter the host culture, the more severe the adjustment may be. Tourists who come only to gaze, taste, and move on are insulated from much of the shock. If you do not feel any discomfort during the first few weeks of your program, ask yourself if you are really engaging with the culture or simply living your customary life overseas.

# **Stereotyping is Normal**

The human tendency to simplify and organize information into neat categories is quite normal, but the results are damaging if stereotypes become the only definition of what we see and experience.

Stereotyping works both ways. Just as we have simple ideas about people and places we've never seen, others will have the same about us. If all people know of the U.S. comes from re-runs of unrealistic TV shows or the actions of our government, they will have strange ideas about life in the U.S. You may, for example, be asked by adults whether you know the President personally or if you could call Brad Pitt to say hello.

Stereotypes can be negative or positive. For example, people from the U.S. are often characterized as highly independent, competitive, practical, and generous. These can be viewed as positive traits. However, they can also be viewed negatively: that people from the U.S. are only concerned about themselves or money, are incapable of appreciating the intangibles in life, and are naive.

## **Gender Roles and Expectations**

You might not have the same status or role in your host country that you experience here. The cultural definitions of harassment may be different or seem nonexistent. You could find yourself in situations that cause feelings of anxiety, confusion, fear, powerlessness or anger. Conversely, you may feel uncomfortable because you enjoy a different status than the locals simply because you are from elsewhere.

Past participants have found that many host country nationals have a distorted and stereotyped image of U.S.-American women from ads, TV, and movies. Feel free to discuss these issues with your peers and/or your on-site contacts.

# Access & Inclusion among Participants in Education Abroad

Going abroad will be one of the most exciting experiences you will ever have; however, everyone is going to encounter some challenges while abroad. Participants who are members of groups traditionally underrepresented in education abroad (students of color, students with disabilities, religious minorities, LGBTQIA students, etc.) might face particular challenges in the host country setting because of assumptions of what a U.S.-American is like. Alternatively, the host country may be more open than the U.S. The good news is you likely already have cross-cultural navigational skills that will be a great asset to you while abroad, and you may be more prepared than you think. We encourage you to talk with CU Boulder **Education Abroad** if there is anything you would like to discuss. Although most will not encounter negative situations, no destination is 100% free of discrimination, so it is always better to be prepared for the possibility.

Be patient while facing challenges. You will have less control in when and how you deal with some of these obstacles, but you still have control of how you react to them. Remember why you wanted to go abroad; it may have been to expand yourself academically, personally, and professionally. Don't allow other's actions prevent you from experiencing the many benefits of education abroad.

Whether you have been faced with discrimination in the U.S. or not, you may know someone who has and how that experience has affected them. Adjust your behavior appropriately to keep yourself safe, but don't lose your own identity in the process. Your own background can place you in a similar challenge. This doesn't mean that everyone will experience discrimination while abroad; however, even if you are not a victim, you might be able to support someone who is.

For more resources, visit our <u>Access & Inclusion</u> webpage. <u>Diversity Abroad</u> also offers valuable information on their website, including their <u>Diversity Abroad Online Pre-departure Learning Module</u> and <u>Country Specific Diversity Abroad Destination Guides</u>.

## Some things to consider:

Matters of personal identity will impact all travelers, including you. How you self-identify in the U.S. may or may not be how you self-identify in the context of your new surroundings abroad. How others perceive you will likely change as well. Take time to research and learn about groups in your host country that have been victims of discrimination.

We encourage you to think about the parts that make up your identity (e.g. sister, student, Latino/a, Jewish, male, etc.). Some parts of your identity may be more easily observed by others (e.g. skin color, age, etc.), while other aspects of your identity are less observable (e.g. religious background, sexual orientation, first-generation status, etc.).

How are you going to approach those aspects of your identity with new people that you meet? How will you react if someone comments on a part of your identity in a way that offends you? Will your identity change while you are abroad? Temporarily? For life?

Just as you have multiple parts to your identity, so do the people you will meet. Be conscientious of the multiple identities of the people you meet abroad and try to learn from them. In turn, they will learn the different parts that make up who you are.

Sometimes what may seem like discrimination may just be curiosity. Your challenge is to figure out the difference. You may get stares or questions that come off as offensive. You might be the first person from your background that somebody in your host country has ever met, and they may be innocently assuming things based off stereotypes.

