
CAMPUS CONTACTS

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Program contact person abroad

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MESSAGE FROM THE DIRECTOR:

Skidmore's Office of Off-Campus Study & Exchanges has a lot to celebrate!

Nearly 60% of our 2018 graduates studied off campus either internationally or domestically. In addition, Skidmore is consistently ranked in the top 10 among the top 40 Baccalaureate Institutions for the number of students studying abroad for one semester. (Data compiled by the Institute for International Education). And, the foundation of all this success, students can choose from 118 programs in 45 countries, including 5 Skidmore programs and several domestic options.

Of course, all of these accomplishments are wonderful in themselves; but, more importantly, they illustrate our overarching commitment to offering a portfolio of off-campus opportunities that enhance our on-campus curriculum and support the College's founding principle of linking theoretical and applied learning. Our ultimate goal is to allow students to engage in a distinct culture and, in turn, to begin to question the assumptions they hold regarding themselves, their own culture, and the cultures of others. Certainly in today's global society, we all need to be able to confront cultural expectations and stereotypes in our daily personal and professional lives. By developing and supporting a wide variety of off-campus opportunities, OCSE hopes to advance the College's goals of producing engaged citizens who possess a high level of intercultural literacy.

Your student has received a Pre-Departure Handbook and additional information from their program provider. Look through it with your student to understand what she or he needs to do before they leave; some of what they'll encounter while they're away; and what you can anticipate when they return. As well, we encourage families and guardians to keep abreast of information through our website, beginning with our "Points for Parents" page, <http://www.skidmore.edu/ocse/parents.php>.

Your son or daughter is preparing for the experience of lifetime—we wish him or her safe travels. For families, we wish peace of mind.



Cori Filson
Director of Off-Campus Study & Exchanges

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PRE-DEPARTURE CHECKLIST

The following lists are provided to students to help them keep track of steps they need to take before leaving for their destinations. As a family member it is important that you make sure that your student has completed these steps. They are critical to your student's preparation for an experience abroad.

Before your student leaves campus

_____ Confirm off-campus study participation with Skidmore. Within two weeks of approval from OCSE, students must submit a \$500 non-refundable deposit (paid by check or cash) to the OCSE, the Parent/Legal Guardian Acknowledgement form, and an online Acceptance of Offer and Student Agreement & Release form through OCSE's online application system. Make the check payable to "Skidmore College". These items are needed before any student will be considered a participant in an off-campus study program and should be submitted by Pre-Departure Orientation.

_____ Apply to and confirm participation with the program provider within their deadline (only for non-Skidmore approved programs). Students do not submit a non-refundable confirmation deposit to the provider. Please indicate that Skidmore will be responsible for this payment; however, students are responsible for any refundable deposits. For example, SACI requires a refundable deposit at the time of acceptance. Because this deposit is refundable, it is not paid by Skidmore.

_____ Read thoroughly and submit all relevant materials sent by the off-campus study program and Skidmore's Off-Campus Study & Exchanges.

_____ Complete all forms and paperwork as required by the program provider and Skidmore, including the Residential Life **Housing Preference Form** for housing the semester your student returns to campus.

_____ Make sure that your student has met with their faculty advisor to discuss the courses they will take the semester they will take when they return to campus. Students should take a copy of this list to their program abroad.

_____ Provide the mailroom with a forwarding address in the U.S. for the time your student will be off campus. The mailroom cannot forward mail to an international address.

_____ Your student must move everything out of his/her residence hall room or apartment at the end of the term prior to studying off campus. Return all library books, pay all phone bills, parking tickets, and library fines and settle all outstanding matters on campus before leaving to avoid administrative holds.

_____ Make sure your student maintains good academic, social, and financial standing. OCSE reserves the right to withdraw a student from a study abroad program if they do not meet preset policies and procedures, including a 2.75 GPA and good social standing.

Before your student leaves the U.S.

This section applies to students that will be studying outside of the U.S.

_____ Make sure your student's passport is valid for at least six months beyond the end of the study abroad program.

_____ Be sure that they obtain all the required visas for the program and the countries they plan to visit in a timely manner. This process can take several months to complete, so do not wait until the last minute! The student's provider will have details on visa specifics and the student should work closely with the provider to obtain their visa in a timely manner. In addition, your student can visit the State Department's website for U.S. Passports and International Travel at <https://travel.state.gov/content/travel/en/passports.html>. Students are solely responsible for meeting the visa requirements for the country or countries you will be studying in. Keep in mind that visa requirements may differ for non-US citizens. OCSE is not responsible for any student not obtaining their visa or any fees attached.

_____ Review the State Department's Country Specific Information for each country your student is planning to visit and general Travel Cautions at <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages.html>.

_____ Make sure that your student has information on his/her international medical insurance and that he/she has shared that information with you. Skidmore College provides supplemental international health insurance to all students participating on Skidmore and Approved Programs. All claims should be submitted to your primary insurance first. Direct any specific questions regarding your international health insurance coverage to your primary insurance or to Skidmore's international health insurance provider.

_____ Check with the Center for Disease Control to see which immunizations are recommended for your student's program site. Check out their web page at <http://wwwnc.cdc.gov/travel/>.

_____ Encourage your student to research the culture, history, customs and politics of his/her host country. It is wise to review country profiles at <http://www.state.gov/countries/>.

_____ Discuss how your student will handle other money related matters. We recommend that students exchange a small amount of currency (\$100 to \$200) to have on hand when they arrive in country.

GOALS FOR STUDENT LEARNING

The goals that follow build on Skidmore's Goals for Student Learning and Development, specifically those goals focused on developing intercultural understanding and an appreciation of students' own roles as global citizens.

According to Skidmore's Goals for Student Learning and Development,

We want our students to acquire both knowledge and capacities that enable them to initiate and embrace change and apply their learning lifelong in new contexts. We believe that this learning takes place throughout our students' experience, both inside the classroom and out, on campus and off.

I. Knowledge

- Acquire knowledge of human cultures and the physical world through study in the arts, humanities, and social sciences
- Understand social and cultural diversity in national and global contexts

II. Intellectual Skills and Practice

- Communicate effectively across varied linguistic, cultural, and social contexts
- Interact effectively and collaboratively with individuals and across social identities

III. Personal and Social Values

- Interrogate one's own values in relation to those of others, across social and cultural differences
- Develop practical competencies for managing a personal, academic, and community life

IV. Transformation

- Integrate and apply knowledge and creative thought from multiple disciplines in new contexts
- Embrace intellectual integrity, humility, and courage

PREPARING TO GO

If your student is studying outside of the U.S. or will be traveling internationally as part of his/her off-campus study program, there is quite a bit to do before departure. Aside from the different issues your student needs to consider (health, safety, finances), there are some very practical items needed to for international travel as well.

PASSPORTS

All students studying abroad must have a passport in order to study or travel outside of the U.S. In addition, students who need visas will need a passport before they can apply for a visa. If your student does not have a passport, they must apply for one immediately. **If the student's current passport expires within 6 months from the end of the program, the passport must be renewed right away.**

Passport applications are available online at <https://travel.state.gov/content/travel/en/passports.html/> and at most U.S. Post Offices, although the applications are processed through the U.S. Department of State. Please contact your local Post Office to see if it is a passport agent. The application process typically takes 4-6 weeks. Passport applications, instructions, and approximate processing times are available online at <https://travel.state.gov/content/travel/en/passports/apply-renew-passport/how-to-apply.html>.

It is also important that a student applies for a passport right away, especially if he or she will need to apply for a visa for the country where one wishes to study abroad. If the passport is needed more quickly, an extra fee is required to expedite the process. Please confirm with the passport issuing agent regarding exact fees.

It is recommended for students to make several photocopies of their passport and keep them in separate locations in case they lose their passport or it is stolen. This way, they will have a record of their passport number and other information contained on the information page of the passport that will help expedite the replacement process. Students are encouraged to keep one copy with someone in the U.S. and keep another copy. OCSE and some program providers will also require the students to submit a copy of their passport during the program application process.

VISAS

In addition to a passport, some students will need a visa to enter the host country. The program sponsor should inform the student about visa requirements and application procedures. A visa is an official authorization, appended to or stamped into a passport, permitting entry into and travel within a particular country or region for a specific purpose and timeframe. Without a visa, one could be turned away at the border and/or withdrawn from your program.

The application process for a visa can be long and unpredictable so it is a good idea to plan ahead and start the application process early. A valid passport must be submitted along with the visa application, and the consulate may keep your passport until the visa is ready. This could take anywhere from one

day to three months. **We cannot stress enough that the visa process varies from country to country.** Please check the consulate of the country your student will be studying in for detailed and accurate information. Please follow all instructions carefully and completely. The consulate can reject an application for a visa and there is not anything OCSE or your off-campus study program provider can do to help if this happens.

Independent Travel Prior to the Start of an Off-Campus Study Program: Please be aware that the visa application process for some countries may require students to surrender their passport for *several weeks* prior to the start of the program. These requirements may impact independent travel plans. Students are advised to determine visa requirements as early as possible for your program, and especially in advance of planning independent travel. Students will only be permitted to study on their chosen program if they have obtained proper visa documentation. Independent travel abroad is best done over semester breaks during the course of your program and/or after your program ends.

If a student plans to travel to other countries while abroad, he or she should find out about visa requirements before leaving the U.S. In general, Western European countries do not require visas for stays of less than 3 months for U.S. citizens. However, many other countries will require a tourist visa, in addition to a passport for any length of stay. Many countries now have their visa requirements on the Internet. Check out the Embassy Page at <http://www.projectvisa.com> for a list of foreign consulates and embassies world-wide. Also, look on <https://travel.state.gov/content/travel/en/international-travel.html> for the latest overseas visa requirements.

If a student runs into serious difficulties obtaining a passport or visa, private visa/passport agencies will expedite applications for a fee. Some of these agencies include Trivisa, A Briggs Passport & Visa Expeditors, Affordable Passports, Perry International, and Passport Express. Skidmore does not endorse any of these agencies; we have simply heard that they provide visa services.

ENTERING THE COUNTRY

When your student arrives at their international destination, he/she will pass through Customs and Immigration. Customs is a country's method of regulating the goods and currency brought into or taken out of that country. Immigration establishes that you are legally entitled to reside in that country for a period of time. At many airports, customs and immigration are handled simultaneously, but occasionally you may be asked to go through immigration procedures separately. Remember, honesty is still the best policy in the customs business – do not try to bring items into a country that are forbidden, such as fruits and vegetables.

