



*Clockwise from top left:
Peru, Switzerland, Tunisia,
South Korea, Morocco*

STUDY ABROAD GUIDEBOOK

Welcome to the Study Abroad Orientation Program. This program is designed to provide you with all of the necessary information to help you be successful for your overseas experience. Our agenda for this program will include information on health & safety, culture shock, cultural etiquette, packing tips and preparing to come home.

We hope that you will contribute to this program by asking any questions you might have about going overseas...there are no ridiculous questions and perhaps another student needs the same information but is too afraid to ask!

I will remain as your contact person at SUNY Potsdam for your entire experience. Please do not hesitate to contact me should you have any questions or concerns. I can be reached by email at international@potdam.edu or telephone at (315) 267-2507.

All the best for a wonderful experience!

Sincerely,

Bethany Parker-Goeke
Coordinator, International Education & Programs

ACADEMIC INFORMATION.....	5
CREDITS	5
<i>Minimum Course Load</i>	<i>5</i>
<i>Maximum Course Load</i>	<i>5</i>
<i>Course Approvals and Equivalentents</i>	<i>5</i>
<i>Obtaining Course Descriptions</i>	<i>6</i>
REGISTERING FOR STUDY ABROAD	6
<i>Non-SUNY students on Potsdam programs.....</i>	<i>7</i>
<i>Potsdam students attending non-SUNY semester programs</i>	<i>7</i>
<i>Registering for Exact Classes.....</i>	<i>7</i>
<i>Required Grade Point Average for Participation</i>	<i>8</i>
<i>Registering for a SUNY-Sponsored Overseas Program.....</i>	<i>8</i>
<i>Registering For Your Second Semester Overseas</i>	<i>8</i>
<i>Holds on Registration</i>	<i>8</i>
CHANGING THE LENGTH OF YOUR STUDY ABROAD PROGRAM	9
<i>Extending Your Enrollment in a Program</i>	<i>9</i>
<i>Changing from Academic Year to One Semester Only</i>	<i>9</i>
<i>Withdrawal from a Study Abroad Program</i>	<i>9</i>
<i>Cancellation of a Program</i>	<i>10</i>
REGISTERING FOR CLASSES FOR YOUR FIRST SEMESTER BACK HOME	10
<i>Pre-Registering (SUNY Potsdam Students).....</i>	<i>10</i>
<i>Paying Attention to the Starting Date of Classes at your Home Campus</i>	<i>10</i>
GRADES AND TRANSCRIPTS FOR STUDY ABROAD	11
<i>Failing Grades (U).....</i>	<i>11</i>
<i>Incompletes (INC).....</i>	<i>11</i>
<i>Withdrawals (W)</i>	<i>11</i>
<i>Not Recorded (NR)</i>	<i>12</i>
OTHER SUNY STUDENTS	12
NON-SUNY STUDENTS	12
LETTER GRADES AND PASS/FAIL COURSES.....	12
TRANSCRIPT PROBLEMS	12
ISSUING YOUR TRANSCRIPT AND TRANSCRIPT SUPPLEMENT	12
WHEN WILL YOUR GRADES BE PROCESSED?	13
AUTHORIZING YOUR GRADES TO BE SENT BY YOUR HOST UNIVERSITY.....	13
APPEAL PROCESS FOR GRADES EARNED ON A STUDY ABROAD PROGRAM	14
STUDENT CONDUCT AND INTERNATIONAL LAWS	14
HEALTH ISSUES	15
IMMUNIZATIONS	15
PLANNING FOR YOUR HEALTH NEEDS OVERSEAS	15
HEALTH INSURANCE	16
SUNY HEALTH INSURANCE POLICY	16
FILING HEALTH INSURANCE CLAIMS	17
OBTAINING MEDICAL TREATMENT OVERSEAS	17
EMERGENCIES, HEALTH OR OTHER.....	17
TOLL-FREE ACCESS TO MEDEX STAFF.....	18
INTERNATIONAL STUDENT IDENTITY CARD	18
AMERICAN EMBASSIES OVERSEAS.....	19
SEXUAL HARASSMENT	19

MONEY MANAGEMENT OVERSEAS	19
CURRENCY EXCHANGE	19
ATM CARDS	20
TRAVELERS' CHECKS.....	21
CASH	21
OVERSEAS BANK ACCOUNTS.....	21
CREDIT CARDS	22
LOST OR STOLEN WALLETS.....	22
STAYING IN TOUCH.....	22
EMAIL AND THE INTERNET	22
CULTURE SHOCK.....	23
PACKING AND SHIPPING.....	26
SHIPPING THINGS OVERSEAS	29
GOING AWAY AND COMING HOME.....	30

ACADEMIC INFORMATION

Credits

All **SUNY students** on any SUNY program administered by a 4-year SUNY College or University Center automatically get **credit** toward their degree for the work they do overseas. However, you still have to negotiate what your courses are equivalent to at your home campus. For a SUNY Potsdam student, this means that there are procedures that get the courses you have taken overseas to show up on your “degree audit.”

The number of credits you register for overseas does not always translate into the same number of credits at SUNY Potsdam. For all programs, the administering SUNY campus will determine the **number of credits** each overseas course will carry based on conversion rules that apply to your specific program. Be sure that you understand the conversion rules so that you do not drop below 12 SUNY credits per semester.

We repeat: the SUNY Potsdam credits will not necessarily equal the number assigned by the host university. Your transcript supplement will reflect the number of credits SUNY has assigned to each course. That means some may be the same, others may be more, and others may be less than the number given by the overseas university. **This means you need to be sure to register overseas for the correct number of credits to equal a minimum of 12 SUNY Potsdam credits.** Refer to your program specific materials for conversion rules for your site. If the overseas course carries a large number of SUNY credits, your adviser may divide the credits among several SUNY Potsdam courses when determining exact equivalents.

Non-SUNY students will automatically earn SUNY Potsdam credit for their work overseas but **must get permission from their home campus to transfer these credits from SUNY Potsdam.** Non-SUNY students and non-SUNY Potsdam students should follow the procedures of their home campus for determining equivalents.

Minimum Course Load

All participants in semester-length study abroad programs are required to register as full-time students at SUNY Potsdam (or their home SUNY campus). All students must also take a full-time load of courses overseas (minimum of 12 SUNY credits per semester). If you do not complete a full-time load each semester, your financial aid may be jeopardized. (To receive financial aid for a summer program, you must complete at least 6 credits.)

The number of **courses** that you will need to take to reach full time status varies from program to program. Consult the academic information provided for your particular program. The number of credits a course carries at the host university is subject to change by SUNY. Be sure you know if there is a ratio for converting the host university credits to SUNY credits so that you are not under-enrolled.

Maximum Course Load

SUNY Potsdam allows students to take up to 38 credits overseas for the entire academic year (19 credits maximum per semester). In a few cases where a pre-session is involved, additional credits can be awarded. A decision to award over 19 credits can also be made by the Dean of Undergraduate Studies at SUNY Potsdam after your grades have been received.

Course Approvals and Equivalents

Usually, if you have detailed information about the courses offered overseas, you can have course equivalents determined by your home campus before you begin your program. Most often, though, you will not have full course descriptions until your classes actually start, so equivalents are determined later.

It is very important for you to talk with your academic adviser before you go overseas to see what kinds of courses you should try to take and which courses will be most beneficial to you. You will want to integrate your study abroad courses into your overall program for your degree, and your adviser is critical in this process. You may decide that it will be easier for you to take an extra course in your major when you come back rather than trying to get a particular course overseas. You may find out that you have room for a lot of electives in your program anyway, and that you can take what you like. You may find, however, that you will be off schedule if you do not take a certain kind of course while you are overseas, and if this is the case, you want to be sure that your study abroad program is going to offer that course. Basically, you want to have as much flexibility as possible to select the most interesting courses overseas, but you also must be aware of what you must do to graduate on schedule.

Obtaining Course Descriptions

Course descriptions are often hard to obtain in advance. For some programs, specific information on the courses that will be available will be enclosed in your acceptance packet or given to you at an orientation meeting. Some may be made available on a web site. For others it may not be possible to obtain course listings and full descriptions or know your exact course schedule until you have reached the program site. This is likely to be the case if your program is one that provides direct enrollment at another university that doesn't have its catalog online.

Even if you can get a catalog, you may not be able to get a schedule of classes. This means that you will know what kinds of courses are taught at the host university, but not exactly which ones are going to be offered the semester you are going.

SUNY Potsdam knows that course descriptions are often not available in advance. Other SUNY schools should also know this. That is why we say that you will earn credits toward your degree, but that equivalents may have to be determined some time after you have begun your program or even after you have completed your study overseas.

Some non-SUNY schools tell their students that they will not approve their study abroad program unless they can present descriptions. If this is happening to you, contact us and we'll do our best to help. Whether you are a SUNY or a non-SUNY student, it is still **very important that you discuss your plans with your academic adviser and obtain approval for your program to the fullest extent possible.** In addition, it is a good idea to obtain your adviser's telephone and fax numbers, as well as an e-mail address, for correspondence from overseas.