On the other hand, you may also encounter individuals who are intentionally trying to hurt you. Never risk or compromise your health, safety and security abroad by becoming confrontational. This type of response only encourages such a person to continue their actions.

Exploring and experiencing your familiar, new and changing identities abroad will add challenge and richness to your experience. You can also be an ally to other students on your program as they encounter issues – positive or not – with their identities. Before departing, it is recommended that you watch this video to prepare yourself.

Visit our website for resources as you prepare to depart.

Thank you to University of Wisconsin-Madison and Diversity Abroad.

# Signs of "Culture Shock"

Experiencing the stress of cultural adjustment is a normal part of living in a new environment. The best defense strategy is to recognize the symptoms and find healthy coping mechanisms.

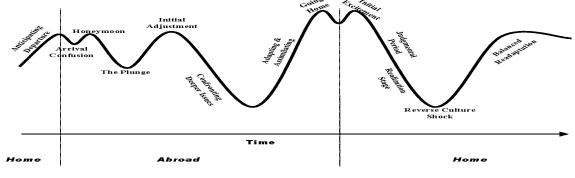
- Be prepared to have a touch of the flu or a miserable cold in the first few weeks. Accept it for what it is:
  the result of a big change in climate, diet, and routine (not to mention international flights with recycled
  air!).
- Be prepared to have some moments of sadness and disappointment.
- You will probably miss odd things about life at home, like hamburgers or the ability to buy a tube of toothpaste at midnight.
- Be prepared for some anxiety as you discover the new rules and habits of this new place.
- You may forget you left the U.S. to learn and adapt, which means losing a bit of your cultural identity.

# The Cultural Adjustment Cycle

The timing of the cultural adjustment cycle varies by person, the length of time abroad, and how involved one becomes in the culture. Some never go through the cycle because they don't fully engage in the host culture. The experts say that the same thing happens to everyone: Peace Corps volunteers, diplomats, missionaries, soldiers, and foreign students. It happens because it is never easy to live in a new environment.

The chart and text below describe the general stages that many people go through adjusting to another culture and then when returning home (refer to the section on Re-entry or Coming Home Again).

## Cross-Cultural Transitions: An Emotional Roller Coaster



- The above graph was adapted from works by Margaret Pusch and others.
- **1. PRE-DEPARTURE ANTICIPATION:** While planning and packing, you may feel exhilarated and nervous. You might lose interest in current activities. You may have some insomnia.
- **2. POST-ARRIVAL EXHILARATION**: You may have a heightened sense of enthusiasm; changes in routine are exciting! Some insomnia and stomach queasiness is normal.
- 3. **EARLY SOJOURN FRUSTRATION**: You might feel impatient or disenchanted with life in your host country, or you might feel restless and irritable. You might rely on familiar activities and foreign friends and start to question your own values and those of your host country. Some minor health problems are normal.
- **4. MID-SOJOURN DISCOURAGEMENT:** You may be quite homesick, discouraged, or disoriented and feel hostility towards local people and customs. Colds and headaches are common, as are some stomach problems.

5. LATE SOJOURN ASSIMILATION AND INTEGRATION: You begin to reconcile who you are within the local culture and to recognize changes in yourself, including changes in your values. You experience renewed interest in the host culture and have a more constructive attitude. You feel adapted to the host culture and in equilibrium with the host country. Your health is normal.

## **Strategies for Coping with Cultural Adjustment**

- **Keep a journal**: This helps you keep a sense of perspective and offers an opportunity to vent feelings without having to tell others (read more below).
- **Get your personal life in focus**: If you are leaving a partner behind, you may limit your experience because you are concentrating on a person far away. Similarly, if you attach yourself too strongly to your U.S.-American group, you can also limit your experience.
- **Find a few supportive people**: Don't feel shy about asking for help. Talk to your program coordinator or teachers. They will know what you are going through; they have probably been there themselves.
- Keep active: Resist the temptation to withdraw. Keep regular hours. Always go to class. Plan to eat, sleep, and study at about the same time every day. Physical exercise is often the best medicine for anxiety and will help burn off frustration.
- **Be Aware of Alcohol Abuse**: Sometimes the temptation to use alcohol to cope with sadness, isolation, or shyness while abroad can become a true problem. Seek help from on-site contacts if you feel you or a friend may have a problem with alcohol.
- **Explore**: Find a map, strike out on your own, and explore the territory. Observe people closely to pick up subtle nuances about the culture.
- Visitors from home: Time learning about your host country will be your most precious possession. If friends or family are planning to visit you, encourage them to wait until a scheduled break or the end of the program.
- Evaluate your goals: Remind yourself of the goals you set for the experience. If they were unrealistic, admit it.
- **Hobbies and outside activities**: Engage in hobbies or activities that interest you. Play chess in France, join a rowing team in Italy, play rugby in South Africa, or join a tea ceremony club in Japan.
- Create Activities to Relax: Find a place that is comfortable, where you can think and be away from people and culture for an hour or so. Make a cup of tea. Read a chapter of a book. Listen to music. Try to do some things that you enjoy every week.
- Remember, all this is temporary: Keep reminding yourself that you will get through this. The satisfaction that you have adjusted to the new culture will be its own reward.
- Above all, **keep your sense of humor!** This is the most important piece of advice that we can give you. If you can do this, you can handle almost anything.