When your student leaves the country, they will go through customs and immigration again. Their visa will be canceled (if applicable) and they will declare what goods purchased while abroad. When they reenter the U.S., they will go through U.S. customs at your port of entry. Typically, each person is entitled to transport \$800 worth of goods into the United States duty free, although it does vary depending on which countries they have traveled to. Purchases exceeding that amount are subject to duty taxes. If your student plans to buy a lot of items while abroad, they should retain all of your receipts as proof of what you paid.

ACADEMICS

ACADEMIC POLICIES

Studying off campus is a privilege that is available to students who have demonstrated the ability to adjust academically and emotionally to college, and who are ready to benefit from the challenges of off-campus study.

While studying off campus, all students must adhere to the Honor Code and Academic Policies in place at Skidmore College. Students are responsible for understanding Skidmore College's academic policies. The Skidmore College Academic Policies can be found in the Skidmore College student handbook at http://www.skidmore.edu/student_handbook/.

Students must also follow OCSE's academic policies as well as any academic policies in place by their off-campus study provider. OCSE's academic policies can be found at <http://www.skidmore.edu/ocse/policies/academic.php>.

Skidmore College Honor Code

The Skidmore Honor Code defines the guiding principles of honesty, respect, and integrity that should inform all choices and behavior patterns in the Skidmore academic and social communities. Each student, in matriculating at Skidmore College (or engaging in any Skidmore-sponsored activity or program, such as off-campus study, as a non-matriculated student), agrees to the following code:

I hereby accept membership in the Skidmore College community and, with full realization of the responsibilities inherent in membership, do agree to adhere to honesty and integrity in all relationships, to be considerate of the rights of others, and to abide by the College regulations.

It is the responsibility of every student and every member of the faculty and staff, both by example and by instruction, to encourage students to embrace the standards of the Honor Code. If a student is aware of a violation, he or she is honor-bound to speak to the student, and if necessary, to report the student to the Dean of Student Affairs or other appropriate member of the staff or faculty. If a member of the faculty is aware that someone has committed an academic violation, faculty legislation requires that the faculty member report the violation to the Dean of Studies. It is only through a combination of ethical commitment, guidance, and sanctions that the Honor code can become a living set of principles for our community.

Maintaining Off-Campus Study Eligibility

Only students in good academic, financial, and social standing are eligible to study off campus. Participation in an off-campus study program is contingent upon maintaining a good academic, financial, and social standing at Skidmore College. **If a student's cumulative GPA falls below a 2.75 or if their social standing changes, OCSE reserves the right to withdraw the student from their program.**

CREDITS AND GRADES

Skidmore students may participate in two types of programs – Skidmore Programs or Non-Skidmore Approved Programs. Each has a different process as far as credits and grades are concerned. Please read the section below that applies to the specific type of program your student will be participating on next semester.

If your student is a non-Skidmore student participating on a Skidmore program, he or she will receive a Skidmore College transcript at the end of the program. Please check with the home institution for details regarding transfer of credits and grades.

A note about transcripts: Many students find they need official transcripts from their overseas universities when they apply for post-graduate programs or any number of other things. Skidmore **cannot** obtain an official transcript from a student's host university. Therefore, students should request – at the end of their program – a number of official, sealed transcripts from the host university. (They will be sent to an address in the U.S. after the program ends.) These documents may be difficult to get after your student departs his/her program, and, again, OCSE cannot obtain them for students.

Students cannot receive credit for any cultural cuisine or food and wine courses taken off campus. Students also must be mindful of the level of language course and the Skidmore equivalent for all courses they are taking abroad. Students may not repeat the same level of language abroad, if they have already completed coursework at that level toward their degree at Skidmore. **Students will not receive ANY credit for courses they have already taken or received credit for on campus.** All courses should be pre-approved by the relevant department at Skidmore before registering for any courses onsite.

Skidmore Programs (except Skidmore in London)

Skidmore in New Zealand, Skidmore in Paris: Liberal Arts, Language & Business, and Skidmore in Spain.

These programs have been developed by the faculty and OCSE to directly support certain aspects of Skidmore's curriculum. These programs have Skidmore appointed on-site directors and staff that understand and support the needs of our students. Skidmore programs are administered through OCSE, which also has general oversight of these programs. Credits earned on Skidmore programs are treated as Skidmore courses and credits and may be applied towards major, minor, and distribution requirements. Students must receive pre-approval for all courses they would like to count toward any of these requirements. All credit for 300-level courses will be counted toward meeting Skidmore's general maturity-level credit requirement. Students must receive pre-approval from the department chair for all courses they would like to count toward his or her major or minor, including courses at the maturity-level. All grades will appear on the Skidmore transcript and be counted towards a student's Skidmore grade point average.

Note: Due to its academic nature, credits in the **Skidmore in London** program are treated as transfer credits. Course grades will appear on the student's transcript; however they will not count toward the Skidmore GPA. In addition, all approved 300-level credits earned overseas may be used to meet maturity-level requirements. All other aspects of the program work as they would on a Skidmore program, including the use of financial aid.

Non-Skidmore Approved Programs and Skidmore in London

Approved Programs are off-campus study programs that have been reviewed and approved by Skidmore's academic departments, OCSE and the Committee on Educational Policies and Planning. They are high quality programs that offer an academically rigorous curriculum and a strong on-site administrative structure. Credits earned on approved programs are pre-approved for transfer as elective credits and may be applied towards major, minor, and distribution requirements. Students must receive pre-approval for all courses they would like to count toward any of these requirements. All credit for 300-level courses will be counted toward meeting Skidmore's general maturity-level credit requirement. For any courses to count toward major or minor maturity-level requirements, students must receive prior approval from the department chair. Students cannot take courses graded pass/fail or satisfactory/unsatisfactory. All courses must be taken for a grade. Credit will be transferred only for courses in which you have earned a grade of 'C' or better. The course titles of the courses taken abroad will be listed on your Skidmore transcript, as well as whether you successfully transferred in the credit. However, the grades you earn **will not** be listed on your Skidmore transcript and **will not** be computed in your Skidmore GPA.

REGISTERING FOR COURSES ABROAD

Course Load

Each program will have its own policies and procedures for registering for courses abroad. What all Skidmore students must keep in mind is that Skidmore expects each student to register for a **full course load**. This is different from having full-time status. A full course load means that students must take the same number of classes that a student at their host university would be expected to take, which is generally equivalent to 15 credits at Skidmore. If the local students take 5 courses, Skidmore students must take 5 courses. Students must also take enough classes to maintain the equivalent of at least 12 credits for the semester abroad. This is typically not a problem. However, students must be sure you understand how half-credits and non-US credit system conversions work. Please check with your program provider to be sure you understand the exact number of credits that are expected.

Course Changes

No matter what type of program, student's courses must be pre-approved. If a student enrolls in courses that were not originally approved at the time of application and needs the courses to count for a specific degree requirement (major, minor, etc.), they should contact the **Chair** or the relevant department at Skidmore (by email) in order to get approval for the new course. If the Chair approves a course change, your students should forward the approval to OCSE and/or the Registrar to be added to their file.

Dropping a course

Students must have permission from OCSE and your program provider to drop a course while studying off campus. Students can contact OCSE at ocse@skidmore.edu or by calling 518-580-5355.

Students will not be permitted to drop a course if the total enrollment falls below the required course load. Students must also adhere to the onsite deadlines for dropping or withdrawing from a course. Students should not follow the published deadlines on the Skidmore campus when studying off campus.

If there is a personal or medical reason that forces you to drop below a full load, students **MUST** receive approval from Skidmore's Office of Off-Campus Study & Exchanges in advance. **Students must**

contact OCSE before dropping any courses to ensure you maintain the proper number of credits.

Withdrawal from an off-campus study program

No student should withdraw from a program without first consulting Off-Campus Study & Exchanges (ocse@skidmore.edu) and the program provider or coordinator of the program. If a student decides to withdraw from a program, they must submit a Change of Status form to OCSE, outlining the reason for the withdrawal and explaining the arrangements made with the onsite administration for finalizing the student's participation.

OCSE will consult the onsite staff and/or the program provider before determining whether how the credit for the semester will appear on the student's record (no credit, L, W, or F). Please contact OCSE regarding the refund policy, if applicable. Should a student remain in the host city after they have withdrawn from the program, they will not have the privilege of program services and staff support.

If there is a personal or medical reason that forces your student to withdraw from a program, they **MUST** receive approval from Skidmore's Office of Off-Campus Study & Exchanges and Office of Academic Advising in advance.

ACADEMICS DIFFERENCES

Students should make themselves aware of the academic system of the off-campus study program before the start of the program. How does one go about registering for classes? Will there be someone on site to assist students in choosing classes appropriate to their background? What about the academic calendar? Is it similar to the Skidmore academic calendar (September to May)? Are there semesters or other types of terms? When are classes and how long do they last daily? Knowing what to expect can better prepare students to succeed in the new academic culture.

Learning how to adapt to a new academic system is one of the first challenges faced when beginning classes. Professor/student relationships are not always what they are at Skidmore and students should research what is expected of them early on. It may appear that degree-seeking students from the host country are not doing much work, and the time spent in class may be less than what one is used to. Your student should not be misled. There could be the expectation that students will conduct more independent research, and students may simply be used to studying during the day.

Students' grades may vary from what they're used to, as well. In many other parts of the world, it is rare for students to receive a grade of A. To receive the equivalent of an A, one would have to obtain superior knowledge of a subject matter. Therefore, it is more common to receive Bs and Cs when being graded by foreign faculty. (Keep in mind that Skidmore students must receive a grade of C or above in order to receive transfer credit on affiliated and non-affiliated programs.)

Finally, library systems will vary from country to country. For example, in some countries, libraries are only open during daylight hours and closed in the evening. Some libraries may not allow books to leave the building. Likewise, computer and Internet access may not be as available or as widely used as they are in the United States. Learning to adjust to such differences is part of the study abroad experience.

Your son or daughter's off-campus study program most likely has provided him/her with detailed information on academics; they should read this information thoroughly. The following are questions for them to consider before they arrive on site:

- What is the academic calendar? Do all classes begin at the same time or do starting dates vary from department to department? Are some courses only available to year-long students?
- Where are classes held? Are the program's classes held alongside country nationals or are there specially-designed courses for foreign students? Is there a traditional campus or are classes spread across the city?
- What is known about the academic system of the host country? What type of work is expected – class presentations, research papers, essays, exams? How will these be evaluated? Will the final grade be based on one assignment or many?
- Are the standards for grading different than standards in the U.S.? For example, grading in European, Australian, and New Zealand universities is much stricter than those in the U.S.
- Must textbooks be purchased or will they be provided by the program? Will textbooks even be necessary? Are there particular reference books that should be brought from home?

