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TTU



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Study Abroad Handbook



CONGRATULATIONS ON YOUR DECISION TO STUDY ABROAD!

We, at The Study Abroad Office, are committed and excited to work with you to make your experience abroad as culturally enriching and academically meaningful as possible. This handbook contains important information that will assist you as you study abroad.

We look forward to working with you throughout your study abroad experience!

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BEFORE YOU GO

You are on your way to another country. Why? Because you are adventurous and want new experiences! Expect things to be different, because they will be. This is why study abroad is such an exciting time. This chapter will address important things to consider prior to your departure.



PREPARATION

Research

Before you go abroad, learn as much about the country and city where you are going. Spend time talking with people from your host country and/or TTU students who have studied there. They are your best sources of information. Ask about classes, weather, food, customs, traditions, similarities, and differences. Try to learn greetings and other phrases in the native language. Check the weather patterns, so you will know what to pack. Expect the weather to be significantly different from Cookeville.

If you know someone who has studied or lived in the country, seek them out or check with the Study Abroad Staff for a list of possible contacts.

It might also be beneficial to perform an Internet search on the country and city where you will be staying.

Read about world news online, particularly news about your host country. Politics are often a topic of conversation in most countries, and you will want to be prepared to participate. Likewise, it is important that you are equally as informed about your home country. Be sure to know the basics of US government, particularly as it relates to your host country.

Academics

Universities outside the US usually expect students to be much more independent and involved in the educational process. The bulk of the learning process takes place outside the classroom through reading, research and writing. Your final grade for a course may be based entirely on a comprehensive final exam with oral and written components or on a final paper. This system requires much more self-discipline.

Prior to leaving TTU, you should complete the Study Abroad Transfer Credit Form found in your Study Abroad Application. Students from TTU going abroad long-term (semester/full year) are required to take at least the equivalent of 12 credits. You will also be registering for an enrollment status placeholder course at TTU. If you are on an exchange program, you will be charged the normal TTU fees and tuition (ISEP also includes room and board). If you are on a direct program, you will still register for the course, but you will be responsible for paying all fees associated with the program. Actual registration for courses abroad may take place before or after arrival at the location, depending on the program.

Tip: Take your academic adviser's email address and phone number with you in case

you need to change classes or have problems with registration when you prepare to return.

Upon completion of your program, you must request that your transcript be sent to the Study Abroad Office at TTU.

Transfer Credit- Upon return, when we receive your transcript we will process it according to the TTU policies. The letter grade you get for each class will be converted into US letter grades initially. Then we make sure the classes you took abroad match the ones you put on the Transfer Credit form. Then we send it to the International Education office for scanning to your Eagle Online, then it is passed to the Graduation Office for the actual posting of grades. On your TTU transcript you will see the letter T(transfer) in front of each grade so it would be a TA, TB, TC, etc. The GPA for these classes are calculated into the Inclusive Combined GPA which is explained on this website: <https://www.tntech.edu/em/academic-services/gpa-faq>

You are strongly encouraged to return from abroad with course materials that document the content covered (e.g., syllabi, list of reading materials, papers, exams, etc.) This will facilitate the awarding of the appropriate transfer credit, should anything be questioned.

In order to register at TTU for the semester following your return to the US, you will need to consult your advisor via email to get advised for the appropriate courses and obtain your Alternate PIN Code. Then, you will go on to Eagle Online and complete the registration process.



Financial Aid

If you normally receive financial aid at TTU, you may apply most aid to the cost of an approved study abroad program. All federal financial aid can be utilized on approved programs, but check with the Study Abroad Staff about other types of aid. If you are on the UAS scholarship, you will be assigned a project to promote study abroad programs instead of the 75 service hours. You must also consult with the UAS coordinator to make the arrangements.

You must also plan a meeting with the Financial Aid Staff to inform them of your plans to go abroad and to fill out additional paperwork.

Tip: There are many external scholarships available for studying abroad.

Flight Arrangements

Most programs require you to make your

own flight arrangements. The Study Abroad Staff can make recommendations on good websites to search for flights. Normally students look for flights on the search engines, then when they find the best flight, they go to the actual airline website to book it. In order to get the best price on a ticket, begin working on this process as soon as possible.

Be sure to fill out the Study Abroad Application packet including the direct deposit form completely in your study abroad application packet so that there will be no delay in getting your reimbursement. After booking your airfare ticket online, please email your ticket to the Study Abroad Office (studyabroad@tntech.edu). Your reimbursement can be processed within approximately 3 weeks as long as your application packet is complete.

