

# Travel Brochure



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## Important Contact Information

### Global Education Office

<http://gloaleducation.rutgers.edu>

Phone

848-932-7787

Fax

732-932-8659

### Rutgers University Contact Information

Rutgers Health Services

<http://health.rutgers.edu/>

New Brunswick/Piscataway

848-932-7402

Newark

973-353-5111

Camden

856-225-6005

Counseling and Psychological Services (CAPS)

848-932-7884

Rutgers Financial Aid Office

<http://studentaid.rutgers.edu/>

Patricia Guli

848-932-2673

LaDonna Morehead

848-932-2625

Rutgers Housing

<http://housing.rutgers.edu/>

New Brunswick/Piscataway

848-932-1001

Camden

856-225-6471

Newark

973-353-1037

Rutgers Operator

732-932-1766

Rutgers Information

732-445-INFO

Rutgers Police Department

<http://publicsafety.rutgers.edu/>

New Brunswick/Piscataway

732-932-7111

Newark

973-353-5581

Camden

856-225-6009

**HTH Worldwide**

<http://www.hthworldwide.com/>

In US

888-243-2358

Outside of US

610-254-8769

For more helpful contact information go to our "Useful Links" page under the Accepted Students section of our website.

## Global Education Staff

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## In Preparation

While you are counting down the days until departure, here are a few suggestions to keep you busy and prepared for your time abroad.

**Research-** Research your host country and any countries that you are interested in traveling to. Here are a few useful websites that provide in-depth information about your host country.

- a. US Library of Congress, <http://lcweb2.loc.gov/frd/cs/profiles.html>
- b. Country Reports, <http://countryreports.org/>
- c. US Department of State [http://travel.state.gov/travel/travel\\_1744.html](http://travel.state.gov/travel/travel_1744.html)

**Buy a Guidebook-** one good guidebook will be valuable to your travels. Here are a few suggested guidebook series:

- a. Lonely Planet Travel Guides
- b. Frommer's Travel Guides
- c. Let's Go Travel Guides
- d. Eyewitness Guides
- e. Rough Guides

**Read the Newspaper-** Try to find newspapers local to your new home. Keep yourself updated on events occurring in your host country. You might be surprised as to how well informed people outside the US are regarding current US events. You don't want to be caught off guard when you're asked about the current events of your host country? Do you know who the President/Prime Minister/King/Queen of your host country is?

**Watch movies, listen to music and read books from your host country.** This is an excellent way to learn more about your host country. Try to find out which books, movies and music are the classics and which are the most popular at the moment.

**Talk to a Global Ambassador-** Global Ambassadors are former study abroad students who have volunteered their time to talk to new study abroad students. They have office hours in the study abroad office and can be contacted by e-mail. For more information go to our Global Ambassador web page.

## Travel Documents

Every country has different entry requirements. This section will give you general information on how to acquire and renew a passport and some general information on visas. It is important to read through this section carefully and to consult your Program Manager for more country-specific entry requirements.

These documents are the most important documents that you will have on you during your time abroad. They validate your citizenship and verify your legal status in your host country. Always keep these documents on you or in a secure location. Make sure to make photocopies/scans of all relevant documents. Keep one copy on you during your travels and give another copy to your parents or guardians.

### **Passport**

No matter what program you are going on, you will need a passport. Now is the time to acquire or renew your passport. Do not wait until the last minute. Passports take time to process and you will have to pay more to have the process expedited.

Note that the most up-to-date information on passport requirements is available on the Department of State website. This guide is meant to give you a concise guide of the requirements and procedures for obtaining and renewing a passport. You should also verify all of the requirements on the Department of State website before completing your application. For more information go to

[http://travel.state.gov/passport/passport\\_1738.html](http://travel.state.gov/passport/passport_1738.html)

### **How to Obtain a Passport:**

If this is your first passport, you will need to go to a Passport Acceptance Facility. Go to <http://iafdb.travel.state.gov/> to find a facility closest to you. Before you go will need the following items in hand:

- **Proof of US Citizenship**- This may be a Certified Birth Certificate issued by city, county or state, a Consular report of birth abroad or certification of birth, a naturalization certificate, or a certificate of citizenship.
- **Proof of Identity**- this may be a naturalization certificate, valid driver's license, current government ID (city, state or federal) or a current military ID (military or dependents)
- **Photocopies** of each ID documentation that you present when you apply
- **Two Passport Photos**- photos must be in color, identical, 2x2 in size, taken within 6 months, full face, 1 inch and 1 3/8 inches from bottom of chin to the top of head. Passports photos are a special kind of photo that you can obtain at most camera stores, film processing centers, AAA and some copy stores. Passport photos are NOT prom photos, graduation photos, vacation photos that you have cropped or any digitalized photos that you have taken.
- \*Buy extra passport photos- you may need a passport photo for your visa, your new school id, or any other travel documentation or applications.
- **All current application fees**- these are available at <http://travel.state.gov/content/passports/english/passports/information/costs.html>
- **A completed passport application** - this is available at [http://travel.state.gov/passport/forms/ds11/ds11\\_842.html](http://travel.state.gov/passport/forms/ds11/ds11_842.html))

### **How to Renew a Passport**

You can renew your passport online and by mail. Along with the complete application available at [http://travel.state.gov/passport/forms/ds82/ds82\\_843.html](http://travel.state.gov/passport/forms/ds82/ds82_843.html) you will need to submit

- **Your most recent US Passport** (if your last name has since changed, you will need to include a your marriage certificate as well)
- **Two Passport Photos**- see passport photos criteria listed in "how to obtain a passport"

- **All current application fees-** these are available at <http://travel.state.gov/content/passports/english/passports/information/costs.html>
- **A completed passport renewal application-** this is available at [http://travel.state.gov/passport/forms/ds82/ds82\\_843.html](http://travel.state.gov/passport/forms/ds82/ds82_843.html)

## **Lost or Stolen Passports**

If your passport is lost or stolen while you are abroad, you should immediately contact your local embassy or consulate. Any photocopies that you have of your passport may facilitate the process of issuing you a new passport.

## **Visas/Residence Permits**

A visa is an official document or stamp from your host country that grants you entry into the country. It is affixed into your passport. A residence permit is a document obtained in the host country that allows you to remain in country. Not all programs or countries will require that you get a visa or residence permit. Visas and residence permits are dependent on your country's entry requirements, the length of time that you will be away and your nationality. Some countries require us to send all students' visa information together, while other countries require students to individually apply. Therefore it is important for you to consult your Program Manager before applying. More information will become available after your acceptance into a program. Your Program Manager will be able to guide you through the process; however, you should always check your host country's Consulate website for the most up-to-date, accurate information. Ultimately, you are responsible for obtaining the necessary travel documents. For general information on your country's entry requirements go to [http://travel.state.gov/travel/cis\\_pa\\_tw/cis/cis\\_1765.html](http://travel.state.gov/travel/cis_pa_tw/cis/cis_1765.html) and your specific country's Consulate website. The US Department of States provides up-to-date Entry/Exit Requirements on their Country-Specific Information Pages.

## **Packing**

Pack light. If you can carry everything you need around a block twice, without needing extra help, then you have packed correctly. Remember, no matter what program you will be going on, you will have to carry your own luggage and you will return with more things than you left with. It also often costs extra to bring extra luggage.

In this section we have included advice on some of the most important things to pack and what things you can leave at home.

### **Suggested Packing List**

While we will not tell you everything you should bring with you, we can provide you with a suggested list. Remember that climate and season will factor into your packing. Here are a few items that we feel every prepared traveler should have with them:

- 1 pair of comfortable, waterproof walking shoes
- 1 waterproof jacket
- Light-weight clothing for layering

- One set of formal clothing (This is for nights out, but also keep in mind that most of the world dresses less casually than we do in the US. You may need pants/long skirt and a long sleeve shirt to visit religious structures, etc.)
- Small travel bag/backpack for weekend travel
- Adapter and voltage converter
- Small, battery-powered travel alarm clock
- Small gifts for new friends/host family (suggestions include: items with Rutgers logos or souvenirs from New York City)

### **Appropriate Clothing**

- Every culture has different standards for what is and what is not an appropriate outfit. Before you leave, research your country. Try contacting former study abroad participants for advice. In some countries, it may not be considered acceptable for a man or woman to wear shorts or short sleeved shirts. Be respectful of your country's culture and avoid standing out as a foreigner. Brand-marked clothing and baseball caps are considered to be signs of an American abroad.

The Department of State provides a suggested packing list for study abroad students, go to <http://studentsabroad.state.gov/smarttravel/packing.php>

### **Airport, Airline and Luggage Requirements and Restrictions, and our Suggestions**

Every airline has their own policy on luggage requirements. You should check with your airline before you begin to pack. Some airlines are more stringent on luggage requirements, and will charge you more at check-in for an overweight bag. And, yes, they will not let you on that plane until you either pay the fee or throw away the extra weight. If you choose to purchase a lock make sure it is TSA (Transportation Security Administration) approved.