ACADEMIC ACCOMMODATIONS

Skidmore College cultivates an inclusive and supportive learning community and values the diverse learning styles of our students. We are committed to providing students with disabilities meaningful access to off campus study and strive to provide individualized accommodations necessary for students when possible. Students are strongly encouraged to contact an OCSE Program Manager and Skidmore's Coordinator of Student Access Services as early as possible to discuss their needs for studying off campus.

If you will need academic accommodations when studying off campus, he/she must formally request accommodation from Meg Hegener, Coordinator of Student Access Services, at Skidmore College and provide documentation which verifies the existence of a disability that supports the request. The application form and documentation requirements are also available online at <http://www.skidmore.edu/accessibility/index.php>. For further information, contact the office of Student Academic Services at 518-580-8150.

Commonly requested academic accommodations include:

- Extended test time
- Test taking in a distraction reduced location
- Books in alternative format (electronic)
- Supplemental note taking
- Test reading
- Converted class and test materials (enlarged, audio-taped etc.)

If the student's documentation is conclusive, the Coordinator will work with the student to determine which accommodations requested are reasonable for the college setting and, in turn, off campus study. The Coordinator will prepare a Memo of Academic Accommodations, which identifies the student as

disabled (but does not state the type of disability) and lists the accommodations s/he is entitled to receive for the semester. The student should share this Memo of Academic Accommodations with OCSE

(for Skidmore programs) or directly with their program provider (for Non-Skidmore Approved Programs) when requesting accommodations for their off campus study. Some Non-Skidmore Approved Programs may request specific documentation of the disability in addition to Skidmore's Memo of Academic Accommodations.

As it is on campus, the success of disabilities support abroad depends significantly on the student's willingness and ability to seek the help he/she needs and to follow through with academic and other recommendations. Requests for accommodations and documentation of the disability should be provided to your off-campus study program as early as possible. Each situation will be considered on a case-by-case basis, and every effort will be made to work collaboratively with eligible students to facilitate an accommodation. However, please keep in mind that in-country conditions and resources do vary by site, and specific program locations have limited accessibility.

REGISTERING FOR NEXT SEMESTER ON CAMPUS

All students studying off campus will register online just as if they were on campus. Students should meet with their faculty advisor before departing to discuss the courses you will need to take upon returning to campus. As soon as the schedule of classes has been finalized for next semester, students will receive an email at their Skidmore email address from the Registrar's office with instructions and reminders for the registration process. Updated web information is normally available in mid-March for the fall term and mid-October for the spring term. Students can email any questions or concerns to registrar@skidmore.edu and can access all of the information needed to register by logging on to the Registrar's home page at <http://www.skidmore.edu/registrar/>. Students can also access the Skidmore Course Catalog at <http://catalog.skidmore.edu>.

HOUSING AT SKIDMORE NEXT SEMESTER ON CAMPUS

Prior to departure all Skidmore students must complete a Residential Life Housing Preference Form and return it to the Office of Residential Life. All off-campus study students go through the Skidmore Room Selection Process for their return semester, just as if they were on campus. Students who have studied off campus are **NOT** guaranteed off-campus housing. Off-campus housing is available for a limited number of students. If you have further questions, please contact the Office of Residential Life.

EXTENDING OFF-CAMPUS STUDY

Many students who plan to study off campus for only one semester enjoy it so much that they decide to stay for a second. If your student would like to extend his/her off-campus study, ask your student to contact OCSE immediately. We are always pleased to help a student extend their stay if possible. Students must also talk to the program provider to be sure that you understand the policies and procedures to extend a stay onsite. Students will need to contact his/her faculty advisor at Skidmore to talk about the courses he/she will take during the second semester off campus.

If a student wishes to extend his/her off-campus study, he/she must seek approval from Skidmore College by contacting OCSE. At minimum, your student will need to submit a new Proposed Course of Study form for the term he/she wishes to extend and get his/her faculty advisor's approval to extend.

Of particular importance to the process is that your student receive course pre-approvals for the courses he/she plans to take so that he/she can stay on track for graduation. OCSE may also ask your student to submit a new application for the term he/she would like to extend as well as additional confirmation materials if approved.

MONEY MATTERS

PROGRAM COSTS & BILLING

Students on Skidmore and Approved Programs will be charged the Skidmore comprehensive fee for their semester or year off campus. This fee is equal to Skidmore tuition, on campus apartment rate, board if applicable, an off-campus study processing fee and required fees. (Students on an Approved Program are not charged the required fees.) Students will be billed by Skidmore's Bursar directly for the comprehensive fee. If your program does not include room and/or board, or only includes partial board, the fee will be adjusted accordingly. Please reference the Skidmore Bursar's website for current fees at <http://www.skidmore.edu/bursar/cost.php>.

Skidmore will cover: program tuition and mandatory academic fees, room (double occupancy), board* if applicable, supplemental international medical insurance, and any other mandatory program fees.

***Note:** Unlimited meal plans are not available on off-campus study approved programs.

Students are responsible for: airfare, passport, visa, and immigration costs if applicable, onsite transportation if not included in the Skidmore or provider's program fee, books, accommodation upgrades, board where applicable, voluntary field trips and excursions, refundable deposits, and personal expenses. Students are also responsible for their housing and board when participating in programs which do not include those items. The Skidmore Comprehensive fee will be adjusted accordingly in these cases.

For Non-Skidmore Approved Programs, Skidmore will handle payments to the program providers on behalf of students. However some providers will submit invoices directly to students via mail, email or their proprietary online system. **Students that receive invoices for expenses which are covered under Skidmore's comprehensive fee must submit the invoice to OCSE for payment.** Do not disregard invoices that you receive, doing so may jeopardize your enrollment in the program. Additionally, failure to submit the invoices in a timely fashion to OCSE may lead some providers to impose late fees which will be the students' responsibility.

More detail about program fees and billing is located at <http://www.skidmore.edu/ocse/finance/index.php>.

OCSE's financial policies are available at <http://www.skidmore.edu/ocse/policies/financial.php>.

How is payment handled?

Students will be billed by Skidmore's Bursar for the comprehensive fee. The bill will show one charge for the tuition portion of the program, a second charge titled Study Abroad Accommodation Fees for the room and board portion, and any additional mandatory Skidmore College fees. Payments are to be made to Skidmore College. Off-Campus Study & Exchanges will handle payments to the off-campus study program providers on the student's behalf.

What are program deposits and to who are they sent?

Most programs require two deposits upon acceptance - a confirmation deposit to secure a spot in the program and a housing deposit. For Skidmore and non-Skidmore approved programs, a non-refundable confirmation deposit of \$500.00 is to be paid to Off-Campus Study & Exchanges, not to the provider.

Skidmore Programs

Students on a Skidmore Program will submit a \$500.00 non-refundable confirmation fee within two weeks after acceptance into their chosen Skidmore Program. \$400 of the deposit will be credited to your Skidmore College account and the remaining \$100 constitutes a processing fee.

Non-Skidmore Approved Programs

Students on an Approved Program will submit a \$500 non-refundable confirmation deposit to OCSE (not the program provider), payable to Skidmore College, within two weeks after receiving CAS approval for off-campus study. Of these monies, \$400 of the deposit will be credited to your student's Skidmore College account and the remaining \$100 constitutes a processing fee. Students are responsible for paying any refundable deposits and non-included fees directly on-site or to the program provider. Any housing deposits need to be sent directly to the provider, not to Off-Campus Study & Exchanges. The majority of the housing deposits are refundable to the student at the end of the program. Please check with the program provider for its policy.

The student should note on his/her acceptance paperwork to the provider that the deposit was paid directly to Skidmore, and Skidmore will arrange to pay the confirmation deposit to the program provider.

FINANCIAL AID

Skidmore students participating on Skidmore and non-Skidmore approved programs can typically use all of their financial aid toward the costs of their program. Students currently receiving financial aid should speak with a Financial Aid representative to review possible aid changes based on increased expenses resulting from study abroad. It is highly recommended that all students intending to study off campus meet with Financial Aid to find out if the increased expenses associated with study abroad may now qualify them to receive aid even though they previously did not. In addition to Skidmore financial aid, some programs offer merit or need-based scholarships for particular programs they sponsor. Please be sure to contact the program sponsor about possible scholarships. Also check for national scholarship funds for study abroad. Although limited, there are some organizations that offer grants to students studying overseas. For links to scholarship opportunities, see <http://www.skidmore.edu/ocse/finance/scholarships.php>.

Financial Aid may be available for short-term programs taking place during the academic year. It is not available for summer programs. It is recommended that students speak with a Financial Aid representative to determine if aid is available.

If your student is participating in a Skidmore program that includes a stipend for living expenses, the student may be asked to open a bank account at a financial institution of our choosing. The necessary paperwork will be made available to the student. The monies will be deposited into this account at the start of the program. Please see the program specific handbook for details.

If your student is not a Skidmore student, please check with your home campus for details regarding financial aid.

EXPENSES WHILE TRAVELING

Money Management Overseas

One of the most frequently asked questions from our students is, "How do I handle my money once I'm overseas?" There are many answers to that question. The best way to handle money varies depending upon program site and preferences. However, there are some general rules to keep in mind when your student is planning their expenses. We strongly encourage parents and guardians to discuss their student's budget and money management before they depart. It is important to understand how these matters will be handled in case of an emergency.

Foreign Currency

Obviously, your student will be dealing with foreign currency if he/she is studying outside of the U.S. The money will look different from U.S. money and it will take some time to get used to a new currency. Some countries deal mainly in coins and have coins worth almost \$10. Encourage your student to go slow when they first arrive so that they can get a handle on the value of their money overseas. It will take a few weeks to really figure out how the exchange rate works and what things are really worth. Students can find themselves broke after only a month or two because they didn't understand how the new currency really works.

Cash & Travelers Cheques

One of the most important things to stress: do not travel with a lot of cash. Cash is impossible to replace if lost or stolen. If traveling with a significant amount of money is necessary, make sure it is in the form American Express Travelers Cheques or Pre-Paid Card such as Visa TravelMoney Card or MasterCard Prepaid. Travelers Cheques are insured and can be replaced if lost or stolen; however, the use of Travelers Cheques has been in decline as alternatives, such as credit cards, debit cards, prepaid cards and ATMs have become more widely available and are easier and more convenient. Although one can obtain traveler's cheques in other currencies, we recommend only carrying traveler's checks in U.S. dollars. Students must purchase them in person in the U.S. as they will be the only person allowed to sign them once abroad. Travelers Cheques can be exchanged for local currency at accepting banks, foreign exchange locations, and some American Express Travel Services Offices for a small fee. Travelers Cheques cannot be used to make purchases in stores in most countries, and must be exchanged for cash.