Packing

There are many packing lists and travel guides available online, but the best idea is to talk with someone familiar with the country. Often, they can tell you what they packed and did not need.

Tip: Pack one week before you leave and carry all of your luggage up a flight of stairs. If you have trouble doing that, you are taking too much. You will be jumping on and off trains and going up and down stairs on a regular basis while you are abroad so you will have a much easier time with less luggage.

In terms of clothing, the best items are lightweight, washable and layer-able. Limit your clothing and be creative. Think in terms of being able to combine clothing in such a way that allows you to dress up or down for the occasion. Check the weather patterns abroad also.

Pack enough medicine for the duration of the entire trip in your carry-on luggage. For prescription medicine, keep it in the original bottle and carry a copy of the prescription and/or a letter from your doctor.

Take small amounts of personal care items, unless you have a favorite item you cannot live without. Personal care items are sold in other countries, but some brands may be different. It is possible to carry these items in larger quantities in your checked luggage.

Tip: Do not pack the following in your checked luggage: passport, student ID card, electronics credit/debit cards and cash. Keep these in your carry-on.

Smart Traveler Enrollment Program (STEP)

TTU requires all students and faculty going abroad to enroll in The Smart Traveler Enrollment Program (STEP). It is a free service provided by the US Department of State to US citizens who are traveling to, or living in, a foreign country. STEP allows you to enter information about your upcoming trip abroad so that the Department of State can better assist you in case of an emergency. STEP also allows Americans residing abroad to get information routinely from the nearest US embassy or consulate, including travel warnings, travel alerts and other information for a particular country.

Below is the link to create an account and register your trip.

step.state.gov/STEP/Index.aspx



DOCUMENTS & INSURANCE

Passport

A valid passport is required for you to enter and leave your home and host countries. If you already have one, make sure it will not expire until 6 months after the end date of your program. In many cases, this is a requirement.

Scan, email and make photocopies of the identification page of your passport along with other essential ID cards or documents, and keep a record of your passport number. Carry the original passport with you at all times, have one copy in your checked luggage, turn in one copy to the Study Abroad Office at TTU, and leave one copy at home with your family. If your passport gets lost or stolen, it is much easier to get a replacement if you have a photocopy.

If you do not have a passport, apply for one immediately. Please see the US Department of State website below for information about how to apply for a passport.

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

Visa/Residence Permit

Nearly every country in the world requires that foreign visitors obtain a visa before entering the country. A visa is often a stamp on a passport page that signifies an agreement on conditions of entry. In some cases, stays of more than 3 months (90 days) require that you obtain a residence permit.

As a student, it is your responsibility to find out what documents you are required to submit to the embassy or consulate and to follow all necessary steps to obtain the appropriate visa or residence permit. Allow adequate time to obtain a visa prior to traveling abroad. Depending on your country of citizenship, you may need to allow a number of weeks or even months for your host embassy or consulate to process all the required documents.

Please see the website of the embassy or consulate for requirements regarding visas/ residence permits.

Prior to sending your visa application and your passport to the embassy or consulate, make a copy of the application and any documentation you send. Please note that you must have a passport in order to apply for a visa.

Tip: Bring additional passport-sized photos for identity cards, visa applications or university registration.

Tip: If you are studying in Europe, many of the countries are part of the Schengen Area, which is a group of countries that do not require a visa to enter if your stay is less than 90 days. A list of these countries can be found at the links below.

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

www.visahq.com

Insurance

TTU requires that you have appropriate health insurance coverage abroad which includes medical evacuation and repatriation benefits. Some programs include the insurance cost in the program fee. If your program does not include insurance, it is required that you carefully check your current health insurance policy for information on benefits. The Study Abroad Office will be checking your insurance coverage before you go abroad, and can make recommendations on any additional coverage you need.

WHILE ABROAD



You have researched the country, obtained the required documents, bought your ticket, and packed. Now, it is time to actually go abroad! This chapter will address how to live and study successfully abroad.



