

# **IMPORTANT NOTICE REGARDING OFF-CAMPUS STUDY!**

## **PLEASE READ!**

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. Only students in good academic, financial, and social standing are eligible to study off campus. The Office of Off-Campus Study & Exchanges (OCSE) reserves the right to withdraw students from their respective programs if they do not meet these conditions.

Students studying off campus on Approved Programs, either Skidmore or non-Skidmore Programs, are expected to adhere to the same social and academic policies in place at Skidmore College. Students who break Skidmore's Code of Conduct, Skidmore's Honor Code and/or the code of conduct in place abroad may face disciplinary action by their off-campus study program and Skidmore College. 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 Skidmore College's Honor Code, Code of Conduct, social and academic policies as well as any Code of Conduct in place by their study abroad provider.

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# PRE-DEPARTURE CHECKLISTS

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## Before you leave campus

- Submit all post-acceptance materials online in your MyOCSE account at <http://myocse.skidmore.edu>.
- Confirm your off-campus study participation with Skidmore by submitting your \$500 non-refundable confirmation deposit and Parent/Legal Guardian General Acknowledgement forms to the Office of Off-Campus Study & Exchanges. Make your check payable to "Skidmore College".
- Apply to and confirm participation directly 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.  
**Students are responsible for any refundable deposits.**
- Read thoroughly all the materials sent to you by your off-campus study program and Skidmore's OCSE.
- Attend the mandatory Pre-Departure Orientation. We will send you details on this event later on.
- Complete all forms and paperwork as required by your program provider and Skidmore.
- Meet with your faculty advisor to discuss the courses you will take the semester you return to campus. Make a list of these classes and take it with you to your off-campus study program.
- Provide the mailroom with a forwarding address in the U.S. for the semester you will be off campus. The mailroom cannot forward mail to an international address.
- Move everything out of your 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 you leave.
- Maintain good academic, social, and financial standing. OCSE reserves the right to withdraw a student from an off-campus study program if they do not meet preset policies and procedures, including a 2.75 GPA and good social standing.

## Before you leave the U.S.

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

- Make sure your passport is valid for **at least six months beyond** the end of your program.
- Obtain all the required visas for your program and the countries you plan to visit. **This process can take months to complete, so do not wait until the last minute!** Contact your program provider for information about applying for a visa. You can also visit the State Department's website for U.S. Passports and International Travel at <https://travel.state.gov/content/travel/en/passports.html> You 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.
- Make sure that you have information on your international medical insurance and that you share that information with your parents. Typically, students participating on Approved Programs will receive international medical insurance and evacuation coverage through their program provider. Skidmore College also provides international medical insurance and evacuation coverage to all students studying off-campus in a country other than their home country.
- Check with the Center for Disease Control to see which immunizations are recommended for your program site. Check out their website at <https://wwwnc.cdc.gov/travel/>
- Research the culture, history, customs and politics of your host country.
- Know how you will handle other money related matters. Exchange a small amount of currency (\$100 to \$200) so that you have some funds when you arrive in country.

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# GOALS FOR STUDENT LEARNING

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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

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# PREPARING TO GO

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

## PASSPORTS

All students must have a valid passport in order to study or travel outside of the U.S. **Your passport should remain valid for at least 6 months after the end date of your program.** Passport application forms are available from any post office that serves as a passport agent or online at <https://travel.state.gov/content/travel/en/passports.html/>.

For students here at Skidmore, the Saratoga Springs Post Office at 245 Washington St. offers passport services (phone: 518-584-1545). If you are outside of Saratoga Springs, check <http://www.usps.com/> to see where the nearest passport office is located. The application process typically takes 4-6 weeks. For an extra fee, you can have your application expedited. Passport applications, instructions, and approximate processing times are available online at <https://travel.state.gov/content/travel/en/passports.html/>.

It is recommended to make several photocopies of your passport and keep them in separate locations. This way, if you lose your passport, you will have a record of your passport number and other information that will help to expedite replacement. Leave one copy of your passport with someone in the U.S. and keep another copy with you but separate from your actual passport. You should register your passport at the local American embassy or consulate upon arrival if your program doesn't provide this service for you.

**Note:** You may experience a delay in the processing of passport applications and renewals. If you have not started this process by now, please contact OCSE immediately.

## VISAS

In addition to a passport, some countries may require you to obtain a student visa to study in the country. A visa is an official authorization, appended to a passport, permitting entry into and travel within a particular country or region for a specific purpose and timeframe. Typically, the actual visa will be a stamp in your passport although some countries will have electronic visas. **We cannot stress enough that the visa process varies from country to country.** Your program sponsor should inform you about visa requirements and application procedures. Without a visa, you 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 plan ahead and to start the application process early. Do not forget that you must submit a valid passport along with

your visa application that the consulate may keep until your visa is ready. This could be a day or three months. If you do not already have a passport, you will need to apply for a passport first! Please check with your program provider or the consulate of the country you will be studying in for detailed and accurate information. Please follow all instructions carefully and completely. The consulate can reject your 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 Your 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 your independent travel plans. You 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 you will travel to other countries while you are abroad, you should find out about visa requirements before you leave 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 online. 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.