We do recommend that students exchange a small amount of U.S. dollars into the local currency of the destination country before departing to cover the first few days in the new country. The program sponsor should be able to give you an idea of how much local currency is needed. With advance notice, currency can be exchanged at some of the larger banks in Saratoga Springs and Albany (if studying in a lesser-traveled country, the local currency may not be available until arrival). Be aware that currency exchanges are charged a fee for the service. Currency can also be exchanged at the airport prior to departure. It is also a good idea to keep a small amount of U.S. dollars (\$50) for the return trip. Again, this will cover immediate expenses upon return home.

ATMs & Credit Cards

The availability of ATM machines makes it feasible for most students to continue to use the same bank and/or credit card that they use while at Skidmore when they study off campus. Most countries now offer ATM service on a wide scale basis. However, your student should be sure to check with his/her program sponsor before planning to use ATMs as the sole means of obtaining money. Also check with

your home bank to be sure your student understands any fees or surcharges applicable to overseas use of ATM cards. These charges can be steep.

If ATM machines are widely available in the country of study, your student may want to look into obtaining a debit card that takes money directly from an account. This way, if additional funds are needed, you can deposit them directly into your student's account in the U.S. and he or she can have access to them almost immediately. Again make sure that the card has international withdrawal privileges, that you understand the fees associated with the use of an ATM card, and that you have a numerical PIN number (some machines don't have the alphabet written above the numbers that makes it very difficult to punch in your code).

Credit cards are another source of money which is widely accepted throughout the world. As in the U.S., credit cards can be used in shops, restaurants, and hotels. If your student plans to carry a credit card for their trip, Visa and MasterCard are the most widely accepted names. American Express is often accepted but is less widely used.

Many countries around the world, particularly in Europe, have been transitioning to chip and PIN technology in their credit and debit cards. Chip and PIN technology is a new, more secure way of paying with credit or debit cards. The card has a computer chip embedded into it and it also has a PIN (personal identification number). In countries with Chip and PIN technology, credit cards are no longer "swiped" on a magnetic strip as is done in the USA. Instead, the card goes through or is inserted into a chip reader and the cardholder must enter his or her PIN to complete the sale. American debit/credit cards should still work in ATMs in other countries regardless of chip-and-pin technology, but your student may have to request for your card to be swiped instead of using a Chip and PIN reader. Some restaurants and stores may only take cards on the Chip and PIN system, so you should advise your student to always have some cash on hand. Unmanned payment kiosks (typically found in train stations) usually require cards with the Chip and PIN technology. Some US banks and credit card companies are now offering cards with the Chip and PIN technology. Check with your bank and/or credit card company for more information.

Credit cards can also be used for cash advances in case of an emergency. We recommend them for this purpose only when it is truly an emergency! Cash advances carry tremendous fees and interest charges, which, if not paid immediately, add up to huge expenses. It is a good idea to check with the credit card carrier for details before departure. Remember that copies of credit card numbers should be left at home in case they are stolen or lost while overseas.

Prepaid Credit Cards are another option to access funds while abroad. Both Visa and MasterCard offer prepaid cards including some that are reloadable. Prepaid cards are a nice alternative to cash or Travelers Cheques and are widely accepted (just like credit cards) with the Visa or MasterCard logo as long as credit cards are accepted in your place of study. Also, some prepaid cards allow the user to withdraw cash from the card at an ATM.

Suggestions

You should notify your bank and credit card company that you will be traveling abroad, the dates and the countries you plan to visit. This will help to prevent any disruption in usage due to a fear on the bank or credit card company's part of fraudulent charges. Make a copy of the front and back of your ATM and credit cards and keep it in a safe place (i.e. with your passport). This will give you the necessary contact information and numbers in the event your card is either lost or stolen.

Other Options

In a country that lacks good ATM and credit card access, there are other options for money. As mentioned, traveler's checks are commonly accepted in most countries. If funds get tight and emergency cash is needed, money can be sent as a bank draft in the foreign currency. This costs about \$25 and takes at least one week. It can also be wired directly to a foreign bank via telex, which costs about \$30 and takes from 1 to 5 days. Funds can also be transferred via American Express or Western Union. It is a good idea to look into this prior to departure so that you have an emergency plan in place. In a true emergency, the local U.S. Embassy or Consulate can assist you.

POWER OF ATTORNEY

Parents or guardians may want to consider obtaining a Power of Attorney for financial matters that will allow them to sign on their student's behalf. Granting a Power of Attorney is a legal process that involves the drafting of a document which assigns to another person the power to act as a legal representative (Attorney in Fact) for another person in specific situations when he or she is absent. A Power of Attorney may restrict signatory authority to only endorsing checks or can expand it to include permission to take care of all of your student's financial matters while he or she is out of the country. However, by all means, do not mail checks or other important paperwork overseas to be signed. You take great risk of having the check lost in the mail.

YOUR STUDENT'S BUDGET

It is important to understand the total out-of-pocket expenses your student will incur so that he or she can budget appropriately; otherwise, your student could end up running out of money half way through the semester. The program provider should be able to provide you with a detailed estimate of all costs to be expected to cover while off campus. You should discuss this information with your student in order to establish a realistic budget. Be sure to include expenses such as airfare, daily transportation, cell phones, visa and passport fees, books and instructional materials, extra meals, entertainment, laundry, travel during breaks, etc.

Budget Worksheet

Students and their families often are concerned about the "hidden" costs of off-campus study. The Budget Worksheet in Appendix I is designed to assist you in thinking about all the possible expenditures that can come up prior to and during your off-campus study program. Not all categories will apply for every student.



Photo taken on the Great Wall in China (near Beijing).
Submitted by Emily Ferguson, 2014.
Emily studied in Beijing, China in fall 2012.

SAFETY MATTERS

SAFETY WHILE STUDYING OFF CAMPUS

Your student's safety and security are always important when traveling and living overseas. Although we hope that during their time abroad they will not have to concern themselves with global crisis, we know that the world situation is constantly changing. Therefore, we offer the following safety precautions for Americans studying abroad. These precautions make good sense at all times; however, they are even more critical during any time of conflict. In addition to these guidelines, please rely on the on-site support staff to guide your student as needed during their program.

- Avoid traveling in large groups and always check the Department of State web site before traveling outside of your host country.
(<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>)
- Avoid speaking English in public if that is not the native language of the country you are visiting.
- Do not stand out by wearing typical American clothing (college sweatshirts, clothes with American symbols, shorts, etc.); try to dress as the locals do.
- Avoid highly trafficked tourist attractions and American establishments such as fast food chains and American-style bars.
- Be aware that anti-American sentiments do exist and do not get drawn into arguments. Avoid all conflicts.
- Be constantly aware of your surroundings and those around you. Remove yourself immediately from situations you suspect may be dangerous.
- Use caution when talking about yourself and other members of your program. Do not offer information freely regarding your program or anything that might link you to an American organization.
- Communicate regularly with your family in the States and with your program provider.
- Register yourself at the local United States Consulate or Embassy and know how to contact them in an emergency.
- If you travel away from your program site, leave a detailed itinerary with your family and your program provider. Be sure to stick with your itinerary.
- Formulate a plan for what you will do in an emergency. Know the direct numbers of whoever is supervising your program abroad and keep them on you at all times.

Students should remember that they are responsible for their own health and safety. We encourage them to pay attention to their surroundings, and to not place themselves in situations that could be potentially dangerous. Above all, we ask students to remember to use common sense and pay attention to the advice from their program director or sponsor. If the program director recommends that students not travel alone or in a particular part of the country, students should pay attention to these warnings. Any restrictions on travel are only made with your student's safety in mind. Also, please take a look at the SAFETI Clearinghouse web site, which covers many safety issues for students abroad: <http://www.globaled.us/safeti>.

RESOURCES IN CASE OF AN EMERGENCY

Students and families should always know whom to contact in case of an emergency, medical or otherwise. Your first contact should be Off-Campus Study & Exchanges at Skidmore College or the emergency contact for the program. Your student's first contact should be the resident director of their program.

In addition to the program and OCSE support system, the U.S. Department of State offers important information in case of a global emergency. Country Specific Information and travel advisories are issued by the U.S. State Department to inform U.S. citizens of unsafe travel conditions due to terrorist threats, civil or political unrest, overt anti-American attitudes, or specific health hazards. You have direct access to these advisories at <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html> The Bureau of Consular Affairs, a branch of the State Department, is responsible for protecting the interests of U.S. citizens abroad. They can assist in locating travelers in case of emergencies back home. They can also help you find medical treatment, legal counsel, or financial assistance in emergency situations. Their advice: In an extreme medical emergency, first get medical treatment from local sources. If immediate medical treatment is not necessary, call the nearest Embassy or Consulate to get advice about what to do next, including notifying local police or finding English-speaking doctors. Of course you should always contact your resident director first and always keep that person informed of your health and well-being.

OCSE EMERGENCY RESPONSE PROTOCOLS

The Office of Off-Campus Study & Exchanges (OCSE) at Skidmore College maintains emergency response protocols. You can find this information in Appendix III and on our website at: <https://www.skidmore.edu/ocse/emergency/protocols.php>.

The Office of Off-Campus Study & Exchanges will post updates to this site as events change throughout the world.

DRUGS & ALCOHOL

If your student will be studying outside of the U.S., he/she will be subject to the laws and regulations of the judicial system of the host-country. Refusing to obey local laws, especially those that concern the use of illicit drugs, will get your student expelled from the program and they may be incarcerated. Do not assume that laws are more lenient abroad or that foreign governments are more tolerant. Do not assume your student will be protected as an American citizen. If your student is arrested, there is very little their off-campus study program, Skidmore College, or the U.S. Embassy can do. In fact, the U.S. Embassy has absolutely no jurisdiction to intercede in the host country's judicial system. There are currently hundreds of Americans under detention for drug violations in countries throughout Europe, the Middle East, Latin America and Asia. In some of these countries, prisons are primitive and overcrowded, lack sanitation facilities and bedding, offer limited quantities of substandard food, and provide little or no heat or light. Again, there is little anyone can do to assist your student if they are arrested for drug use overseas. **Therefore, we cannot reiterate strongly enough; students should not use, possess, or distribute illegal drugs of any kind, including marijuana, while abroad.**

In addition to the legal concerns surrounding drug use, students must strongly consider the safety issues involved. Although students think they are not at risk and that they can handle themselves in any

situation, this is just not the reality of studying overseas. Students do not know the culture. They do not know how to read natives' behavior. They do not know who is dangerous and who is not. **Students should not under any circumstances put yourself at risk by participating in drug-related activities.**

Each country will have a different attitude on alcohol use. In some cultures, alcohol may be more a part of everyday life than it is in the US. In other cultures, alcohol use may not be common due to religious beliefs. Regardless of where your student is studying, citizens of that country will most likely have a very different attitude toward alcohol than is typically seen in the U.S. It is unlikely that binge drinking and getting drunk are widely accepted. Again concerning your student's safety, students are much more at risk if they have been drinking, by becoming an easy target for less desirable people and by impairing their judgment. Students are asked to obey local laws, observe the culture with regard to alcohol use, listen to advice and information provided by the program staff, and use common sense. Students will ultimately have to decide what to do for themselves, but they should be sure that alcohol does not interfere with their studies.