Remember, the credits from overseas do not always translate into the same number of credits at SUNY Potsdam. SUNY Potsdam (or the administering SUNY campus) will determine the **number of credits** each overseas course will carry based on conversion rules that apply to your specific program. Be sure that you understand the conversion rules so that you do not drop below 12 SUNY credits. Your audit will show the number of SUNY credits assigned to each course by the Office of International Education, even if the corresponding course at your home campus carries fewer or more

Registering for Study Abroad

Students on study abroad programs register **TWICE**:

1. **Once for study abroad in general.** You must register for study abroad at your home SUNY campus or through SUNY Potsdam if you are a non-SUNY student before you leave.
2. **Once for the exact classes you are going to take overseas – this will occur at the institution you are attending.** This registration might take place before you leave or, more likely, once you arrive overseas.

You must register for study abroad before you leave. SUNY Potsdam students register at SUNY Potsdam for study abroad. Other SUNY students register at their home SUNY campus for study abroad, but also are entered

on the computer at SUNY Potsdam. Non-SUNY students on Potsdam programs are registered at Potsdam by the Office of Extended Education, but should also check their home campus for requirements there.

When you **register for study abroad in general**, you register for a full-time load (15 credits, usually – may be less for summer programs), unless your program-specific materials indicate that you should register for a different number. When your actual credits from overseas are processed, this number of credits will be changed to match what you have actually taken: your credits may increase or decrease accordingly. Registration before departing varies according to who you are:

- **SUNY Potsdam students** should complete the “Acceptance for Study Abroad” form. Students who are unsure about whether they will go overseas at the time of early registration should register for on-campus classes and then follow the drop-add procedures once they are certain of their plans.
- **SUNY Potsdam students** who are going on **SUNY programs** that are administered by other SUNY campuses should bring a copy of their acceptance letter to the Office of International Education so that we can issue you the **course number** for your study-abroad program and give you permission to register for OVS courses. If you are unsure about whether you will go overseas at the time of early registration, register for on-campus classes and then follow the drop-add procedures once you are certain of your plans.
- **SUNY Potsdam students** going on programs administered by **SUNY Community Colleges or FIT or on any non-SUNY programs** should come to the Office of International Education to receive information about transfer credits procedures for study abroad.
- **Other SUNY students** on a Potsdam program should report to the Office of International Education at their home campus and register there for study abroad.
- **Non-SUNY students** on a Potsdam program will be registered at Potsdam by the Office of Extended Education. Potsdam will arrange for you to be admitted and registered at Potsdam as a non-matriculated student for the duration of the program. You must complete all portions of registration forms in your acceptance pack and return it to the Office of International Education at Potsdam. Potsdam takes it from there. Your campus official's signature on the back of the form is important: it is **your** guarantee from your home campus that your work will be accepted.
- **Any students who will have graduated before the start of their program** should consult Potsdam about how to register. Special paperwork may be required.

Non-SUNY students on Potsdam programs

Contact your academic adviser and the Director of International Education on your home campus for information about the leave of absence and transfer of credit procedures of your own school. The courses you take overseas will appear on the Potsdam transcript with the title (and number, if any) used at the host institution. Each course will be assigned the proper number of SUNY credits and a grade, but the courses will not be converted into equivalent courses from the SUNY Potsdam catalog. Your home institution will determine any further equivalents. With this in mind, keep all course descriptions and syllabi from classes you take overseas. These will be very valuable when determining credits at your home campus.

Potsdam students attending non-SUNY semester programs

Contact your academic adviser and the Office of International Education for information on your options or pursuing non-SUNY programs. It is important to do this to discuss transfer credit requirements and procedures related to financial aid.

Registering for Exact Classes

You register for the classes you are taking overseas according to the rules of your particular study abroad program. In some cases, that means choosing specific classes in advance, but usually students make up their

schedule when they arrive overseas. Your program-specific materials should give instructions for your overseas site.

Required Grade Point Average for Participation

Remember, students must be in “good academic standing” **and** not on academic or social probation at their home campus in order to participate in any SUNY study abroad program. Students with cumulative grade point averages of less than 2.0 or whose grades fall below 2.0 during the semester immediately prior to the one when they expect to study abroad will be blocked from participating. Therefore, be sure your grades during the semester prior to participating meet this requirement.

If your letter of acceptance contained any conditions, you must prove that you have met them prior to the start of your study abroad program. If your acceptance depended upon your grades, you must submit a copy of your grades from the current semester for review and approval by Potsdam prior to the start of the program.

Registering for a SUNY-Sponsored Overseas Program

Potsdam students who are not participating on a Potsdam program should register according to the following guidelines.

- **SUNY Program administered by any 4-year SUNY campus:** You should register at Potsdam following the instructions under “Registering for Study Abroad in General”.
- **SUNY Community Colleges, F.I.T, or similar college’s Program:** The instructions given previously about how to register do not apply to you! You should obtain a separate set of instructions for registration, transfer credit, and financial aid from Potsdam’s Office of International Education, Sisson Hall. If you are going on a summer or short-term program, you will just need to follow the rules for transfer credit. If you are going on a semester or year-long program, you might need to apply for a Leave of Absence. But please do read the rest of this handbook. Everything else applies to you as well.

Registering For Your Second Semester Overseas

Potsdam students who originally applied and were accepted for study abroad for the academic year will automatically be registered by Potsdam for their second semester of study. Other SUNY students, who originally applied and were accepted for the academic year, should automatically be registered by their home campus for their second semester of study. However, it is a good idea to confirm your registration status with your home campus anyway.

If you originally applied for only one semester and want to extend your stay for a second term, you must obtain permission from the SUNY campus that administers your program and from the overseas site. If you do get permission to extend your stay, make sure that your home campus knows so that your registration can be updated. Note: The Office of International Education only deals with changes in **registration** for you. **If you decide to extend your study period from one semester to a full year, you must take full responsibility for notifying the Office of Residential Life of your plans.**

Holds on Registration

If you have any holds at your home campus, you will not be able to register for study abroad, and if you have any holds added while you are overseas, no one will be able to register you for the second semester you are away or for classes after you return. Therefore, be certain that all your library books have been returned and that you have no outstanding bills or fines of any kind before you go away. If you cannot be registered, you cannot officially do your study abroad program, and your financial aid may be canceled, so this really matters.

We don't like to do this, but if you have any unpaid charges from your period of study abroad, and you do not make arrangements to have them paid in full, the Office of International Education will hold your grades and will also have holds put on your records at Potsdam and at your home campus.

This policy also applies to the SUNY health insurance premium for coverage while you are overseas. It should be paid in full before you leave or covered by your financial aid if you arrange for it to be paid in that way. Remember that if you do not specifically decline this coverage, you will be billed for it and your grades will be held if you have not paid the charge.

Changing the Length of Your Study Abroad Program

Extending Your Enrollment in a Program

Sometimes students wish to participate in their program for an additional semester. To do this:

1. obtain permission from the director or appropriate official at your overseas site, **and**
2. request an extension by writing to the sponsoring SUNY campus' Office of International Education.

Explain what you expect to accomplish by studying in your program for an additional term. The overseas program director must also write to Potsdam with an approval. Approvals from Potsdam are contingent upon satisfactory completion of your work overseas and space availability in the program. In addition, full payment for the previous term must have been made.

Changing from Academic Year to One Semester Only

If you have been admitted for a full academic year and you decide to leave the program at the end of the first semester, you must notify:

1. **Potsdam, and**
2. your **home campus** if it is not Potsdam, **and**
3. the **administering SUNY campus**, if it is not Potsdam, **and**
4. the **appropriate authorities overseas** before the start of the next semester.

Adjustments in program charges will be made, but are program specific. A withdrawal charge may be charged for some programs. Scholarships may be affected and be subject to repayment.

Withdrawal from a Study Abroad Program

Because study abroad is an opportunity for profoundly enriching experiences that may not be available later in life, we hope that no student will withdraw from a program unless it is absolutely imperative. If you are even contemplating dropping out of a program, please discuss this decision with the program adviser in Potsdam before you do anything. We may be able to help find solutions to academic, financial, or personal problems that will enable you to participate on the program after all.

If you are overseas and contemplating withdrawal from a program, we strongly urge you to discuss your situation with the overseas director or responsible university official. You should also feel free to contact the program adviser in Potsdam. There may be moments when you may be discouraged about your academic program or your progress with a foreign language, when you experience disappointments or unexpected financial difficulties, or when you really find living in another culture difficult. Program advisers here and abroad can often help ease such pressures.

If you withdraw from an overseas program once the semester has begun, you may lose your credits for that semester. You will probably lose some money because of non-refundable charges and air fares, and you may also jeopardize your financial aid. SUNY Potsdam reserves the right to charge any student who withdraws from a SUNY Potsdam program after it has begun for unrecoverable expenses and tuition charges. The charge will be an amount equal to the expenses incurred or the deposit, whichever is greater. This charge will be in addition to any non-refundable program costs incurred at the program site and any non-refundable SUNY tuition.

If you do have to withdraw, YOU must inform the SUNY Potsdam Office of International Education & Programs of your decision in writing. If you are already overseas, you must inform the overseas director or university official of your decision as soon as it has been made, but it is not their job to tell SUNY Potsdam for you. SUNY Potsdam will use the date that **you** have notified us as the actual date of withdrawal. At the SUNY Potsdam campus, a percentage of your SUNY tuition might be refunded up to the fourth week of the semester (calculated using the academic calendar of the overseas institution) but it is subject to the decision of the overseas host university. If you withdraw or notify SUNY Potsdam after the fourth week, you will be held liable for the entire tuition charge. Tuition refunds for other SUNY students are granted according to the rules and regulations of the campus on which the student is registered.

