

International Business Study Abroad Handbook



Spring 2009

Also available at <http://www-rohan.sdsu.edu/~ib/forms.html>

Dear International Business Student:

You are about to experience an exciting opportunity of studying abroad at a foreign institution and in another country. The experience you will obtain through this first-hand opportunity will prepare you in your personal and professional life. Some of the knowledge you will acquire through this program will enable you to establish a new network of friends and future professional contacts in addition to further shaping your own values and assumptions.

It is important to remind you that life in your host country will be different than it is in the USA, so be prepared for new adventures. San Diego State University and the International Business Program alone can never entirely prepare you for what you are about to experience. Take advantage of this opportunity and welcome the challenge with a flexible and global attitude. A positive mentality will help you cope with the stressful situations you may encounter, provide you with valuable insight to the foreign culture, and enable you to accomplish your many goals.

You will be provided with many tools, resources and useful recommendations at this Pre-Departure Orientation. This IB Study Abroad Handbook we are giving you today will answer most of your specific program-related and academic questions. Once you are abroad, keep in mind that you will not be alone. Many of your questions should be addressed to your foreign university Coordinator; however, many academic issues or questions must still be directed to your IB Study Abroad Coordinator. Remember, your foreign university Coordinator is not trained in the SDSU-IB curriculum, so they may not know the correct answers to your questions.

Throughout this journey, keep in mind that your time, energy and hard work will pay off. We look forward to seeing you in the future with a world of knowledge and experiences you did not have when you departed. Enjoy your study abroad!

Best Wishes,

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International Business Program – Study Abroad Team

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I. Academic Issues

A. Academic Calendars

Please be aware that some of your host institutions have different academic calendars, especially during the fall semester. Make yourself aware of the semester start dates (including orientations if appropriate) and end dates (including final examination periods) through reviewing handouts and foreign institution websites. The fall semester at some of the foreign universities finishes at the end of February. Obviously this represents a problem for returning students since spring semester classes at SDSU start in late January. For this reason, students must make special arrangements with foreign professors to take final examinations before the semester is officially over. Talk to your professors as soon as the classes start and have this issue resolved as soon as you arrive. Professors are aware of the needs of international students and usually it will be no problem for them to accept this request. Unfortunately, we understand that there are some professors who are not as flexible. In case you encounter one of these professors, please attempt to find another professor who will accommodate your needs.

B. Foreign Course Registration

Course registration abroad varies depending on the foreign university. At most universities students enroll in courses after their arrival at the host institution. At other institutions students must register while still in the US or have already done so as part of their foreign application process.

Full-Time Status

All IB students must be enrolled full-time status (at least 12 SDSU transferable units) at the foreign institutions in order to fulfill the mandatory semester abroad requirement. Not being enrolled full-time status will also prevent you from receiving complete financial aid or veterans benefits. Unless advised to do so, it is not recommended to enroll in more than 12 SDSU transferable units abroad.

Language Track I: IB Semester Abroad Requirements

Students must successfully complete (at least 12 SDSU transferable units) abroad courses with a passing grade, otherwise the semester abroad requirement for the major will not have been met.

Additionally, all courses abroad must be in the target language (Arabic, Chinese, French, German, Italian, Japanese, Portuguese, Russian, and Spanish), and at least two of the courses must count towards a combination of upper-division business courses, from business core (MGT 350, MGT 405, IDS 302, MKTG 370, MKTG 376, FIN 323, or FIN 329) or business specialization (Marketing, Management or Finance). The remaining two courses can pertain to the Language or Regional/Cultural section of the major depending on outstanding courses on the Master Plan. Consult the Course Substitution List provided by your Study Abroad Coordinator for further details and requirements.

Course Substitution Lists (Provided to Language Track I only)

Students must only take classes abroad that are listed in the pre-approved Course Substitution Lists. If you are abroad and find out that the classes you initially decided to take are not offered, canceled, or full, contact your IB Study Abroad Coordinator immediately via email so alternative courses can receive approval. Communicate all course enrollments and changes with your IB Study Abroad Coordinator, in order to ensure the fulfillment of the IB Semester Abroad Requirement. To expedite course review and approval, make sure that you provide the course description/syllabi and keep emails concise. Maintain record of all email correspondence for course substitution verification upon your return to SDSU.

Language Track II: IB Semester Abroad Requirements: Language

Students on programs with language emphasis of Russian, Chinese, Japanese or Arabic meet their IB Semester Abroad Requirement through full-time enrollment (at least 12 SDSU transferable units) in foreign language and regional/cultural courses (the second typically administered in English). Students are given a language proficiency test upon arrival to the host university which will dictate the appropriate language courses that should be taken. Students will need to petition (via a Request for Adjustment of Academic Requirement Form) for language course credit to the appropriate language department upon receipt of foreign transcripts. If the petition is approved by the language department, academic credit in the major can also be awarded.

No General Education Courses

The International Business Program does not have the authorization to approve General Education (GE) courses; as a result our foreign Course Substitution Lists do not have a list of pre-approved GE courses.