## **ENTERING THE COUNTRY**

When you arrive at your international destination, you 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 you leave a country, you will go through customs and immigration again. Your visa will be canceled and you will declare what goods you have purchased while abroad. When you reenter the U.S., you 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 you have travelled to. Purchases exceeding that amount are subject to duty taxes. If you plan to buy a lot of items while abroad, you should retain all of your receipts as proof of what you paid.

**Note:** Due to the Global Pandemic, some countries may require proof of a negative COVID-19 test to enter their country. Some countries may also require proof of COVID-19 vaccination. Please

check with your program to determine the specific requirements for your country of study. Effective November 8, 2021, all non-immigrant, non-citizen air travelers to the United States will be required to be fully vaccinated and to provide proof of vaccination status prior to boarding an airplane to the United States. Please consult the [CDC website](#) for additional information on international travel.

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# ACADEMICS

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## 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/](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 your cumulative GPA falls below a 2.75 or if your social standing changes dramatically, OCSE reserves the right to withdraw you from your 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 you will be participating on next semester.

If you are a non-Skidmore student participating on a Skidmore program, you will receive a Skidmore College transcript at the end of your program. Please check with your home campus 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 graduate or law schools or any number of other things. Skidmore **cannot** get you an official transcript from your host university. Therefore, we suggest that you request – at the end of your program – a number of official, sealed transcripts from the host university. (They will send them to you in the States after the program ends.) These documents may be difficult to get after you depart your program, and, again, OCSE cannot get them for you.

You may not receive credit for any cultural cuisine or food and wine courses taken off campus. You 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 language course abroad, if they have already completed coursework at that level towards 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 (SKIDMORE IN SPAIN, FRANCE, & NEW ZEALAND)**

Credits earned on Skidmore programs are treated as Skidmore courses and credits and may be applied towards major, minor, and distribution requirements. You must receive pre-approval for all courses you 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. You must receive pre-approval from the department chair for all courses you would like to count toward your major or minor, including courses at the maturity-level. All grades will appear on your transcript and be counted towards your Skidmore grade point average.

### **Non-Skidmore Approved Programs**

Credits earned on approved programs are pre-approved for transfer as elective credits and may be applied towards major, minor, and distribution requirements. You must receive pre-approval for all courses you 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. If you would like any courses to count toward major or minor maturity-level requirements, you 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 you to register for a **full course load**. This is different from having full-time status. A full course load means that you must take the same number of classes that a student at your host university would be expected to take, which is generally equivalent to 15 credits at Skidmore. If the local students take 5 courses, you must take 5 courses. You must also take enough classes to maintain the equivalent of at least 12 credits for your semester abroad. This is typically not a problem. However, you 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 you are on, all of your courses must be pre-approved. **If your course selections change while you are studying off campus – especially courses going toward your major, minor or other requirements – you MUST inform the appropriate chair and OCSE of the changes right away.**

If there are changes to the courses that were originally approved at the time of application and these courses are not listed as pre-approved on the departmental course matrix (found on OCSE's web site), you should e-mail the **Chair** of the major/minor department in order to get approval for the new course. Include the name of the class and a course description. Course descriptions are sometimes available online. If so, send the website for the course descriptions to the department chair. If the description is not available online, you should email a scanned copy to the department chair.

Ask the department Chair: Would the department be willing to accept the course for major or minor credit? Is it equivalent to a specific Skidmore course or a general elective within the major/minor? Would it be considered 200 or 300 level credit?

The Chair's email response back to you indicating he/she will accept the credits toward the major/minor will serve as the chair's signature. With this in mind, please be sure your OCSE advisor is copied in on the message **and the email response approving the new course(s)**. We will keep copies for your OCSE file and forward the change to the Registrar's office. You are welcome to contact the Office of Off-Campus Study & Exchanges with any questions.

If the courses you have changed are **NOT** for major/minor credit, you should send an email to OCSE indicating which courses you are deleting and which you are adding. For the courses you are adding, include the course level (200 or 300). The only exception would be world language courses. **All world language courses must be listed as pre-approved on the matrix or need to be approved by the Chair of World Languages & Literature even if you have already fulfilled the foreign language requirement.**

### Dropping a course

If you are considering dropping or withdrawing from a course, you should contact OCSE ([ocse@skidmore.edu](mailto:ocse@skidmore.edu)) immediately. You must have permission from OCSE and your program provider

to drop a course while studying off campus. 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 course load, you **MUST** receive approval from Skidmore's Office of Off-Campus Study & Exchanges in advance. **You must contact OCSE before dropping any courses to ensure you maintain the proper number of credits.**

### **Withdrawal from your off-campus study program**

No student should withdraw from a program without first consulting Off-Campus Study & Exchanges ([ocse@skidmore.edu](mailto:ocse@skidmore.edu)) and the program provider or coordinator of your program. If you do decide to withdraw from a program, it is your responsibility to notify OCSE via email, outlining the reason for your withdrawal and explaining whatever arrangements you have made with the onsite administration for finalizing your participation.

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

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

## **ACADEMICS DIFFERENCES**

It is a good idea to make yourself aware of the academic system of your off-campus study program before the start of the program. Do you understand how you will go about registering for classes? Will there be someone to assist you in choosing classes appropriate to your background? What about the academic calendar? Is it similar to the academic calendar at Skidmore (September to May)? Are there semesters or other types of terms? When are classes and how long do they last daily? If you know what to expect, you can better prepare yourself to succeed in the new academic culture.