**Checked Luggage-** Most airlines will allow you to have two bags for check in. In general, your check-in luggage cannot exceed 50 lbs and the sum of the height, width and depth cannot exceed 62 in, but always check with your airline carrier since these limitations can vary by airline.

**Carry-on Luggage-** Most airlines will allow you one carry-on bag and one personal item (laptop, etc). Your carryon bag must be able to fit under the seat in front of you or into the overhead bins. In general your carry-on luggage cannot exceed 40 lbs and the sum of the height, width and depth cannot exceed 45 inches, but check with your individual carrier as this can also vary by airline. We suggest that you include your toiletries and at least one set of clean clothing in case your checked luggage becomes lost or stolen. On that note, all of your valuables, travel documents and information on where to go upon arrival should be kept on your person or in your carry-on. Make sure that any liquids in your carry-on are no more than 3.4 ounces. All liquids must be stored in a quart-sized zip-lock bag. For more information on what you can and cannot bring on board go to <http://www.tsa.gov/traveler-information>

**Money Belts-** Wear one. These are especially convenient at the airport, where you will be juggling all of your valuables and travel documents at the same time.

### **Bring it or Leave it at home?**

**Laptop-** Consider the following questions before you pack-up your computer:

- Will you have access to a computer in your host country?
- How will you access the internet? Will there be wireless capabilities in your housing arrangement or will you need an Ethernet cord?



- Will your computer be more of a symbol of wealth or does the general population commonly own their own computers? (Will you be more of a target to thieves?)
- Will you be using the computer for academic or entertainment purposes? If you will be using it only for entertainment, leave it at home. You do not want to spend all of your time in front of a computer screen; your time in your host country is only temporary- take advantage of it! If you will be going on a faculty-led program, ask your professor if s/he will require printed homework.

**Cell phone-** Cell phones are tricky. Some American cell phones can be used abroad, while others cannot. Talk to your wireless service provider about what options are available with their international plans. Below, we have listed some information on their types of cell phones and how they work abroad or do not work abroad. Before you lock into a plan with your wireless service provider, check out our “Communication with Home” page for some other economical options.

**Global Systems for Mobile Communications (GSM)** - GSM is the most common type of cell phone network in the world. All of Europe and most countries use it. Unfortunately, most American cell phones do not run on GSM. GSM runs on a frequency of either 900 or 1800, whereas most American cell phones run on a frequency of 1900 or 850. AT&T and T-Mobile are of the few American service providers who sometimes use GSM. For an American GSM phone to work abroad it must be Tri-Band, Quad Band or an “International Phone.”

**Subscriber Information Module (SIM cards)** - SIM cards are a small chip that provides your account information and network. You can remove the SIM card from your phone and switch to another SIM card, usually a prepaid option, in your host country. However not all wireless providers make cell phones with this option. Verizon Wireless does not have any cell phones with a removable SIM card. Your cell phone must be “unlocked” for you to use a SIM card from a different network. Most cell phone companies lock their cell phones, so that you cannot use your phone with a different network. Contact your provider for information on how to unlock your phone. You may also be able to find an outlet to do this in your host country.

**Purchasing or Renting a Phone Abroad** - Consider this alternative. Many students find this to be a more economical and convenient option. Many cell phone providers abroad offer a pre-paid or pay-as-you go option. That way, you can avoid locking yourself into a contract.

**SKYPE!** – An easy and affordable option for long-distance calls. Computer-to-computer calls are free. For more information go to <http://www.skype.com>

**Electronics-** There is a difference in voltage between American electronic devices and foreign electronic devices. The difference can lead to shorting-out your device. Do not bring a blow dryer or hair straightener with you. These devices will be ruined. It is often more economical to purchase such items abroad. Be sure to purchase the appropriate electronic converter for such electronic devices as your laptop, cell phone and camera, before you leave.

**Linens-** This is a good question for your program director or host country’s study abroad office. For some housing arrangements, linens will be available or maybe purchased. Other foreign students may have left linens and other necessities at the host country’s study abroad office for future study abroad students. If you cannot obtain linens through your housing arrangement, find out how easy it would be for you to purchase linens while you are there. It may be wise to bring a small (travel size) sleeping bag with you to use during the interim and during your weekend travels.

**Toiletries-** Bring enough toiletries to last you the first week. If you are in an area where toiletries can be easily purchased, do not bring a semester or year supply with you. However if there are certain brands (such as for contact solution) that you are comfortable with, it may be wise to bring enough for your entire trip.

**Valuables-** If it is something that you would feel horrible if lost—do not bring it. Jewelry and any other luxury item could make you a target to thieves. Try to only bring items and clothing that you would not mind throwing away, if and when the time comes that you have to carry everything home and do not have the room for it in your suitcase. Somehow, even if you do not purchase anything while abroad, everyone returns with less room and more things than they arrived with.

## Financial Matters

### Handling your money abroad

**ATM and Credit Cards-** Before you go abroad make sure to notify your bank and your credit card company of your departure. Otherwise, they may block your card, upon seeing the charges made overseas. Credit card companies usually provide the best exchange rate. Banks usually provide a fee upon withdrawal at an ATM. You should consult your Credit Card Company and bank about specific fees before your departure.

In general students choose to use the ATM's as their primary source of cash. When you withdraw money from an ATM abroad you will receive the local currency at the bank exchange rate, which means you are not charged a commission for the exchange. The ATM may still charge an ATM fee, of course. If you are not sure whether your ATM card will work in a particular ATM, flip your card over to the back. You will see one or more symbols (Visa, Plus, Cirrus, Nova, NYCE etc.). ATM should have a number of symbols as well. As long as the symbol on the back of your card matches the one of the symbols on the ATM, your card will be accepted.

You should also be aware that ATM's abroad require a 4-digit PIN. There can be no letters. If your PIN is not a 4-digit number, please have your PIN altered before departure. Also most ATM's abroad withdraw money from your checking account. Please ensure that the money that you wish to withdraw is in your checking account and not your savings account.

Recently ATM fees have increased. Some fees are as high as \$5.00 for an international transaction. Please keep this in mind when determining how much money to withdraw at any one time. For example a \$5 ATM fee is 5% of a \$100 withdrawal but 25% for a \$20 withdrawal.

**Chip and Pin-** In many countries, "chip and PIN" cards are the only accepted cards for stores and restaurants. Instead of the magnetic strip and sign system available in the US, many countries have adopted this technology in which a chip is located in the front of the card. During a transaction, the chip is read and then customers are asked to enter their PIN number as verification. These new system has significantly decreased fraud in these country.

Unfortunately, banks have not adopted this system in the United States. It has become a little harder for US travelers abroad as this technology becomes more and more prevalent. For this reason you should also consider Travelers' Checks or Opening a Bank Account as an alternative plan.

**Travelers' Checks-** Travelers' checks are not as popular as they were a few years ago. Most foreign banks will cash travelers' checks for a small fee. Retailers often will accept the checks. If lost, the checks are refundable. However, you must keep a list of the check numbers. It is a good idea to bring a few hundred dollars with you in travelers' checks to store in a safe place if you run into problems and need emergency cash. Travelers' checks can be in US dollars or in your host country's currency. It may be a good idea to have your travelers' checks in US dollars so that if you have any leftover, you can continue to use them in the US.

**Opening a Foreign Bank Account-** This is dependent on the length of your program. This can be an economic alternative, if you are planning to stay abroad for a semester or longer. Visit the local banks to get to know your options. Ask your program director or host country's study

abroad office for advice. If you do open an account, ensure that you are shown how to write a check in your host country. Also make sure that you have closed the account before you depart for the U.S. Open accounts can accrue fees and be problematic to work with once you are back in the U.S.

## Working Abroad

Some student visas allow you to work in your host country for a limited number of hours. You can also apply for a work visa before departure. We do not encourage you to work abroad, especially if you will be there for a short period of time.

## Your Host Country's Currency

OANDA (<http://www.oanda.com>) is a useful website for information on exchange rates and the currency used in your host country. For exact conversion rates on OANDA, click here.

<http://www.oanda.com/currency/converter/> This site is updated daily. You can also find a "Traveler's Cheat Sheet" that you can print out and carry in your wallet, so that you have quick access to exchange rate information for common amounts. The link can be found on the same page.