# **Cultural Identity and the Global Citizen**

## What You Gain

You probably have a variety of expectations about your upcoming education abroad experience. For many, one outcome is knowledge gained about yourself, your cultural identity, and the transformation towards becoming a globalized citizen.

In learning about your host country's customs, worldviews, religions, communication styles, etc., you will also find yourself examining your own beliefs and values. You will begin to see *how you came to be who you are*. As you learn, you will adapt by combining elements of both cultures into your own value set.

The experience you have depends on many factors, including the cultural identity you bring to your experience. The way you look, speak, and dress, your religion, gender, ethnicity, sexual identity, or whether you are physically challenged all influence how you will approach the experience and how locals will react to you.

Besides getting the opportunity to learn about yourself and your host culture, living in a foreign culture and being an outsider gives you a great opportunity to learn what it's like to be different from the majority culture. If you have never had the experience of being part of a minority, you may gain greater understanding of peoples in the U.S. who are in this situation. These can be very powerful lessons.

We hope you will learn a lot about yourself, your host country and its peoples, and the U.S. in all of its wonderful diversity. We hope, too, that the knowledge you bring home as a world citizen will help you contribute to a country and a world in which we are all free to be different – where others, because they *are* different, are valued and celebrated.

# **Cultural Re-Adjustment**

## Strategies for Coping with Cultural Adjustment during Reentry to the U.S.

#### Be Reflective.

Give some thought to your return and to the types of intellectual and emotional changes that you have undergone as a result of your time abroad.

#### **Understand the Needs of Others.**

Be patient with your friends or family, who are trying to understand your experiences. Listen to the changes they underwent while you were away.

### **Expect to Have Some Negative Feelings about Your "Home" Culture.**

You are viewing it, perhaps for the first time, from the perspective of a foreigner. A common tendency is to be highly critical of shortcomings that you did not see before. Remember that there are positive and negative aspects of **all** cultures.

#### Accentuate the Positive.

Identify what you like about both cultures, and try to incorporate the best aspects of these into your life.

### Plug in to International Activities.

Find ways to keep the "international" part of you alive. Become involved in clubs or activities on campus or in the community to maintain your language skills; do volunteer work with ethnic or multicultural groups to use your cross-cultural skills; or host an international student. Check out the <a href="International Activities in the Denver/Boulder Area">International Activities in the Denver/Boulder Area</a> page on our website.

#### Use Your Skills.

Use the cross-cultural adaptation skills you developed abroad, e.g. keep active, maintain a sense of humor, find a support group, expect differences, allow yourself to make mistakes, stay flexible during your readjustment home.

#### Set Goals for Your Development.

Set some long-term goals, which may involve finding ways to return abroad. Both Education Abroad and <u>Career Services</u> on campus have reference libraries with information on working abroad. Check the <u>Going Abroad Again</u> page for more information.

#### **Check Out What's Up with Culture?**

This is an interactive program to support and enhance an education abroad student's ability to make successful cultural adjustments. Sections 3 and higher of Module 2 are for returning students. We strongly recommend it.

## **Comments from Returned Students**

"The culture shock started a week or so after I returned. The depression and disorientation came when I realized I wasn't just traveling still. The feeling of having climbed a mountain and then scaled my way down and landed in a huge valley washed over me. I felt I could not relate to anybody – not even my parents."