Learning how to adapt to a new academic system is one of the first challenges you may face once you begin classes. Professor/student relationships are not always what they are at Skidmore. Try to discover what is expected of you early on. It may appear that full degree-seeking students from the host country are not doing much work, and the time spent in class may be less than what you are used to. Do not let this fool you. There could be the expectation that you will conduct more independent research, and students may simply be used to studying during the day.

Do not be upset if you find that your grades are not what you are used to, either. 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 if you are being graded by foreign faculty. (Please remember that you must receive

a grade of 'C' or above in order to receive transfer credit on Non-Skidmore Approved Programs and Skidmore in France.)

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 off-campus study program most likely has provided you with detailed information on academics; please read this information thoroughly. We would like to reiterate that you should learn as much as possible before you go. Here are some of the questions you should be able to answer about your program before you arrive on site:

- What is the academic calendar? Do all classes begin at the same time or do starting dates vary by department? Are some courses only available to year-long students?
- Where are classes held? Will you be in class alongside full degree-seeking students or will you be in special courses for visiting students? Is there a traditional campus or are classes spread across the city?
- What do you know about the academic system of your host country? What type of work will you be expected to do – class presentations, research papers, essay exams? How will these be evaluated? Will your grade be based on one assignment or many?
- Are the standards for grading different than what you are used to at Skidmore?
- Do you know if you will have to purchase textbooks or will they be provided by the program? Will you even have textbooks? Are there particular reference books that you should bring 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 are a student with a disability and believe you will need academic accommodation when studying off campus, you 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 your request. The application form and documentation requirements are also available online at <http://www.skidmore.edu/accessibility/index.php>. For further information, stop by the office of Student Academic Services in Starbuck Center or call 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, recorded, 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 off campus 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 YOUR NEXT SEMESTER ON CAMPUS**

All students studying off campus will register online just as if they were on campus. As soon as the schedule of classes has been finalized for next semester, you will receive an email at your Skidmore email address from the Registrar's office with instructions and reminders for the registration process. You can email any questions or concerns to [registrar@skidmore.edu](mailto:registrar@skidmore.edu). You may also access all of the information you need to register by logging on to the Registrar's home page at <http://www.skidmore.edu/registrar/>. Updated schedule information is normally available in mid-March for the fall term and mid-October for the spring term.

**If you will not have access to the internet during your registration time slot, please contact the Registrar's office ahead of time to request they administratively register you for classes.** This only applies to programs where there is no internet access. This does not apply to independent travel.

Don't forget to meet with your faculty advisor before you depart to discuss the courses you will need to take upon your return to campus. Bring this list with you during your semester off campus and leave a copy behind with your parents/guardians. This will help refresh your memory when it is actually time to register. As a handy reference, it's helpful to access the *Skidmore Catalog* at <http://catalog.skidmore.edu>. With this information if any registration questions or problems arise while you are abroad you will be equipped to handle them.

## **HOUSING AT SKIDMORE UPON YOUR RETURN**

Our office will provide the Office of Residential Life with the names of all students studying off campus. They will communicate with you directly to learn your preferences for housing when you return to campus. If you have further questions, please contact the Office of Residential Life.

## **EXTENDING YOUR STAY**

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 you'd like to extend your off-campus study, please contact OCSE immediately. We are always pleased to help a student extend their stay. Next, talk with your program provider to be sure that you understand their policies and procedures. You will then want to contact your faculty advisor at Skidmore to talk about the courses you will take during your second semester off campus. OCSE also suggests that you discuss your decision with your family at home.

If you wish to extend your off-campus study, you must seek approval from Skidmore College by contacting OCSE. At minimum, you will need to submit a new Proposed Course of Study form online for the term you wish to extend and get your faculty advisor's approval to extend. Of particular importance to the process is that you receive course pre-approval for the courses you plan to take. It's important to get your courses pre-approved so you can continue to graduate on time. OCSE may also ask you to submit a new online application for the term you'd like to extend.



Photo taken on the Trail of le T.M. B. near Chamonix, France.  
Submitted by Madeleine Welsch, 2017

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# MONEY MATTERS

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## **PARTICIPANT FEES**

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>.

### **What does the Comprehensive Fee include?**

The Skidmore comprehensive fee covers costs for tuition and mandatory fees, room (double occupancy), board if applicable, supplemental international medical insurance, and any other mandatory program fees. Please note that unlimited meal plans are not available on off-campus study 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 fees if not included in the provider's program fee, accommodation upgrades, board if not included in the provider's program fee, voluntary field trips and excursions, refundable deposits, and personal expenses. Students are also responsible for their housing and board when participating in programs that do not include those items. The Skidmore Comprehensive fee will be adjusted accordingly in these cases.

### **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.

Please note: 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(s) 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 to pay.

### **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. Checks and money orders should be made payable to "Skidmore College." Online payment of the deposit can be made through the Bursar's Office.

### **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 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 utilize their financial aid toward the costs of their program. If you currently receive financial aid, you should make an appointment with the Financial Aid Office to review the use of your financial aid package for off-campus study. You must do this before you leave campus for your off-campus study program. In addition to Skidmore financial aid, some programs offer merit or need-based scholarships/grants 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>.

If you are a non-Skidmore student participating on a Skidmore program, please check with your home campus for details regarding financial aid.