Academic Policies Abroad

The same SDSU academic policies apply for courses abroad. You will only be approved to take courses which you have fulfilled prerequisites (i.e. a course substituted for Finance 329 will not be approved unless you have already taken Finance 323 or its equivalent). If you fail a course required for the major, you must repeat the course at SDSU. You may not inversely repeat a course abroad for which you received a failing grade at SDSU.

Transfer Units

Please note that classes taken abroad will count as international transfer units and will be awarded the grade of credit (CR) or no credit (NC) upon posting to your SDSU record. A grade of CR will be awarded for a passing grade at the respective foreign university, and likewise a grade of NC will be awarded for a failing grade at the respective foreign university. This means that the units will count towards your IB major and SDSU degree, however the grades will not affect your GPA. The names of the classes taken at your host institution will not appear on your SDSU transcript. These courses will also not be used for students to graduate with honors at SDSU.

C. San Diego State University Course Registration

Every semester the International Business Office notifies different offices at SDSU that you will participate in the exchange program. These offices will put a special code on your records to give you credit for the classes taken abroad and to make sure that you will receive a registration date for the following semester. You will not enroll in any courses here at SDSU while you are on your IB Study Abroad program (exceptions for IB 495 and IB 490). Students participating in study abroad programs across the border (i.e. Tijuana, Mexicali, and Ensenada) cannot register for classes simultaneously at SDSU.

Pay full-time SDSU Registration and Tuition Fees

All students must pay SDSU fees on the dates assigned by the Office of the Registrar or return their "Financial Aid Deferment Coupon" in order to be eligible to study abroad. If you fail to adhere to this policy your eligibility to study abroad will be cancelled. Please pay your SDSU registration and tuition fees on time, in the same manner you would as if you were here on campus.

While you are abroad, you will receive registration materials from the Office of the Registrar at your US address. You must send the Payment Coupon Fee back to them with your payment or with the Financial Aid option checked. Remember that this step is essential so you can register on your designated dates.

Leave of Absence

Students planning on being abroad for one-year or longer, you will need to file a Leave of Absence Form, found on your SDSU Web Portal account, after the first semester abroad.

International students must file an additional “Request for new I-20/DS-2019 Leave of Absence Form” for every semester outside the U.S. The form can be downloaded from the International Student Center (ISC) website, signed by your IB Study Abroad Coordinator, and submitted to the ISC (along with a copy of your letter of acceptance) for immigration processing prior to your departure.

Enrollment in IB 495 or IB 490

International Business majors must complete an internship by enrolling in IB 495. This internship may be completed abroad (required for some Multiple-Degree students) but students still have to enroll in the IB 495 course to receive credit. Some students are required to complete an internship as part of their host institution’s graduation requirements (Práctica Profesional). You may be able to count this as part of your IB 495 requirement; however it will have to be approved by the IB Internship Coordinator. Students usually have one year from enrollment to fulfill the internship requirements. Students completing honors requirements in International Business must enroll in IB 490 (thesis class). For schedule number, contact Dr. Dean Popp at dpopp@mail.sdsu.edu

If you are planning on enrolling in either IB 495 or IB 490 during your term abroad it is important for you to be aware that you will not be able to enroll in either of these classes without consulting the professors involved (Dr. Renatte Adler for IB 495, Dr. Dean Popp for IB 490) to obtain an add code and schedule number. Keep in mind that due to study abroad coding your SDSU record, your course registration will be blocked; therefore you will not be able to add the course on your SDSU Web Portal. Once the respective professor provides you with the required information, contact your IB Study Abroad Coordinator who will coordinate the logistics to manually add you in the course. Please ensure that this is done prior to the SDSU add/drop deadline.

For more information concerning the IB 495 Internship, refer to the following link:

<http://www.ibintern.sdsu.edu>

D. Transcripts

Most foreign institutions will send your official transcripts directly to our office. The IB Office will notify you of its receipt via email, however it is your responsibility to request transcripts be sent directly to the IB Study Abroad Coordinator. Keep in mind that foreign transcripts will not be sent prior to the end of the host’s institutions academic semester. Students should follow-up with the IB Office in regards to the status of their foreign transcripts. Many times transcripts arrive with missing courses, incorrect grades, and even spelling errors. If available at your time of departure from the host university, obtain an official transcript and deliver it personally to the IB Office. This can expedite your transcript review, instead of having to wait for the mailed original. All official transcripts must be received in a sealed envelope and in the native language of the foreign university. Official

translations in English must also be provided for Language Track II students only.

E. Financial Aid

Students must be financially prepared to cope without financial aid. For those students who qualify for financial aid, this money only covers you for a maximum of two semesters of studying abroad during your university career (exceptions for Multiple-Degree students). Multiple-Degree students, keep in mind that if you decide to take a break in your curriculum, you may have difficulty obtaining additional financial aid.