"Going away for so long makes coming home difficult because you notice things about home that you never did before and you have the mission of telling people about your experiences that they don't understand or appreciate. WARNING: Study abroad may make you severely dislike some things about U.S. culture."

#### **Take Care of Your Health!**

If you become sick after returning, tell your health care provider that you have traveled outside of the U.S. Because some diseases have a long incubation period, you may not be sick until after you return.

Schedule a tuberculosis skin test for 3 months after your return. If you were exposed to tuberculosis while abroad, you wouldn't necessarily be sick. Testing is the only way to prevent serious problems later!

Complete any immunization series (such as Hepatitis A or B) that you started before travel.

#### The Returnee Website

For those who want more tips and information on returning home, we have created a website just for returning students that is designed to help you re-adapt to life in the United States and CU Boulder. Check the <a href="Returning to CU">Returning to CU</a> page for information on:

- When and how your courses from abroad will post to your record.
- How to share your experience with others in the community and at CU Boulder
- International activities in the Denver/Boulder area
- What avenues you can pursue to go abroad again

If you have any questions or want to discuss your return to campus, please don't hesitate to stop by Education Abroad or email us at <a href="mailto:AlumniEA@colorado.edu">AlumniEA@colorado.edu</a>. We would love to hear from you!

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# **Education Abroad & Students' Disciplinary Status**

# **Eligibility and Participation**

Students may not participate on a CU Boulder education abroad program while they are undergoing a sanction of *formal probation* from the Office of Student Conduct.

Program partners may have additional, related policies, such as requiring that students not be on disciplinary probation during their time abroad. Students who are currently suspended for any reason from any institution of higher education may not apply to an education abroad program.

During the education abroad application process, students are asked the following question: "Have you ever been subject to disciplinary action, including probation or community service, by an educational institution or government entity (such as a police department)?"

Students who are currently on informal probation may apply to education abroad and are not automatically prevented from studying abroad. Applicants who have a disciplinary record, or who will be on informal probation during the education abroad period, will be subject to additional scrutiny during the acceptance process.

If accepted, the faculty director, host institution, or program provider will be notified of their status. In some cases, additional restrictions may be placed on their participation in the program at the discretion of the host institution and/or CU Boulder.

After all students have been accepted to education abroad programs each semester, the Office of Student Conduct and Conflict Resolution provides Education Abroad with a report listing any education abroad students with past and current sanctions. Any sanctions that were not disclosed in students' applications will be reviewed, and acceptances will be re-considered. Students *may* be dismissed based on their disciplinary record, depending on the severity of their actions. Students who will be on formal probation during any portion of their time abroad will be immediately dismissed from the program.

For more information regarding CU Boulder's policies on disciplinary status and education abroad, please refer to the eligibility requirements on the **Getting Started** page of our website and the policies in this guide.

#### While Abroad

All students sign the 'Personal Conduct Agreement' in their CU Boulder Education Abroad application. Education abroad participants are still registered students at the University of Colorado Boulder and continue to be subject to university rules and regulations while participating in the education abroad program. The applicable CU Boulder policies include, but are not limited to the following:

- Review the <u>Honor Code</u>
- Student Conduct <u>Policies and Procedures</u>

Students in education abroad programs also must comply with all applicable laws and policies of the host institution and the host country. Participating students should also remember that they are viewed as representatives of the U.S. as well as the University of Colorado. Violations of the Student Code of Conduct abroad may be referred to the Office of Student Conduct and Conflict Resolution and adjudicated once the student returns home.

### **Academic Conduct**

Each student must abide by the academic policies of the host university and/or education abroad program provider.

#### **Social Conduct**

Information regarding standards of acceptable behavior and conduct in the country(ies) of study is discussed at pre-departure and on-site orientations and in written pre-departure materials. Participants are expected to be familiar with, and abide by, standards of acceptable conduct and to understand that social behaviors acceptable in a U.S. academic setting might be highly objectionable abroad. Behavior which violates those standards could harm the university's and/or program provider's relationship with host country(ies) and institution(s) as well as the participants' own health and personal safety.

### **Alcohol and Drugs**

While studying or interning abroad, participants are expected to adhere to alcohol and drug policies of the host university and/or education abroad program provider, in addition to the laws of the host country.

Failure to abide by the conditions or spirit of this agreement may result in dismissal from the program and/or other penalties as outlined above in the CU Boulder Education Abroad *Disciplinary Action While Abroad* section.