## **EXPENSES WHILE TRAVELING**

### **Money Management Overseas**

One of the most frequently asked questions is, "How do I handle my money once I'm studying off campus?" There are many answers to that question. The best way to handle money varies depending upon your site and your preferences. However, there are some general rules to keep in mind when planning for expenses. We **strongly** encourage you to discuss your budget and money management with your parents or guardians before you depart. It is important to understand how these matters will be handled and to have a support person at home to assist you in case of an emergency.

### **Foreign Currency**

As soon as possible, get a sense of the local exchange rates. In general, the best rates will be available at banks. Don't get too obsessive about the fluctuating rates – choose an average that will

be easy to calculate. Here's a helpful website to help you follow the exchange rate:  
<http://www.oanda.com>.

To obtain cash during the semester, most students use ATM/credit cards. We recommend that you pay attention to the exchange and/or transaction fees you may have to pay and do not keep too much cash on-hand.

You should ask your program if it is best to withdraw a small amount of money at the airport upon your arrival or if you should exchange some of your US dollars into the local currency of your country before you depart. Your program provider should be able to give you an idea of how much local currency to have on hand.

In general, **we do not recommend that you travel with a lot of cash**. Cash is impossible to replace if lost or stolen. If you must travel with a lot of money and will not have access to ATMs, you could explore traveler's cheques. Travelers Cheques are insured and can be replaced if lost or stolen; however, the use of Travelers Cheques has been in steady decline as alternatives, such as credit cards, debit cards, prepaid cards and ATMs have become more widely available and are easier and more convenient. If you decide this is still an option for you, American Express, one of the largest issuers of travellers' cheques, has a [useful search tool](#) that can help you find where/if they are cashable in your host country.

## **Credit Cards and Bank Cards**

It is important to research how prevalent credit/debit card use is in your host country. It may be that the city is mostly cash free and that you can use your credit card in most shops and restaurants. It could also be that ATMs are widely available but most transactions are handled in cash. If you're having trouble finding this information, please ask your program provider or our office.

As in the US, many countries, particularly in Europe, have transitioned to Chip and PIN technology. In countries with Chip and PIN technology, credit cards are no longer "swiped" on a magnetic strip. 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.

If your credit/debit card does not have the chip, you may have to request for your card to be swiped instead of using a Chip and PIN reader. Keep in mind that some restaurants and stores may only take cards on the Chip and PIN system, so you should always have cash on hand. Self-service payment kiosks (typically found in train stations) usually require cards with the Chip and PIN technology. Most 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.

You should research the international transaction fees associated with the use of your debit/credit card, as this will vary from bank to bank. Also make sure you inform your bank *before* you travel that you will be using your card internationally so that they do not put a hold on your card for "suspicious activity."

It is recommended that you 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.

Credit cards can also be used for cash advances in case of an emergency. We do not, however, recommend that you use them for this purpose unless 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 your credit card carrier for details before you depart.

## **POWER OF ATTORNEY**

You may want to consider obtaining a Power of Attorney for financial matters that will allow another individual (preferably your parent or guardian) to sign on your 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 your legal representative (Attorney in Fact) in specific situations. You may restrict signatory authority to only being able to endorse checks or expand it to include permission to take care of all your financial matters while you are out of the country. The choice is yours. However, by all means **do not** have your family or friends mail checks or other important paperwork to be signed to you abroad. You take great risk at having the check lost in the mail.

## **YOUR BUDGET**

It is important to understand the total out-of-pocket expenses you will incur so that you can budget appropriately; otherwise, you could end up running out of money half way through the semester. Your program provider should be able to provide you with a detailed estimate of all costs you will be expected to cover while off campus. You should discuss this information with your parents or guardian in order to establish a realistic budget. Be sure to include expenses such as airfare, daily transportation, passport, visa and immigration fees, books and instructional materials, extra meals, entertainment, laundry, travel during breaks, etc. Before you leave, talk with students who have participated in the program to learn more about realistic budgeting. (Your program sponsor can provide you with the name of program alumni.)

### **Budget Worksheet**

Students 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. Spend some time working on this yourself and share it with your parents.



Photo taken in Morocco.  
Submitted by Amanda Greenlee, 2017

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# SAFETY MATTERS

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## SAFETY WHILE STUDYING OFF CAMPUS

In choosing to study off campus you have demonstrated that you are a challenge seeker of the very best kind. We here in the Office of Off-Campus Study & Exchanges hope that you'll continue to test yourself and take advantage of the opportunities that present themselves to you while abroad. Your safety and security are always important when traveling and living overseas. Although we hope that your time abroad will not be altered due to a health and/or safety emergency, it is important to be prepared and informed on best practices to stay safe. Below are lists of both everyday precautions and specific directives for global health and/or security crises for Americans studying abroad.

### General Safety Precautions

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 your on-site support staff to guide you as needed.

- Avoid traveling in large groups and always check the Department of State website 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.

Remember that your health and safety are your responsibility. Pay attention to your surroundings, keep your head on straight, and don't place yourself in situations that could be potentially dangerous. Above all, remember to use common sense. Pay attention to the advice from your program director or sponsor. If he or she recommends that you not travel alone or in a particular part of the country, pay attention. Any restrictions on travel are only made with your safety in mind.

## Global Health or Security Crisis

Global security and health crises such as a pandemic are uniquely challenging events. However, rest assured that programs have contingency plans in place to address such emergencies. OCSE, program providers and onsite staff are prepared to quickly pivot to institute appropriate protocols to safeguard students.