Disbursement of Financial Aid

In order to receive financial aid funds, verification of enrollment from your host university will need to be submitted to the Disbursements Office at SDSU. All checks are automatically mailed to the local address on file in your SDSU Web Portal unless you have signed up for direct deposit. There is always the risk of the check getting lost therefore we strongly encourage you to sign up for direct deposit. All grants, scholarships, and loans issued through SDSU can be direct deposited. Any outside loans will be mailed to the local address on your Web Portal

Verification of Enrollment

The SDSU Disbursements Office mails a Verification of Enrollment Form to the foreign coordinator. If the foreign coordinator for some reason does not receive it, they may type a verification of enrollment letter on letterhead with the following criteria:

- State the dates that you are enrolled
- Indicate the number of units in which you are enrolled
- Be signed by your overseas coordinator
- Be mailed, faxed, or scanned and emailed to:

San Diego State University
Student Financial Services Attn: Debbie Hegmann
5500 Campanile Ave.
San Diego , CA 92182-7425
Fax: (619) 594-2568
dhegmann@mail.sdsu.edu

Verification of Enrollment will not be accepted prior to the first day of classes at your host university and at SDSU. Be aware that this could be a couple months after the semester begins at SDSU. If your host university begins classes before the SDSU semester, financial aid will not be disbursed earlier than the first day of classes at SDSU.

F. Additional Reminders for Multiple Degree Students

Multiple-Degree Curriculum & Required SDSU Exams

A curriculum has been created for the different multiple-degree programs. You can find the appropriate curriculum for your program on our website. The Multiple-Degree curriculums fulfill all of the business, language, and regional/cultural areas of the International Business program and the General Education requirements. Review the appropriate curriculum, and make sure to take the correct classes. Keep in mind that you are still an SDSU and an International Business student; therefore you must meet all the appropriate academic requirements, including required undergraduate exams (EPT, ELM & the WPA). Any changes in your curriculum or Master Plan, in addition to questions concerning SDSU graduation requirements should be communicated to your Multiple-

Degree Advisor.

Revalidation of Academic Studies (Mexico)

For those of you attending a Mexican institution on your Multiple-Degree program, it is imperative that you obtain a revalidation of your entire non-Mexican academic history (dating back to middle school). If this is not done correctly, and prior to your abroad term, you may not be able to obtain your Mexican degree. Refer to the *Revalidation of Academic Studies (Mexico)* document, provided to you by your Multiple-Degree Advisor for a detailed description of the revalidation process. Allow yourself at least a full month for this revalidation.

Language Exit Examination

All IB students are required to clear the Language Proficiency Assessment during or immediately following the semester in which they complete the last course for the Language Emphasis of the major. To clear the language proficiency assessment, students must achieve a passing score on a language exam approved by the International Business Program. If you do not fulfill this requirement you will not be able to graduate from SDSU. Plan accordingly.

Petitioning for Graduation While Abroad

In order to graduate within the time frame stated on your curriculum you will need to petition for graduation while you are studying abroad. Since you will probably complete your last two semesters abroad, you must file a petition for graduation while you are studying at your host university. Make sure to obtain the appropriate forms to apply for graduation before your departure, in addition to paying attention to the graduation filing deadlines. You must send the graduation application and fee to the address provided on your forms. After you file for graduation, the Graduation Specialist will send you an official evaluation. Please review this evaluation and contact your Multiple-Degree Advisor if you have any questions and refer to The Office of Registrar website for important graduation information: <http://arweb.sdsu.edu/es/registrar/apply.html>

II. Travel Logistics

The Department of State Website has created a website specifically for students studying abroad: <http://studentsabroad.state.gov/>

A. Passports

A passport is issued by a national government, to identify the bearer as a citizen of the issuing country; thus defining the nationality of the individual. Passports are required to enter and/or depart most countries around the world. The passport is your official identification as a citizen. Make sure you sign your passport in order for it to be valid. Further information on passports can be found on the website provided above.

Dual-Citizenship

Different countries have different laws concerning citizenship. Some countries may claim you as a citizen of their country if you were born there, if one of your parents is a citizen of that country, if you are married to a citizen of that country, or if you are a naturalized US citizen but still considered a citizen of the country under that country's laws. If any of these circumstances apply in your case, be sure to clarify your status with that country's embassy or consulate **BEFORE YOU LEAVE**. If you want to terminate any such previous citizenship, you will need to consult the State Department.

B. Visas

A visa is an official permission to visit (or study in) a country and is issued by the government of that country. Visa formats differ considerably, from a simple stamp imprinted on one of the pages in your passport at the time you enter the country to an official document with your photograph attached. Additionally, visa requirements vary depending on nationality. For Americans, some countries require advance processing of visas while other countries require no advance processing for brief visits, usually up to three months.

You can only **apply for a Visa once you have received your acceptance letter** from your host university and a sponsorship letter from your IB Study Abroad Coordinator. **Make sure to gather all the required paperwork before you make an appointment with the consulate.** Some consulates require a great deal of paperwork and medical examinations. You should have everything ready by the time you receive a letter of acceptance from your host institution. Some embassies or consulates may require up to 60 days for Visa processing. Please be aware and do not delay with your Visa preparation.

Host institutions usually send letters of acceptance directly to the IB Office. If you mistakenly receive the official document, it is important that you notify your IB Study Abroad Coordinator immediately. You cannot study abroad without a student visa and visas cannot be issued in your host country. These must be obtained at the nearest consulate of your permanent residency. Recent exceptions to this rule are Germany, Costa Rica and Argentina. Consult the website provided above for specific visa requirements.