# Procedure for Handling Disciplinary Action While Abroad

Participants on University of Colorado Boulder education abroad programs are responsible for their personal behavior while in a new country, culture, and educational system. CU Boulder and the host institutions and third-party program providers with whom it affiliates are responsible for maintaining appropriate standards of conduct during the program.

Standards of conduct and social behavior are defined and explained in orientation materials made available to participants after acceptance to a CU Boulder program. These issues, along with the social norms of the country of study, will be further discussed during pre-departure and on-site orientation sessions. Students are expected to watch and read the materials, attend the orientations, and familiarize themselves with these standards of conduct. It is particularly important for students to understand that social behaviors tolerated in the U.S. may be highly offensive in the host culture or university setting.

# **Disciplinary Action and Separation from an Education Abroad Program**

In the case of violations of standards, CU Boulder and the host institution or program provider each may take disciplinary action. The process will include the following steps:

- Written notice of the alleged conduct and the standards alleged to have been violated.
- A conference between the student and the resident director or other on-site program personnel that
  provides the student with the opportunity to accept responsibility or dispute the allegations.
- In cases where the student is found responsible for violating a standard, the resident director or delegate
  will establish a plan to avoid future infractions. This may take the form of a contract outlining acceptable
  conduct for the rest of the education abroad program, required counseling or other medical intervention,
  or other activity to correct the behavior that led to the infraction.
- Notification of CU Boulder Education Abroad by the overseas staff of the violation and the resulting plan.

- CU Boulder, the host institution, or the program provider may, at their individual discretion, deem an
  offense sufficiently serious to require that a student be dismissed from the program. If the resident
  director or on-site program representative decides that an offense is so serious that the student should
  be separated from the program, he or she shall dismiss the student and inform CU Boulder Education
  Abroad. In these cases, the Director of Education Abroad shall notify the student's emergency contact
  in accordance with CU Boulder Parental Notification Guidelines Disciplinary and Personal Matters.
- If a student is dismissed, unspent program fees will be refunded according to the posted withdrawal fees
  and deadlines policy. Neither CU Boulder, the host institution, nor the program provider are under any
  obligation to assume any cost of separation from the program. No academic credit shall be awarded
  unless a course has been completed and final assessment has been made before the date of separation.
- Education Abroad will, in accordance with the <u>University of Colorado Boulder Student Conduct Policy and Procedures</u>, report violations to the Office of Student Conduct and Conflict Resolution for further action after the student returns to the Boulder campus.

**NOTE:** Evidence of a student's failure to comply with local laws will make the student subject to immediate dismissal from the program in accordance with the above procedure. Separation from an education abroad program is not tantamount to expulsion from the University of Colorado.

Reaffirmed by the Education Abroad Committee on March 18, 2005

# Students' Disciplinary Status and Eligibility for Education Abroad

## Policy:

Students may not be on formal probation status for disciplinary reasons at CU Boulder at any time during a CU Boulder education abroad program. Program partners may have additional, related policies, such as requiring that students not be on probation at the time of application. Students who are currently suspended for any reason from any institution of higher education may not apply to an education abroad program.

Students placed on informal or formal probation are expected to complete certain tasks before returning to good standing at CU Boulder. Students on formal probation are expected to participate in campus life without further violating the campus codes of conduct. Since studying abroad would take the student away from Boulder, it is not appropriate to give students this opportunity to continue studying away from the normal oversight mechanisms.

Students can be placed on informal disciplinary probation after a violation of codes of conduct if that violation does not involve alcohol or drug possession (such as an MIP) or abuse or violent acts (sexual harassment/assault, destroying university property, fighting). Applicants who will be on informal disciplinary probation during the education abroad period will be subject to additional scrutiny during the acceptance process. If accepted, the faculty director, host institution, or program provider will be notified of their status. In some cases, additional restrictions may be placed on their participation in the program at the discretion of the host institution and/or CU Boulder.

### Rationale:

Education abroad is not a right; it is a privilege available to students who demonstrate they have achieved a certain level of academic and personal maturity. Students who cannot maintain a GPA that exceeds the in-good-standing minimum or who have violated disciplinary rules to the extent that they are placed on academic probation or formal disciplinary probation have not demonstrated the required maturity.

Approved by the Education Abroad Committee May 2, 2006

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# **Emergencies While Abroad**

CU Boulder Education Abroad staff is concerned about your health, safety and wellbeing. This section provides general suggestions of what steps to take in the case of an emergency abroad. If your on-site program has an emergency protocol, be sure to follow those procedures first.