The host government, local community and program will implement various prevention and mitigation measures. The established policies and protocols can include health screening and testing, contact tracing, social distancing, use of face-coverings, personal hygiene requirements, curfews, mobility limitations, travel restrictions and possible periods of quarantine/self-isolation. As conditions onsite can often rapidly change, it may be determined that the safest course of action is to shelter in place. However, ultimately for the safety of all program participants the onsite program may be suspended and all students will be required to return to their official place of residence.

There are general precautions that students can put in place to be prepared for global health and security crises:

- Prior to departing for your program location register with the U.S. Department of State Smart Traveler Enrollment Program (S.T.E.P.) at <https://step.state.gov/>. This is a free service that provides important information about safety conditions in your program country, as well as allowing the local U.S. Embassy the ability to contact you during an emergency. Students that are citizens of other countries should contact their embassy to register for a similar program.
- Prepare your own emergency kit to have onsite. You should consider including an adequate supply of the following items that will last at least several weeks beyond the program end date:
  - Bandages and topical antiseptic ointment/cleanser
  - Hand Sanitizer
  - Antibacterial wipes
  - Over-The-Counter medications such as a pain reliever/fever reducer and anti-diarrheal
  - A supply of your required prescription medication(s)
  - Disinfecting Wipes and Sprays
  - Masks
  - Disposable Gloves
- It is recommended that you purchase a refundable/changeable round trip airline ticket for your travels. This is the best precaution in the event that you must depart before your original date. During such emergencies students who have not purchased a return flight or purchased a non-changeable ticket find themselves at a disadvantage. They either struggle to obtain a flight or find themselves paying an exorbitant airfare due to limited flights and their last minute purchase. OCSE also strongly suggests booking with a travel agent and/or specialist group. These professionals provide an extra level of support than booking directly with airlines or an online travel agency.
- Make certain that you have an active cell phone and established communication plan with your family.
- Routinely monitor both your Skidmore and program email for important updates.
- Stay abreast of local conditions by watching/reading government releases and news reports.

Please keep in mind that approaches to dealing with the crisis may differ from country to country. It is important that you understand that complying with program and government requirements during such extraordinary times is vital to the health and safety of everyone.

## RESOURCES IN CASE OF AN EMERGENCY

You should always know whom to contact in case of an emergency, medical or otherwise. Your first contact should be the director of your program. Please keep this person's phone number on you at all times. If you are living with a host family, they will be an important resource for you as well.

In addition to your program support system, if you are studying outside the United States 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 online 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 VI 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 you are studying outside the U.S., you are subject to the laws and regulations of the country's judicial system.** Refusing to obey local laws, especially those that concern the use of illicit drugs, will get you expelled from your program and could get you thrown into jail. Do not assume that laws are more lenient abroad or that foreign governments are more tolerant. Do not assume you are protected as an American. If you are arrested, there is very little your program, Skidmore College, or the U.S. Embassy can do for you. 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 you if you find yourself arrested for drug use overseas. **Therefore, we cannot reiterate strongly enough, do not use, possess, or distribute illegal drugs of any kind, including marijuana, while you are abroad.**

In addition to the legal concerns surrounding drug use, you 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. You do not know the culture. You do not know how to read locals' behavior. You do not know who is dangerous and who is not. **Do not under any circumstances put yourself at risk by participating in drug-related activities.**

Alcohol use varies country to country. 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 you study, citizens of the country where you will be studying will most likely have a very different attitude toward alcohol than is typically seen here. It is unlikely that binge drinking and getting drunk are widely accepted. Again concerning your safety, you are much more at risk if you have been drinking, by becoming an easy target for less desirable people and by impairing your judgment. You will have to decide what to do for yourself, but be sure that alcohol does not interfere with your studies and you are acting within the laws and social norms of your place of study.

## **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](http://www.skidmore.edu/student_handbook/#Conduct).

**Note:** In addition to following the College's Code of Conduct policy, we also require students to follow the guidelines in the Off-Campus Student Conduct Pledge



Photo taken in South Caicos  
Submitted by Emily Cheung, 2017

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## HEALTH MATTERS

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### HEALTHY LIVING

Staying healthy is important to having a successful off-campus study experience. We strongly recommend that you read all the information your program provides on health issues. Also, look online for information about health issues in the parts of the world you are going to visit. Visit the Centers for Disease Control at <http://wwwnc.cdc.gov/travel>. We suggest you discuss your health needs with your doctors to ensure you understand if there are any restrictions to your 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 you have a physical or emotional condition it is important that you meet with the staff at Skidmore's Health Services or Counseling Center to discuss how studying off campus could affect your situation. Addressing your health issues prior to studying off campus will help you to identify those resources that will and will not be available at your 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 SIT or IHP programs. 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 YOU GO**

Before you leave for your program you should have a routine physical (a dental checkup is also recommended). Some programs will require you to complete a health assessment with a physician prior to departure.

### **Prescriptions**

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

Please keep in mind that a medicine prescribed in your home country might not be available or it may have another name in your country of study. If necessary, you should consult with your physician about an alternative medication while studying off-campus in an international location.