PERSONAL CONDUCT

Students studying off campus, either on a Skidmore or a Non-Skidmore Approved program, are expected to adhere to the same social and academic policies in place at Skidmore College. Students who break Skidmore's Code of Conduct and/or the code of conduct in place abroad may face disciplinary action by their study abroad program and Skidmore College (or their home institution). Students who face disciplinary action may be responsible for sanctions imposed by Skidmore College in addition to those applied by the study abroad program. In the case of conflict among policies the more stringent policy shall apply. Students are responsible for understanding both Skidmore College's Code of Conduct as well as any Code of Conduct in place by their study abroad provider. Skidmore College's Code of Conduct policy is available at http://www.skidmore.edu/student_handbook/#Conduct.



Photo taken in Tshabo, Eastern Cape, South Africa.
Submitted by Brenna Goldstein, 2014.
Brenna studied in South Africa in spring 2013.

HEALTH MATTERS

HEALTHY LIVING

Staying healthy is important to having a successful off-campus study experience. We strongly recommend that your student read all the information his or her program provides on health issues, and then read this information again. Also, look online for information about health issues in the parts of the world your student is going to visit. Visit the Centers for Disease Control at <http://www.cdc.gov/travel>. We suggest your student discusses health needs with his or her doctors to ensure they understand if there are any restrictions to their activities while abroad.

Please be aware that the stress of travel and adjusting to a new culture can exacerbate physical or emotional conditions that may be under control at home. Therefore, if your student has a physical or emotional condition it is important that they meet with the staff at Skidmore's Health Center or Counseling Services to discuss how studying off campus could affect their situation. Addressing health issues prior to studying off campus will help to identify those resources that will and will not be available at the program site.

If you need certain onsite accommodations during your off campus study program, please discuss your program selection with a Program Manager in OCSE and fully disclose your health history to your program provider. Some programs may be located in remote regions where certain medical services are not available or the programs may include physically demanding components; and, therefore, may not be suitable for all students due to lack of support services or the structure of the program.

SIT and IHP programs: *Students with medical issues that have not been "resolved" or "stable" for at least six months prior to the review of the program provider's medical form are **not eligible to participate** on the SIT or IHP program. SIT and IHP reserve the right to reconsider a student's acceptance status based on support available at the program site.*

It is critical that your program provider is aware of any special needs you have. Only with this knowledge can they be prepared to deal with any health emergencies that might arise.

BEFORE THEY GO

Before your student leaves, they will need to have a routine physical. Some programs may require your student to complete a health assessment with a physician prior to departure.

Prescriptions

If your student plans on taking any medicine or prescription drug while studying outside the U.S., they should consult with a physician prior to departure regarding any need for monitoring or regarding onsite referrals in your student's host country. The onsite program staff may also be able to assist you in finding a local physician for consultation as well.

If there are any **prescription medications** that your student needs to take while abroad, we recommend bringing enough medication to last the duration of your stay, if possible. Please consult your physician and/or insurance company immediately in regards to obtaining enough medication for the duration of your program. It can sometimes take weeks or months to get authorization from your insurance company to get prescriptions in advance.

When traveling internationally, prescriptions should be kept in **their original, labeled containers and pack them in your carry-on luggage, not in checked luggage. If possible bring enough medication for the duration of your stay. Take the actual written prescription or a letter from your doctor with the drug name (and generic name), dosage of the drug, and instructions for use if requested at Customs or if your student has an emergency and needs additional medication.** (If you regularly take medicine with codeine, speak to your physician about using an alternative while abroad because codeine is considered a narcotic in many parts of the world.) Syringes and needles necessary for medications must be accompanied by a doctor's letter. Students with a chronic medical condition will want to consider wearing a medical alert style bracelet. If you wear glasses or contacts, it is a good idea to get your eyes checked and your prescription updated. Take extra eyeglasses or contacts and contact solution in case you cannot purchase your regular brand abroad. Also, contraceptives may be in short supply or of poor quality in certain countries.

Immunizations

All of your student's routine immunizations should be up to date. Students who have not had the meningococcal vaccine should consider this vaccination. The program sponsor should tell your student about any needed vaccinations or medications particular to the program location. Other immunizations are rarely required for travel to most of Europe, Australia, or New Zealand. However, travelers to many developing countries may need immunization against yellow fever, typhoid, cholera, and other diseases including malaria and hepatitis. **Students should start their immunizations early.** Some cannot be given at the same time as others or may require a series of shots over several months. For information about immunizations specific to your destination contact your program provider or the Centers for Disease Control at <http://wwwnc.cdc.gov/travel> or (800) 232-4636. Students will also want to contact Skidmore's Health Services to discuss health concerns in the host country, the pros and cons of receiving certain immunizations, and to plan the administration of any vaccinations you choose to receive. Please be aware that some vaccinations can be are expensive (\$50 or more per shot) and may not be available from Skidmore's Health Services. This can be discussed with Health Services. No matter where your student is going, make sure their immunizations for tetanus, polio and measles, mumps, rubella, are up to date.

Pandemic Illnesses

Pandemic illnesses such as the H1N1 or avian flu can impact a student's off-campus study experience. While symptoms may vary, students are advised to take extreme caution if they experience any symptoms reported to be associated with any current pandemic illnesses or outbreaks. Some countries have instituted monitoring techniques of travelers arriving from areas affected by a pandemic outbreak, which may delay travel. Please consult the embassy of the country or countries in the travel itinerary for information about entry screening procedures.

Students are encouraged to take the following precautions to stay healthy before and during their off-campus study:

- Before you go, see a doctor.
- Receive all required immunizations and discuss optional vaccines with your health care provider.
- Travel only when you feel well
- Follow basic health tips while you are abroad.
 - Wash your hands often with soap and water, especially after coughing or sneezing.
 - Cover your nose and mouth with a tissue when you cough or sneeze. If you don't have a tissue, cough or sneeze into your upper sleeve, not your hands.
 - Avoid touching your eyes, nose or mouth. Germs spread this way.
 - Clean your living area.
 - Try to avoid close contact with sick people.

If your student becomes sick with symptoms of a pandemic illness while abroad, they should contact their onsite program staff as soon as possible to locate medical services. The onsite program staff can also contact a U.S. consular officer if necessary.

After students return to the U.S., they should:

- Monitor their health for 10 days.
- If they become ill with symptoms associated to a pandemic illness during this 10-day period, consult a health-care provider. ***Before visiting a health-care setting, tell the provider the following: 1) symptoms, 2) travel location, and 3) if the student has had direct contact with a severely ill person or animal.***
- Students should not travel while ill, unless they are seeking medical care. They should limit contact with others as much as possible to help prevent the spread of an infectious illness.

HEALTH INSURANCE

Health Insurance Information

Off-Campus Study & Exchanges provides all students studying on Skidmore Programs or Approved Programs outside the U.S. with international health insurance coverage through the On Call International. Plan information can be found in the "Health & Safety" section of the OCSE website at <https://www.skidmore.edu/ocse/safety/index.php>. Students can download the insurance card and a proof of coverage declaration letter from their MyOCSE account at (<http://myocse.skidmore.edu>).

Off-Campus Study & Exchanges does not provide insurance for students studying on a non-Skidmore Approved program in the U.S. Instead, students should continue to utilize the health insurance they normally have while studying at Skidmore. If your off-campus study program is based in the U.S. but includes an international travel component, Off-Campus Study & Exchanges will provide supplemental international health insurance for the dates of the international component of the program.

Skidmore students participating on a non-Skidmore Approved program are advised to check with their program provider for details concerning additional insurance coverage. Some providers will require coverage by a specific plan or will require your student to provide proof of sufficient insurance coverage by submitting a health insurance waiver. Other providers will depend on your student to decide for

his/herself what will be sufficient insurance coverage. No matter the circumstances with your program provider, students will be covered by Skidmore's policy with On Call International. (Please note that Skidmore will not cover the charge for additional insurance coverage unless it is mandatory through the program provider.)

When reviewing Skidmore's policy with On Call International or the program provider's health insurance coverage, students should be sure you understand the extent of the coverage abroad. Pay special attention to the restrictions that may apply to overseas living.

Any specific benefit questions regarding your student's health insurance coverage should be directed to On Call International at 1-855-226-1622 (within the U.S.) or 1-603-952-2041 (collect from anywhere in the world). You can also elect to text (603-945-0103) or email (mail@oncallinternational.com).

Note: Students are only covered by Skidmore's policy outside of the U.S. and only during the official dates of the program. Students are **not** covered by Skidmore's policy prior to the official start date of their program or after the official end date of the program.

You can find information for the insurance provided by Skidmore through On Call International at <https://www.skidmore.edu/ocse/safety/index.php>.

It is important to also consider how the student's current U.S. based health insurance works while they are overseas. It is very important that they understand **HOW** their insurance coverage works overseas, **WHAT** types of illness and emergency care the insurance covers, **WHERE** they will go to receive your health care abroad, and **WHY** they should have coverage that provides for medical evacuation and repatriation.

At a minimum students should understand the following about the insurance **before** your student leaves for his/her off-campus study program:

- Will your student be covered for an office visit if you get sick and need to see a physician while abroad? Will the cost of any prescription medicine be covered? What information does he/she need to provide to his/her health insurance provider to be reimbursed?
- What happens if your student require emergency care or need to be hospitalized? Does overseas hospitalization need to be pre-approved? If pre-approval is not required, when does the insurer need to be notified about the hospitalization and by whom?
- Will your student's insurance cover medical evacuation? What about repatriation in the event of death? (This last question can be very difficult for students and parents to address, but is necessary. In the event you are involved in a serious accident, the cost of evacuation can be in the tens-of-thousands of dollars.)
- Will your student's insurance cover you if your student travels independently of his/her study abroad program?
- If your student intends to travel before or after your program, does his/her health insurance cover him/her while he/she is not formally registered for the program? (IMPORTANT)

If your student will be traveling outside of the official dates of the program (prior to the official start date of the program or after the official end date of the program), it is important to understand his/her insurance coverage during these times. Some students will be covered internationally by their primary, U.S.-based insurance; other students may be covered by the insurance provided by their program directly. These policies may or may not cover your student outside fo the official program dates. In

addition, some student international identification cards, such as the International Student Identification Card (ISIC), offer basic international medical insurance. These cards, available online, are fairly inexpensive and may be an option if your personal health insurance policy does not cover you abroad. **It is the students' responsibility to determine what coverage they will have outside of the U.S.**

If students are not covered by their own insurance, by the program's insurance or through a student ID card, they will need to purchase additional insurance to cover them outside of the program dates and during extended breaks. The following is a list of insurance companies that offer short-term, leisure travel insurance. Please feel free to visit these websites to obtain a quote or conduct an internet search for additional companies.