Your permanent record will reflect your withdrawal. If you drop out of a study abroad program and cannot come back to your home campus for courses that same semester, you will probably have to withdraw from your home campus entirely and then apply to be readmitted. A SUNY Potsdam student who withdraws at **any** time must submit a withdrawal form and an application for reentry to the Student Success Center, 128 Sisson Hall. SUNY Potsdam cannot advise you about withdrawal procedures used at other campuses.

Cancellation of a Program

SUNY Potsdam reserves the right to cancel a program at any time for the following (or other) reasons: insufficient enrollment; advice from the U.S. Department of State that travel to or residence in a host site is NOT ADVISED for U.S. citizens and nationals; the inability of the host institution to provide or support the program adequately. If a program is canceled before the start of the semester, all payments that have been made to SUNY Potsdam will be refunded. In the unlikely event that it becomes necessary to cancel a program already in progress, refunds will be made to the extent possible.

Registering for Classes for your First Semester Back Home

SUNY Potsdam cannot register you for classes for the semester following your study abroad program. SUNY Potsdam or your home SUNY campus' Office of International Education can only register you for study abroad. If you are not a SUNY Potsdam student, check with your home campus about how to register for the semester when you return from overseas. You may be able to register by phone or by computer. Many schools will send you materials at your program site if they have your mailing address.

You must register yourself for the courses you wish to take, either doing so from overseas if you can or after you return from overseas. You are encouraged to pre-register using the procedures in place at your home campus. SUNY Potsdam students do not **have** to pre-register, but are **strongly** advised to do so. You may register on line in BearPAWS during the registration period or at any time permitted by the Registrar.

Pre-Registering (SUNY Potsdam Students)

To pre-register, you will need your Advisor release your advising hold in BearPAWS for the coming semester. This takes some advance planning on your part. The Office of International Education & Programs cannot do this for you. You must make arrangements to be advised and get your hold removed by contacting your adviser, likely via emails.

Once you have your advising hold removed, you access to the on-line schedule of classes in BearPAWS and then register yourself from overseas during the early registration period. **You should register yourself from overseas if at all possible so that you have maximum control of your schedule.** The Registrar strongly advises against giving your PIN to another student, and your PIN is required for registration to take place.

Paying Attention to the Starting Date of Classes at your Home Campus

Some study abroad programs (in particular, fall programs) may end after classes for the next semester have already started at your home campus. If your program is like this and you are going to miss a few days at the

start of the semester, find out what procedures your own campus recommends that you follow. At SUNY Potsdam, professors must be notified so that they do not de-register students after the fifth class day of the term (not the sixth meeting of a particular course) and give their seats to other students.

Grades and Transcripts for Study Abroad

SUNY Potsdam Students will see their grades from overseas in two places:

- **Official Transcript:** If you are registered at SUNY Potsdam for a SUNY study abroad program and if we have received and processed your grades, you will find an entry for the **total number of credits** you have earned, graded **S**. As a SUNY Potsdam student, these credits will not be factored into your GPA.
- **Transcript Supplement:** The **actual courses** you have taken will be listed on a Transcript Supplement in full detail, including course numbers used by the host university, credits awarded by Potsdam, and the actual letter grade (converted to the SUNY Potsdam system as necessary). These grades are not factored into your GPA at Potsdam. However, whenever your official transcript is issued, the Transcript Supplement will be included. Therefore, others (graduate schools) may re-compute your GPA. So everyone should realize that **the grades you earn overseas appear on your permanent record and may eventually count in your GPA!** Although everyone who participates on a SUNY study abroad program will get a Transcript Supplement prepared by the administering campus, each SUNY campus has its own rules about how the credits will appear. If you are a non-SUNY Potsdam student participating on a SUNY Potsdam program, check with the Office of International Education at your home campus for details.

In addition to the “S” grades, the following grades might appear on your transcript:

Failing Grades (U)

If you fail any courses overseas and do not complete at least 12 credits with passing grades, you will have some credits with a grade of **U** on your transcript. Completing fewer than 12 credits per semester will also negatively affect your financial aid: you may have to repay it. All courses which receive failing grades on the host university’s transcript will appear with failing grades on the Transcript Supplement.

Incompletes (INC)

Most overseas universities do not give a grade of **INC (incomplete)** for courses that you did not complete. However, if you are awarded such a grade, it will appear on your Official Transcript and on your Transcript Supplement. It will be entered in an OVS course with a grade of "INC" if you have earned fewer than 12 credits. These grades will be changed when a new grade from overseas is received. If you have gotten any “INC” grades, be sure to meet the deadlines you have been given by your professor and keep a copy of any materials you submit to your host university. You cannot graduate from SUNY Potsdam if you have any unresolved OVS INC grades on your transcript.

Withdrawals (W)

If you drop courses in accordance with the rules and deadlines of your host university, you may have some **W** credits when your grades are processed. If you are a SUNY Potsdam or a non-SUNY student who did not finish at least 12 credits with a grade of S, you will see another entry for overseas study on your transcript to bring your total credits for the semester to 12. These credits are for administrative purposes only and will not count as credits you have earned toward your degree. They will, however, prevent you from obtaining a tuition refund – you must pay for the full tuition for your program, regardless of the number of credits you ultimately earn. Completing fewer than 12 credits per semester will also negatively affect your financial aid: you may have to repay it.

Not Recorded (NR)

Often students' grade reports are sent out by the computer before the overseas grades have been processed. If this happens, you will see a grade of **NR** (not recorded) for some number of credits, probably 15. This grade and the number of credits will be changed when your grades come in. **It is normal for a grade report to be printed by the computer at SUNY Potsdam before your grades have been fully processed, so don't worry!**

Other SUNY Students

If you are a student from another SUNY school, as soon as we have received your grades from overseas, we will prepare a Transcript Supplement. Unless there is a hold on your records, we will automatically send it to the Office of International Education of your home campus. We will also send an **unofficial copy** of the Transcript Supplement to you at your permanent address. The Transcript Supplement prepared by SUNY Potsdam will show the actual courses you have taken overseas in full detail, including course numbers used by the host university, credits awarded by SUNY Potsdam, and the actual letter grade (converted to the SUNY Potsdam system as necessary). If you have any questions about the Transcript Supplement, contact SUNY Potsdam, Office of International Education & Programs; we are the only ones who can make changes. But check with the Director of International Education on your home campus to see how these grades will be incorporated into your official records as each SUNY campus makes its own rules.

Non-SUNY Students

Please read the section describing Transcripts and Transcript Supplements for SUNY Potsdam students, as your grades will be prepared in the same way. Your grades will be filed with the Registrar at SUNY Potsdam and you will receive an **unofficial copy** of your Transcript Supplement. If you have any questions about how your courses or grades appear on the Transcript Supplement, contact SUNY Potsdam. You should also find out from your home campuses how they incorporate transfer credit into your records.

Letter Grades and Pass/Fail Courses

Your overseas program may use letter grades or numbers or even have each professor write a paragraph about your work, but all your work will be reported on your SUNY Transcript Supplement with letter grades only. You cannot elect S/U (satisfactory/unsatisfactory or pass/fail) grading for courses graded on a letter or number basis overseas, but you may enroll in courses that are graded only S/U by the host institution. If the host institution gives you a satisfactory grade in an S/U graded course, then that grade will also be used on your Transcript Supplement.

You should expect to be graded according to the same standards used by the host university for its own students. You are expected to do all the work required of local students and are usually not allowed to arrange for early examinations or alternate examinations.

Transcript Problems

The Transcript Supplement is an important part of your permanent record, and its accuracy is important to you and us. We send you an unofficial copy of your transcript supplement in order to ensure that the classes and grades you receive are those you believe you should receive. After reviewing the unofficial transcript supplement, if you think your credits or grades are wrong, you must discuss your situation with the administering SUNY campus that issued the Transcript Supplement. If you think the wrong *equivalents* have been assigned, discuss this with your home campus adviser who made that decision. It is possible for mistakes to be corrected and changes will be made if there is a valid reason.

Issuing Your Transcript and Transcript Supplement

By law, SUNY Potsdam cannot send your official transcript to anyone without your written authorization. This includes non-SUNY students who want us to send their transcript directly to their home campus. **For non-SUNY students, you must complete the "Request for Transcript Form and submit to the SUNY Potsdam Registrar.**

(<http://www.potsdam.edu/offices/registrar> - click on "Official Transcripts" to download the form.) Be sure to SIGN your request form or it will not be honored by the Registrar's office.

Again, we will send an **unofficial copy** of your Transcript Supplement to you at your permanent home address as soon as it is ready. If you have any questions about it, contact us. If we have made an error, we will correct it as soon as we can. If your home campus or a graduate school or an employer or anyone else needs to see your official transcript, you must arrange for one to be sent by the Registrar at SUNY Potsdam. (<http://www.potsdam.edu/offices/registrar>). The Registrar requires your signature, the mailing address for each transcript. They will not release your grades if you have any holds.

When Will Your Grades Be Processed?