## Tips for Saving Money

- **If possible cook-** Avoid eating out every night. This can be an expensive and an unhealthy habit. Visit markets for fresh, locally produced foods. Go to supermarkets avoid specialty shops and convenient stores.
- **Check for student passes and discounts-** rail and buses services may offer a student discount pass. Always inquire about student discounts.
- **Take advantage of places with free admissions-** many museums offer free admission or free admission days. Parks and churches often are also free.
- **Get an International Student Identification Card (ISIC)-** ISIC can be helpful in proving your student status so that you can receive any available student discounts and fares for museums, shows, public transportation, hostels etc. The card is more helpful in some locations than others. It is particularly helpful in Europe. In addition, ISIC also offers insurance. You must be under 26 years old and a full-time student to qualify. Applications are available at the Study Abroad Office. For more information, please visit the ISIC website. <http://www.isic.org/>
- **Stay in hostels or inexpensive bed and breakfasts or hotels-** consider becoming a member of Hostelling International. For more information go to the Hostelling International website. [www.hihostels.com](http://www.hihostels.com)
- **Walk-** This is the best and most economical way to get to know your host country
- **Make a daily and weekly budget sheet-** you may have to alter this when you arrive and learn more about the cost of certain items. However it is a good idea to have a budget to stick to each day.
- **Record all of your expenses-** keep a running list of expenses before departure, as you are settling in and then each subsequent month until you return to the states.

### **Useful Websites**

<http://studentaid.rutgers.edu/> Rutgers Office of Financial Aid

<http://www.oanda.com> OANDA

<http://www.isic.org/> International Student Identification Card

[www.hihostels.com](http://www.hihostels.com) Hostelling International

## **Health**

Being abroad will disrupt your normal routines. At your very arrival, you will have to adjust to the time zone, to the food, to the sleeping arrangements and to the people. This can be stressful on you, physically and mentally. It is important that before you leave, you consult your physician for advice on how to maintain a healthy life style while abroad, especially if you have any medical or psychological conditions.

Remember just as at home, drinking lots of water, getting 6-7 hours of sleep and completing at least 30 minutes of cardio activities four times a week, are key components to staying healthy. Rutgers Recreation Centers offers free and inexpensive fitness tests, and fitness and nutrition consultation. For more information, please visit the Recreation website.

<http://www1.recreation.rutgers.edu/Content/Fitness.asp>

### **Health Insurance**

As part of your study abroad program with Rutgers University, you have been enrolled in an HTH Worldwide health insurance plan which will provide you with service and protection in the event you become ill or injured during your program. Once accepted to a study abroad program, you will receive a description of HTH benefits and covered medical expenses. In addition, you will receive an insurance card prior to your departure. Please carry this insurance card with you at all times while you are overseas. The HTH study abroad policy provides coverage up to \$100,000 per year and per injury/illness. There is no deductible and Pre-existing conditions are covered. The policy brochure is available at [www.hthstudents.com](http://www.hthstudents.com) once you are enrolled with HTH.

Once enrolled with HTH, you will be assigned a personal ID number (Certificate Number). This number will be on your ID card and may also be accessed through your Advisor. Upon receipt of this number, please log on to the HTH students website [www.hthstudents.com](http://www.hthstudents.com) to register and have access to the HTH tools, services, and benefit information. You will need to enter your personal HTH Worldwide ID number to register at this website.

Parents can access information about HTH Worldwide by visiting the HTH Parents website.

[www.hthparents.com](http://www.hthparents.com)

If you are in need of non-emergency medical care overseas, you may contact HTH directly at the phone number or email address on your ID card for 24/7 service and assistance. Always contact HTH in the case of emergency or have someone else contact them on your behalf. If you are able to access the internet, please log on to [www.hthstudents.com](http://www.hthstudents.com) to locate a physician. HTH has already identified and certified physicians who can provide medical care in most of our study abroad destinations. There is no deductible and no co-payment for your medical care. However, you will need to pay for prescription medicine out-of-pocket. Collect all receipts, and submit them along with a completed HTH claim form directly to HTH upon your return to the U.S. If you are unable to receive care from an HTH provider and must see another provider, please contact HTH to see if the provider will accept payment from HTH. You may need to pay costs out-of-pocket. Collect receipts for every service provided and then submit the receipts and a completed HTH claim form directly to HTH after you return to the U.S. You are



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Fax: 732-932-8659

advised to bring a credit card with you for medical emergencies. Please read the policy information on the Basic Insurance below. You may contact us with any questions.

### **Who is eligible for coverage?**

All regular, full-time and part-time Eligible Participants and their Eligible Dependents of the educational organization or institution who:

1. Are engaged in international educational activities; and 2. Are temporarily located outside his/her Home Country as a non-resident alien; and 3. Have not obtained permanent residency status.

### **When does coverage start?**

Coverage for an Eligible Participant and their Eligible Dependents starts at 12:00:01 a.m. on the latest of the following:

1) The Coverage Start Date shown on the Insurance Identification Card; 2) The date the requirements in Section 1 – Eligible Classes are met; or 3) The date the premium and completed enrollment form, if any, are received by the Insurer or the Administrator.

Thereafter, the insurance is effective 24 hours a day, worldwide except whenever the Covered Person is in his/her Home Country. In no event, however, will insurance start prior to the date the premium is received by the Insurer.

### **When does coverage end?**

Coverage for an Eligible Participant and their Eligible Dependents will automatically terminate on the earliest of the following dates: 1.) The date the Policy terminates; 2) The Organization's or Institution's Termination Date; 3) The date of which the Eligible Participant ceases to meet the Individual Eligibility Requirements; 4) The end of the term of coverage specified in the Eligible Participant's enrollment form; 5) The date the Eligible Person permanently leaves the Country of Assignment for his/her or her Home Country; 6) The date the Eligible Participant requests cancellation of coverage (the request must be in writing); or 7) The premium due date for which the required premium has not been paid, subject to the Grace Period provision. 8) The end of any Period of Coverage.

### **What to do in the event of an emergency**

All Eligible Participants are entitled to Global Assistance Services while traveling outside of the United States. In the event of an emergency, they should go immediately to the nearest physician or hospital without delay and then contact HTH Worldwide. HTH Worldwide will then take the appropriate action to assist and monitor the medical care until the situation is resolved. To contact HTH Worldwide in the event of an emergency, call 1.800.257.4823 or collect to +1.610.254.8771.

### **Excess Coverage**

The Insurer will reduce the amount payable under the Policy to the extent expenses are covered under any Other Plan. The Insurer will determine the amount of benefits provided by Other Plans without reference to any coordination of benefits, non-duplication of benefits, or other similar provisions. The amount from Other Plans includes any amount to which the Covered Person is entitled, whether or not a claim is made for the benefits. The Policy is secondary coverage to all other policies.

Once Eligible Participants receive their Medical Insurance ID card from HTH Worldwide, they should visit [hthstudents.com](http://hthstudents.com), and using the certificate number on the front of the card, sign in to the site for comprehensive information and services relating to this plan. Participants can track claims, search for a doctor, view plan information, download claim forms and read health and security information.



## Limitations

Pre-existing conditions are covered under this plan. The Plan does not pay benefits for maternity coverage unless conception occurred while the Covered Person was insured under the Plan

## Claims Submission

Claims are to be submitted to HTH Worldwide, Attn: International Claims, One Radnor Corporate Center, Suite 100, Radnor PA 19087, USA.

See the [www.hthstudents.com](http://www.hthstudents.com) website for claim forms and instructions on how to file.

### What is covered by the plan?

#### Schedule of Benefits – Table 1 Limits – Covered Person

##### MEDICAL EXPENSES

Period of Coverage Maximum Benefits	\$100,000
Maximum Benefit per Injury or Sicknesses	\$100,000
Period of Coverage Deductible	\$0 per Injury or Sickness
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	Maximum Benefit: Principal Sum up to \$10,000 for Participant; up to \$5,000 for Spouse; up to \$1,000 per Child(ren)
<b>REPATRIATION OF REMAINS</b>	Maximum Benefit up to \$20,000
<b>MEDICAL EVACUATION</b>	Maximum Lifetime Benefit up to \$50,000
<b>BEDSIDE VISIT</b>	Up to a maximum benefit of \$1,500

##### MEDICAL EXPENSE

###### Maternity Care for a Covered Pregnancy

##### Limits – Covered Person

Reasonable Expenses. Conception must have occurred while the Covered Person was insured under the Plan.

###### Inpatient treatment of mental and nervous disorders including drug or alcohol abuse

Reasonable Expenses up to \$10,000 Maximum per Period of Coverage for a maximum period of 30 days per Period of Coverage.

###### Outpatient treatment of mental and nervous disorders including drug or alcohol abuse Treatment of specified therapies, including acupuncture and Physiotherapy

Reasonable Expenses up to \$2,500 Maximum per Period of Coverage.

Reasonable Expenses up to \$5,000 Maximum per Period of Coverage on an Outpatient basis.  
Reasonable Expenses up to \$5,000 Maximum combined total for Inpatient and Outpatient care, up to 30 days immediately following the attending Physician's release for rehabilitation following a covered Hospital confinement or surgery per Period of Coverage.

###### Routine nursery care of a newborn child of a covered pregnancy

Reasonable Expenses up to \$500 Maximum per Period of Coverage

###### Repairs to sound, natural teeth required due to an Injury

100% of Reasonable Expenses up to \$500 per Period of Coverage maximum

###### Outpatient prescription drugs including oral contraceptives and devices

100% of actual charge

###### Hearing Services

100% of Reasonable Expenses up to \$1,000 per individual hearing aid per ear every 3 years for covered Dependent Children under age 24.