Once you have received your foreign visa you need to make a copy and turn it in to your IB Study Abroad Coordinator personally, via email (color scanned copy), or via regular mail. Faxed copies will not be accepted.

Special Note for International Students and Non U.S. citizens

International Students must check in with the International Students Center prior to departure to maintain appropriate U.S. visa status. Consult the Academic Issues Part C section of this Handbook for more details.

U.S. permanent residents must check with the US Citizenship & Immigration Service concerning regulations for re-entry into the US. It is particularly important to verify procedures for those who contemplate being outside the US for more than one year.

C. Airline Tickets

Do not purchase your airline ticket until you have received your official letter of acceptance from the foreign university. Make sure to search around to try to find the lowest deals on airline tickets. Although some options may be more expensive, if they include the option to change flight dates or multiple-destination flights, they may be well worth the extra expense. The IB Study Abroad Office recommends STA Travel for their flexibility, multiple-destination flights and understanding with student travel needs: <http://www.statravel.com/>

D. Costs & Money Issues

It is virtually impossible to generalize about the costs of studying abroad. Ideally, its expense is roughly equivalent to the costs of home campus study, and is afforded by the same student, family, and institutional financial means. But this is not always the case. IB program costs vary by location, duration, and lifestyle.

Most, but not all, program expenses are incurred overseas; there are also U.S. administrative expenses which need to be paid. Overseas costs vary by country: e.g. the cost of living in Western Europe is, for instance, likely to be more than the cost of living in Latin America. They vary by location within a country or region: e.g. Paris is a more expensive place to live than a village in Provence. Finally and obviously, costs vary by program duration. You should be aware, however, that there are economies of scale, so that, e.g., a year program rarely costs twice as much as semester program costs doubled, since fixed administrative and travel costs are spread over a longer period of time; summer programs, when travel is taken into account, can cost almost as much as quarter or semester programs, and often financial aid is harder to get.

Here is a check list of study abroad expenses to keep in mind:

- Program tuition, domestic and/or foreign (Full-time registration/tuition paid to SDSU)
- Fees (above and beyond tuition, e.g. labs, computers, etc.)
- Overseas room (for all days and weeks, arrival to departure)
- Overseas meals (all, not just some, arrival to departure)
- Instructional materials (e.g. books, supplies)
- International and in-country domestic transportation, to and from your program site, and any commuting costs to get to/from campus
- Program-related excursions and other cultural enrichment activities
- Visa, passport, and other costs of required documents

- Study Abroad Health Insurance
- Medicine, inoculations, etc.

In addition, you must take into account the costs of your social life, of buying clothing and souvenirs, of mail and other long-distance communications. Some such things will amount to less than what you spend on campus and much will cost more. Past participants or program representatives can perhaps help you with these estimates.

Creating a Budget

The overall cost of living abroad can sometimes be higher, or lower, than at home. Because you are in an unfamiliar environment, with local costs stated in a currency you may not be able to translate immediately into dollars, it is easy to be misled. You may also be confronted with an almost endless array of entertainment possibilities and attractions. A go-slow approach to buying much makes sense. Try to live within a prudent budget which will take care of all necessities and allow you to live on the means available to you for the duration of your stay. The following suggestions may be helpful:

- Make both weekly and daily budgets and stick to them.
- Learn the "value" of the money (i.e. in relation to the currency you know, the US\$) wherever you are and as quickly as possible.
- Be consistently alert for special student rates and discounts, wherever you go, and know what is available through the use of your International Student Identification Card (e.g. travel, accommodations, entrance fees, some entertainment, etc.
- Take advantage of less expensive alternatives whenever possible. Cook for yourself (especially breakfasts) if possible, or use refectory or student cafeteria meals rather than restaurants--saving even moderately priced restaurants for special occasions.
- Plan your entertainment and recreation around the availability of free, inexpensive, and discounted events--on campus or in the surrounding community.
- Shop when possible in street markets or major chain supermarkets. Avoid specialty shops and convenience stores (which add a 20-30% mark-up). Put off making major purchases as long as you can, when you have learned the range of available selections and prices--or learned that you don't really need that expensive item, after all.
- When you travel, stay in Youth or Student Hostels, or in modest bed-and-breakfast accommodations, as opposed to hotels which cater to tourists and business travelers and charge accordingly.
- Take care of your belongings and safeguard your traveler's checks and cash. Losses from carelessness are difficult enough at any time. They are even more unhandy abroad and pick-pocketing is universally common.

Currency Exchange

Exchange rates can fluctuate daily. To find out current rates, contact <http://www.travlang.com/money>. It is not recommended that you carry large amounts of cash with you. Traveler's checks are the safest and most convenient way for carrying your money. Lost or stolen cash cannot be replaced; traveler's checks can be refunded. Be sure to keep a separate record of the serial numbers of your traveler's checks. It is best to have three copies of these. Should the checks be lost or stolen, you will need to have these numbers available in order to obtain a refund.