It is imperative that you confirm that you are able to utilize your current medication in your country of study. Many common medications and over-the-counter drugs in the United States are illegal in some countries. It does not matter if you have a valid U.S. prescription for a medicine/drug which is illegal in the country of study: if you bring it with you, you risk arrest and detention by that country's authorities. You can typically find information on a country's consulate or embassy website on restrictions. However you can also contact your program provider for assistance in finding resources to confirm the legal status of your medication.

If there are any **prescription medications** that you need to take while abroad, we recommend bringing enough medication to last the duration of your stay, if possible. You should 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 with you in case you need to show the prescription at Customs or if you have an emergency and need 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**

You should be sure that all of your routine immunizations are up to date. Students who have not received the meningococcal vaccine should consider this vaccination. Consult with your program sponsor about any needed vaccinations or medications particular to your program's location. Other immunizations are rarely required for travel to most of Europe, Australia, or New Zealand. However, travelers to other regions may need immunizations against yellow fever, typhoid, cholera, or other diseases including malaria and hepatitis. If you will need immunizations, **start your immunizations early**. Some immunizations 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. You can also want to also contact Skidmore's Health Services to discuss health concerns in your 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 expensive and may not be available from Skidmore's Health Services. No matter where you are going, make sure your immunizations for tetanus, polio and measles, mumps, rubella, are up to date.

**Note:** While the College no longer requires the COVID-19 vaccination for faculty, staff, or students, it is still highly recommended that all community members receive their vaccinations, including the COVID-19 bivalent booster, as recommended by the CDC and individuals' healthcare providers. Approved Program Providers may or may not require the COVID-19 vaccination and will have their own process to grant an exemption to a required vaccine. Furthermore neither Skidmore nor an Approved Program Provider can override a vaccination requirement mandated by the government of your program of study. If unvaccinated it is your responsibility to discuss with your program provider how this will impact your participation on the program.

## **Pandemic Illnesses**

Pandemic illnesses such as COVID-19, H1N1 or avian flu can impact your off-campus study experience. While symptoms may vary, you are advised to take extreme caution if you 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 you become sick with symptoms of a pandemic illness while abroad, contact your 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 you return to the U.S., you should:

- Monitor your health for 14 days.
- If you become ill with symptoms associated to a pandemic illness during this 14-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 you had direct contact with a severely ill person or animal.***
- Do not travel while ill, unless you are seeking medical care. Limit contact with others as much as possible can 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 Non-Skidmore Approved Programs outside the U.S. with international health insurance coverage. Students approved to study in a country other than their home country will be covered under this plan. Policy benefits include but are not limited to emergency medical care, mental health services, medical evacuation and repatriation of remains. The policy brochure can be found on the [OCSE website](#), as well as the "Learning Content" section of the [online application system](#).

Students will receive an email from the insurance carrier shortly before their program start date. It is important that students complete the steps indicated in the email to finalize their enrollment in the insurance plan.

**Note:** An approved program provider may also utilize Skidmore's insurer of choice. If this does occur, insurance coverage cannot be duplicated and students will receive their coverage only through their program.

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 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 you to provide proof of sufficient insurance coverage by submitting a health insurance waiver. Other providers will depend on you to decide for yourself what will be sufficient coverage. (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 or the program provider's health insurance coverage, you should be sure you understand the extent of your coverage abroad. Pay special attention to the restrictions that may apply to overseas living.

**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 prior to the official start date of their program or after the official end date of the program.

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

At a minimum you should understand the following about the insurance **before** you leave for your off-campus study program:

- Will you be covered for an office visit if you get sick and need to see a physician while you are abroad? Will the cost of any prescription medicine be covered? What information do you need to provide to your health insurance provider to be reimbursed?
- What happens if you 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 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 insurance cover you if you travel independent of your study abroad program?
- If you intend to travel before or after your program, does your health insurance cover you while you are not formally registered for the program? (IMPORTANT)

If you 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 your 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 you outside of 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. 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.

- Tokio Marine - <https://www.hccmis.com/>
- INext - <http://www.inext.com/plans/supplemental/basic.aspx>
- CISI - <http://www.culturalinsurance.com/students/>
- Gallagher - <https://www.gallagherstudent.com/students/leisure-travel/>
- HTH - <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 **homeowners** 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/products/personal-property-insurance/>
- State Farm - <http://www.statefarm.com/insurance/other/personal.asp>
- College Student Insurance - <http://www.collegestudentinsurance.com>

## RELATIONSHIPS ABROAD

While abroad, we hope you will have the opportunity to make friends and form lasting relationships with your host country citizens. This is one of the most enriching experiences you can have. Your friends will help you learn about the culture and discover the city and country where you are studying. Therefore, we encourage you to be courageous and meet people while you are overseas.

Having said that, we should warn that not all of the people you meet will offer the positive relationships we hope you will form. Just as in the U.S., there are people abroad whom you should avoid. Learning to distinguish between culturally acceptable behavior and culturally inappropriate behavior abroad can be difficult. This becomes especially difficult when it comes to dating and sexual relationships. Unfortunately, there is no easy answer for ways to deal with this incongruity. Being aware of the interactions between men and women in the host culture is a good place to start.

Before leaving the United States, talk to others who have lived and traveled in the country you will be visiting. Ask what types of relationships exist between men and women. Are platonic friendships even possible? In some countries, culture prohibits men and women from developing friendships. How do people date? Do students usually go out in groups? How are couples viewed if they go out by themselves? What is the perception of Americans as far as social relationships are concerned? Are there preconceived ideas about American women that would make it difficult for a female to be friends with a male? By educating yourself ahead of time you will be better equipped to deal with the realities facing you once you arrive overseas. Hopefully, this will help you distinguish between true friendship and relationships you'd be better off without.