# Steps to Take in the Event of an Emergency Abroad

While your instinct may be to call your friends or family first, in an actual emergency, you should follow the general guidelines outlined below. This is because your loved ones may be thousands of miles away and not in an immediate position to do anything for you other than offer moral support. We suggest following steps 1 to 3 in the event of an emergency or urgent situation abroad in order to get help in the quickest manner. We also recommend that you discuss this emergency protocol with your emergency contact(s) before you leave.

- 1. If it is a true medical emergency, contact the local police or medical emergency services in your host country (know the equivalent of 911).
- 2. Get in touch with the on-site program contacts. Because they are on-site, they can often best assist in the case of emergencies. Information provided by your program will contain contact details for local staff of the program organization or host university's international office.
- 3. Contact CU Boulder Education Abroad at (303) 492-7741. If our office is closed, call the CU Boulder Education Abroad emergency phone at (303) 653-1671.
- 4. Contact your friends or family.

The on-site contacts for your program will be able to provide the best assistance in the case of one of the following **non-emergency difficulties**:

- Petty pick-pocketing or theft (as long as no physical injuries occurred)
- Lost or stolen passport
- Problems with your host family or housing abroad
- Problems with your courses abroad

While your on-site contacts may have an emergency plan, you are ultimately responsible for your own safety, so it is important to develop a personal security plan you will use in the event of an emergency. This plan can be simple, but should be thought through before an emergency occurs. For more information on preparing for emergencies abroad, see <a href="tel:the state Department's Students Abroad website">the State Department's Students Abroad website</a>.

Please note: The CU Boulder Education Abroad staff is required to report any incident of harassment, discrimination, and sexual misconduct, which includes partner abuse and stalking, to the Office of Institutional Equity and Compliance (OIEC) on campus. Each incident might be handled differently, but in general, the OIEC cannot take action unless the allegation is against someone connected to the University of Colorado Boulder. However, the OIEC will provide support resources and can put in place safety measures or offer short-term remedies.

### **Additional Resources**

While you are abroad, you can contact your <u>Program Manager</u> who can put you in touch with the appropriate resources. You may also contact these on- and off-campus offices directly:

Gallagher Global Assistance 24/7 number:

Toll-Free: 1-866-693-6873 Direct Dial: 1-312-935-9242

Office of Institutional Equity and Compliance (303) 492-2127

Rape, Abuse & Incest National Network (RAINN) (800) 656-4673

Pathways to Safety International (833) 723-3833

# Policy on Cancellation/Suspension of CU Boulder International Programs

To better support international activities and to address and minimize health, safety, and other risk issues for the university, the University of Colorado Boulder (CU Boulder) has established the <u>Policy on Student International Travel and Programs</u>. The following policy on the cancellation or suspension of CU Boulder international programs involving students derives from this, and is managed by Education Abroad and the CU Boulder International Risk Committee.

# Monitoring Student Health, Safety, and Security Abroad

The safety and well-being of students traveling internationally for university purposes is a top priority for CU Boulder. To address emergencies or other events that could jeopardize the security of students while overseas, Education Abroad routinely monitors health, safety, and security abroad through the following channels:

- 1. Daily briefings from the Overseas Security Advisory Council (OSAC), a division of the US Department of State's Bureau of Diplomatic Security. OSAC briefings are for non-military US member organizations.
- 2. US Department of State Travel Advisories and Country Crime and Safety reports.
- 3. Briefings from the International SOS Travel Security team and from I-SOS Risk Ratings Analyses
- 4. Daily Security Alerts from the Education Abroad international insurance provider

Additionally, for students participating on CU Boulder Education Abroad programs and for those registered in the International Travel Registry (as a Global Experience), the Education Abroad office does the following:

- Provides access to country specific information including the <u>United States Department of State's International Travel page</u>, <u>Consular Information Sheets</u> and <u>International SOS reports</u> which provide basic health and safety information about that we want and expect students to know.
- Gives students information on registering their trip with the <u>US Department of State's Smart Traveler Enrollment Program (STEP)</u>. STEP registration allows the appropriate embassy to send information about safety conditions in the destination country, and helps the U.S. embassy to contact students in an emergency.