All students should be aware that there is often a **delay of at least two months** before grades from overseas programs reach SUNY Potsdam. Although we cannot make any guarantees to provide your grades by a particular date, we do process grade reports as quickly as possible. Please be certain that you have completed any necessary authorizations to have your grades sent to SUNY Potsdam by the host university and that you have no holds (possibly due to unpaid charges or missing library books, etc.) at the overseas site before you return home.

While we are awaiting your grades from overseas, SUNY Potsdam may be issuing its official grade reports as the Registrar's office does so automatically. Therefore, if SUNY Potsdam or your home SUNY campus has not processed your grades from overseas, the grade report for the semester will show a grade of NR (not recorded) OR INC (incomplete) for the OVS course you have registered for. This is normal and not a cause for alarm. **There is no need to call us! This grade will be changed later.** All students will know that their grades have been forwarded to their home campus when they receive their unofficial copy of the Transcript Supplement from SUNY Potsdam.

Again, regardless of how quickly SUNY Potsdam receives your grades from overseas, you should be aware that Potsdam will place holds on the records of any students who have not paid in full for their overseas program or who have incurred unresolved debts overseas. Please be sensitive to this fact and take care of any debts right away.

Attention Graduating Seniors: Students who will be graduating during the semester following their period of study abroad should contact SUNY Potsdam. We will do our best to obtain your grades so that there is sufficient time for you to be cleared for graduation on schedule. However, we can never guarantee that we will receive your grades from overseas in a timely manner. Patience is necessary. Please read the section in this book called "Graduating Seniors" for more details.

Authorizing Your Grades to be sent by Your Host University

Many universities overseas require your specific authorization before sending your grades to SUNY Potsdam. Check with the overseas staff and review the information specific to your program for details. **Be sure to specify that your grades are to be sent to the SUNY campus administering your overseas program, not to your home campus!** Only the SUNY campus administering your program can produce a Transcript Supplement for you and it slows things down if your grades are sent to the wrong school.

ALL students on SUNY Potsdam's programs should have their grades from overseas sent to:

The Office of International Education & Programs, SUNY Potsdam, Sisson Hall, 44 Pierrepont Avenue, Potsdam NY, 13676.

SUNY Potsdam students on programs run by other SUNYs should have their grades sent to the Office of International Education at the SUNY that sponsors their particular program, NOT SUNY Potsdam.

Appeal Process for Grades Earned on a Study Abroad Program

All students have the right to appeal grades, just as they do at their home campus, but the procedure for study abroad grades is different. In general, grades will only be changed if the host university so recommends.

If the issue is with the actual grade awarded, the appeal for reconsideration must first be made in accordance with the established procedures of the host university. If the professor of record at the host university agrees that a grade should be changed, then the proper officials of the host university convey the new grade to the administering SUNY which in turn revises the Transcript Supplement. The home campus then revises its own records accordingly.

If there are special circumstances related to the assignment of a grade (such as when a student's religious observances conflict with examination policies, or in other situations where students would expect redress or special accommodation in the U.S.) for which an accommodation was not or will not be granted by the host university, the matter should be discussed with the study abroad office at the administering SUNY campus as soon as possible, in advance of the actual relevant date if possible.

This timeliness is important since if the reason cited by the student is not considered a sufficient excuse, the student will need to know this as soon as possible. Even if the reason warrants granting the excuse, a student's delay in contacting the instructor or the administering SUNY campus may make it more difficult for the University to assist the student with acceptable options of making up the work that was missed.

With the consent of the Dean of Undergraduate Education or the faculty on the Advisory Committee to the Office of International Education, a grade earned overseas may be changed.

Appeal Procedures for Study Abroad Credits Awarded: If a student believes that an incorrect number of credits was assigned to a course taken overseas, the appeal for reconsideration must be made to the SUNY campus which administered the program. If the administering SUNY agrees that the number of credits awarded should be changed, the administering SUNY will revise the Transcript Supplement. The home campus will then revise its own records accordingly.

Appeal Procedures for Study Abroad Course Equivalents: Course equivalents are only determined by the student's home campus. If a student wishes a course equivalent to be reconsidered, the appeal should be addressed to the Office of International Education at the student's home campus. As long as the faculty in the academic department where the credits will ultimately be credited agree, equivalents can be changed. The Dean of Undergraduate Studies can approve a course for General Education.

If you are studying on a SUNY program that is not run by SUNY Potsdam, then be sure to follow the procedures that you are given so that your grades go to the administering SUNY campus as they are the ones who have to prepare your Transcript Supplement.

STUDENT CONDUCT AND INTERNATIONAL LAWS

When you study abroad, you are a guest in a foreign country. When you enter a country, you become subject to all its laws, even if you don't know what they are. For your own safety, it is extremely important that your dress and behavior be appropriate to the norms of the country, the policies and regulations of the institution where you are studying, and the laws of the country.

If you are involved in an illegal activity in a foreign country, the United States government cannot offer you any protection. In particular, penalties for conviction on drug charges can be very severe. Additionally, you should not become involved in political activities or demonstrations. Should you encounter legal difficulties,

however, you should contact the nearest consulate for assistance. The U.S. consular officer can provide you with a list of local attorneys and contact your family or friends. Consular officials cannot intercede with local authorities on your behalf.

You are also subject to the regulations of the university where you are taking classes. Attendance requirements, course requirements, and grading criteria are determined entirely by the host university. **Regular class attendance is mandatory, and travel should be restricted to authorized vacations and periods before and after the academic sessions.** The host university takes responsibility for any disciplinary action in connection with violations of its rules and regulations.

You should also be aware that SUNY insurance may not cover you if you are injured while under the influence of drugs or alcohol.

HEALTH ISSUES

SUNY Potsdam cannot give you medical advice. We strongly suggest that you discuss your health needs with your doctors and that you look on the web for information about the health issues in the parts of the world you are going to visit. Check now to see if you need any immunizations that take a long time to become effective. Check again later for last minute updates about health issues worldwide.

If you have any particular medical issues that program administrators overseas should be aware of, please make sure that they learn of them. If you require special medication, make sure that you can bring it into the countries you will visit. Some HMOs will not let you fill a prescription for more than one month. Look into how you will get the medication you need before you go.

It is important for you to carry **copies of your prescriptions and medical diagnoses in addition to your actual medications** if you must take medicine overseas. Ask your doctor or pharmacist to list the generic compounds in addition to the brand name, if any. You may need such documentation to have your prescriptions filled overseas. Also be sure to pack at least some of your medication in your carry-on luggage.

Immunizations

Since your doctor may not have in-depth knowledge of medical needs in the particular parts of the world you are going to visit, you should check the Center for Disease Control's web site <http://cdc.gov/> and print out the relevant information for your doctor before you go to your appointment. Next, you should consult a physician for any type of immunization that may be recommended. Since some vaccinations require a sequence of shots, check with your family physician or the Student Health Office about recommended inoculations as soon as you are accepted into a program.

Some countries will not let you enter unless you can show proof of medical immunity. If this is so for the country where you are going, your program-specific materials will give you details.

The Centers for Disease Control and Prevention now recommend the **Hepatitis A vaccine** for anyone going to any country other than Australia, Canada, Japan, New Zealand, and countries in Western Europe and Scandinavia. Your physician may also recommend a Hepatitis B series.

Planning for Your Health Needs Overseas

You will probably want to bring along a supply of your favorite medications for gastrointestinal disorders, sore throats, headaches, and colds. Women should plan for their hygienic needs during their time abroad and should make sure they have something with them in their carry-on bag on the day of their departure for overseas. Flying and the excitement of a trip sometimes affect you in unexpected ways.

If you wear glasses or contact lenses, it is a good idea to take an extra pair and the prescription. Bring sufficient supplies of contact lens cleaning and wetting solutions for the duration of your stay abroad. Read up about the safety of drinking water in the countries you plan to visit, because if you can't drink it without boiling it, you're not going to want to clean your lenses with it either.

If you anticipate using a **prescription**, you should try to get enough for your entire overseas stay and take it with you. Check now with your health plan: it may be difficult to get permission to obtain a large supply if your plan only permits you to get one month's worth now. If your medication is perishable, find out how you will be able to obtain it overseas or have it sent to you. This can be quite complicated. Also **take a copy of the diagnosis and the prescription** with a description of the drugs contained in the medication so that you can have it filled abroad.

Check that any prescriptions you plan to carry are legal in the countries you plan to enter. In some countries, asthma inhalers or injectable medicines may not be allowed through customs.

HEALTH INSURANCE

SUNY Health Insurance Policy

All students who are studying overseas must have health insurance. This is a SUNY policy and SUNY has made arrangements with an insurance company to cover you under a comprehensive health insurance policy that covers students studying abroad. The policy provides for general and major medical expenses in **any country outside the country you are a citizen of**, medical evacuation, repatriation, and an accidental death benefit.

You will be billed automatically by SUNY Potsdam for the full coverage you need. You cannot simply decline this coverage, but you may request a waiver by presenting proof that you have comparable coverage under another policy. In your acceptance packet, you will find a pink form which you must complete in order to be considered for a waiver of the mandatory insurance. You should attach a copy of both sides of your insurance card and a list of benefits to the form. Be sure that the proof of insurance that you submit is in English.

If you attend SUNY Potsdam or are a non-SUNY student, you will be billed for this international health insurance by the Bursars Office at SUNY Potsdam. You should not check off the optional insurance that you find on the bottom of your normal tuition bill as that is for coverage valid in the U.S., not abroad.