### **Sexual Harassment and Misconduct**

Another topic that becomes difficult to interpret once you are in another culture is sexual harassment and misconduct. Again it is hard to know what behavior is culturally acceptable and what behavior is sexual harassment. If you are ever in doubt, **seek assistance immediately**. Do not feel you need to accept behavior that makes you uncomfortable simply because it might be part of the "cultural experience." Most of the time, these problems arise due to misunderstandings of cultural cues on both sides. However, this should not stop you from speaking up. While we encourage you to learn to accept and respect cultural differences, the desire to be culturally sensitive should never be at the expense of your personal safety.

Should you ever find yourself receiving unwanted sexual advances from another student on your program, from a member of your host family, or even from the program staff and are unable to resolve the problem yourself, seek help right away. Your off-campus study program should have an individual or office responsible for assisting you in such situations, usually a Resident Director or Student Life Office. Skidmore has several resources available to all of our students regardless of where they are studying: <https://www.skidmore.edu/sgbm> . **Do not hesitate to make use of these resources at any time.** Your safety and well-being is our highest concern.

### **STDs & AIDS**

Sexually transmitted diseases (STDs), Human Immunodeficiency Virus (HIV), and Acquired Immune Deficiency Syndrome (AIDS) are significant problems around the world. While the easiest mode of HIV transmission is through blood contact with a HIV-infected person, the most common mode of transmission is through sexual contact and intercourse. Since HIV/AIDS knows no geographic boundaries, avoiding infection relies on appropriate preventive behaviors. Those who choose to be sexually active while abroad are encouraged to remain cognizant of the risks and act accordingly. Information concerning STDs, HIV, and AIDS prevalence in different countries may be found at the Center for Disease Control Web site at <http://wwwnc.cdc.gov/travel/default.aspx>

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# INTERNATIONAL TRAVEL

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## GETTING THERE AND BACK

Please check with your program provider for specific instructions regarding flights to and from your program site. All programs will have a scheduled arrival date. OCSE encourages you to arrive at your program site on the scheduled arrival date. If you arrive prior to your program's arrival date, you will have to make your own arrangements (transportation from the airport, housing, etc.) before the start of your program.

**Independent Travel prior to the start of your 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 your independent travel plans. You 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 programs and/or after your program ends.

Some programs will offer a group flight. In most cases, these flights are **NOT** required; check with the program provider to be sure you know whether or not you must take the group flight. They 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 you decide to make your own individual arrangements, always let your program provider know your final itinerary (including airline carrier, flight number, date, and time of arrival). Also, always talk to your program provider about the program calendar (and make plans accordingly) and what you should do when you arrive. With some programs, the resident director will meet the group flight at the airport. If you are not on the group flight, you may have to find your own way to your host family or to the orientation site or program center. All of this can be overwhelming after a long flight. Therefore, make sure you have 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 you with detailed information about how and when the group should meet up in country. Read these instructions carefully and be sure to have them with you in your carry-on luggage when you arrive. Also, always carry emergency contact information, even on your flight over to the program site. Should anything happen to change your travel plans or arrival time, you will be able to contact the program director for additional instructions.

Whether or not you travel with a group flight, reservations for international flights should be made well in advance of your 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 your ticket before buying it. Once the ticket is paid for, you will be responsible for working within those rules.

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). If you are taking direct enroll classes at a university, you will probably need some flexibility in your return date. Exam schedules are not normally published until a few weeks into the semester and will affect the date on which you may fly home. Again, be sure you understand what you need to do to change your return date and how much it will cost you. 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.

**Note:** We strongly recommend all students purchase roundtrip tickets that are refundable and changeable.

## TRAVEL WHILE ABROAD

Although travel within each country of destination will vary according to services available when you arrive, there are some questions that many of you will have when trying to plan your personal travel while studying off campus. Refer to information provided by your program provider about independent travel.

When booking independent travel, you should pay close attention to your program calendar, schedule of classes, and final exam schedule. You should only plan to travel independently from your program site on weekends and breaks that do not conflict with classes or mandatory program activities.

Students can plan ahead by reviewing travel guidebooks or websites. The following resources might be useful as you plan your independent travel:

- <http://www.letsgo.com> (*Let's Go* Travel Guides specific to your country of destination)
- <http://www.lonelyplanet.com/> (Lonely Planet)
- <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html> (U.S. State Dept. Travel Advisories and Country Information Pages)
- <http://www.rainbowsig.org/resource-center/study-abroad/> (Resources for international students and study abroad students who are gay, lesbian, bisexual or transgendered)
- <http://www.roughguides.com> (Destination specific information designed for more adventurous and independent travelers)
- <http://www.worldtourismdirectory.com> (Tourism offices worldwide directory)

## PACKING

Packing for a semester off campus or an entire year can be baffling. You want to pack everything you need but don't want to arrive at the airport with bags that are over the weight limit. Know the weight and size limits for luggage on your flights. You can find this out by contacting each airline directly. Also, you should realize that you may be carrying your entire luggage through subway and train stations so don't over pack. Try this test before you leave. Pack everything you would like to bring and then take a walk around the block. Can you manage it alone or do you need to repack? A general rule is to take only half the amount you would like to bring.