INext - <http://www.inext.com/plans/supplemental/basic.aspx>

CISI - <http://www.culturalinsurance.com/students/>

Gallagher - <https://www.gallagherstudent.com/students/leisure-travel/>

HTH Worldwide - <https://hthtravelinsurance.com/>

PROPERTY INSURANCE

If you will be traveling with a laptop, digital camera, smart phone, tablet or other valuable equipment, make sure it is properly insured **in case of loss, theft or damage**.

Check your parent/guardian's **homeowner's** insurance policy. Coverage for such valuables typically extends from the homeowners policy when travelling. If coverage isn't available under your parents/guardians' current homeowners insurance policy, there may be an option to add a rider to provide for such coverage. Have them check with their insurance agent/company. Purchase a personal articles insurance policy.

Here are a few companies that offer plans. You should research companies that will fit your specific needs.

Gallagher - <https://www.gallagherstudent.com/students/student-personal-property/>

State Farm - <http://www.statefarm.com/insurance/other/personal.asp>

College Student Insurance - <http://www.collegestudentinsurance.com>

INTERNATIONAL TRAVEL

GETTING THERE AND BACK

Student will receive specific instructions regarding flights to and from their program site. All programs will have a scheduled arrival date. OCSE encourages students to arrive at their program site on the scheduled arrival date. If your student arrives prior to your program's arrival date, they will have to

make your own arrangements (transportation from the airport, housing, etc.) before the start of the program.

Independent Travel prior to the start of the program: Please be aware that the visa application process for some countries may require students to surrender their passport for *several weeks* prior to the start of the program. These requirements may impact your independent travel plans. Students are advised to determine visa requirements as early as possible for your program, and especially in advance of planning independent travel. Students will only be permitted to study on their chosen program if they have obtained proper visa documentation. Independent travel abroad is best done over semester breaks during the course of the program and/or after the program ends.

Some programs will offer a group flight. In most cases, these flights are **NOT** required; check with the program provider to see if the group flight is required. Group flights are offered as a benefit to participants and are usually a good idea. However, you may be able to find better fares through your own travel agent or through one of the many on-line travel sites.

If there is a group flight and your student decides to make your own individual arrangements, your student should send their final itinerary to their program provider (including airline carrier, flight number, date, and time of arrival). Questions about the program calendar or arrival information should be directed to the program provider. With some programs, the resident director will meet the group flight at the airport. If your student is not on the group flight, they may have to find their own way to the orientation site, program center, or housing. All of this can be overwhelming after a long flight. Therefore, make sure your student has clear instructions concerning how to proceed upon arrival.

Other programs will not have group flights and will expect all participants to arrive on-site by a specific date and time. These programs will provide detailed information about how and when the group should meet up in country.

Reservations for international flights should be made well in advance of the departure date. Since many programs travel to popular destinations at the same time of year, inexpensive flights to certain cities might be difficult to obtain. Also, inexpensive flights very often have severe restrictions regarding changes in flight dates or cancellations. It is important to understand the restrictions of a ticket before buying it.

There are several types of tickets available: one way, round trip with a fixed return date, and round trip with an open return date. Usually, the round trip ticket with a fixed return date is the least expensive type. In most cases, the return date may be changed for a fee and within a certain window of dates (i.e. within two weeks of travel or before a certain date). Be sure your student understands what to do to change their return flight date and how much it will cost. Some countries will require proof of a round trip ticket or round trip flight itinerary when applying for a student visa (if applicable) or when entering the country. Be sure to review your visa application requirements and information about flights from your program provider.

PACKING

Packing for a semester off campus or an entire year can be baffling for a student. Your student may want to pack everything he/she could possibly need, but you don't want him/her to arrive at the airport with bags that are over the weight limit. Encourage your student to know the weight and size limits for

luggage for his/her flights. You can find this out by contacting each airline directly. Also, students should realize that they may be carrying all of their luggage through subway and train stations.

Some items (excluding clothing) that have been recommended by past students follow:

- gifts for the host family (if applicable)
- photos of family, school and home
- waterproof storage bags
- collapsible umbrella
- extra batteries
- plug adapter and voltage converter (multi-country)
- personal first aid kit
- mini sewing kit
- flashlight
- journal
- personal music player
- TSA-approved locks for luggage
- money belt

Please note that while toiletries are available most everywhere, particular brand names may not be readily available. If you must have a certain brand, you should plan to bring it from home.

These may include:

- over-the-counter pain relievers
- deodorant and/or body soap
- antacids and digestive aids
- sunscreen
- feminine hygiene products
- condoms/contraceptives
- dental floss
- facial tissues



Photos from Skidmore in Paris, spring 2013

CULTURE SHOCK

CULTURE SHOCK: FACT OR FICTION?

One of the greatest challenges to studying off campus is that it invokes change. Have you given any thought as to how your student might change as a result of studying off campus? Take some time to

think about what you hope your student will get out of your experience. We also recommend that you encourage your student to learn as much as they can about where they will be studying.

Even if your student is studying off-campus in the U.S., they will experience some level of cultural adjustment when studying in a new place. First and foremost, please know that culture shock is real and it is normal. Culture shock may present itself in different ways including physical and emotional symptoms. Students may become very tired four to eight weeks into a semester-long program – physically, from trying to understand language, customs and a myriad of unfamiliar daily tasks, and emotionally, because as hard as one tries to reach out and connect, there's the realization that one will never really be one of the locals.

Advocates of study abroad describe the acclimatizing process as a roller coaster. At home, a student anticipates departure and is tremendously excited. Upon arrival to the destination, a student experiences first a small dip due to confusion and the newness of it all, but quickly enters a honeymoon phase where they are enamored of all that's new to them about their host country. Throughout their program, emotions will crest and dip. Families should not be surprised if their student passes through stages in a different order or skips certain stages of adjustment altogether.

Encourage your student to use some proven techniques to help him or her through the culture shock phase and into the next stage of full participation and enjoyment. He or she should

- Acknowledge that culture shock is normal and that "this too shall pass";
- Write about concerns in a journal and sleep on them before calling home or acting on grievances;
- Talk with other program participants and staff, and provide support for other students;
- Keep busy and set some concrete goals;
- Resist withdrawing from social situations or seeking out other Skidmore students;
- Avoid being judgmental – look on the positive side of diversity and difference;
- Take care to get enough sleep, eat right, and keep a sense of humor.

Above all, encourage your student to get involved in activities that he or she enjoys and don't let them succumb to the temptation to withdraw—remember, life's an adventure! Before long, your student will find that he or she is enjoying their new life abroad and that there actually are things that are better abroad. Also, remind them not to take matters too seriously. In fact, it will be the most embarrassing moments that will make the best stories when they return home. In the end, students develop valuable cultural competence that will serve them very well in their future endeavors.

LIVING ABROAD

HOUSING

Students are required to use program arranged housing where available. Additionally, it is policy that Skidmore students are required to stay in a homestay if available. Students desiring an alternative to program housing or a homestay should consult with an OCSE Program Manager.

Living with a Host Family

Living with a host family is a key opportunity to transcend the tourist's visit and become a participating guest and member in a family and neighborhood community. Homestays often can be the most meaningful part of the international living experience. The success of a homestay depends a great deal on how one approaches the situation. Consider the hospitality of the host family and some of the adjustments everyone must make in order to live together amicably. Students are encouraged to offer to help with household chores, communicate about daily routines and how he or she will fit into them, and talk up-front about expectations.

Most students find that a good way to break the ice is to bring gifts from home for the host family. Local jams or jellies, coffee-table books, and other regional items (e.g., maple syrup) are always a good idea. Students who are going to a country where gift giving is an important part of the culture may want to stock up on small items like novelty pencils, pens, or other college-logo items to give as "friendship" gifts. Before giving flowers in a foreign country, be sure to find out if they hold any cultural significance. For example, one should not present a French host with chrysanthemums – they are associated with mourning and funerals.

It is critical that you as a family member allow your student the independence and autonomy to adjust to a homestay situation abroad. The families abroad are vetted by the provider, and most families are accustomed to living with and providing for American students. If you questions about how families are selected, you should contact your program provider directly. Encourage your student to be proactive in resolving any challenge before it becomes an issue. If there is a conflict, it is important that the student lets the program provider know on-site and they can work to resolve any issue at hand.

Other Living Situations

In some cases, living with a host family is not an option. Instead, students will live in an apartment or dormitory, with other students from the program or with students from the host culture. This presents a unique set of pros and cons. Students may have more independence, but it comes with a greater responsibility to take care of one's daily needs and avail one's self of the host culture (especially if sharing an apartment with other students from the U.S.). Paying utility bills, grocery shopping, doing laundry, and cleaning can be a challenge and are time-consuming. Students should discuss how these things will be handled with roommates early on. Things that U.S. students take for granted (like using an electric clothes dryer to dry your laundry) may become a big deal with roommates from the host culture. For example, because the cost of electricity is quite high in New Zealand, Kiwi students forego using the dryer in favor of air-drying clothes outside – even in the middle of winter. Communication is always critical and can help to fix or avoid any conflict that might occur.

COMMUNICATION

Calling the United States

Calling the U.S. from abroad can be expensive, but there are some inexpensive ways to keep in touch. We suggest that students consider the following options for calling the U.S. from abroad: (1) international calling cards, (2) internet-based phone service, and (3) cell phones.

Contact your phone company for information on how to get a calling card with international access. All major carriers offer international calling cards. Rates on U.S. calling cards can be less expensive than dialing direct. When traveling, AT&T USA Direct Service is one of the easiest ways to call directly to the U.S. via an English-speaking operator anywhere in the world. See <http://www.usa.att.com/traveler> for details. You can also find prepaid calling cards at many retailers in the US or abroad.

Internet-based phone and messaging services such as Skype or WhatsApp allow users to make phone or video calls for free or at low rates. If your student is bringing a smartphone or laptop, has access to the internet, and has a microphone or webcam, they may want to use a service like Skype. Skype can be downloaded for free at Skype's website at <http://www.skype.com>.

Cell phones are accessible in most countries. They are a good way to ensure your student has access to a phone at all times and some programs may require students to have a cell phone. Cell phones are a good way for students to receive calls from family and friends. Most programs will provide detailed information about getting cell phones after students arrive onsite.