If you attend another SUNY, the bill for your study abroad health insurance will be sent by the Office of Study Abroad at SUNY Potsdam as a separate invoice. This is not the same as any optional insurance that you find on the bottom of your normal tuition bill for coverage valid in the U.S.

All participants on SUNY Potsdam programs are required to have the **MEDEX** portion of the SUNY policy because it gives you essential emergency insurance coverage. MEDEX automatically provides travel assistance in emergencies for the period of validity of the card. **For benefits, check <http://www.medexassist.com/>** You will automatically be billed for this coverage even if you are waived from purchasing the full SUNY policy.

Your SUNY insurance will cover you for the duration of your program, although you will be billed for your coverage each semester. If you wish to extend this coverage, contact SUNY Potsdam to see if this can be arranged.

If you have any questions about whether or not you have to buy the SUNY insurance policy, you might find useful information on the SUNY carrier's web site at **www.hthworldwide.com**.

Think carefully before canceling other health insurance you may have when you purchase coverage for study abroad. **The SUNY policy is not in effect if you are in the country where you are a citizen**, so it will not cover you in the U.S. unless you are an international student.

DISCLAIMER: Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and the State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in the State University's health insurance program described herein are responsible for reviewing all descriptions of the scope and level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant.

Filing Health Insurance Claims

The SUNY policy is a **reimbursement** policy, so you will have to pay your own medical charges and then submit claims for reimbursement, unless the hospital or clinic that you go to will accept your proof of insurance and treat you without payment up front. Therefore, you should put aside some money to pay for any emergency medical expenses while overseas. Keeping \$300 in traveler's checks would be prudent. Your directors or advisers overseas will not be able to pay for these expenses on your behalf.

Policy information and claim forms are available from the insurance specialist in the Office of International Education or online. If you are also insured under a parent's policy, you should submit claims to both insurance companies and allow the companies themselves to work out a claim adjustment. To file a claim, follow the instructions you have received with your policy.

To obtain a claim form by computer, go to www.haylor.com and then click on College Students; Student Health Insurance; State University of New York (SUNY); International Student Health Insurance-Outbound; Download Claim Form

Obtaining Medical Treatment Overseas

If you have a medical emergency, get help any way you can!! Go to the nearest hospital or clinic. If you need medical attention but are not in a super-urgent situation – you think you have the flu, for example – you will be able to get treatment, but how this will happen will depend on where you are. If you are living on campus, someone in your dormitory will be able to help. If you are living with a host family, they will help. If you are living on your own, you will have to contact the international office personnel at your host university for advice.

Health care is different in every country. There might be a health clinic at your host university for non-urgent situations. There might be a director who can suggest doctors or clinics for you. Either way, unless you are covered under the host country's national insurance plan, expect to pay at the time of treatment. In some countries, it is common for pharmacists to furnish antibiotics and other medicines which require a prescription in the U.S. Be cautious! Also, home remedies may be offered to you. Here too, caution is advised.

Emergencies, Health or Other

While we hope that you will be able to deal with unpredictable events on your own or with the assistance of others in the host country, the Office of International Education at SUNY Potsdam is here to help you in the event of an emergency. If you encounter problems and need assistance, we will do our best to assist you from SUNY Potsdam.

If you are overseas and must reach us by phone during non-working hours because of an emergency, the SUNY Potsdam staff can be located by calling 315-267-2222 to reach University Police. In any emergency, you may call us collect at 315-267-2507 during business hours. In order to help us keep in touch with you, please send us your local address, telephone number, and e-mail address to international@potdam.edu as soon as possible after you settle in overseas. You may also send us this information via mail to Office of International Education & Programs, Sisson Hall, 44 Pierrepont Avenue, Potsdam, NY 13676.

If emergency evacuation is required, contact your advisor or director at the host institution. You will also need to contact your insurer for instructions and assistance. For MEDEX benefits, check <http://www.medexassist.com/> or call MEDEX as explained below:

Toll-Free Access to MEDEX Staff

Listed below are toll-free telephone numbers for the worldwide MEDEX assistance network. If you have a medical or travel problem, call MEDEX. Printed on your ID card are the telephone numbers for the worldwide MEDEX network. Call the toll-free number for the country you are in if one is available. If you are in a country that is not listed or if the call will not go through, please call collect the Baltimore, Maryland coordination center. Be prepared to give MEDEX your name, identification number, organization's name, and a brief description of your problem.

If the country where you are studying is not listed below, please call the Baltimore, Maryland Coordination Center COLLECT. [1]-410-453-6330

Australia and Tasmania 1-800-127-907	Japan 00531-11-4065
Austria 0-800-29-5810	Mexico 001-800-101-0061
Belgium 0800-1-7759	Netherlands 0800-022-8662
Brazil 0800-891-2734	New Zealand 0800-44-4053
China (North) 108888-800-527-0218 (South) 10811-800-527-0218	Philippines 1-800-1-111-0503
Dominican Republic 1-888-567-0977	Portugal 800-84-4266
Egypt (inside Cairo) 2-510-0200-877-569-4151 (outside Cairo) 022-510-0200-877-569-4151	Republic of Ireland (Eire) 1-800-409-529
Finland 0800-114402	Republic of South Africa 0800-9-92379
France and Monaco 0800-90-8505	Singapore 800-1100-452
Germany 0800 1 811401	South Korea 00798-1-1-004-7101
Greece 00-800-4412-8821	Spain and Majorca 900-98-4467
Hong Kong 800-96-4421	Switzerland and Liechtenstein 0800-55-6029
Indonesia 001-803-1471-0621	Thailand 001-800-11-471-0661
Israel 1-809-41-0172	Turkey 00-800-4491-4834
Italy, Vatican City and San Marino 800-877-204	UK & N. Ireland, Isle of Jersey, the Channel Isles and Isle of Man 0800-252-074

United States, Canada, Puerto Rico, US Virgin Islands, Bermuda 1-800-527-0218

The toll-free for Israel line is not available from payphones and there is a local access charge. The toll-free for Italy, Vatican City and San Marino number has a local charge for access. The toll-free for Japan is only available from touchtone phones (including payphones) equipped for International dialing. If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.

INTERNATIONAL STUDENT IDENTITY CARD

All participants on SUNY Potsdam programs have the option of purchasing an International Student Identity Card (ISIC) card. The ISIC card includes accident and hospitalization insurance anywhere outside the United States. It also provides emergency evacuation and repatriation benefits for the period of validity of the card that are also provided by the MEDEX policy which all students are required to have. It also provides a 24-hour emergency help line, a comprehensive global communications package and student discounts across the globe. In most countries an ISIC is very useful.

ISIC holders may receive special rates or reduction on airfares, trains, buses, accommodation and retail purchases. Free or reduced entries may be available for museums, theaters, cinemas, art galleries, cultural events and historical sites. You may also be eligible for money-saving services offered by the European national student travel bureaus. Visit www.isic.org for information about ISIC benefits in the country or countries that you plan to visit.

AMERICAN EMBASSIES OVERSEAS

If you are a citizen of the United States, you must register at the nearest American Embassy as soon as possible after you arrive at your program site. This will help you in the case of an international emergency. If you are not a U.S. citizen, register at the Embassy of your own country. You can register yourself even before you travel at http://www.travel.state.gov/travel/tips/registration/registration_4789.html

SEXUAL HARASSMENT

This section comes as a result of a concern about sexual harassment, which, in a study abroad context, can be defined as any unwanted sexual advances from anyone with power over any aspect of your stay overseas, including your living arrangements and your educational or work environment. Sometimes it is difficult to evaluate whether or not you are being harassed. For example, Americans sometimes react with discomfort to the normal conversational distance between people in a culture they are exploring, and you should be aware of your own feelings within that context. However, no one studying abroad, male or female, should have to suffer from unwelcome sexual pressure.

In a conversation with a former participant, SUNY Potsdam learned that there have been **isolated** incidents of students in home stay situations being subjected to sexual harassment taking the form of a request for company or sexual favors by a host family member. Should you be the object of such advances, say no firmly. Should it persist, inform the appropriate officials, request a change of families, and also contact this office so that we can intervene as necessary on your behalf. Even if you think that you have handled the problem adequately on your own, please **tell us** about it so that another student less able to deal with it is not placed in the same situation.

SUNY Potsdam by no means wishes to suggest that sexual harassment is the norm in home stay arrangements, for it is **not**. You should not interpret every offer of shared activity in the negative, but rather accept most invitations as an expression of hospitality and an effort to acquaint you with a new culture. However, if you find that you are the target of what are clearly repeated sexual advances, then you should go to the appropriate person to report it and request a change of residence.

If you wish to discuss this or any other matter of concern, please do so by calling us at 315-267-2507 or faxing us at 315-267-4890 or emailing us at international@potsgdam.edu

MONEY MANAGEMENT OVERSEAS

It may not look like real money, but the currency you are going to be using overseas is very real. Before you go overseas, you should find out how easy it will be able to use ATM machines. You should also read this section to understand how currency exchanges, travelers' checks, ATMs, banking, and credit cards work internationally. You should pay particular attention to the information concerning money management that is included in the materials specific to your program. There are so many on-going changes in the banking world that we don't really know what will be available by the time you arrive at your program site. It is worth your time to look into the possibilities.