ADJUSTMENT

Jet Lag

Jet lag is a temporary sleep disorder that may cause insomnia, fatigue and nausea. Of course, the jet lag experience (including recovery rate) varies from person to person. Here are some suggestions for dealing with jet lag:

- Be patient with yourself. After traveling for a long period of time, it is not uncommon to feel exhausted, easily confused, or frustrated.
- Prior to leaving, write down where you will spend the first night and how to get there. Knowing that you have a place to rest and how to get there will lessen the stress. There are many different recommendations for eating before and during your flight. Do a little research and determine what is best for you.
- Drink as much water as possible to stay hydrated
- Avoid alcohol, sleeping pills, and tranquilizers before and during the flight. They will only increase fatigue without making you sleep better.
- Get up and move around during the flight and do stretching exercises.
- Upon arrival, begin to operate on local time. If you arrive in the morning, go to your accommodation to drop off your luggage and then do a little exploring.

Cultural Adaptation

Adapting to a new environment takes time, and the pace of transition varies from person to person. The typical pattern of cultural adjustment often consists of distinct phases: Honeymoon, Crisis, Recovery, and Adjustment. Notice that this cycle is then repeated upon re-entry to one's home country.

- **Honeymoon Phase:** This phase is best described by feelings of excitement, optimism and wonder often experienced when you enter into a new environment or culture. While differences are observed, students are more likely to focus on the positive aspects of the new environment.

- **Crisis Phase:** This phase is often termed as "culture shock." In general, it is a term used to describe the anxiety and feelings (of surprise, disorientation, confusion, etc.) felt when people have to operate within an entirely different cultural or social environment. It grows out of the difficulties in assimilating the new culture, causing difficulty in knowing what is appropriate and what is not. Culture shock does not necessarily occur suddenly but may gradually begin to affect a person's moods over time. The length of time a person experiences culture shock depends on how long they stay in the new environment as well as their level of self-awareness.

- **Recovery and Adjustment Phases:** Recovering from culture shock is handled differently by everyone, as we each have our unique circumstances, background, strengths, and weak-

nesses that need to be taken into consideration. With time and patience, we can experience positive effects of culture shock, like increased self-confidence, improved self-motivation, and cultural sensitivity. As you gradually begin to feel more comfortable in and adjusting to the new environment, you will feel more like expanding your social networks and exploring new ideas. You will feel increasingly flexible and objective about your experience, learning to accept and perhaps practice parts of the new culture, while holding onto your own cultural traditions.

There are a number of suggestions to ease the transition:

- Realize that what you are going through is normal. Be patient and give yourself time to work through the process.
- Keep in touch with your home country. Call or Skype home regularly. Keep up-to-date with social media. Watch some of your favorite TV programs.
- Take care of yourself. Eat well, exercise, and get enough sleep.
- Talk to someone. Find friends who are going through similar process. Call your family.
- Have fun and relax! Check out local activities and organizations. Make new friends.



LIFE ABROAD

Safety

The fact of the matter is that most US citizens are safer traveling overseas than in the US; however, no matter where you go, you inevitably stand out as an outsider and a target. The best way to avoid problems is to attempt to blend in as much as possible. It is best to be a bit more reserved until you have the chance to observe behavior. You should take the same common sense safety precautions abroad that you would at home. Be aware of your surroundings, keep your valuables concealed, be prudent around strangers, and heed safety advice from the local Study Abroad Office Staff and residents.

Please review the following checklist and steps for Crisis Management as well as fill out the Emergency Action Plan (EAP).

- Checklist and steps:

- 1. Copy of Passport and Visa (where applicable)
- 2. Copy of Insurance Cards/Information
- 3. Copy of Area Maps/Safe Routes
- 4. Copy of Emergency Card
- 5. Copy of Emergency Contacts
- 6. Special Medical Needs Treatment Information (where applicable)
- 7. Power of Attorney (where applicable)
- 8. Copy of Home & International Drivers Licenses
- 9. Cell phone
- 10. Money- Local currency, US currency, ATM/Credit Card
- 11. Sample Emergency/First Aid Kit

Flashlight, water (or purification tablets), pocket knife (not on plane), adhesive bandages, elastic bandage (ace-type), antibiotic ointment, gauze pads, first aid tape, scissors (not on plane), sun block, lip ointment, burn cream, aspirin/pain reliever, AM/ FM radio, batteries, battery bank charger, insect repellent, rain poncho, prescription/medication, thermal blanket.

EMERGENCY CONTACTS:

Study Abroad Office 1-931-372-3634 8:00-4:30pm

University Police 1-931-372-3234 after office hours

Title IX Coordinator 1-931-372-3112

Assistant Director- Amy Miller amiller@tntech.edu

Director of International Education- Charles Wilkerson cwilkerson@tntech.edu

- Steps to help you stay calm and use your EAP more effectively in an emergency:

STEP ONE

Remain calm. Take a deep breath. You will need a clear head in order to focus on your next move.