## HTH Website

Once you are registered under HTH, you will have access to a number of helpful resources available on the HTH website. HTH provides you with profiles on major cities, health and safety news and translation guides (for medications and medical phrases). HTH also provides a search engine that helps you find the best doctor for you. You will not be able to access all of the resources on HTH website until you have been accepted into one of our programs and have been registered under HTH. If you are not yet registered under HTH and would like to learn more about HTH's offerings, please visit the [HTH Demo](#) website. If you are registered, you can log-in, by clicking [here](#).

## **Mental Health**

Traveling abroad can be stressful. You will be out of your comfort zone without your friends and family's constant support. This can be a challenge for students. If you are currently seeing a therapist, talk to your therapist about how you can continue your sessions or plan an alternative counseling while you are abroad. We strongly encourage students, who are interested in counseling to contact Rutgers Counseling, Alcohol and other Drug Assistance Program and Psychiatric Services (CAPS). CAPS offers a free counseling service to Rutgers students. For more information, please visit the CAPS website <http://rhscaps.rutgers.edu/> or call 848.932.7884

## **Physical Health**

You are required to consult a physician before you depart from the US. If you have any chronic conditions, make sure to ask your physician for advice on how to manage your condition while abroad. You can always contact Rutgers Health Services for assistance. Go to the [Health Services](#) website for more information. Rutgers Health Services also offers Travel information and appointments <http://rhsmedical.rutgers.edu/services/travel-medicine>.

We recommend that you share any relevant medical information with one overseas contact, especially in the case that your condition is difficult to detect in an emergency (i.e. diabetes, asthma or a drug or food allergy) We also advise you to wear a medical bracelet.

## **Prescriptions**

If possible, you should bring enough medication for your entire trip. If this is not possible, consult your doctor on how to plan ahead. You should keep all medications in their original containers. You should bring copies of the prescriptions with the generic name and a signed note from the prescribing physician. You should research your medication before you go abroad to learn if it is available and legal in your host country. Remember the laws of your host country apply. For more information and tips go to the Department of States website [http://travel.state.gov/travel/tips/tips\\_1232.html#health](http://travel.state.gov/travel/tips/tips_1232.html#health). For information regarding the translations of prescription drugs and their availability overseas, please consult <http://www.hthstudents.com>.

Remember to also bring a copy of your eye glasses prescription, enough contacts lens and contact solution for the entire trip and a pair of eye glasses. If you only wear eye glasses, bring an extra pair in case of loss or damage.

## **Special Needs**

If you have a physical/mental condition, illness or limitation, please contact us immediately to let us know the nature of your condition. Even if you are sure you have your condition under control, it is best to alert us so that we can take any precautions necessary to ensure your safety and wellbeing. This will have no effect on your acceptance but will rather help us to be better able to help you find a program or accommodate a program to your needs. Working with facilities abroad can take time and can often be frustrating, so the further in advance that we know of your condition, the better able we will be to serve you. If you wait too long to make us aware of any special needs, we may not be able to accommodate you.

## **Specific Health Concerns Related to Your Country**

It is important to update yourself on any health concerns in your host country. The Center for Disease Control (CDC) is an excellent source. You can find the most updated information on country specific information on diseases, water precautions and required/recommended vaccinations. For more information, go to the CDC website: <http://wwwnc.cdc.gov/travel/destinations/list.aspx>

The World Health Organization (WHO) also offers extensive information on health conditions and prevalent diseases in each country. For more information. Go to the WHO website: <http://www.who.int/countries/en/>

In addition, there is a wealth of health related country specific information available on HTH's website. <http://www.hthstudents.com>

You are required to have all vaccinations up-to date and to have had all destination-required immunizations completed before your departure.

Below we have included information on where to get your immunizations and information on diseases that may be prevalent in your host country. Educate yourself on these diseases in order to better protect yourself and to have a better understanding of some of the common afflictions of some populations of your host country.

### **Travel Clinics**

Before you go abroad visit a travel clinic to verify that you are properly prepared for your time abroad. There are a number of travel clinics in New Jersey.

Rutgers Health Services offers a free pre-travel consultation to full-time students at the Hurtado Health Center and the Busch-Livingston Health Center. Vaccinations can be ordered from the center and medications to prevent Malaria can be prescribed through the Rutgers Travel clinic. For more information go to the Health Services website. <http://rhsmedical.rutgers.edu/services/travel-medicine>

### **HIV/AIDS**

HIV (Human Immunodeficiency Virus) is the virus that causes AIDS (Acquired Immunodeficiency Syndrome). AIDS is a disease which causes a weakening of the immune system. HIV can be spread through infected blood, semen or vaginal secretions. If you are sexually active use a condom to avoid contracting HIV or any other Sexually Transmitted Infection. In countries where HIV is a concern, avoid getting any piercings or tattoos. If you become sick or injured while abroad, try to avoid a blood transfusion or any injections until you return home. If it is necessary to your health, try to ensure that needles are properly sterilized and that the blood has been screened. Some countries require a HIV test for entry. Even if your country does not require an HIV test, if you have any reason to believe that you could be infected, you should be tested. Rutgers Health Services and Robert Wood Johnson Hospital provide confidential testings. For more information, go to Health Service website.

<http://rhsmedical.rutgers.edu/services/sti-testing-and-treatment>

### **H1N1 Influenza “Swine Flu”**

H1N1 Influenza commonly referred to as Swine Flu, was first detected in 2009 in the United States. Like the seasonal flu, H1N1 is directly spread through coughing, sneezing and talking to an infected person; it is indirectly spread through touching a surface that an infected person has touched and then touching your mouth or nose. Symptoms range from mild to severe. In the most severe cases, H1N1 can lead to hospitalization or death.

Upon arrival at the airport some countries screen travelers for H1N1. You may be detained at the airport if you have a fever or other flu-like symptoms. If you are sick, postpone your flight in order to protect yourself and your fellow passengers.

For information on prevention and treatment, go to the CDC website.

<http://www.cdc.gov/h1n1flu/ga.htm#d> For more information on H1N1 and traveling, go to

<http://www.flu.gov/individualfamily/travelers/index.html#screen>

### **Avian Influenza “Bird Flu”**

The Avian Influenza commonly referred to as Bird Flu, Avian influenza is commonly spread amongst birds however in a few cases humans have become infected. There is very little evidence of the Avian Influenza being contract from human to human. It is most directly contracted to humans by contact with infected poultry, or by indirect contacted with surfaces that have been contaminated by the feces of infected poultry. Cases of the Avian Influenza are spread throughout large parts of Asia.

For more information visit the WHO website:

[http://www.who.int/influenza/human\\_animal\\_interface/en/index.html](http://www.who.int/influenza/human_animal_interface/en/index.html)

### **Tuberculosis**

Tuberculosis (TB) is an airborne disease. It can be contracted when the infected person coughs, sneezes talks or sings. Its symptoms include but are not limited to weakness, weight loss, fever, night sweats, cough, chest pain and the coughing up of blood. Without treatment an infected patient will die.





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TB treatment can be successful if completed within 6-12 months of infection. Without a completed treatment, TB may become drug resistant. Multidrug-Resistant (MDR) or Extensive-Drug Resistant (XDR) are relatively rare.

You should be careful particularly if you are traveling to a place with high risk of TB (these areas include crowded hospitals, prisons, and homeless shelters). Centers for Disease control suggests that if you are traveling to a place with a high risk of TB you should get a tuberculin skin test (TST) before departure and again, 8-10 weeks upon returning to the US.

For more information go to the CDC website:

<http://cdc.gov/tb/publications/factsheets/general/tbtravelinfo.htm>

### **The Study Abroad Health Care Kit**

Courtesy of Rutgers Health Services <http://rhsmedical.rutgers.edu/services/travel-medicine>

- allergy medicine (Drixoril, Tavist-D)
- Antacids (Rolaids, etc.)
- antibiotic ointment
- antifungal cream (for women prone to yeast infections)
- aspirin or acetaminophen
- Birth control supplies (condoms, spermicide, etc.)
- contact lens solution
- decongestant (pills or syrup)
- motion sickness medicine (Dramamine)
- insect repellent (with DEET)
- moist towelettes, sunscreen
- throat lozenges
- vitamins

### **Useful Websites**

Rutgers Recreation Services  
HTH Health Insurance  
Rutgers Counseling, Alcohol and  
Other Drug Assistance Program, and  
Psychological Services (CAPS)

<http://www1.recreation.rutgers.edu>

<http://hthstudents.com>

<http://rhscaps.rutgers.edu/>

Rutgers Health Services  
U.S. Department of State- Travel  
Centers for Disease Control and Prevention  
World Health Organization  
Flu.gov

<http://rhsmedical.rutgers.edu/>

<http://travel.state.gov/>

<http://wwwnc.cdc.gov/>

<http://www.who.int/en/>

<http://www.flu.gov/>

## Safety

There is a tendency among travelers to let their guard down. There will be endless distractions while you are abroad- new sights, new smells, new foods, new friends- you may not be aware of it, but others are. Travelers are often targets to pick-pocketers and other unsavory types. Make sure to read this section carefully to learn how to take care of yourself and how to proceed in the event of an emergency.