Traveler's checks are available in various denominations of various currencies and can be obtained at most banks. The major companies dealing in traveler's checks are Citicorp (First National City Bank), American Express, Thomas Cook, Bank of America, and Visa. Buying traveler's checks in small denominations means carrying a bulkier package of checks with you, but it also means that you have greater control over the amount of currency you receive each time you cash one or more of these checks.

American currency can be exchanged for foreign currency at most international airports prior to your departure; at the international airport after you arrive; and at most major banks and railroad stations abroad. It is often helpful to have some local cash-on-hand before you leave the airport, for buses, taxis, and a cup of coffee or a snack. The exchange rates and service fees at U.S. airports are invariably less favorable than at the international airport of your arrival. Try to avoid having to exchange currency at hotels, restaurants, or retail shops, as the exchange rate will generally be outrageous.

Banks abroad afford you the fairest exchange rate available. You can expect to pay a commission (which varies from one country to another) every time you exchange currency. In some countries the commission is based on a percentage of the amount you exchange, while in others there is a flat fee regardless of the amount of the transaction. The flat fee rate makes it to your advantage to exchange larger amounts to avoid repeat visits to the bank window, although this necessarily means that you might be carrying more cash than advisable. You need to find a happy medium between carrying large amounts of cash and paying repeat bank commissions for exchange transactions.

Banking

Domestic ATM cards with a cirrus designation can often be used to obtain foreign currency from foreign ATM units at a pretty good exchange bank. Check with your local bank to see if this is possible in the overseas location(s) to which you will be heading. Make sure that your PIN can be used overseas. Most students wait until arrival in the country to establish a bank account--your foreign program coordinator will usually tell you how to do this. This lets you become acquainted with the various banks and the services and with the different types of bank accounts and to find the branch office closest to where you will be during banking hours. Many banks have their own bank cards, allowing you to make withdrawals from their ATM's. While there are advantages to having your own foreign bank account, it is also possible to use VISA or MASTERCARD at many foreign banks, to get cash in the local currency, drawing on money you or your parents have deposited. If you have a credit card or bank card that is on e.g., the CIRRUS network, you should be able to withdraw money from most bank machines in Europe, and increasingly in other regions. Find this out before you depart.

Transferring Money From Home

If you run short of cash while abroad, money can be sent from home in a variety of ways:

- The quickest way, although the most expensive, is by cable transfer from your American bank to a bank abroad. It is wisest to investigate this before you leave. Your hometown bank may have to process cable transfers through an internationally recognized American bank, which will in turn have to deal with a comparable internationally recognized bank overseas.
- American Express money orders are relatively fast. Transactions must be initiated at an American Express office in the United States and completed at one of their branch offices

- abroad, either of which could prove inconvenient, depending on their location. American Express can cable money to one of their overseas offices, where it can be picked up, with appropriate identification. Since not all American Express offices can prepare money orders or cable money, it is wise to find this out in advance.
- It is also possible to obtain from an American bank a foreign currency draft drawn against a recognized bank in the foreign country. This draft can then be sent to you (by registered or certified mail) for cashing abroad.
 - Should you prefer receiving a bank draft in American currency, a cashier's check drawn against a major American Bank (e.g. Chase Manhattan) can probably be obtained from your hometown bank and forwarded to you abroad (Use Registered or Certified mail). However this may prove to be a relatively slow way of obtaining the money you need, since you still have to wait for the foreign bank to confirm the check's validity.

Needless to say, personal checks drawn against your local hometown bank will be virtually worthless because of the long amount of time it takes each bank to clear the check.

Credit Cards

Credit cards make foreign currency transactions easy and are invaluable in a financial emergency. Take a credit card along, if you can, but **USE IT WISELY**; overspending is so easy to do and fees and interest charges can be costly. Also, the loss or theft of a card abroad can be a huge inconvenience when you are traveling.

Possession of an American Express card, Visa card, or MasterCard will be helpful should you need to acquire emergency funds while awaiting money from home. You can go to an American Express office and cash a personal check for up to \$1000 (only the first \$50 will be provided in cash, the balance in traveler's checks). With a Visa card you can usually obtain a cash advance against your account from a foreign bank.

Credit cards can also come in handy when you wish to charge a purchase to your account rather than pay cash. However, not all merchants abroad accept credit cards, regardless of the name brand: many of your gifts and/or souvenirs may be obtained at small shops and bazaars that do not provide charge services. The amount charged to your credit card bill will be based on the exchange rate on the day that your bank or credit card company processes the transaction. In the case of all financial transactions abroad, be sure to have adequate identification with you (e.g. your passport).

E. Packing & Luggage

Make a list before you pack in order to limit your things and that you have all your necessary things. Keep the region's climate in mind. Be aware that there are weight limitations and if you exceed the weight restriction, there are additional fines. Your luggage should have ID of both the local and home information both in the interior and exterior parts of your bags. You should be able to carry all your belongings and count luggage pieces each time you move.