STEP TWO

Assess the situation/Get Advice from Program Staff. Identify in what kind of emergency situation you find yourself. Contact program staff for advice. An emergency/crisis can be:

1. Personal: Accident/Injury, Death, Illness, Family Problem, Sexual Assault, Kidnapping, Arrest, etc.
2. Regional: Natural/Environmental Disaster, Civil Unrest, Political Uprising, Terrorist Attack, War Outbreak, etc.

STEP THREE

Take Action. Exercise good judgment. Follow your evacuation plan/written instructions/maps you have developed as part of your EAP to help remove you from the emergency and get you to a safer location where you can get help. Remember the alternate transportation options you have available.

STEP FOUR

Get in touch. Now that you are in a safer and more stable location, update others about your situation. Using a method of communication at your disposal, get in touch with your emergency contacts so they can help you. Have them assist you in finding what you need (medical care, transport, a lawyer, etc.)

1. Take care of yourself. While you are waiting for your contacts to assist you, or in case you cannot reach anyone to assist you, use your emergency kit. Take out the supplies you need to keep yourself healthy (bandages, food, jacket, radio, etc.). You may need additional/continuing medical care and/or personal/psychological counseling.
2. Keep Trying. If you cannot get a hold of anyone to help you (because phone lines are down, you are trapped, etc) don't give up. Try alternate methods of communication and transportation until you are able to reach someone. If you need to move to another location, let others know and leave a written description of where you are going.

STEP FIVE

Move to a more permanent location. After you have removed yourself from any immediate threat, regrouped at a safer location, and gotten in touch with your emergency contacts, you may need to move to a more permanent location for treatment/assistance. Consider your transportation options and get yourself to the appropriate location (hospital, police station, embassy/consulate, contact's home, counseling center, etc.)

STEP SIX

Stay in touch. Maintain contact and update your emergency contacts on your condition. It would be useful to have a "communication tree" whereby your emergency contacts can collaborate to help you through the emergency situation (you may need to have privacy release forms in place for this to happen).

STEP SEVEN

Evaluate and revise your EAP. After the emergency is over, and once your condition has stabilized, evaluate your EAP and use what you've learned to revise it in case of future emergencies.

- **Personal Emergency Action Plan (EAP)**

Knowing the answers to the questions found below can be a good first step in helping to keep yourself safer in an emergency by creating a personal EAP. If you need help drawing a map, finding escape routes or writing emergency preparedness directions/steps, consider asking yourself the following series of questions. You should really try to include answers to all of these questions in your personal EAP:

Know Where to Go

Where should you go first in an emergency, and what method of transportation will you use to get there?

Be aware of all your emergency transportation options. Know the numbers for the following:

Airport: _____ Bus Station: _____

Train Station: _____ Metro Station: _____

Rent-a-Car: _____ Boat/Ferry/Port Authority: _____

Know Your Emergency Contact Information

In addition to your personal emergency contacts, we also recommend you look up/ask for the numbers for the following individuals and agencies nearest to your study abroad and/or travel location(s):

City or country's 911 equivalent: _____ Local Government/Visa office: _____

Consulate/Embassy: _____ Police: _____

Fire: _____ Hospital: _____

Post Office: _____ Translator Service: _____

Lawyer: _____ Red Cross: _____

24-Hour Assist/Insurance Hotline: _____ Other: _____

Who will you call first, second, third, etc. in an emergency?

1. _____ 2. _____ 3. _____

Do your emergency contacts have each other's phone numbers so they can communicate and relay information about you to each other?

What are some alternate ways of communicating with your emergency contacts?

The following are some communication options you may have available:

Phone: Home/Cell:

Email:

Internet: Skype/WhatsApp/Messenger/Viber/KakaoTalk/WeeChat/Facebook

Fax: Do all of your emergency contacts know what your wishes are in the event of your serious injury or death?

Back-up Plan/Special Conditions

If the situation does not permit you to follow the original emergency plan, what is the back-up plan (Plan B)?

Are there any other special conditions to consider which are unique to your situation (i.e. weather conditions/hazards in your region of study/travel, a personal physical handicap, poor public transportation or phone service in your area...)?

Emergency Kit/Money

Do you have emergency cash reserves, credit cards, etc. on-hand, in case you can't count on banks/ATMs, or get to a bank/ATM?