### U.S. State Department

The U.S. States Department is an excellent source for you before and during your travels. As an American or participant in an US program traveling abroad, it is your responsibility to read information pertaining to your destinations on the US State Department website. This site will give you important information concerning crime, local U.S. embassies or consulates, suggestions for travel, and other basic safety information. This website is updated as need regarding the events going on around the world. We recommend that you visit this site regularly. The following are sections from the site that will be particularly relevant and helpful as your prepare for your time abroad.

**Consular Information Sheets-** here you can find security information and any travel warnings issued by the US States Department

<http://travel.state.gov/content/passports/english/alertswarnings.html>

**Study Abroad-** <http://studentsabroad.state.gov/>

**Background Notes-** here you can find a profile of your country, its people, its history, and its relations with the US etc. This is a far better and more accurate alternative to a Wikipedia page!

<http://www.state.gov/r/pa/ei/bgn/>

### Safety Tips

1. **Be aware of your surroundings-** keep a watchful eye on everyone and everything going on around you.
2. **Be street smart-** act as you would in New Brunswick, New York City or any other city. Avoid small alleys or unpopulated streets
3. **Be cautious around strangers-** Although we encourage you to make new friends, you should always be cautious around any new friends you make. Avoid giving away information about your program's itinerary or any of your fellow students.
4. **Learn your country's 911 equivalent, any emergency procedures and location of the nearest hospital-** it is a good idea to become familiar with your new house and its emergency exits, when you move in, as well as learn how to contact their Emergency Medical Services in the event of an emergency.
5. **Learn from the locals-** just as you might tell an international student at Rutgers to avoid certain streets in New Brunswick, learn from the locals what areas are safe or unsafe.
6. **Avoid crowded or tight spaces-**think NYC subway during rush hour- this is an easy opportunity for pick-pocketers. In the event that you have to be in a tight space, keep your bag s in front of you and do not let anything stick out of your pockets.
7. **Use a money belt-** always carry your passport, credit cards and any large amount of money in your money belt. Money belts can be easily hidden under your clothing. We recommend this over the ones that you can hang around your neck because money belts are less conspicuous.
8. **Never wear a shoulder-strap bag-** Always wear a backpack or a bag across your chest. It is easy for someone to grab a shoulder-strap bag from off of you.

9. **Keep your bag visible and secure at all times in a public place-** when you are seated, do not leave your bag on the floor or on a vacant chair. Always tie it or place the strap around the leg of the chair.
10. **Do not wear or carry expensive items-** leave your name-brand and luxury items at home. These items will make you a target of unwanted attention.
11. **Lock your door-** always lock the door to your room and to your residence hall in general to secure your personal items.
12. **Never bring strangers into your house-** by inviting them, you are making yourself and your fellow residences vulnerable to theft and physical harm.
13. **Know and use public transportation-** Learn the times of operation of subways, buses and trains. Consult the State Department's website for information regarding road safety and public transportation [http://travel.state.gov/travel/travel\\_1744.html](http://travel.state.gov/travel/travel_1744.html). Never hitchhike.
14. **Ride only in licensed taxis-** information on what to look for in a licensed taxi can be found in most travel guides. Also ask the driver for the approximate fare before you get into the taxis.

For additional tips on how to stay safe go to the Rutgers University Police Department Website "Crime Prevention Tips" <http://publicsafety.rutgers.edu/rupd/crimetips.shtml>

Rutgers University Police Department also offers a "Street Smarts" program, to educate students on how to behave in a potentially dangerous situation. For more information go to <http://publicsafety.rutgers.edu/rupd/programs.shtml>

### Driving

**Do not drive!** Driving abroad is the number one death for travelers abroad. Avoid at all cost driving while you are abroad. Whether they ride on the left or the right side of the road, you are not familiar with their rules, their customs, their road signs or their roads. As tempting as renting a car maybe--do not do it. You can always find an inexpensive bus, plane or train ticket.

Look into discounted tickets or student travel passes in your host country. And of course, the best and most economical way to get to know your new home- is to walk!

### Tips for Weekend/School Break/ Vacation Travel

1. **Avoid countries with a travel warning-** check the States Department website for a current listing.
2. **Have a plan before you leave-** bring copies of reservation numbers and directions to hotels/ hostels
3. **Give contact information and a plan of your travels to someone else in your program or your program director-** whether this is your program director, a family member or a friend. Make sure that in the case of an emergency, there is someone who knows where you are and how to contact you.

### In the Event of a Crime

If you become a victim to a crime, firstly activate your country's emergency service system for help. For additional assistance, contact your program director or your host country's study abroad office.

### **Theft**

In order to avoid theft, do not invite strangers into your residence, always keep your door locked, and keep valuables out of sight. We recommend that you insure all of your valuables before you go abroad. Keep a record of all serial numbers and take photographs of the items.

### **Sexual Assault**

It is important to research the cultural norms in your host country before departure. What is considered acceptable varies from country to country. Do not take this as an excuse for sexual assault, but do keep this in mind. Your comfort and wellbeing are important to us. Without the comfort and support of your family at home, it can be more difficult to cope.

If at any point you become a victim of Sexual Assault or other crime, feel uncomfortable, need support or would like more information on how to prevent yourself from becoming a victim contact Rutgers Department of Sexual Assault Services and Crime Victim Assistance (SAS/CVA). SAS/CVA offers a 24/7 free confidential service. They can be contacted by phone 848-932-1181 M-F 8:30-4:30, outside of these hours they can be reached through Rutgers Police Department 732-932-7211. Calling the Police Department does not mean you are reporting a crime. This is a confidential service. For additional information go to the SAS/CVA website <http://vpva.rutgers.edu/>. If you feel threatened or need help, immediately contact your program director.

### **In the Event of a Natural/Political/Social Emergency**

If you have any concerns about your safety, contact your program director, your International Student Office or the Rutgers Center for Global Education. In the event that there is a Natural, Political or Social Emergency, and we believe that you will not be safe in your host country, we will have you exit the country as safely and efficiently as possible. This is why it is important to inform us of your travel plans and how to best contact you. Our primary concern is your safety.

### **Useful Websites**

U.S. Department of State

<http://www.state.gov/>

U.S. Department of State- Travel

<http://travel.state.gov/>

Rutgers Police Department

<http://publicsafety.rutgers.edu/>

Rutgers Department of Sexual Assault Services and  
Crime Victim Assistance

<http://vpva.rutgers.edu/>

## **Legal Matters**

Although you are a foreign student in your host country, the laws of your host country still apply to you. Obey and respect all laws. If you are ever tempted into doing anything illegal, consider this, some countries have more stringent penalties than they do in the United States. Penalties can range from a small fine to the death penalty. Prisoners may have fewer rights than they do in the United States and therefore may be subject to corporal punishments and poor living conditions during their imprisonment. Bails are rare in other countries and most likely you would be kept in a prison pre-trial. Although some locals may appear lax to obeying their own laws, this may be a trap to an unwary traveler. Law officials may be less lenient with a foreign traveler. In the event that you disobey the laws of the host country, we cannot protect

### **Alcohol and Drugs**

Alcohol and drugs alter your mood and behavior and impair your judgment. You are in your host country to learn, to see and to experience. You want to remember everything you do while you are there and not to regret anything.

**Alcohol-** In many countries alcohol is a part of social and cultural customs. We caution you to be careful with alcohol. Although you may be used to drinking certain drinks in the United States, alcohol content varies. Be aware of how much you are drinking and how you feel. Avoid letting strangers buy you drinks or buying drinks for strangers. In one typical bar scam in



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Athens, Greece a stranger will sit down next you in a bar and will befriend you by telling you that he is also a tourist and perhaps knows someone from your country. Over a period of time, both of you will order drinks. In the end he will leave, leaving you with an exorbitant bill and a barman who will refuse to listen to your story.

**Drugs-** Avoid taking drugs at all cost while you are abroad. This is neither the time nor the place to be experimenting with substances that could have a short or long term effect on your health, nor should you be testing its legality in your host country.

If you are in need of help for an alcohol or drug dependence, we strongly advise you to seek counseling through the Alcohol and Other Drug Assistance Program at Rutgers University. Counseling services are free for Rutgers students. For more information go to <http://rhscaps.rutgers.edu/> or call 848-932-7884.

### **Absentee Voting**

The RU Voting Coalition is a student organization intended to register students to vote. RU Voting Coalition provides information for students on how to vote by mail. Go to <http://www.fvap.gov/> for more information.