Currency Exchange

During the time you are overseas, you will need local currency. There are two things to consider when you change cash or travelers' checks or get money via your ATM card: the **exchange rate** and the **fee for any**

transaction. Basically, if you are exchanging a small amount of money, you will be better off with a low transaction fee, even if the exchange rate is unfavorable, since the fee will consume a large percentage of the money you are exchanging. If you are exchanging a large amount of money, then the transaction fee will be less important than the exchange rate itself.

Exchanging U.S. dollars for foreign currency is really purchasing currency. The seller will charge you a fee and exchange your United States dollars according to the exchange rate, which fluctuates daily. In general the fees charged by the seller are less at banks and official “Change Bureaus” than at other places, although sometimes guests at hotels are not charged fees at all. Note: the rates for US dollars that you see in the windows are usually the rate for converting local currency into dollars, not your dollars into local currency! You will probably have to go inside to find the rate and fees that will apply to your intended transaction.

In most countries, you cannot exchange money without showing your passport as identification. Money can be exchanged at banks, hotels, restaurants, shops, airports, railroad stations, American Express Offices, and travel agencies. If you are traveling to more than one country, plan your exchanges to avoid double or triple exchanges, such as dollars to yen to remnibi.

Usually, only paper money can be exchanged for other currencies, so any coins you have left when you are leaving a country are not going to be usable for purchases any place else. Unlike here, there are many countries that use coins that are worth \$10 or more. These make nice souvenirs, but expensive ones!

You might want to get some foreign money before you leave for overseas but usually you can change money when you land overseas and get a better rate. You can get foreign currency at the international department of major American banks, at AAA, or at international airports during normal business hours. Having some local currency beforehand is a good idea; you will then have some to use right away for taxis, local transportation, tips, and unexpected purchases. However, it’s usually a very expensive choice: you get both high fees and an unfavorable exchange rate! That means that if you are exchanging a small amount of money such as \$25, you might be charged a minimum transaction fee of \$5 and the poor rate may cost you another dollar or so of value so that your \$25 is only worth \$19 when you are done.

It is also a good idea to keep a small amount of money (\$50) in U.S. dollars in denominations of \$1 and \$5. The dollars can probably be used for taxis, tips, and airport transfers when you arrive in a new country and when you return home.

ATM Cards

If they can, most students prefer to use their **ATM cards** in local machines in the country where they are studying and only convert US currency or use travelers’ checks when they cannot use an ATM. In many countries you can use an ATM card to access cash from your own accounts at home or from a credit card to take a cash advance. (Caution: taking a cash advance via a credit card rather than withdrawing funds from your own account through an ATM means you are taking a loan which can carry a very high interest rate, so try to avoid doing this.) Funds can usually be withdrawn in either U.S. dollars or local currency. Most ATMs allow a maximum withdrawal of \$250 at a time and your bank or credit card company may have its own regulations concerning the weekly maximum.

If you plan to use an ATM card overseas, find out if you can use your current card. Start the process of getting a usable ATM card by asking your own bank about their services overseas. You may need a different card and/or a different PIN. Also try to find out how much it is going to cost you to make withdrawals because these fees can be quite high. If your current bank does not offer overseas service, you will have to open an account at a bank in the U.S. where you do not currently have an account. Contact the central office of any major bank where you

have an account for more information. When you have a usable ATM card, someone at home can deposit funds for your use while you are away.

In some parts of the world, **debit cards** are widely used. These cards make immediate withdrawals from your account for specific purchases such as restaurant meals. You might wish to ask your bank if there is a possibility of using a card in that fashion in the country you will be going to.

Travelers' Checks

Some students prefer to bring most or all the money they will need with them in **travelers' checks**. Travelers' checks are the safest way to actually carry currency but they are becoming less efficient to use as there is usually a high fee to exchange them. You can almost always use them, even in very small villages, and certainly on days when banks are closed, although you may not get a great rate. You can purchase them at your local bank prior to departure. The checks are insured and can be replaced if they are stolen. If your checks are lost or stolen, they will be replaced by the company you bought them from. Because these checks can also be cashed almost anywhere, they may be preferable to your ATM card in areas where ATMs are rare.

You can buy checks in U.S. dollars and in many other currencies, but probably you will buy all your checks in U.S. dollars. Often, there is a fee for these checks, but you may be able to get them at face value at the bank where you have an account or at a travel club such as AAA if you are a member. Read the directions on the folders of these checks when you get them so you will have an idea what to do if you lose them. Also keep a copy of the serial numbers in two separate places and record the check numbers as you cash them. Otherwise you may not remember using a check and might suddenly think you have been robbed when really you are fine.

You have to plan ahead if you are going to use travelers' checks. The reason they are safe is that once they have been signed, they will be cashed only for the person who has signed them. YOU sign them as soon as they are in your hands, before you leave the bank! There is no way they can be purchased in the U.S. and safely mailed to you for your use once you are overseas. If they are stolen before they reach you, someone else will sign them. However, travelers' checks are also used in other countries. If you are going to travel widely while you are overseas and you have your money in a local overseas bank, you may be able to obtain travelers' checks from that bank before your travels begin.

Usually, you will also pay a fee when you cash a travelers' check and the exchange rate may not be the best one. This is the cost of having "safe" money available when you need it. If you will not be able to use an ATM account in the area where you are studying, try to purchase checks in \$50 to \$200 denominations, depending on the cost of living in that region.

Cash

When you first arrive overseas, you will probably need to convert some money into local currency. Depending on where you are going (see your own program materials for guidance), you should probably convert about \$200 into local currency when you arrive at the airport overseas. After that, use ATMs if possible.

Overseas Bank Accounts

You may be thinking that it would be a good idea to open a checking account at a major bank in the country where you are going, but actually, using checks overseas is difficult even when you have a local account. **Your personal checks will not ordinarily be accepted overseas.** When personal checks are deposited in an overseas account, they take months to clear, and the person who deposits them usually has to pay fees to have them cashed. (However, you can cash personal checks at any American Express office if you have an American Express card. Check with that company for details if you expect to use this card overseas.) If you do decide to open a bank account, find out how you will be able to put your money in! Look into the costs of wire transfers and international bank checks because those are the only ways you will probably be able to make deposits.

Credit Cards

You will want to have one or two major credit cards such as Visa, MasterCard, and American Express with you while you are overseas, but you may find you will use cash for most of your daily expenses. In many countries, you can only use credit cards for large purchases in shops, restaurants, and hotels. You may also be able to use your credit card for cash advances at affiliate banks in foreign countries up to the credit balance, but the fees and interest charges will probably be very high. You should check with your own credit card company for details and then decide how you will use your cards.

American Express (AE) card holders can obtain cash advances at any AE office around the world by writing a personal check and using the credit card as identification. A maximum of \$1,000 every seven days can be cashed this way. AE will give you 20% of the amount in local currency and the rest in travelers' checks in either U.S. dollars or the local currency. With an American Express card you can maintain your checking account in the United States, and someone else can deposit money into it periodically. Note that this service is not available where there is no AE office. AE also has a "moneygram" service that is available to members and non-members alike. Call 1-800-543-4080 for information. Western Union has similar services that you may wish to investigate. Other credit cards may also have similar programs. Consider the fees per transaction and the number of locations where such transactions can be made before you select a plan.

Lost or Stolen Wallets

If your wallet is stolen, you will need to contact your credit card providers as soon as possible. Before you leave for overseas, photocopy the fronts and backs of all the cards and papers in your wallet and leave copies with your family. If your wallet is stolen, you or they will have the emergency numbers needed to report the theft right away. For more information on what to do when if your credit, ATM and Debit Card are lost or stolen please visit the U.S. Federal Trade Commission's website at <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre04.shtm>

If your passport or travelers checks are stolen, report them immediately and begin the process of having them replaced.

STAYING IN TOUCH

Email and the Internet

In general, we suggest you plan on writing a lot of letters and postcards. Email can eliminate issues such as missed calls and busy signals; however, it is not always available. The rest of the world does not normally have Internet access in every home or office. Each site is different as far as communication possibilities are concerned. Some overseas sites have very limited Internet and email access. The availability at your specific program site should be covered in the program specific materials you received. You can use email when possible, but remember that at some sites you will not be able to use it every day or even once a week. Don't depend on it too much to stay in touch with home.

Having said this, we suggest that all students set up a **web-based email account** before they leave because your campus account probably will not work internationally. A web-based account can be checked from any computer that has Internet access. This makes it very convenient for you to check your mail wherever you are. Also they are free and secure (you receive a user name and password, which you should have with you when you want to check your mail). Once you have established this account, be sure to give it to the Office of International Education at SUNY Potsdam and also to your family and friends. Several providers are available, such as hotmail.com, yahoo.com, excite.com, junos.com, and rocketmail.com. We are not recommending any particular one of these; however, as you can see, there are many to choose from. Be sure to investigate your options before you decide. Some may have more limited access than others. Whichever you choose, be sure it is accessible from all over the world, specifically from the country where you will be studying.