Using the emergency supplies and reserve money you have set aside, for how many days would you be able to sustain yourself, and what would you use each day.

Here are general tips for staying safe when traveling or just going out on the town. Many of these tips are common sense, but do not disregard them.

- Make sure someone else always knows your itinerary.
- Keep your eyes and hands on your bags at all times, especially when talking on the phone or reading a sign or train schedule. When you're distracted, you are an easy target for thieves.
- Be mindful when handing your luggage to anyone. Thieves often pose as staff or drivers.
- Plan your trip so that you do not arrive at an unknown town late at night without having made prior arrangements for accommodations.
- If driving, keep doors locked and suitcases out of sight. Do not leave valuables in cars. Thieves target rental cars and vehicles with foreign license plates.
- Avoid forming large groups of foreigners, but remember that there is added safety in numbers. Smaller groups attract less attention.
- Do not go anywhere with strangers if you are alone.
- Dress to blend in with the local population.
- Find out which parts of town are considered risky by the locals and avoid those areas.
- Always stay in well-lit and well-traveled places. Avoid alleys or unsafe areas.
- Stay alert and trust your intuition when you feel you may be in danger. If you feel you may be getting into an uncomfortable situation, try to get to a safe place ASAP.
- Learn the emergency number in your host country and use it when needed. Use your Emergency Wallet card.
- Do not be afraid to call attention to yourself or ask for assistance if you are in trouble.
- Be aware of the effects of alcohol and drugs. These effects include impaired judgement and increased violent behavior.
- Never leave your drink unattended.
- Know your own limits and be supportive of other people's limits.
- Do not go off alone with someone you do not know well or who makes you feel uncomfortable. Suggest staying with a group or going to a public place. Do not leave friends alone at parties, bars, or clubs.
- It is usually best to call your own cab or have someone at your location call one for you. Not all cabs on the street are registered, which means they may not be legitimate.
- Do not carry large amounts of cash with you; instead, use a debit card or major credit cards. (More information about personal finances is covered in a following section).

Health

While abroad, you may be exposed to unfamiliar climates, food, medicine and health care systems. In many cases, common sense and a healthy respect for your own body (and its limitations) will help you avoid medical problems.

Medical and dental checkups prior to your departure are essential. It is also a good idea to review your travel plans with your physician.

Consult the US Center for Disease Control and Prevention (www.cdc.gov) or the World Health Organization (www.who.int/en/) for specific information about vaccinations that you may be required to have before entering your host country or countries in which you wish to travel. Documentation of all vaccinations should be taken abroad and may be required at your host university.

Here are some basic tips for all students going abroad.

- Eat a well-balanced diet and watch what you eat when traveling.
- Check on the safety of water, meat, fresh fruit and vegetables.
- Know where to get treatment before a medical problem arises.

Food and Water Safety

In areas where hygiene and sanitation are poor, you are advised to avoid unpasteurized milk and dairy products (cheese, cream, etc.). You should also eat raw fruits and vegetables that you have peeled.

In areas where chlorinated tap water is not available or where hygiene and sanitation

are poor, be advised that only some liquids (bottled water, canned or bottled beverages, tea, coffee) are safe to drink.

Tip: Cook it, boil it, peel it, or forget it!

Students with dietary restrictions may find it challenging to maintain this diet abroad. Be prepared to find a tactful way to deal with social situations in which you are offered specially prepared meals that may not fit your diet.

Sexual Harassment

Tennessee Tech University is committed to providing an environment free of sexual harassment, and this commitment extends to our study abroad programs. The university encourages study abroad participants to report concerns and complaints so that prompt corrective measures can be taken to stop sexual harassment whenever it occurs. Unwelcome sexual advances, requests for sexual favors and other verbal or physical conduct of a sexual nature constitute sexual harassment.

A Special Note for Women

Unfortunately, the stereotype of the “easy and liberated” American woman is prevalent in many cultures. As a result of this perception, you may unwittingly find yourself the object of unwanted attention. If possible, do research or ask women from the host country about gender relations.

Try to respect the situation, but do not feel that you have to put aside your beliefs and embrace their cultural values.

Regulations of the Host Country

While abroad, you are subject to all rules and regulations of the country. There is a

myth that the US government can automatically get you out of jail in a foreign country; they cannot! If you are arrested, someone from the US Consulate/Embassy will contact you and can recommend an attorney. Please note that being a US citizen is not a “get-out-of-jail- free card.”