Suggestions:

- Fix a pre-arranged time to speak.
- Keep a calendar of your student's program on hand. Parents/guardians sometimes worry unnecessarily when they do not hear from their student, only to find that s/he was on a scheduled excursion or traveling on break.

Internet Access

Although access to the internet has increased throughout the world, it is likely that your student will be studying in a location that does not have internet access to the extent that they are used to in the U.S. Some foreign universities may charge a fee to students for internet access and/or have limited hours when computers are available. Other students find that their best internet availability is at an Internet Café. Most students will use a variety of methods to stay in touch with family and friends in the U.S. either by email, phone, video chat, blogs, or social networking sites.

Suddenly your son or daughter is farther away than a quick call or a weekend visit. There are programs that can work from computers or smartphones that can drastically reduce or render free communication costs. Families are encouraged to check out Voice over Internet Protocol (VoIP) options. See, for example, Skype, <http://about.skype.com>.

VISITING

Your student will be experiencing exciting new things while abroad, and it is natural to want to share it with them. Please be aware that your student is expanding their horizons, and if you decide to visit, make sure that they are ok with that. They will likely be thrilled to show you their new home away from home. Visiting can enhance their stay, create wonderful memories, and help a family understand some of what they experienced when they return.

Timing is everything if you decide to visit. It is best not to be there in the beginning of the program when your student is adjusting to the program and meeting new friends. This is a time for your student to get their bearings and acclimate to their new surroundings. Most parents who do visit go around mid-term break, when their student has been on location for at least a month and a half, or at the end of the program. It is also more than ok not to visit your student while abroad, and it is by no means expected. Your most important role is to listen and enjoy all of their stories and pictures upon return.

Please be mindful not plan to visit your daughter or son when class is in session; they will not be excused from classes to visit with family. Know their break schedule, and plan your visit accordingly. Also, please note that visitors are typically not permitted to attend class or program field trips with students.



Photo taken in Fiordlands, New Zealand.
Submitted by Elise Finnerty, 2014.
Elise studied in Christchurch, New Zealand in spring 2013.

DIVERSITY AND OFF-CAMPUS STUDY

Skidmore's off-campus study programs are critical to achieving the College's goal of increased intercultural and global understanding for students and the campus at large.

Diversity and Inclusion at Skidmore College

Skidmore College is committed to fostering a diverse and inclusive community in which members develop their abilities to live in a complex and interconnected world. Consistent with our educational mission, we recognize ourselves as a community that respects individual identities based on varying sociocultural characteristics, such as race, ethnicity, gender identity and expression, sexual orientation, national origin, first language, religious and spiritual tradition, age, ability, socioeconomic status, and learning style. We strive to create a socially just world that honors the dignity and worth of each individual, and we seek to build a community centered on mutual respect and openness to ideas—one in which individuals value cultural and intellectual diversity and share the responsibility for creating a welcoming, safe, and inclusive environment. We recognize that our community is most inclusive when all members participate to their full capacity in the spirited, and sometimes challenging, conversations that are at the center of the College's educational mission.

Special Diversity Concerns Abroad

Students with distinct ethnic backgrounds and those of distinct sexual orientation are sometimes more concerned about where they will fit within their new environment. In some cases their background will provide a challenge, in others it will not. In many situations, regardless of gender, ethnicity, or sexual orientation, your student will find you need to adjust to accommodate the host culture. Students can neither expect nor demand that others will adjust to them. This is true for all students and should be kept in the back of your mind when dealing with the challenges of living abroad.

Some Questions to Ask

The following questions will help those students with special concerns think about their upcoming experience. However, all students should read them and consider the answers.

- What are the minority groups in your host country? Will you be a minority in that country?
- What are men's, women's and minorities' roles (social, professional, religious, etc.) in your host country?
- Do men, women and minorities have equal opportunities and protection under law? Equal educational and professional opportunities?
- Do women and minorities serve in the military?
- Do women work outside the home?
- What type of leadership roles do women and minorities hold?
- How do men treat local women? How do they treat American women?
- How does the host country population view minorities within the country and elsewhere?
- Is there a women's rights movement or a civil rights movement?
- Are there special concerns or issues that women and minorities should be aware of before they study abroad in this country?
- Where do women and minorities fall within the social hierarchy?

*Questions taken from: The Center for Study Abroad, University of Rochester,
Pre-departure Orientation Materials*

Ethnic Background

Off-Campus Study can have a life-long impact on an individual. As with anything new, studying off campus evokes a change in the way your student will see his/herself, the world, and most importantly, his/her place in the world. Placing his/herself in a different context from what is "normal" is an eye opening and enlightening experience.

If your student is studying off campus in search of your cultural roots, he/she may find that his/her expectations of acceptance and understanding from the host culture on the basis of having a shared ethnic background is not met. For example, a Vietnamese American should not assume that the Vietnamese will treat him/her as "one of their own". Likewise, if your student is an African-American studying in South Africa, he/she should not expect your hosts to see him/her as an African. Granted, not all people of color will have the same experience abroad for they are as diverse as the countries they will visit. However, ethnicity may play a role in defining the expectations of the experience and is something to consider before departure.

If your student is of American of European descent, studying abroad may also be the first time he/she is labeled as an "American", or the first time he/she become conscious of having an identity based upon nationality. This is a unique opportunity for Caucasian students in the United States to begin to understand, if even in a small way, the experiences of minority groups in the U.S. It's a chance to walk in another's shoes, and we encourage students to take advantage of this opportunity as much as possible.

Sexual Orientation and Identity

While some countries are known for their wide acceptance of homosexuality, the intolerance of lesbian, gay, bisexual, transgendered and queer students (LGBTQ) may be extreme in other locations around the world. Please encourage your student to research and understand these cultural views before departing and also consider how he/she will address these challenges. In some countries, it may be dangerous to be "out." Don't be afraid to discuss concerns with your student's program sponsor. They can assist you and your student in learning as much as possible about the resources in the host country that exist for the LGBT community. For information and resources for LGBTQ students studying abroad, please see the website for the Rainbow Special Interest Group (Rainbow SIG) at <http://www.rainbowsig.org/resource-center/study-abroad/>. (*The Rainbow SIG is made up of LGBTQ professionals from NAFSA: Association of International Educators.*) There are also several online publications and travel books out there to find useful information about LGBTQ international travel.

Students with Disabilities

Students with disabilities abroad can also be the victims of prejudice and stereotyping while abroad. The disabled report being stared at, ignored, un-assisted, and/or talked down to more frequently abroad than they tend to be in the United States. In many countries, there are no standards or requirements for providing access for the disabled. Wheelchair ramps, handicapped parking spaces, Braille signs, and other aides may be non-existent in parts of the host country, especially rural areas.

In addition to a lack of services provided to the physically disabled, there may also be a lack of services provided to those with a learning disability, those with a psychological or emotional need, or those who are mentally challenged. If your student needs to make special arrangements abroad, it is a good idea to inquire far in advance. The program staff abroad may require some time in order to facilitate your student's needs. Skidmore will help facilitate accommodations through the host university, but

even though a request that special needs be met, it may be difficult or impossible for the program's staff abroad to assist your student.

-Information provided by Center for International Studies, University of Missouri –St. Louis'
Pre-departure Handbook

Women's Issues Abroad

Unfortunately, due to popular films and television, American women are commonly stereotyped as sexually promiscuous throughout much of the world. Because of this misconception, students may unwittingly find themselves the object of unwanted attention abroad, whether it is through whistles and stares or more direct propositions. It is important to be aware that in some countries, behavior that could be defined as sexual harassment in the U.S. may actually be perceived as a compliment by both men and women in your host country. This is especially true in Southern European, Latin American and African countries, where whistles and comments about a woman's looks as she walks by can be considered a sign of admiration rather than a demeaning objectification of women.

If possible, encourage your student talk to women from the host culture before leaving the U.S. What are their perspectives of women's issues and rights? Depending on the culture, some women may feel more or less comfortable talking about gender issues. Try to respect the situation these women are coming from, but don't feel that you have to put aside your beliefs and embrace their cultural values. Also, your student should try to be aware of the stereotypes held of American women in that country to know what to expect and have some understanding of why he/she are treated a certain way. There is a wealth of books and websites that have information specifically for the woman traveler. *Journeywoman* is an on-line magazine for women who love to travel (<http://www.journeywoman.com/>). It is dedicated to giving women a space to share their thoughts, experiences, and advice about world travel.



Photo taken in Fuerteventura, Canary Islands, Spain.
Submitted by Jasmine Lai, 2014.
Elise studied in Florence, Italy in spring 2013.

COMING HOME

Returning to Skidmore College can be a huge adjustment from the life your student experienced studying off campus. For some students, returning home is more difficult than going abroad because they don't anticipate that coming home would be a challenge. Your son or daughter probably won't return to the U.S. as the same person when he or she left. Unsuspecting family and friends may be surprised.

The signs of re-entry adjustment are similar to what students went through in adapting to their new culture. Students may become critical of home and friends and their apparent disinterest in foreign affairs or international activities. They experience a feeling of disconnection with those closest to them or become irritable for no reason. They may feel that no one can understand the depth of their experiences. Or they may simply experience a feeling of homesickness for their off-campus study location. Just like culture shock, the re-entry adjustment period will pass. Be patient and allow time for adjustment. Much of the impact of study abroad comes after students return home and have had time to reflect upon their experiences.

OCSE has specific programming targeted for students who return to the U.S. and to Skidmore after an experience abroad, where they can learn to channel their international experiences toward their academics and future career development. We offer a plethora of opportunities for them to meet with other students who went abroad and discuss the impacts of re-entry. They can also meet with administrators in Career Services and learn how to apply their experience toward a potential career. With everything from Ice Cream Socials to Photo Contests, we ask that you encourage your student to take part in the programming we offer. Re-entry shock is a very real thing, and we are here to assist your student in the readjustment phase.

CONCLUSION

This is an exciting time in your student's academic career! We encourage you to review this information carefully so that you and your student understand fully the academic and personal adventure that they are embarking upon. If you or your student have any specific questions or concerns that remain unanswered in the above text, please do not hesitate to contact your student's program provider or our office. We are here to assist your student with this entire process, and we work tirelessly to ensure that their best interests are met.

We wish you and your student the very best!



Photo taken in El Cope, Panama.
Submitted by Casey Jade Ruybal, 2014.
Casey Jade studied in Panama in spring 2013.