Have the basics

Passport, ATM card, Travelers checks, Address book, Travel Insurance, Eyeglass prescription/supplies, Emergency phone numbers (know how to contact the police or local authorities of the foreign country), Camera, Film and batteries, Clothes, Toiletries, Backpack, Money belt/neck pouch, Travel combo-lock, Rain poncho, Electrical converter, First aid kit, and Alarm clock. You always

want to make sure you have copies of important documents (leaving a set at home) in case they get lost or stolen.

Consult some of the websites below for traveling information and guides:

- Department of State: <http://studentsabroad.state.gov/>
- Lonely Planet www.lonelyplanet.com
- Let's Go www.letsgo.com
- Culture Crossing http://www.culturecrossing.net/about_this_guide.php
- SDSU International Student Center:
http://www.isc.sdsu.edu/study_abroad/acc_safetydownloads.html

Important Academic Documents

- Study Abroad Handbook
- Master Plan
- Course Substitution Lists
- Multiple-Degree Student Handbook
- Important Contact Information (SDSU and abroad)
- Save all IB-related email correspondence while abroad

III. Health & Safety

A. Health Insurance

San Diego State University requires that all students going abroad purchase international health insurance. Acceptable medical health insurance must also include coverage for repatriation of remains, medical evacuation, and travel insurance to and from the port of destination. Do not purchase additional health insurance until you have received the official acceptance letter from your foreign university.

You must have medical/accident insurance that will cover the expenses of serious illness or accident, as well as accidental death and dismemberment coverage, emergency evacuation, and repatriation of remains. Evidence of adequate worldwide health and accident insurance coverage is required to participate in an SDSU Study Abroad. To be adequate, such coverage must minimally provide:

Accident medical expenses no less than \$50,000 coverage, treatment of mental or nervous disorders, including alcohol and substance abuse at 50% of expenses incurred up to a maximum of 20 visits per policy year AND 100% of expenses incurred up to 10 continuous days of inpatient treatment then 50% thereafter up to 35 additional days. Please Note: The International Student ID Card is NOT sufficient insurance.

You may elect to enroll in the San Diego State University STUDY ABROAD STUDENT MEDICAL INSURANCE PLAN, a comprehensive medical benefit plan designed to protect students against unforeseen medical expenses while studying outside their home countries. If you have coverage such as Kaiser, Health Net, Blue Cross, etc., you must notify your insurance company of your study abroad plans and confirm that they will reimburse any emergency expenses for illness, accident or hospitalization while out of the country. These policies must also cover loss of life at \$10,000 while abroad and \$5,000 for loss of limb. Each policy must also cover full cost of medical evacuation (including transport home up to \$10,000) in the event of injury or sickness and authorized by an attending physician. Students are urged to supplement this insurance for any travel period extending beyond the duration of their academic program by purchasing SDSU's sponsored repatriation/medical evacuation insurance for an additional charge.

Be aware that you must have one of the below insurance policy coverage's for your program abroad:

- Purchase SDSU's Study Abroad Medical Insurance (Renaissance Insurance): http://www.isc.sdsu.edu/study_abroad/acc_insurance.html
- Purchase Host Country National Health Insurance* PLUS SDSU Repatriation Insurance
- Utilize a US domestic policy (Blue Cross, Kaiser Etc.)* PLUS SDSU Repatriation Insurance (consult the link above)
- Purchase another insurance that meets all of the requirements mentioned above

All students, regardless of purchasing the insurance in the US or abroad must demonstrate coverage by submitting a copy of the policy and verification of policy number to the IB Study Abroad Office. Repatriation/Medical Evacuation benefits should be effective beginning the day of your flight.

Bi-national Students and International Students

If you are also **citizen** of the country you are studying in then we need to see proof of your local insurance such as a policy or registration number. For example, if you have Mexican & U.S. citizenship, you have the option of showing us proof of either your Mexican National Insurance or US study abroad insurance meeting CSU medical insurance requirements. Medical Evacuation and Repatriation of Remains Coverage is optional, however recommended. If in case of a medical emergency or even worst if you wish to be repatriated back to the U.S. you must have purchased Medical Evacuation and Repatriation of Remains Insurance.

Dual-Coverage

Some universities such as **UQAC** in Canada, **EPSCI** in France and **ITESM** in Mexico require that upon arrival students purchase additional insurance through their institution. Unfortunately, this coverage, although required by the foreign university, does not meet CSU standards of health coverage. Students planning on attending such institutions need to budget an additional expense for dual health insurance coverage.

B. Health Concerns

Before you go abroad make sure to do some research and educate yourself about health and sanitation issues. It is extremely important to continue taking care of yourself the same way you have been doing here at home. Nonetheless, it is a good idea to do research about the country you will be visiting. Remember that food, habits and time are particular to the host country and as such it is one of the new adjustments you will experience.

In addition, you should know that living away from the cultural environment you are used to can sometimes cause a degree of mental and emotional stress--which, in turn, can trigger physiological consequences. The impact of studying abroad on personal relationships, on counseling sessions (if you are in therapy), and on your general health (if you are on medication of any kind) is something you need to consider as you prepare for your sojourn abroad.