### **Taxes**

Remember your Tax Income return is due April 15<sup>th</sup>. If you will be abroad near or on April 15<sup>th</sup> you should plan ahead. It would be prudent for you to complete your Income Tax return before your departure or have a parent or guardian complete it for you while you are away. You can also request a two month extension. For more information go to:

<http://www.irs.gov/businesses/small/international/article/0,,id=97324,00.html>

### **Power of Attorney**

It may be helpful for you to grant your parents or guardians power of attorney, so that they can take care any legal transactions for you while you are abroad. For example, such transactions can include paying loan checks, filing your taxes and discussing any fraudulent charges with your bank. Power of attorney must be completed in the presence of a notary.

### **Useful Websites**

Rutgers Police Department

<http://publicsafety.rutgers.edu/>

Absentee Voting

<http://www.fvap.gov/>

Internal Revenue Service

<http://www.irs.gov/>

Rutgers Counseling, Alcohol and

<http://rhscaps.rutgers.edu/>

Other Drug Assistance Program, and

Psychological Services (CAPS)

## While Abroad

### Culture Shock

Studying abroad is challenging in a very personal way. You will find yourself examining your own assumptions and your own way of life frequently as you immerse yourself in something new and different. Change is inherent in studying abroad. In fact, adapting to change is one of the skills you will gain from your experience. However, change can sometimes be uncomfortable and overwhelming. These feelings are normal and are shared by most people who have traveled and lived abroad. We call these feelings Culture Shock.

Culture Shock is not something that you catch and then quickly get over; it is a cycle of readjustment that may take quite a while. The cycle is marked by four basic phases and most people experience at least two low periods during their stay abroad. The length and severity of these low periods vary greatly for different individuals and it is important for both students abroad and their parents at home to be aware of these phases. The four basic phases of culture shock are:

1. **Euphoria-** this is the initial phase or tourist phase. You are excited about living in a new place, and at first glance it strikes you that the people and their way of life are not that different from what you are used to. Cultural differences are viewed as “charming.”
2. **Irritation and Hostility-** After the initial excitement is over, you start noticing more and more dissimilarities between life in the foreign country and life at home. Your initial curiosity and enthusiasm turns into irritation, frustration, anger, and depression. Minor nuisances and inconveniences lead to catastrophic upsets. Symptoms experienced during this phases include:
  - Homesickness
  - Boredom
  - withdrawal (e.g., spending excessive amounts of time reading, only seeing other Americans, avoiding contact with local people)
  - need for excessive amounts of sleep
  - compulsive eating or drinking
  - irritability
  - exaggerated cleanliness
  - stereotyping of or hostility toward local people
  - loss of ability to work effectively
  - unexplainable fits of weeping
  - physical ailments (psychosomatic illness)

This second phase of culture shock is the most difficult period. Many people only experience a few of these symptoms, but it is helpful to be aware of these symptoms so that you can understand what is happening to you or your friends, and can take steps to counteract them. Remember, culture shock is normal even among the most experienced travelers.



3. **Gradual Adjustment-** Over time you gradually will change your perspective and will adapt to the new culture. Once you begin to orient yourself and are able to interpret
4. Some of the subtle cultural clues and cues, the culture will seem more familiar and more comfortable. You feel less isolated and your self-confidence returns.
5. **Adaptation or Biculturalism** Full recovery has occurred when you are able to function in two cultures with confidence. At that time you will find that you enjoy some of the very customs, ways of doing and saying things, and personal attitudes that bothered you so much in phase two. You may not realize how well you have adjusted to the new culture until you return to the U.S., at which point you may well experience REVERSE culture shock, which we will discuss in the "Life After Study Abroad" section of the Travel Guide.

## How to Cope with Culture Shock

Since culture shock is a cycle of readjustment, people who make the effort to learn as much as possible about their temporary home country before they leave, and who arrive abroad with an open mind, often find it much easier to adjust. To make the transition easier, remember not to wait for people around you to make the first move, but start reaching out right away: buy a map of the city and become familiar with your own neighborhood; find out where the closest bank, post office, telephone, and grocery store are located.

Your next step might be to familiarize yourself with some of the basic names and phrases which appear on signs, menus, etc. Even most English-speaking countries use many phrases which are unfamiliar in the U.S. A British passer-by will not know that you are looking for a chemist when you are asking for a drug store. Some other ways of coping with culture shock are:

- Listen carefully to people and remember that they most likely are not making the same assumptions as you are. If you are not sure of what they mean, ask.
- Speak the host language as often as possible.
- If you have certain hobbies or are involved in sports at home, try to do the same abroad. This is the best way to make friends.
- Set time aside each day to do something special. Then do it. Keep active.
- Find a place where you feel comfortable and spend time there.
- Talk to (new) friends or your program directors if you feel that you have problems coping; try to look at your problems one at a time, and set out to solve them, one at a time. Do not let the combination of problems overwhelm you.

If you feel depressed, ask yourself, "What did I expect?" "Were my expectations reasonable given the national culture and local situation?" "If so, what can I do to make them come true?" "If not, how can I make the best use of my time?"

If you develop physical problems, such as headaches, stomach aches, or, have trouble sleeping, realize that these may be signs of stress, rather than physical problems. Discuss your symptoms with your directors, and try to deal with the stress.

## **Understanding Yourself and your Culture**

Adjusting to a new culture requires a good amount of examination of your own values and outlook. Many students come back more appreciative of their own customs and culture, as well as of those of the host country. One way to prepare yourself for living in a new culture, and for dealing with culture shock, is to have a clear idea of your own goals and your possible contribution abroad. What do you hope to do or learn abroad? What are your personal values and how might they be viewed in the foreign culture? What can you bring to the foreign culture? It also may be helpful for you to realize how people in foreign countries tend to view Americans and why.

Before going abroad, take a look at the recent historical and political developments in the countries you will be visiting, and ask yourself if you were in their shoes, how you would most likely perceive Americans. You will find that Americans are no longer the heroes of World War II, and have not always endeared themselves to people in other countries. In fact, due to anti-Americanism abroad, people may not want to get to know you at first.

Before you decide to unpack and stay home, however, there are a few things you may want to keep in mind. First of all, not all foreigners are anti-American and there are several things you can do to counteract these perceptions. Second, some of these perceptions are based on cultural differences. For example, in several countries, people speak in a softer voice than in the U.S.; hence people in these countries perceive Americans as speaking loudly. Similarly in many other countries, people are not used to calling acquaintances by first names and they consider Americans to be disrespectful or informal. Cultural differences may also mean that while most Americans perceive some of the above-mentioned traits as positive (i.e. "lacking in class consciousness"), people in other countries see them as negative. You may also find that people in other countries place less emphasis upon individual achievement and results, and are less task-oriented. They also frequently place less emphasis upon being self-reliant and are more willing to depend upon others. To Americans, people in other cultures frequently seem too relaxed or even lazy, and not concerned enough about meeting schedules and deadlines. Again, the best way of coping with certain preconceptions is to keep an open mind, and to try to understand why people feel, think, or behave in a certain way. Logic, arguments, and denials will not convince people that you are different from what they previously thought.

## **Multiculturalism and Study Abroad**

You should mentally prepare yourself for any discrimination based on your race, religion, nationality, physical or mental disabilities, sex or sexual preference. You should talk to your Program Manager or any former study abroad students, about what you may encounter abroad and how you may avoid it.

**The American Abroad-** Often abroad American tourists are perceived as loud, ignorant and lazy. It is an unfortunate stereotype. You can avoid this stereotype by trying to blend into your country's culture. Avoid traveling with large groups of Americans, if you can. No matter how soft-spoken you are, traveling with a large group- will make you loud. Try to learn your host country's language or key phrases to help you in everyday conversations with the locals.

The American Abroad is known to wear brand-marked clothing and baseball caps. Avoid wearing these types of clothing. Research the local fashion and learn what clothing is considered appropriate to wear. On the same note, avoid stereotyping the population of your new country. Just as you know that the above stereotypes are not true for all Americans, you should understand that stereotypes of your host country's population will not hold true for everyone you meet.

**For Female Travelers-** Female travelers in general receive more unwanted attention than their male counterparts. In some cultures it may be more common for men to make cat calls, to whistle or to honk at passing females. What would be considered offensive behavior in the United States may be common



abroad. In some countries, American women may be perceived as more promiscuous, and thus receive more attention than other females. Before you arrive, you should learn about your country's culture and prepare yourself for such behavior. At night always travel in groups. There is nothing wrong with acting unfriendly to someone, who may potentially wish you harm. If a stranger makes you feel uncomfortable, keep your distance, use facial expressions, body language and a firm voice to express your disinterest. For tips on how women can protect themselves while abroad go to the Department of State <http://studentsabroad.state.gov/>, Smart Travel > For Women Travelers

**For LGBTQ Travelers-** It is important to be aware that countries differ in the way that sexual identities are defined. These cultural values and attitudes then inform the laws that are created. Some countries have laws designed to protect LGBTQ persons, while other countries penalize them. Remember, although you are a study abroad student accustomed to the values and laws of the US, you are not above the laws of your host country. Before you travel to your host country, learn about its legislation and its cultural attitudes. LGBTQ travel books can provide useful information. If at any point during your travels you feel threatened, contact your program director or International Student Office.