3. Registers students in the Education Abroad international insurance policy.

**Please Note**: All participants in CU Boulder Education Abroad programs are responsible for their own safety and for reviewing all safety and travel guidance; nothing in this policy supplants this responsibility or supersedes applicable releases and waivers.

## **Policy on Cancellation of CU Boulder International Programs**

As stated above, Education Abroad monitors <u>U.S. State Department Travel Advisories</u>, which document the potential for unrest or signal imminent or actual problems.

The U.S. Department of State issues an overall Travel Advisory level for every country, but levels of advice may vary for specific locations or areas within a country, and the U.S. Department of State utilizes a classification system as follows:

- Level 1: Exercise Normal Precautions
- Level 2: Exercise Increased Caution
- Level 3: Reconsider Travel
- Level 4: Do Not Travel

Level 3 ("Reconsider Travel") Travel Advisories are issued due to serious risks to safety and security. Level 4 ("Do Not Travel") Travel Advisories are issued due to greater likelihood of life-threatening risks.

Examples of reasons for issuing a Level 3 ("Reconsider Travel") or Level 4 ("Do Not Travel") Travel Advisory might include crime, terrorism, civil unrest, health risks, natural disaster, a time-limited event, etc. Travel Advisory levels remain in place until the situation changes; some have been in effect for years.

Level 3 ("Reconsider Travel") and Level 4 ("Do Not Travel") Travel Advisories, either for the entire country or within a country, are the catalysts used to cancel or suspend a program. Appeals can be submitted to the International Risk Committee asking that travel be allowed for Level 3 warnings.

There are certain situations where travel to a country will be automatically suspended by the CU Boulder International Risk Committee, and appeals for travel shall not be allowed. Examples include:

- 1. If the country has an overall rating of 4 (Do Not Travel).
- 2. If the U.S. Department of State evacuates family members of government personnel or authorizes the voluntary departure of personnel.
- 3. If the Peace Corps withdraws its volunteers from a country.

The CU Boulder International Risk Committee (IRC) and Education Abroad will review the Travel Advisories and will determine whether or not to suspend programs. Other health or safety concerns could arise from renewed US Department of State advisories, travel warnings from the Center for Disease Control or from the World Health Organization, or Travel Advisories from other countries. The IRC may withdraw approval for international programs at any time based on changes in the security, health or safety situation of a location. Additionally, the IRC may request a review of travel plans for approval at any time, regardless of the current US Department of State Travel Advisory level.

#### **Exclusions:**

This policy does not apply to travel by faculty or staff not involving students, nor does it apply to personal, non-university affiliated travel by students. If the travel is affiliated with CU Boulder or with a student's academic program or a university-registered student group, the policy does apply.

If you or members of your family have additional questions, please contact us. Our overall goal is to ensure that you have a safe, productive experience abroad.

# **Withdrawals**

If you are thinking about withdrawing from your education abroad program, you should consider that withdrawing either before or after the program has begun can have serious financial and academic consequences.

## Seek Assistance before Deciding

Contact your CU Boulder Education Abroad <u>Program Manager</u>. Your Program Manager can explain possible ramifications of withdrawing and can help you think through your decision.

If you are already abroad, contact the education abroad staff at your program site. They are in the best position to help resolve problems that you might be experiencing (such as housing or your classes).

### **Financial Considerations**

First, check the financial withdrawal fees and deadlines to see what you will owe. The schedule is available on the <u>Program Costs</u> page of the Education Abroad website. The amount due, which represents what has been spent on your behalf to date, can be sizeable.

Exceptions to the withdrawal fees and deadlines policy are considered only if you withdraw for medical reasons or because of a family emergency. In that case, ask your CU Boulder Education Abroad <a href="Program Manager">Program Manager</a> to explain the appeals process.

Appropriate documentation must be submitted to Education Abroad to request an exception to published withdrawal fees. Exceptions will be considered in writing only (email is fine).

If you receive financial aid, contact the CU Boulder Office of Financial Aid to find out how withdrawing will impact your aid. You risk either losing a portion or all of your aid if you are not enrolled full time. If you have received a CU Boulder education abroad scholarship, you will need to repay the full amount of the scholarship for the term you have not completed.

Keep in mind that if you withdraw from an education abroad program and plan to return to Boulder to take classes for that semester, you will need to make sure you authorize payment for your Colorado Opportunity Fund (COF) if you have applied for it. If you haven't applied for it (and if you are eligible), you will need to do so by the appropriate deadlines before you can authorize payment.