If you are drunk in public, you might be arrested and put in the “drunk tank” for the night; these are not the kind of memories you want to have about your study abroad experience. Help dispel the stereotype of the American student who only drinks to get drunk. Also, you would become an easier target for thieves. It is important to protect yourself while being respectful of your host country and culture. *Tip: Alcohol in other countries may be stronger than alcohol in the US. If you choose to drink, know your limits.*

Drugs which are illegal in the US are also illegal in most other countries. The punishments for illegal drug use in some countries can be very strict, even life threatening.





PERSONAL FINANCES

Currency Exchange

Prior to leaving, it might be useful to know the current exchange rate for the country you plan to visit. If possible, you might want to have a little local currency with you upon arrival. You might be able to purchase local currency at international banks or work with a local bank that has international bank connections. Sometimes, this process can be timely.

You can exchange cash abroad at banks, airports, rail stations, large hotels, some tourist information centers and travel agencies. Every time you exchange money, you can expect to pay a commission or fee. Traveler's checks are much more difficult to exchange abroad so we do not recommend them.

Remember to bring your passport as your personal identification every time you exchange money overseas.

Safety with Money

No matter what type of money you take while abroad, be careful! Use extreme caution while using public transportation or standing in crowded areas. Pick pocketing is more common abroad, and Americans may seem like easier targets.

Cash

For most destinations, it is recommended that you only carry a small amount of US cash, in case it is lost or stolen. It can be extremely helpful to obtain a small amount of foreign currency before departure for buses, taxis, telephone calls, and tips upon arrival. Check with local banks to see if you can obtain foreign currency before you leave. Depending on which currency you are seeking, it may take up to a week before the bank can obtain the foreign currency. Personal checks drawn from a US bank are virtually impossible to cash overseas.

ATM/Debit Cards

ATM cards with a Cirrus or Plus designation can often be used to obtain foreign currency from an ATM overseas. ATM cards are a popular option for obtaining money overseas for study abroad students because they are typically available 24 hours a day. ATM cards are advantageous due to low bank exchange rates and automatic withdrawals from your checking account at home. However, most banks and/or card companies may charge an extra fee for international transactions. Before you go abroad, check with your local bank to see if you can use your ATM card in your host country, if there are any added fees for withdrawing money overseas, and if your PIN will work

abroad. Most ATMs accept only a four-digit numerical PIN.

You will also want to tell your bank to note on your account that you will be using your card abroad, so they don't block it. You should also be aware of your daily withdrawal limit and have your bank adjust it before you depart, if necessary. Make sure that your card will not expire while you are abroad.

Sometimes, ATM cards do not work overseas or are eaten by an ATM, so make sure you have other ways of obtaining money. ATM cards can also be difficult to replace if lost or stolen. In some countries, ATMs are linked only to local banks and are not part of an international network. You should also be aware that when withdrawing money from an ATM, you may not know the exchange rate you are receiving for your transaction. If you are planning to take an ATM/debit card overseas with you, it is advisable to leave a bank account deposit slip at home or link your accounts for transfers with family members.

Credit Cards

Most major US credit cards can be used worldwide and are extremely valuable in a financial emergency; in fact, it is advisable to obtain a major credit card before studying abroad. The most commonly accepted credit cards are Visa and MasterCard. Credit cards you use overseas must be in your own name as given on your passport. Be sure to record your credit card number and emergency card numbers in a separate place in case your card is lost or stolen.

You can get a cash advance at a bank using a credit card, but you will be charged

interest continually until you pay your credit card bills.

Typically, the amount charged to your credit card bill is based on the exchange rate on the day that your bank or credit card company processed the transaction. Be aware that some banks and/or credit card companies may charge an extra fee for international transactions, regardless of the name brand.

You will also want to call your credit card company before you depart to let them know that you will be using your card abroad. Make sure that your card will not expire while you are abroad.