Again, many overseas universities have very limited Internet availability for their students. As an international student, you might find that your access is even more limited. Do not take this personally or expect that complaining will change it. Unfortunately, this is just the policy of some of the host institutions. However, there is another way to access the web – cyber cafés. Cyber cafés are popping up everywhere, especially in cities all over Europe. Payment at cyber cafés is based on the time you spend on the computer. Some might have a minimum charge, so plan to check and send your messages all at the same time. When checking your email, be sure to log off and close the browser. Otherwise, the person after you will be able to browse through your email too. It is also a good idea to email yourself addresses, phone numbers, itineraries, or web sites you want when you travel. This way if your important information gets lost, you can find it by checking your mail. More and more you can also check your email in department stores throughout Europe, at Internet Kiosks. They are becoming more common in Asia as well and are sometimes free.

There are some pros and cons to using email while you are studying abroad that you should consider. Email is very helpful in maintaining contact with the institution sponsoring your program (for important updates and reminders) as well as your home campus for registration and other purposes. And of course, it is generally much cheaper and easier than communicating by phone, especially if you are twelve time zones away. However, spending too much time on email can have some negative effects on your study abroad experience, mainly by fostering too much dependence on families and friends at home, decreasing foreign language acquisition, and isolating you from the host culture you have traveled so far to experience. So, with this warning in mind, try to strike a healthy balance with regard to email between staying in touch with home and integrating into the host culture.

CULTURE SHOCK

Culture shock is the disorientation that may result from a myriad of new and ambiguous stimuli in the overseas environment. In our own culture we know what to expect when we go shopping, apply for a driver's license or attend a college class. We understand both the words and the nonverbal signals of the people with whom we come in contact without consciously paying attention to their meaning. In another culture, even an English-speaking one, words, intonation and "body language" may not have the exact same meaning that we would normally assign to them. Everyday acts such as shopping, banking and driving require much greater attention and energy and involve a much higher degree of uncertainty. Is this the right line to be in? Am I on the right side of the road? What did he mean by that peculiar intonation of voice? Obviously when the language is different, much greater ambiguity arises. Frequently you may not understand all that was said, or if you do, you may not know what the appropriate response is.

One result of this uncertainty is fatigue. The constant need to pay attention to things that we take for granted in our own culture is very tiring. Frequently sojourners in another country react by temporarily withdrawing from contact with the people or by becoming hostile. In extreme cases there can be physical symptoms. Culture shock varies with each individual. Some may feel it very mildly or not at all while others may feel quite tired, irritable and withdrawn.

There is, however, a somewhat predictable cycle that people living in a foreign culture experience. For the first few weeks there may be a sense of euphoria because everything is so new and exciting. This is usually followed by a period of decline where the effort of trying to understand everything seems overwhelming and you may feel fatigued, perhaps depressed or hostile toward the host country culture. As the stay progresses and you begin to understand the language, customs and behavior better, spirits rise and you will begin to feel more at home. Often, shortly before leaving for home, there is once again a euphoric feeling and even a reluctance to leave.

What can you do to minimize culture shock? First of all, simply recognizing your feelings for what they are can help. If you realize that your reluctance to go out and meet people is a predictable phase of cultural adjustment,

it is somehow easier to cope with. Secondly, when you pack for your trip, take along one or two things that remind you of home: a favorite tape, a stuffed toy, peanut butter or some other favorite food, photographs or anything else that can give you comfort. Thirdly, plan to rest more. Taking naps or going to bed earlier can help combat the fatigue. Talk about your feelings with other students who may be experiencing the same thing. Lastly, make an effort to learn at least one thing useful about the language or culture each day. The more you know, the more you will feel at home.

Questions to ask as you prepare for your experience away!

Here is a handy list of questions to help you think about what it will be like to live in your host country. Use this to ask questions at your orientation program.

- Talk to students who have been on your program.
- Ask questions of professors and others who have expertise in the area of the world to which you are going.
- Talk to students from the country to which you are going.
- Write the consulate or tourist bureau of your host country for free information.
- Be creative, find other resources, and have fun!

Am I prepared for the overall experience?

- What do I want to get out of my study abroad experience? Have I made a list of goals? Are they realistic? (Try to set realistic goals to avoid setting yourself up for failure. Talk to program alumni to see if your goals are realistic.)
- What are my hidden (or unspoken) expectations?
- Can I answer questions about my university and my hometown?
- How familiar am I with my own cultural heritage?

Am I ready to make the trip?

- Do I have a passport that is valid for at least six months after the program ends? If not, how do I get one?
- What can I do to protect my passport from being stolen? Have I made copies of my passport and other important documents? Have I acquired any necessary visas?
- Do I know when I need to arrive to begin my program and do I know where I need to go? What if I arrive on a weekend or late at night? Where will I stay? Is there someone I can call?
- Have I made flight arrangements? Do I know weight and size limits for luggage on my flight(s)? Do I realize that I need to be able to carry all of my own luggage? Should I repack?
- What health issues should I be aware of in my host country? Do I need inoculations before I leave? What medications should I take with me?
- What is the value to me of an International Student ID card, Youth Hostel membership, or train pass? Should I get these before I leave?

What do I know about academics on my study abroad program?

- Have I talked to my academic advisor(s) here to determine what courses I should take abroad as well as the courses I will need to take after I return?
- How do I register? Is there a course catalog? How do I find out about classes offered? How many credits are the courses worth? Will there be anyone available to help me?
- What is the academic calendar? Are there semesters or other types of terms? When do classes begin?
- Is there a campus? Where will my classes be held? What is the classroom environment like? How often will my classes meet and for how long?

- What type of work will I be expected to do - class presentations, research papers, essay exams? How will these be evaluated?
- What is the library like? Can books be checked out? Do students purchase textbooks?
- How will my courses appear on my transcript? Will the grades be A-F or Pass/Fail? Will they be averaged into my GPA?
- What clubs are available for me to join? What other activities are available on campus? How will I register for my return to SUNY Potsdam (or other school)?

What do I know about my host city?

- Is my host location urban, rural, or suburban?
- What is the climate like in my host city? Are there seasons? Do I have appropriate clothes for the climate? Am I bringing too many clothes? What types of clothes are culturally appropriate? How do students dress?
- Will I use public transportation to get to classes? What is it like and how much does it cost? Should I plan to buy or bring a bicycle?
- Do I have an international calling card for phone calls? Do I know the appropriate phone number in my host country to reach an operator for my international calling card? Are local calls free? Does the phone company charge by both time and distance?
- What are normal expectations regarding the use of hot water, heating, and power consumption? Can I use my electric appliances there?

Where will I be living and eating?

- Where will I be living? What do I need to take to set up my living quarters (e.g. towels, bed linens)? How will I do my laundry?
- What will my housing situation be like? Will I have my own room? What will be expected of me in terms of cleaning my living quarters?
- If I am staying with a family, have I selected gifts to take for them? Am I familiar with "host/host gift" customs?
- Where will I eat? Will meals be prepared for me or do I need to prepare my own? Do I have a choice?
- Do I need to take precautions about eating certain foods or drinking tap water?

Have I made appropriate financial arrangements?

- Will I be receiving financial aid for my study abroad experience? Have I made arrangements for the disbursement of my financial aid?
- Have I made arrangements to pay my study abroad program fee?
- What is included in the program fee? What extra money should I bring for vacation travel, entertainment, and gifts?
- Do I know the exchange rate for the currency of my host country? Do I know how to obtain some of my host country's currency before I leave?
- Are traveler's checks a good idea for me?
- Can I open a bank account in my host city? Would that be a good idea? How can I transfer money from home if I need to? Do I have an ATM debit card that I can use in my host city? Should I bring a credit card?
- Will I be able to get a part-time job? Will I need a work permit?

What else should I be thinking about?

- Have I read about the political system, the economy, religion and culture of my host country? Have I written to national tourist agencies for maps and other free information?

- Have I been reading magazines and/or newspapers to become more familiar with U.S. and world news and events? Am I prepared to discuss world events with new acquaintances?
- Am I familiar with my health insurance? If I have to make a claim, how does the insurance work?
- Do I have any prescription drugs that I need to take with me? If so, how do I legally transport them?
- Should I take an extra pair of glasses or contact lenses? Will my contact lens solutions be available?
- Do my family and friends know how to reach me while abroad? Do I have their addresses?
- Are there particular social customs (e.g. for greetings, gifts, eating) that I should know about? Are people treated differently because of age, gender or other factors?

PACKING AND SHIPPING

Everyone says they over packed! When you pack, think situations rather than variety. Make sure you have something to wear that would be appropriate at a job interview. That will be fine for most dressy occasions. Have something nice looking to wear when you go out at night. Have some basic clothes for school. Plan for rain. Don't bring ten bars of soap – things like that can be purchased overseas. But do be sure to pack photos of your family and some music you enjoy. Beyond these suggestions, follow the advice in your program's handbooks because what you need to bring really depends on where you are going.

The best advice is to travel light. For your emotional comfort, you may want to pack one or two items you feel are personal necessities, but by and large, you will find excessive amounts of clothing, gadgets and books to be an unnecessary burden. Among bulky clothing items, take only the essential coats and sweaters that are appropriate for the climate. You can acquire other, inexpensive items in your host country that will have the advantage of fitting in with current trends in fashion and make you stick out less as a foreigner.

Use this list as a guideline (perhaps make your own checklist), and pick and choose what is essential for you. Be sure to consult the specific information provided for your abroad site as well as recommendations from former participants. A good rule of thumb is to pack everything you think you need to take and then try to carry your luggage three city blocks — if you can't make it, then repack and get rid of unnecessary items.