Here are a few tips from the US State Department Website <http://studentsabroad.state.gov/>

- If you experience difficulties, don't be afraid to contact the nearest U.S. embassy or consulate. There are consular officers available 24/7 at every embassy who provide emergency assistance to Americans. It's what we do. We won't pass judgment on you, and we will protect your privacy.
- Thoroughly investigate the country you're traveling to. LGBTQ travel guides provide country by country advice. It's also worth checking for local gay newspapers or websites to obtain more information. After all, no one understands the local attitudes better than those who live there.
- Use discretion. As an American, you may already stand out. Outside gay neighborhoods or resorts, public displays of affection may draw even more attention.
- Check for LGBTQ or "gay friendly" hotels and lodging. Some hotels won't accept bookings from same sex couples – others actively seek LGBTQ bookings.
- Be alert and try to avoid potentially unsafe environments. The general openness of LGBTQ settings can sometimes be taken advantage of by criminals. Look out for yourself and your friends, especially late at night.

### *LGBTQ Travels Useful Websites*

The Center for Social Justice Education and LGBT Communities  
<http://socialjustice.rutgers.edu/>

US State Department  
<http://studentsabroad.state.gov/>

NAFSA: Association of International Educators Rainbow Special Interest Group  
<http://www.indiana.edu/~overseas/lesbigay/index.html>

International Gay and Lesbian Human Rights Commission  
<http://www.iglhrc.org>

The International Lesbian, Gay, Bisexual, Trans and Intersex Association  
<http://www.ilga.org>

Michigan State University  
<http://studyabroad.isp.msu.edu/forms/glb.html#Why>

**For your safety-** To avoid conflicts, we strongly advise you to refrain from discussing any religious or political ideas you may have. What you can discuss openly with your friends and family in the United States, may not be considered appropriate conversations abroad. For your safety avoid all protests and political rallies.

### **Communication with Home**

Of course e-mailing is the most convenient way to keep in touch with your family and friends at home. Here are some other ways that you can keep in touch with your loved ones.

**Voice-Over Internet Protocol (VoIP)** - This is a great way to keep in touch with your loved-ones at home. This is the most affordable option for making international phone calls. VoIP is the technology which allows you to speak to someone through the internet. Skype and Vonage are two services that use VOiP. With Skype you can either make free phone calls from one Skype account to another on the computer, or call a Skype account on the computer with a cell phone or landline for a small fee. For more information, go to the Skype website. <http://www.skype.com>. Vonage uses your computer's internet to make phone calls. All you need is the Vonage phone adapter and you can make calls from your phone. With Vonage you must sign up for a year plan. For more information, visit the Vonage website. <http://www.vonage.com>

**Cell phones-** For information on cell phones abroad go to our "Packing" page.

**Blogging-** Blogging is becoming an increasingly popular way to record your time abroad. There are many blog websites that you can sign up for free or for a small fee.

**Mail/ Packages-** While the internet is a much faster way to keep in touch, everyone loves to receive a postcard in the mail. However, sending messages or packages by post can be expensive and slow. Depending on the size and weight of the package, the country, the time of year etc, sending a package can be very expensive. Typically international mail takes 2-4 weeks to arrive. Once you are abroad, you should be sure to ask your program director or your host country's study abroad office about the feasibility of using an express mail service like Fed-Ex or DHL.

**Time sensitive information should always be carried out by e-mail or phone.**

### **Communication with Rutgers**

**E-mail –** To ensure that we can continue to contact you while abroad, regularly check your Rutgers e-mail account. For non-Rutgers students, check the email account that you provided to the Global Education Office. You can also have your Rutgers emails forwarded to your primary e-mail account. Please keep in mind that your academic advisors are most likely using a list of e-mails they received from Rutgers. That means they are using your EDEN, CLAM, PEGASUS or other school-provided e-mail service account. We have had students miss important information on scholarships, graduation, and internships because they failed to either check or forward their home school e-mail to their current e-mail address, or because they never checked in with their advisors.

**Campus Mail-** Before your departure we will notify the Rutgers Post Offices that you will be away on a study abroad program. The Rutgers Post Office will forward any mail, in which the postage is paid, to your home address. However you should be aware that any inter-campus mail sent to the post office will not be sent to your permanent address. Inter-campus mail is free and the Rutgers Post Office cannot pay the postage for it to be sent home. It will be returned as "undeliverable" to the office where



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it originated.” This could be a problem, especially if you are expecting graduation information, academic notices, student account refunds or paperwork, or any other official campus mail from your dean, advisors, etc. Therefore, it is vital that you keep in touch with your Dean’s Office and your academic advisors while you are away. E-mail is usually best. Many departments and Dean’s Offices also have websites where they post official notices and reminders.

## Useful Tools

### Distance

1 inch	=	2.5 centimeters
1 foot	=	0.3 meters
1 yard	=	0.9 meters
1 kilometer	=	0.62 miles

### Weight

1 gram	=	0.04 ounces
1 pound	=	0.45 kilograms

1 kilogram	=	2.2 pounds
1 stone	=	14 pounds

### Cooking

1 teaspoon	=	5 milliliters
1 tablespoon	=	15 milliliters
1 fluid ounce	=	30 milliliters
1 cup	=	240 milliliters
1 pint	=	950 milliliters
1 quart	=	950 milliliters
1 gallon	=	3.8 liters
1 ounce	=	28 grams
1 pound	=	450 grams

### Temperature

$(\text{Fahrenheit} - 32) \times 5/9 = \text{Celsius}$

$(\text{Celsius} \times 9/5) + 32 = \text{Fahrenheit}$

If you are in a hurry and need a quick conversion from Celsius to Fahrenheit, use this simple formula  $(\text{Celsius} \times 2) + 30$ . It is not an exact conversion, but it will help you understand the weather forecast!

## Useful Websites

Rutgers Center for Global Education	<a href="http://gloaleducation.rutgers.edu">http://gloaleducation.rutgers.edu</a>
Rutgers Health Services	<a href="http://health.rutgers.edu/">http://health.rutgers.edu/</a>
Rutgers Counseling and Psychological Services	<a href="http://rhscaps.rutgers.edu/">http://rhscaps.rutgers.edu/</a>
Rutgers Police Department	<a href="http://publicsafety.rutgers.edu/">http://publicsafety.rutgers.edu/</a>
Rutgers Financial Aid Office	<a href="http://studentaid.rutgers.edu/">http://studentaid.rutgers.edu/</a>
Rutgers Housing	<a href="http://housing.rutgers.edu/">http://housing.rutgers.edu/</a>
US Department of State	<a href="http://travel.state.gov/">http://travel.state.gov/</a>
US Department of State Students Abroad Website	<a href="http://studentsabroad.state.gov/">http://studentsabroad.state.gov/</a>
Centers for Disease Control and Prevention	<a href="http://www.cdc.gov/">http://www.cdc.gov/</a>
World Health Organization	<a href="http://www.who.int/en/">http://www.who.int/en/</a>
Transit Security Administration	<a href="http://www.tsa.gov/">http://www.tsa.gov/</a>
OANDA	<a href="http://oanda.com/">http://oanda.com/</a>
STA Travel	<a href="http://statravel.com/">http://statravel.com/</a>
Student Universe	<a href="http://studentuniverse.com/">http://studentuniverse.com/</a>
Hostelling International	<a href="http://www.hihostels.com">www.hihostels.com</a>
Frommer's Travel Guides	<a href="http://frommers.com/">http://frommers.com/</a>
Lonely Planet Travel Guides	<a href="http://lonelyplanet.com/">http://lonelyplanet.com/</a>
Let's Go Travel Guides	<a href="http://www.letsgo.com/">http://www.letsgo.com/</a>
International Student Identification Card	<a href="http://isic.org/">http://isic.org/</a>
Café Abroad	<a href="http://cafeabroadinprint.com/">http://cafeabroadinprint.com/</a>
Matador Network	<a href="http://matadornetwork.com/">http://matadornetwork.com/</a>

## Life after Study Abroad

### **For Next Semester**

We strongly advise you to regularly check your university e-mail. Although you are away, Rutgers will still be sending you information about course registration, housing and other school-related issues that will affect you upon your return. Below we have provided you some university-related information that should facilitate you during your transition from your time abroad to your next semester at Rutgers.