In most developed countries and regions, health risks may be no greater than comparable risks while traveling in the United States. On the other hand, in the countries of Africa, Asia, South and Central America, the South Pacific, Middle and Far East, living conditions and standards of sanitation and hygiene can vary greatly, depending on where you are. Some cities in these areas provide safer and healthier environments than outlying rural areas. But the opposite can also be true. The key to survival and good health is, beyond everything else, in knowing what to expect.

Wherever you go, if your travel is limited primarily to tourist areas, there is understandably less risk of exposure to food or water of questionable quality, and thus the risk of disease remains narrow. But as a student, you may travel to cities off the usual tourist routes or live in small villages or rural areas for extended periods of time. In doing so, you of course enrich your education, but you may also run a greater risk of acquiring infectious diseases through exposure to water and food of uncertain quality.

Getting Healthy Before You Go:

- Be aware of health conditions in the host country and surrounding locations
- Review recommended vaccinations
- Revisit services of SDSU Student Health Services

- Medical Exam
- Dental check-up/work
- Sufficient sleep
- Deal with stress by getting involved in outside activities
- Eat/drink sensibly
- SARS/Avian Flu Update
- Review Centers for Disease Control website:
<http://www.cdc.gov/>
<http://www.travel.state.gov>

Keep the following in mind:

- Update immunizations
- Drink only boiled water, coffee, hot tea, canned or bottled carbonated water/soft-drinks, beer or wine
- Wipe/wash cans and bottles before drinking
- Avoid ice
- Take care when eating fresh fruits/vegetables
- Avoid salads
- Avoid un-pasteurized milk and cheeses
- Stay away from street vendors
- Consult with your doctor before going abroad
- Wear/Carry ID regarding any medical conditions
- Discuss any physical, mental or emotional health issues prior to going abroad.
- Carry a letter from physician describing medication and any needed treatment

Medicines

If you are using any prescription or over the counter drugs make sure you can bring them into the host country. What can be allowed in the USA may not be allowed in another country. The Internet and the Consulates or Embassies are good sources of information.

- Bring enough for the duration of your stay
- Bring copies of prescriptions, including generic names
- Keep medicines in original containers
- Bring an extra set of glasses AND eye prescription
- Note special health needs on medical history forms/host family questionnaires
- Educate yourself about laws regarding importation of medicines

English-Speaking Medical Care Abroad

- Program Director/On-site Coordinator
- American-Embassy/Consulate/Hotels/Travel Agencies

Protect Yourself

- Protected Sex
- In Developing Countries-Bring own supply of LATEX condoms
- Be careful of unscreened blood – avoid transfusions, shots
- Be aware of use of non-sterile needles-including both drug and tattoos
- HIV/AIDS & STD's – same conditions exist (perhaps even more so) abroad

C. Physical & Emotional Health

While dealing with a new culture can be exciting, it can also be overwhelming and can lead to stress, loneliness and what is worse, depression. You may experience irritability, difficulty making decisions, poor concentration, etc. While this is normal when adjusting, it is important to use some sort of coping mechanism. Try to write more to your friends back home, read a good book, find a local person with whom you can talk often, or join any supporting/social group at your host institution. If, however, these recommendations are not working, you must seek help. Your foreign university coordinator can let you know what the institution has available to help you. Trust them; they are there to help you.

D. Safety

We cannot stress enough the need for you to be aware of your surroundings and take all the possible precautions to be safe. Of course there are some countries and cities more dangerous than others. Regardless of the place, there is always the possibility of becoming a victim of a crime. Always be aware of your surroundings. If you are at a hotel, ask the concierge of information desk how to go places and what mode of transportation is best. Once you have established contact with your host institution, the foreign Coordinator is your best resource. Ask them for the names of areas and places you should avoid.

The types of risks you might experience are: pick pocketing, scams, natural disasters, civil unrest, and acts of terrorism.

Keep Yourself Informed

Inform yourself of local and university rules/laws (drugs/ plagiarism etc.). Know what the US Embassy/Consulate can and cannot do for you. Realize your limitations based on the new geography and language abilities. Be prepared to handle unsupportive attitudes: political and cultural differences. Avoid political demonstrations. Stay up to date: Consult Department of State Alerts, read host country local papers/ International Herald Tribune, and listen to BBC or CNN

Large Cities & Safety

Students going to big cities such as Rio de Janeiro, Brazil have to be especially aware. It will be no different, for example, if you go to New York or Los Angeles. These cities are very dangerous too. Unfortunately, the crime rate in large cities is very high. We do not want you to be paranoid, but taking precautions can save you from getting into trouble. Just doing simple things such as trying to go out in groups, avoiding unfamiliar places at night, asking questions to people you have already met, etc., are good ways to be safe. Using common sense will spare you from having a bad experience or becoming another victim of crime. Be alert! Be safe! Be happy!

IV. Cultural Awareness

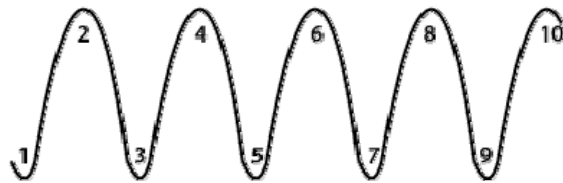
Regardless of whether students have been abroad or not, everyone undergoes a fairly typical adjustment period. Keep in mind that things are done differently and that people behave according with their customs. It is normal to go through what is known as “culture shock”, so expect to experience some ups and downs. At first there is a great deal of excitement caused by novelty. Things may seem better at your host county and you may think that you’re in the most exciting adventure.