Remember—most students say they brought about twice as much clothing as they needed!

- You should read the notice of your housing assignment carefully to determine if linens are provided.
- Take some pictures of your family and home to cheer up your room and encourage conversation about your life in the U.S.
- If music is important to you, a battery operated radio/cassette player or MP3 player may be preferable to a plug-in model due to voltage/cycle differences.
- North American electrical appliances will usually be of no use to you. For example, the standard electric current in Europe is 220 volt/50 cycle, whereas North American electrical appliances you may be taking along (e.g., hair dryers, razors) are usually made for 120 volt/60 cycle. Electric converters will work for appliances up to 1600 watts, at least for a while, but good ones are expensive; don't be fooled by cheaper versions because they will burn up your appliance and perhaps cause a fire. Because of the voltage difference, North American appliances often short out, even with a transformer.
- It may be to your advantage to buy electrical appliances on-site. Be sure to determine what the voltage will be in your country of study, as well as what size and configuration are the electric wall sockets so that you have the correct adapter.
- Do not take expensive jewelry or luxury items which would mark you as a worthwhile target for a casual thief or pickpocket.

- Carry your airline tickets, travel documents, credit cards, traveler's checks and cash in a money belt or neck pouch while traveling.

Clothing

- 1 pair of rainproof walking shoes
- 1 pair of flip-flops (for showers)
- Socks
- Underwear
- Shorts (may not be appropriate in certain cultures)
- 1 bathing suit
- 1 hat
- 1-2 nice outfits
- Winter coat, gloves, hat (depending on location)
- Skirts/trousers
- Shirts
- Sweater/sweatshirt
- Poncho/rain jacket
- 1 light jacket

Gift Suggestions

- Clothing and items with University logo
- Cookbooks with American recipes (pancakes, chocolate chip cookies, etc.)
- Nonperishable foods (maple syrup, peanut butter, salt water taffy, etc.)
- Baseball caps
- Cassettes or CD's of American Music (jazz, country)
- Calendars with U.S. scenery
- Penn-and-ink drawings or professional quality photographs of scenic areas near your home
- Handmade crafts or jewelry (especially Native American)

Miscellaneous

- Watch
- Binoculars
- Camera and film
- Swiss army knife
- Flashlight
- Address book
- Journal
- Books, guides, maps, train schedules, handbooks
- English language paperbacks (to read and swap with friends)
- Day pack/small, compressible knapsack
- Plastic storage bags
- Laundry soap and line
- Hostel sleep sack (folded-over sheet hemmed up the side)
- Sewing kit

- Change purse
- Umbrella
- Luggage lock and tags
- Battery operated alarm clock
- Moist towelettes
- Batteries
- Music//CD's
- Adapter and voltage converter/appropriate plugs
- Small locks for backpack or locking luggage to overhead
- train racks
- American cookbook, measuring cup
- Linens (if not provided by program site)
- Towel/washcloth

Medicine and Toiletries

- Prescription medicine (carry a copy of the prescription)
- Toothbrush and toothpaste
- Soap and shampoo
- Comb and brush
- Sunscreen, moisturizers, cosmetics
- Deodorant
- First aid kit
- Contraceptives and condoms
- Aspirin/Tylenol/Ibuprofen products
- Tissues
- Tampons/pads
- Razors/blades
- Extra eyeglasses and sunglasses
- Extra contact lenses and cleaning solution
- Tweezers, nail files/polish, etc.
- Scissors

Documents, etc.

- Passport and visa(s) + photocopies
- Tickets and rail passes
- Student ID card, driver's license
- Hostel membership card
- Money belt or neck wallet
- Cash, travelers checks, credit cards, calling cards
- Copies of the above for reporting lost or stolen cards and
- travelers checks
- Passport photos

LAPTOP COMPUTERS

Students often question whether there will be access to computers while studying abroad, and if not, should they take along a laptop computer. Be sure to talk to your program manager to find out about computer use where you are going. Also talk to past participants who can tell you about their own experiences with computer access and the need for laptops abroad.

First and foremost there is the issue of computer use for word processing. The easy answer is that, in cases where computers are not easily accessible, professors simply do not expect to receive work other than in handwritten form and therefore you don't need to worry about having access to a personal computer.

The next issue is access to the internet and e-mail. Access varies widely from country to country and university to university. Some sites will provide internet access and even e-mail accounts from university computer labs. Do not assume that there will be ether-net or modem connections in student residences abroad. Thus, taking your laptop abroad for the purpose of using the internet and/or e-mail is not worthwhile unless you know in advance that you will have access from your room.

For those who own a laptop computer, who feel they simply cannot function without it, and who are willing to take the considerable risk of transporting and storing it safely, you should inquire from a reliable source if your computer is set up, or can be set up, for use in the country in which you will study with the use of an adapter for the wall socket. Don't forget to mention that the voltage and cycles may be different than in the U.S. Be sure to always use a surge protector.

For printing your work, you can usually find commercial establishments just as you can in the U.S. and so you do not need to bring a printer. Be careful to check in advance from consular authorities if there are any restrictions on taking a computer into the country in which you will be studying.

You may also wish to check out - www.roadnews.com - which provides information about traveling with computers. The site includes tips on: staying connected overseas, adaptors to use, accessing the internet while traveling, etc. Scroll down to access the advice tips...lots of advertising at the top of the site.

Also note that theft of laptop/notebook computers has become alarmingly common. When traveling with your computer, follow these safety tips:

- ⇒ Carry your laptop computer in a nondescript case and carry it with the clasp toward your body.
- ⇒ Keep your laptop with you at all times, never put it on the seat next to you.
- ⇒ Don't put your carrying case on the conveyor belt until you are the next person in line to pass through the metal detector and keep a constant eye on your bag as it enters and exits the x-ray machine.
- ⇒ Beware of arguments or commotion around you; this is often a ploy to distract your attention while your property is being taken; immediately check your laptop computer when you are jostled in a crowd.
- ⇒ Use an anti-theft device for laptop computers and get your laptop engraved with an identifying number.
- ⇒ Always keep your windows and the door to your room locked when you are away from your room.

Shipping Things Overseas

You should avoid shipping things to your overseas site unless it is really necessary. Even if you are going to places where seasonal temperatures vary greatly, you should try to take all you need with you. If you do have to ship things, it will be an expensive nuisance.

You can mail parcels of personal belongings overseas via the U.S. Postal Service, professional freight forwarders, or the cargo service of an international airline, but your parcels will not be delivered to a particular address. You

will have to claim your package in person at a main post office branch or a customs station and then get it to your home by taxi or other means.

If you do have to ship a package overseas, check the yellow pages for "Freight Forwarders" and "Airlines." First estimate the weight and size of the package(s) you will send so that you can obtain price estimates from these organizations. You will need to inquire about the restrictions for each country, and you may have to fill out a Customs Declaration Form. You may have to pay a duty fee at customs as well. Altogether the shipping and duty costs may exceed the cost of purchasing the same items at the program site. Air mail service is very expensive; surface mail is less expensive but the shipment may take three months or more to arrive. If you do mail anything, use very sturdy packing material.

Plan your shipment so that it will arrive **after** you do. **You** will have to pick up the items at the airport, dock, or main post office. Program officials cannot claim any of your belongings for you, nor will the local post office deliver them to your residence or to the program site, even if they were addressed to be sent there. For these reasons, we recommend that you avoid shipping anything overseas.

GOING AWAY AND COMING HOME

****SUNY Potsdam recommends that students and their families read this section carefully.**

Although the information in this handbook is directed toward planning for your overseas experience and issues that may arise while you are away, we would like you to be aware that coming home again is often more stressful than going away. As you read this and plan for your study abroad, you are unlikely to think that this is the case, but experience has shown that "reverse culture shock" exists. Because you expect to find differences while you are away, you are generally receptive to them, although it is normal to feel "down" a few weeks into your program, after an initial euphoria. Try to be gentle with your parents during this time: they are worried about you anyway, and by the time they receive your letter describing your unhappy state, you will probably already have found your equilibrium. After you reconcile yourself to the way things are and even begin to enjoy them, you have adjusted and will make the best of the situation.

The difficult part of returning home is that everyone expects you to readjust instantly, while you find yourself not only jet lagged but also feeling out of place, missing parts of your overseas life very much, and unable to discuss your feelings with anyone who hasn't already been there. As you have missed out on the happenings in the U.S., *you* need to be brought up to date. Meanwhile, both your friends and your family are likely to show only minimal interest in your experiences overseas, which can be frustrating. Often even your parents, who may have listened to every adventure while you were away, are now relieved that you are home safely and turn their thoughts to other matters. Therefore, make a point of seeking others who have been away or who will want to hear you recount your travels (or even look at your pictures!). The staff in Potsdam will be happy to do so, and we encourage you to contact us at international@potSDam.edu or (315) 267-2507

Your study abroad experience doesn't have to end when you come back to the US. Getting involved in local international activities can help you adjust to being back and help you integrate your study abroad experience into your academic life. Some suggestions: volunteer in the study abroad office on your home campus; write an article for a study abroad newsletter or campus newspaper about your experiences; mentor a student interested in studying abroad; join international student activities; and consider studying abroad again!

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