**Credits-** As you should know by now all credits and grades will be transferred from your host university to Rutgers University. However, in order for the classes to count towards your major, minor, or school's core curriculum, you must seek approval from the respective departments. You should have this in writing before leaving the United States. In some cases, you will have to ask for approval while abroad. Make sure to save any correspondences between yourself and your advisor. Upon returning to Rutgers, you should verify with each department, that they have accepted all the credits and you should use Degree Navigator to verify that everything was properly marked by each department. To log into Degree Navigator, click here <https://dn.rutgers.edu>

**Course Registration-** You will have to register online as you normally would while abroad. Depending on the time difference, this may mean that you will be registering in the middle of the night. To help you find courses and make your schedule for the next semester use the Course Schedule Planner. To visit the Course Schedule Planner, click here <https://sims.rutgers.edu/csp/>. For information on registration go to the WebReg website <https://sims.rutgers.edu/webreg/>. On this website you will be able to register for classes and find the registration schedule for next semester.

**Housing-** The Center for Global Education is not able to arrange on-campus housing for returning students. However, the process is not complicated. Around the middle of the semester Rutgers Housing Services will open up the on-campus housing applications on their website. To apply for housing you should go to the Housing Services website. There will be a link up on the main site to apply for the upcoming semester. Please continue to check this site if you do not see the application. The housing office prefers that students submit their information via the weblink first. Then if you have issues, you should contact their office. <http://housing.rutgers.edu>

**Financial Aid-** If you are expecting to receive financial aid or loans during the academic year, make sure you have completed your FAFSA form. FAFSA forms are typically due April 1<sup>st</sup> of each year. To complete your FAFSA application online go to the FAFSA website: <http://www.fafsa.ed.gov/>. After completion you will have to print, sign and mail a page specified by the FAFSA website. The application is considered incomplete without this signed page.

### *Transitioning to life back in the US*

For many students, coming back to the US after their study abroad experience can be as much of an adjustment as entering a new culture for the first time. Just like culture shock, this is a normal feeling and you should readjust after a few months back home. In the returning students section of our website, we hope to provide you with some tips to make your reentry smoother and open your eyes to opportunities here on campus.

The first thing that you should do is to read about the process of Reverse Culture Shock. This is something that many people do not think about when returning home. After all, you are returning to a culture that you are familiar with, why would you have any difficulty? Most students, however, have had life changing experiences while abroad, seen and experienced things that they never even considered before, and met people with very different life views.

Next, take a look at some of the events and opportunities that the Study Abroad Office organizes for returning students. All of us in the office have had to transition to life back in the US at one time or another and know that it can be a challenge. Consequently, we have worked over the years to provide a variety of opportunities for returned students.

Don't forget that Rutgers is a huge university, with loads of cultural opportunities for students. You can join a new club or take a class that pertains to your experience. Some students have even started their own organizations after study abroad. Volunteering is another way to stay connected to your international experience and explore new interests, while giving back to the community.

For many students, their study abroad experience instilled in them a desire to go abroad again. Whether you have a couple more semesters until graduation or have already graduated, there are many options for you to go abroad again.

### **Reverse Culture Shock**

Reverse Culture Shock can be defined as "temporal psychological difficulties that a returnee experiences in the initial stage of the adjustment process at home after having lived abroad for some time." It takes place over time and is completely normal. It is important to remember that the feelings you will experience are shared by many others in similar situations.

### **PHASES**

Reverse Culture Shock begins before you even leave your host country. In the first phase you will feel anticipation and excitement about going home, as well as sadness about leaving your host country. Once you return home, you will be treated like a celebrity by family and friends, and will do all the things you missed doing while you were away. In this second phase, you will not notice all that has changed. Soon, however, things will settle down and the novelty of being home will wear off. In the third phase you will begin to notice all of the changes and may begin to feel lonely, left out, or marginalized. Personal changes and growth that have occurred may make you feel as though you do not have as much in common with your peers. Eventually, in the fourth phase, these feelings subside and you will get back into a routine and rekindle your friendships. You will feel comfortable again and have readjusted to life in the United States.

### **FACTORS AFFECTING REVERSE CULTURE SHOCK**

- Length of stay in host country
- Opportunity to visit home
- Frequency of keeping in touch with family and friends
- Quality of experience
- Emotional change (maturity)
- How one is received at home upon return
- Signs of reverse culture shock
- Feeling isolated
- Feeling marginalized
- Loneliness
- Frustration at lack of interest in your experience from family and friends
- Frustration at not being able to continue speaking a foreign language

- Depression

#### HELPFUL TIPS

- Stay in close contact with your friends from your exchange - plan a reunion
- Take a group picture of all your friends on your exchange
- Keep writing in your journal
- Re-read your journal
- Share your experiences abroad as well as your re-entry experiences with other study abroad participants
- Volunteer your time in the study abroad office - help with recruiting and orientation
- Get involved in local international and cultural activities
- Stay flexible
- Contact the Rutgers Study Abroad Office for support if you need it

#### DEVELOPMENTAL CHANGES

- See how many of the following changes apply to you. These will all affect how you experience Reverse Culture Shock.
- Improved ability in a foreign language
- More knowledgeable about another culture and lifestyle
- Greater ability to empathize with others, to put yourself in another person's
- Place when making judgments
- More easily able to accept failures and shortcomings in yourself
- Fuller understanding of your strengths and weaknesses
- Increased self confidence
- Increased assertiveness
- Greater capacity to accept differences in others
- Increased curiosity in other cultures
- Increased awareness in other cultures
- Increased flexibility
- More tolerant of ambiguous situations
- More likely to take risks
- New attitude on life
- Increased patience
- Changed values and beliefs
- Increased open-mindedness
- Increased maturity
- More adaptable
- New interests

All students are welcome to come into the Center for Global Education to talk to their Program Manager after they return to the US. We have all been through this process ourselves and would be more than happy to help you through it. We also love just hearing about your experiences!

You should also take advantage of the Reentry Events that we coordinate each semester. Please check your email for event announcements.





Center for Global Education

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## **Programs through the Center for Global Education**

### *Reentry Programming*

Each semester we schedule a few events specifically targeted to our returning students. Near the end of your study abroad semester or during the summer for spring study abroad students, you will receive more information from our office about upcoming events.

Welcome Back Dinner – This is an opportunity to get together with fellow returned students, share some of your experiences, engage in insightful discussions, and have some free food. The dinner is usually held during the first month of the semester.

NJ Regional Reentry Conference – Normally held each fall in conjunction with other NJ universities and colleges, this conference focuses on topics such as resume writing, interviewing, international graduate schools, continuing your international experience back home, and more.

Global Ambassador Program- Study Abroad Global Ambassadors are students who wish to share their experiences with potential study abroad students, to further promote study abroad programs on their campus, and to enhance the quality of information provided at the Study Abroad Office to further advance the success of the programs. Global Ambassadors give a unique perspective to the potential study abroad student. They provide information that cannot simply be obtained from brochures and websites.

International Student Buddy Program - This program is designed to help our incoming International Students transition to life in the US and at Rutgers, which as returned study abroad students, you know can be a bit of challenge for new students. International Student Buddies answer questions about life in New Brunswick, cost of living, what to pack, etc before their arrival. For many of the buddies, the relationship continues once the incoming students arrive. Rutgers students usually help their buddy get acquainted to campus, clue them in and where to buy things, and help them navigate the Rutgers system.

Applications for these positions will be sent to returning students near the end of their program or during the summer for spring participants.

## **Additional International Opportunities at Rutgers**

**International Friendship Program-** This is a volunteer program through the Center for International Faculty and Students. As a host, you will be there to facilitate the student's adjustment to American culture. The international students involved in this program are typically in their first year at Rutgers. For more information visit the International Services website. <http://internationalservices.rutgers.edu/> Services & Programs > Core Cultural Programs of the Center> International Friendship Program.

## **More Opportunities Abroad**

Many students return from their study abroad program with the travel bug. They cannot wait until they can go abroad again. Below we have "prescribed" some opportunities that may interest you and the travel bug in you. We also suggest that you schedule an appointment with a Career Counselor at one of the three Rutgers Career Services locations. For more information, go to the Career Services website. <http://careerservices.rutgers.edu/>.

**Work**

There are many opportunities for people interested in working abroad; however finding a job can be a difficult and a daunting task. If you are interested in working abroad, make sure to network with the people you meet in your host country. They may be able to help you find a job later on.

**Service**

Performing service is another excellent way to become involved in international development and international organizations. Though unpaid, some service organizations will be able to support your living expenses. Be sure to ask specific questions about the level of support you can expect to receive.

**Careers with an International Focus**

You do not have to work abroad in order to be involved in international affairs, business or service. The United States is home to countless organizations whose work is global in nature. From the government to multi-national companies to supranational organizations like the United Nations to non-profit organizations like the International Red Cross, you can find important and exciting work right near your home. And of course, to satisfy your travel bug, many of these jobs require extensive travel. No matter where you decide to go from here, your international education has provided you with new skills that will set you apart from the rest. For more information about these opportunities and more, please visit the Rutgers Study Abroad – Returning Students webpage.