Once the excitement and the novelty wear off, you may experience frustration, loneliness, irritability and in some instances depression. Some students could become homesick and will complain about everything and they may want to come back. Do not worry; hang in there, things will be better.

When the period of adjustment has taken its course, students will come to accept the differences and enjoy their study abroad experience. Some students may not even want to come back and will prefer to stay overseas.

The reverse can also happen. Some students may go through a period of re-adjustment when returning back to their homes. They can experience a reverse culture shock and find themselves missing their host country, the culture and the new friends they left abroad.

Rhinesmith's Ten Stages of Adjustment



Source: Returning Home, Canadian Bureau for International Education, 1984, p. 7.

Culture shock and its effects can occur in a number of stages. However, culture shock is not an exact step-by-step process; every student doesn't experience culture shock the same way or at the same time. The following 10 steps of cultural adjustment outlined by

Steven Rhinesmith show how culture shock can be like a roller coaster ride of emotions:

- | | |
|---------------------------|-------------------------------|
| 1. Initial Anxiety | 6. Acceptance of Host Culture |
| 2. Initial Elation | 7. Return Anxiety |
| 3. Initial Culture Shock | 8. Return Elation |
| 4. Superficial Adjustment | 9. Re-entry Shock |
| 5. Depression-Frustration | 10. Reintegration |

Riding the roller coaster of culture shock, a student actually follows a natural pattern of hitting peaks and valleys. The high points of excitement and interest are succeeded by lower points of depression, disorientation, or frustration. Each student will experience these ups and downs in different degrees of intensity and for different lengths of time. The process is necessary in order to make the transition from one culture to another; it helps a student or traveler to balance out and adjust.

V. Future Steps

What is Next?

Most of the students will be receiving information via email from the IB Office or foreign university informing them of the next step in the foreign application or Study Abroad process. Be aware of the following Pre-Departure Requirements:

- Receive acceptance letter
- Provide legible copy of passport
- Submit Study Abroad Agreement Packet
- Provide proof of health insurance
- Purchase airline ticket
- Apply for foreign Visa
- Submit legible copy of Visa
- Go abroad!

If You Drop the Program Before Departure

You must let us know immediately in order to avoid any registration problems or financial aid delays. Campus Departments code students on international programs differently than other SDSU students therefore if you decide to drop the program you must let us know ASAP so that we can notify the appropriate campus departments. In addition, we must also notify your host institution of your decision.

If You Drop the Program While Abroad

Usually, there will be no major problems if, in the middle of the semester abroad, a student decides, for whatever reason, to drop the program. The only consequence will be that the student will lose that semester and the semester abroad requirement will not be satisfied. If a student drops the semester before completion, he/she must return abroad for another semester to comply with IB graduation requirements.

Extensions on Abroad Terms

Because of limited spaces on our exchange programs, extensions may or may not be granted to students for additional terms abroad. Approval of these petitions is dependent on both foreign and IB Study Abroad Coordinator review.

VI. SDSU Contact Information

We're here to help!

International Business Office:

Wes Hansen

Multiple-Degree &
Study Abroad Coordinator
North & Latin America
whansen@mail.sdsu.edu
Telephone: 619-594-1682

Maribel Franco

Study Abroad Coordinator
Europe, Africa, Asia & Middle East
mfranco@mail.sdsu.edu
Telephone: 619-594-7297

Laura George

IB Academic Advisor
ib@mail.sdsu.edu
619-594-3008

General IB Office

Email: ib@mail.sdsu.edu
619-594-4505

Campus Department Contacts:

Financial Aid – Angie Caruso

(619) 594-1632 or angie.caruso@sdsu.edu

Disbursement – Debbie Hegmann

(619) 594-1532 (telephone), (619) 594-2568 (fax) or dhegmann@mail.sdsu.edu

Cashier's – Melissa Zimmerman

(619) 594-4469 or mwoelm@mail.sdsu.edu

In order to verify your complete attendance, please sign and submit this form to your IB Study Abroad Coordinator at the end of this Orientation.

All of the sections below have been fully explained to me and by signing this document I am agreeing to comply with all of the above requirements and be considered an Exchange student.

Name _____ Red ID# _____

Signature _____ Date _____

1. Academic Issues

- i. Academic Calendars
- ii. Foreign Course Registration
- iii. SDSU Course Registration
- iv. Transcripts
- v. Financial Aid
- vi. Additional Reminders for Multiple Degree Students

2. Travel Logistics

- i. Passport
- ii. Visas
- iii. Airline Tickets
- iv. Costs & Money Issues
- v. Packing & Luggage

3. Health & Safety

- i. Health Insurance
- ii. Health Concerns
- iii. Physical & Emotional Health
- iv. Safety

4. Cultural Awareness

5. Future Steps

6. SDSU Contact Information