## **Health Insurance Considerations**

Your Education Abroad group accident and health insurance coverage ends on the official withdrawal date. If you are already abroad when you withdraw, you will need to secure health insurance for the remainder of the semester. While our insurance provider does not offer individual insurance policies for students, you may visit <a href="http://www.insuremytrip.com/">http://www.insuremytrip.com/</a> to research possible coverage for the remainder of your stay abroad. Please understand these policies may not cover you while you are in your home country – consult with the insurance provider for exact coverage information.

## **Academic Considerations**

If you withdraw before the program begins, register for CU Boulder courses as quickly as possible. If you don't plan to register for the term at CU Boulder, you may register for a <u>leave of absence</u> to continue accessing some University benefits.

If you withdraw after the program begins:

To earn credit for coursework you have completed (e.g., an intensive pre-session course), you must stay enrolled in education abroad for that term to have the work posted on your CU transcript. If you are not receiving credit for completed coursework, you may want to register for a <u>leave of absence</u> for the rest of the term.

Check with the on-site education abroad staff to find out how the withdrawal will impact your education abroad grades. In some cases, it may be too late to withdraw without failing some or all of your courses. If this happens, the failing grades will appear on your CU transcript.

#### **Effective Date of Withdrawal**

Your withdrawal is effective the day CU Boulder Education Abroad Program Manager receives written notification. Sending the notification by CU email is required. The email needs to state that you are withdrawing from your program as of the date of the email and should include the reason for the withdrawal.

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# **Suggested Resource List**

Learning more about your host country before you leave is a great idea, both for your own understanding and to make a good impression on the locals.

#### **General Resources**

Your CU Boulder and host organization education abroad orientation materials.

The Education Abroad Once Accepted page.

<u>CU Boulder Libraries - Chinook On-line Catalog</u>. Norlin Library has resources to help you learn about your host country and city, including magazines and newspapers. Many resources are electronic and you can access them even after leaving Boulder.

The <u>U.S. Department of State</u> web site provides information on passports, travel safety, and more.

U.S. Study Abroad Office (the U.S. Department of State's study-abroad specific information and resources).

**U.S. Department of State Students Abroad.** 

<u>U.S. Department of State Electronic Information Publications</u> provides information on geography, economies, and political systems of foreign countries.

<u>Centers for Disease Control and Prevention</u> provides recommended vaccinations and health precautions for travelers.

Overseas Security Advisory Council "Crime & Safety Reports" for each country.

The New York Times is a great resource to learn more about your host country's geopolitics, business, sports, and culture.

<u>The Lonely Planet</u>, <u>Let's Go</u> and <u>Rough Guides</u> travel guides. These guides have practical information for traveling on a student budget.

**The Back Door** travel guides by <u>Rick Steves</u>. Books on budget travel that provide excellent advice about how you can learn about the places you visit.

The Base Trip has a number of helpful travel tips no matter where you are headed.

Nomadic Matt is a website with tips on economical travel.

<u>Transitions Abroad</u> is a journal with excellent resources and articles on study, work, and educational travel abroad.

The University of Michigan Work Abroad page is a good resource if you are preparing to intern abroad.

<u>The Electronic Embassy</u> is a frequently updated site that provides direct links to home pages of consulates and embassies. It has information on visa requirements, study, work and travel.

<u>Ethical Traveler</u> is a grass-roots alliance with information about being an environmentally conscious traveler, being a good Ambassador abroad, and more.

#### **Health Resources**

Your state's Department of Health
Travel Health Online
Passport Health
CDC Travelers' Health
Health & Safety Tips from CIEE
World Health Organization
FrontierMEDEX Assistance Corporation

#### Sustainable Travel

**Carbon Footprint Calculator** 

Carbon Offsets Programs:

Climate Trust
Native Energy

**TerraPass** 

Information on the Carbon Offsets Debate:

**Carbon Responsibility Magazine** 

**CU Environment Center** 

**CU One Million Acts of Green** 

**Ethical Traveler** 

National Geographic's <u>Ultimate Guide to Sustainable Travel</u>

**Responsible Travel Pledge** 

Daily email tips: Friends of the Earth (UK)

<u>350 Project</u> : an international campaign for worldwide solutions to the climate crisis – find out what the number 350 refers to on their website.