How Much Money to Take

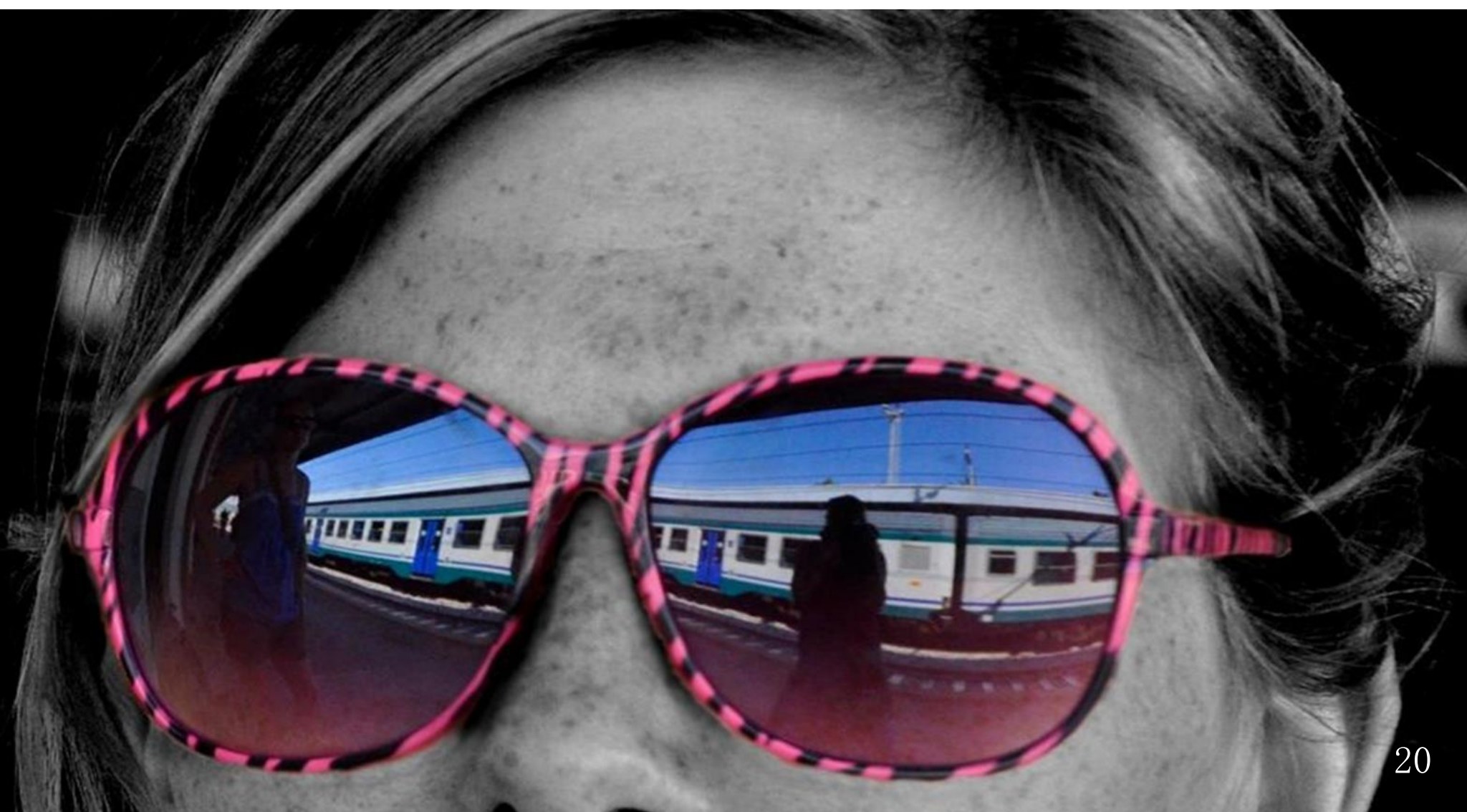
How much money to take depends on your study abroad program, the cost of living in your host country and your personal spending habits. Talk to former participants and the Study Abroad Staff for

advice on how much money to take. Calculate how much you will need and then add some for a cushion and emergency situations.

Opening a Bank Account Abroad

If you plan to be overseas for a semester or longer, you may wish to open a local bank account in the host country, which you will need to do in person once you arrive. This is especially helpful if you need to make payments via wire transfer for housing.

Many banks overseas will have their own bank cards, allowing you to make withdrawals from their ATMS. If you plan to open a bank account overseas, you should have your US bank wire the funds. A personal check or money order can take weeks or even months to clear and will delay your ability to open a bank account quickly.



Running Out of Money Abroad

First of all, try not to run out of money when you go overseas. Plan to bring enough resources along with you so that you will not be caught short. In the event that you do run out and need emergency funds, you may have money sent to you through these means:

- Western Union: If you have a major credit card, you may telephone Western Union at 1-800-325-6000 or online at

www.westernunion.com/us/en/home.html to receive information on how Western Union transfers money worldwide. Western Union charges a fee for this service based on the amount of money sent.