Appendix I: Budget Worksheet

BUDGET WORKSHEET

PROGRAM COSTS

Application Fee: _____
Program confirmation deposit*: _____
Tuition: *paid by Skidmore*
Room: *paid by Skidmore*
Board: *paid by Skidmore*

OR

Board (if not included in provider's
program fee): _____
Fees for special program options: _____
Sub-total: _____

TRANSPORTATION

Round-trip airfare to the program site: _____
(be sure to include all stages of transport)

On-site transportation
(metro, bus, etc. – if not included in
provider's program fee): _____

Sub-total: _____

TRAVEL

In-country weekend travel

Food: _____
Transportation (train, taxi, subway): _____
Accommodations: _____
Entrance Fees: _____

Travel over breaks and/or pre-post programs

Food: _____
Transportation (train, taxi, subway): _____
Accommodations: _____
Entrance Fees: _____
Sub-total: _____

PERSONAL EXPENSES

Books and supplies: _____
Passport and visa: _____
Photos, student ID card, etc.: _____
Personal incidentals (laundry, toiletries): _____
Telephone/postal stamps: _____
Inoculations (if applicable): _____
Medical Exam (required by some countries): _____
Additional Food/Entertainment: _____
Cultural Entertainment
(museums, theatre, clubs): _____
Souvenirs and gifts: _____
(for family and friends in host country and at home)

Sub-total: _____

OTHER EXPENSES:

Sub-total: _____

TOTAL ESTIMATED COST

OF STUDY ABROAD: _____

** ALL program confirmation deposits are paid to
Skidmore's Office of Off-Campus Study & Exchanges.*

Appendix II: Travel Resources

USEFUL TRAVEL RESOURCES

Readings

Maximizing Study Abroad, Michael Paige, Andrew D. Cohen, Barbara Kappler, Julie C. Chi and James P. Lassegard

Survival Kit for Overseas Living, Robert Kohl

Safety and Health Abroad, John Giordano and Mary Shea

Lonely Planet Travel Guides (specific to your country of destination)

MESA: Minority Experience of Study Abroad, edited by Pamela Dudzik and Samantha Phillips

American Cultural Patterns: A Cross-Cultural Perspective, Edward Stewart

Glimpse Magazine (study abroad stories/resource) <http://glimpse.org/>

Websites (Sites subject to change)

Travel Information

<http://www.statravel.com>

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

- information about US passports, visas, end entry requirements, including HIV tests
- guide to US embassies: hours, locations, services
- country specific travel warnings and consular information sheets

<http://www.travlang.com>

<http://www.studentuniverse.com>

Money Matters

Oanda Currency Converter <http://www.oanda.com/>

<http://www.x-rates.com>

Health Issues

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

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

- comprehensive site for world travelers, more tourist oriented
- advice and insight on a wide variety of travel health issues
- info about insurance and medical evacuation
- travel stories, photos and audio

<https://www.lonelyplanet.com/thorntree/forums/health>

Geographic/Cultural Information

http://www.state.gov/www/background_notes

Safety and Security Issues

<https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>

<https://www.cia.gov/library/publications/the-world-factbook/>

<http://www.armchair.com/info/netinfo.html>

Appendix III: OCSE Emergency Response Protocols

Off-Campus Study & Exchanges EMERGENCY RESPONSE PROTOCOLS

DISCLAIMER

This document describes the efforts made by Skidmore College to help participants enhance their safety and to help them respond to emergency situations. Nothing in this plan is a guarantee that any specific action will be taken in any given situation, nor is anything in this document a contract or part of a contract between Skidmore College and any other party, nor is any statement in this document intended to sell a service to a student, nor to attempt to persuade any party to avail themselves of any program or service provided by Skidmore College. Skidmore College will make every reasonable effort to ensure each student's safety and well-being in an emergency situation. However, it should be understood that some events are beyond Skidmore College's control and therefore the College cannot be held responsible for the outcomes of decisions made during a crisis situation.

Emergency Contacts

The number for Off-Campus Study & Exchanges is +1.518.580.5355. This number is answered from 8:30 AM - 12:00pm (Noon) and 1:00 PM - 4:30 PM (Eastern Time), Monday through Friday.

Outside of office hours students and parents are advised to contact the staff on-site at their program or Campus Safety at +1.518.580.5566. In the event of an emergency, Campus Safety has contact information for OCSE staff. We strongly recommend that student enter these numbers into their cell phones before departing for their program.

International Study Risk Management Team (ISRMT)

The International Study Risk Management Team is made up of members of the Office of the Dean of Faculty and Vice President of Finance & Administration, the Director of OCSE, the Associate Director of OCSE, and the Director of Campus Safety. These individuals work together to assess emergencies and determine the appropriate emergency protocol(s) to implement; they consult additional offices/staff on campus and on-site as needed and will facilitate communication among all involved parties.

Public Announcements

In the event of a major crisis, Skidmore will:

- Post a message on the OCSE webpage (<https://www.skidmore.edu/ocse/>)
- Attempt to send e-mail messages to all participants and their guardians/emergency contacts within 48 hours of the event.
- OCSE also may call students and their guardians/emergency contacts depending upon the severity of the emergency.

Risk Assessment

Skidmore utilizes data from a number of sources for all decisions regarding program operations. In addition to the consular information sheets and advisory messages posted by the U.S. Department of State (<http://www.travel.state.gov>), the World Health Organization (<http://www.who.int/en>), and the CDC (<http://www.cdc.gov>), our resident directors, program directors, and partner institutions use information gathered locally and through conversations with other programs in the host city or country. The U.S.-based staff also uses national and international sources to stay abreast of the progress of any situation and uses this information to determine the appropriate course of action. In making individual decisions concerning participation, we suggest that participants and their parents carefully review the Department of State Travel Advisories web page listed above.

The current Skidmore policy does not allow students to participate in any program located in a country in which there is a current Department of State Level 4 (Do Not Travel) Travel Advisory. Study in or travel to a destination

with a Level 3 (Reconsider Travel) Travel Advisory is not automatically approved and will require a petition to the International Study Risk Management Team (ISRMT).

OCSE also utilizes the Department of State Travel Advisories as a means for determining when to consider canceling a program or bringing students home from a program.

Monitoring

Skidmore's Resident Directors make every reasonable effort to keep abreast of local conditions and changes in local health and safety risks and to inform participants and OCSE of these changes. Resident Directors and OCSE staff subscribe to the U.S. Department of State's Bureau of Diplomatic Security Services service. The Department's Overseas Security Advisory Council provides daily security updates which OCSE staff receives. In addition, as all programs are registered with the American Embassy or Interest Section the Resident Directors receive Warden Notices that provide regular updates on safety issues pertinent to the city or country in which the program takes place.

The following websites serve as ongoing resources for OCSE:

- U.S. Department of State (<https://travel.state.gov/content/travel/en/international-travel.html>)
- Center for Disease Control (<https://wwwnc.cdc.gov>)
- World Health Organization (<http://www.who.int/en>)
- SAFETI Clearinghouse (<http://www.globaled.us/safeti>)
- U.S. embassy or consulate in host country (<http://www.usembassy.gov>)
- Australian Department for Foreign Affairs and Trade (<http://smartraveller.gov.au>)
- Canadian Department for Foreign Affairs and International Trade (<http://www.international.gc.ca/>)
- Ireland Department of Foreign Affairs (<http://foreignaffairs.gov.ie>)
- New Zealand Ministry of Foreign Affairs (<https://www.safetravel.govt.nz>)
- Foreign and Commonwealth Office of the United Kingdom (<https://www.gov.uk/foreign-travel-advice>)

Facts and circumstances regarding health and safety in each program locale are constantly changing. OCSE recommends that participants and families consult the aforementioned web sites to monitor the latest available information for a program location.

Skidmore Program Contingency Plans

Each Skidmore program has a contingency plan which will be activated in case there is a known local condition that requires (a) extra caution, (b) removal of the program to a different site in the same city or country or a nearby country, or (c) suspension of a program and evacuation of participants. For security reasons these local contingency plans are not available to anyone except the Office of Off-Campus Study & Exchanges and the International Study Risk Management Team.

Orientation and Training for Participants

Every Skidmore student studying off-campus attends a mandatory pre-departure orientation and receives a pre-departure handbook. Health and Safety matters are addressed during the orientation and are found in the handbook. In addition, every Skidmore Program begins on-site with a comprehensive orientation to the host country, city, university, and program, which includes, among other information, an explanation of any local risks that the Resident Director has identified and tips for enhancing personal safety. Each Resident Director also distributes a local emergency contact information card to each participant. Finally, the Resident Director registers the program and each participant with the local U.S. Consulate or Interest Section.

Providers of non-Skidmore Approved Programs also have comprehensive orientations that include explanations of local risks identified by their local staff. Skidmore College is in regular contact with those program providers. In the case of an emergency, many of those providers will contact parents directly. Students on non-Skidmore programs are advised to register with the United States embassy in the country where they will be studying. This can be done on-line prior to departure. Students from countries other than the United States are advised to register with the embassy or consulate of their home country.

On-Site Care and Insurance

Each Skidmore Resident Director maintains lists of recommended health and mental health providers. All students studying internationally through Skidmore College have emergency medical, repatriation, and evacuation insurance. Skidmore Resident Directors establish an emergency phone tree to be activated in order to contact all participants quickly. OCSE has worked with each Skidmore Resident and Faculty Director to establish protocols to be used in the event of health emergency, serious accident, political crisis, natural disaster, crime, rape, or death of a participant. For security reasons, these documents are not available to the public.

Advice for Participants and their Families

OCSE has the following advice with students and their families:

- Skidmore College strongly recommends that unless specific situations dictate otherwise, participants should designate their parents as their emergency contacts.
- Participants and their emergency contacts should keep in touch with each other throughout the participants' time off-campus.
- Participants should make sure their emergency contacts have their accurate and up-to-date local contact information at all times.
- Participants should immediately notify their emergency contacts in the event of any emergency, accident, serious health problem, or other serious mishap.
- Participants are required to notify the Resident Director in the event of any health condition that lasts longer than a day or two.
- Skidmore College advises participants and their families that communication between Skidmore and any non-Skidmore participants' sending institution is considered "internal communication" in terms of the Family Rights and Privacy Act (FERPA), and that Skidmore College has the right and the obligation to communicate all relevant information concerning participants' health and safety, academic progress, behavior, etc. to appropriate officers at the student's home institution on a need-to-know basis. In addition, the Skidmore application to study off-campus specifically authorizes OCSE to communicate any relevant information to participants' emergency contacts during an emergency.
- In an emergency, please contact Skidmore College. OCSE can be reached during office hours (8:30am-12pm and 1pm-4:30pm) at (518) 580-5355. Outside of office hours, please telephone Campus Safety at (518) 580-5566. Campus Safety will contact the on-duty staff person. The college will work with you to determine appropriate steps.

This document is adapted from the Council on International Educational Exchange (CIEE) Emergency Preparedness Plan.