- American Express MoneyGram: This is an immediate cash transfer for American Express members. Call the MoneyGram Information Line at 1-800-543-4080 to find the nearest participating office from which money can be sent. Transactions must be initiated at an American Express office in the US and completed at one of its branch offices abroad.

Sending Money Through the Mail

It is not recommended that cash or personal checks be sent via the mail service. Money can be stolen, mail may be delivered more slowly than anticipated and US checks are difficult, if not impossible to cash.

If you have an ATM card, have someone deposit funds into your account.

Identity Theft

If your credit card, social security card, checks, etc. are stolen, you should immediately contact the issuing agencies.



TRAVEL WHILE ABROAD

Rail Passes

Combining convenience with inexpensive rates, perhaps the most widely used form of transportation is the railroad. Information and applications for rail passes (Eurail, Britrail, Japan Rail, Korean Rail, etc.) can be obtained from a student travel organization, a travel agency or online. One site that is recommended to explore various rail pass options is: www.statravel.com.

Rail passes can only be purchased in the US and are the equivalent of cash, which means they cannot be replaced if lost or stolen. In most cases, you must purchase the pass before leaving the US.

Cheap Airline Tickets

There are many airlines that service nearby countries that are very cheap, sometimes cheaper than the trains. One search engine in Europe is called www.Flylc.com.

Bus Passes

Another option for the budget-conscious traveler is the bus. Bus travel is often cheaper and more frequent than train travel. Check the Internet for information about purchasing a bus pass. STA Travel (www.statravel.com) has bus passes available.

Road Travel Via Motorized Vehicles

Roads in the rest of the world are often different from the ones in the US, as many other countries rely less on them. They may be narrow, have many curves, be poorly maintained or must be shared with bicycles, motorcycles, animals, carts, etc. Vehicles may travel at speeds that exceed what is safe.

Many travel guides (e.g., Lonely Planet, Rick Steves, and Let's Go) have a motor travel section that addresses potential problems in the country you are visiting. The US Department of State (www.travel.state.gov) also provides more information about road travel.

Tip: Be aware the many countries do not drive on the right side of the road, as we do in the US. Even if you are not driving, use caution when crossing the street.

Bicycling

Biking is popular in many countries, and they are ready to accommodate the biker. For everyday use, bicycles are available for rent all over Europe and parts of Asia. Train stations sometimes have bicycles for rent that you can pick up and drop off along your route. Check a travel guide or the Internet to learn more about biking in your host country. It is recommended that

you familiarize yourself with traffic laws as they pertain to biking.

Also, be aware of traffic conditions in the city you are visiting and make an informed decision about the safety of biking. When biking, always wear a helmet. You may take your own bike, but it will count as a piece of luggage and may quickly disappear.

Hitchhiking Abroad

When you hitchhike, you are putting your life in the hands of someone you do not know. This is not wise! Do not hitchhike; it is not worth the risk!

AFTER YOU RETURN

Wow! It is hard to believe that your study abroad experience has come to a close. Hopefully, you are now a more developed citizen of the world who can now function through an alternative perspective. This chapter will address how to make re-entry as smooth as possible as well as how to translate your study abroad experience into the world of work.





RE-ENTRY!

Adjustment

Upon returning to your home country, you may feel slightly disoriented or out of place; it may be similar to what you felt when you arrived in your host country. This is called return shock or reverse culture shock. These feelings are temporary and completely normal, but being aware of this phenomenon can help you deal with it proactively. The following are a few strategies to help you cope with these feelings:

- Download music you have been listening to abroad and share it with people at home. Also, try cooking them your favorite dish from your host culture.
- Consider integrating some host culture habits into your routine at home.

- Become friends with international students on your campus. Consider getting in touch with other students who have studied abroad.
- Stay in touch with friends you made abroad. At the same time, it is important to strengthen old relationships and build new ones.
- Remember that the steps you took to adjust to your host culture will be useful for readjusting to your home environment. Keep busy and set goals. Give yourself time to readjust and keep an open mind.
- Consider ways to use what you have gained abroad by practicing your foreign language skills or planning for an international career.

Study Abroad on Your Résumé

Your international experience has given you an opportunity for personal development, along with the chance to cultivate your intercultural communication skills.

These are valuable quantities for a potential employer. Make sure to include your study abroad experience on your résumé by adding the university where you studied to the education section. In the work experience section, incorporate any internship or volunteer experiences. Also, prepare some key stories for your interview to illustrate the intercultural competencies you gained abroad.





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