The best way to figure out what you really need is to talk to the program sponsor or to someone who has participated on the program in the past. It is important to consider what clothing and other items will be necessary, acceptable and appropriate in your new environment.

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

- gifts for your 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
- 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
- menstrual products
- condoms/contraceptives
- dental floss
- facial tissues



Photos from Skidmore in Paris

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# CULTURE SHOCK: FACT OR FICTION?

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## BEYOND PAPERWORK & PACKING

Preparing for your off campus study is more than taking care of paperwork, registration, travel arrangements, immunizations and packing your bags. It is important to prepare yourself mentally. Take some time to refresh yourself on the current U.S. political scene. How familiar are you with your own cultural heritage? What are the values you live by personally and culturally? If you were raised in the U.S., you might want to think about the way in which US culture values the following:

Cleanliness  
Thriftiness  
Time Management  
Practicality  
Frugality  
Diligence  
Initiative  
Good Sportsmanship  
Privacy

Work Ethic  
Responsibility  
Aggressiveness  
Physical Power  
Originality  
Timeliness of Action  
Wariness  
Physical Appearance  
Persistence

One of the greatest challenges to studying off campus is that it invokes change. Have you given any thought as to how you might change as a result of studying off campus? Even though you are studying in the US, you may find significant differences in regional or campus culture during your semester off campus.

Why are you studying off campus?

- Explore new areas of study
- Access courses with different perspectives or courses not offered at Skidmore
- Investigate graduate or professional schools
- Research opportunities
- Explore future employment opportunities
- Discover and appreciate new cultures
- Broaden personal and educational perspectives
- Become more independent and resourceful

Take some time to think about what you hope to get out of your experience. Write down a list of goals. You may want to talk to other students who have been on your program to see if your goals are realistic. Realize that your goals can be revised once you're at your program site, but without a clear understanding of why you're studying abroad, it can be difficult to make it through those difficult times. Consider how you have changed since your first semester at Skidmore. Many students compare the experience of studying off campus with attending college for the first time. Prepare yourself intellectually as well. Take time to learn as much as you can about where you will be studying. Sure, you've seen films about India, France, and Japan, and you have read about ancient ruins, but what do you really know about your host country? Perhaps you've been told that you'll be

in an urban (or rural) environment - but what does that mean in the context of your host country? Before you leave, get down to the nitty-gritty details of life in your new culture. If you are studying in the U.S., think about how your new city will differ from Saratoga Springs? Ask lots of questions. Appendix II has a list of Fifty Culture Questions that you might want to answer about your host country. Some will even apply to a program in the U.S. Learn about the cultural and political history, about day-to-day living, student life, and general expectations. A visit to your local bookstore or library will provide you with a variety of books and videos on traveling to your host destination. In particular, the "Let's Go" and "Lonely Planet" travel guides are good sources for budget travel. Contemporary literature and films are also a good (and fun) way to learn more about the place you'll be studying.

## **CULTURAL ADJUSTMENTS**

Even if you feel prepared, every student 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, even if you are studying in the U.S. You may become very tired four to eight weeks into a semester-long program – physically, from trying to understand language, customs and a unfamiliar daily tasks, and emotionally, because as hard as you try to reach out and connect, you realize that you will never really be one of the locals. Disappointment can set in. Suddenly you may feel that the food is inadequate, the facilities aren't clean enough, people are abrupt, and the bureaucracy is relentless.

These symptoms are signs that you know enough about the culture to recognize the differences. Now is the time to use some proven techniques to help you through "culture shock" and into the next stage of full participation and enjoyment:

- acknowledge that **culture shock is normal** and that "this too shall pass";
- write about your concerns in your journal and sleep on them before you call home or act on your grievances;
- talk with other study abroad participants and staff, and provide support for other students;
- keep busy and set some concrete goals;
- resist withdrawing into yourself or surrounding yourself only with other US citizens or Skidmore students;
- avoid being judgmental – look on the positive side of diversity and difference;
- take care of yourself with enough sleep, etc. and revive your sense of humor.
- remember why you decided to study off campus in the first place

Above all, get involved in activities you enjoy and don't succumb to the temptation to withdraw – remember, you're a risk taker! If you wanted to do the same thing, you would have stayed on campus. Before long, you will find that you're enjoying your new life and that there actually are things that are better abroad (gasp!). Also, don't take yourself too seriously. Laughter is the best medicine. In fact, it will be the most embarrassing moments that will make the best stories when you return home.

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# LIVING ABROAD

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

Knowing the details about your study abroad program is just as important as knowing where you'll be going. Your program sponsor should provide you with detailed information about your day-to-day living arrangements while you are studying off campus. Hopefully, you found out most of this information before choosing your final program. However, ask specific questions about your living situation, housing and meals, on-site support, excursions and activities, opportunity to travel independently, etc. Ask any questions that might affect your everyday life.

## HOUSING

### **Living with a Host Family**

Living with a host family is your chance to transcend the tourist's visit and become a participating guest and member in a family and neighborhood community. Home stays are often the most meaningful part of an international living experience. The success of your home stay can depend on how you approach the situation. Your program will provide you with additional information around your host family's expectations and what cultural differences to expect in your new home. Your host family will likely have been trained on some of the cultural differences that come along with hosting US college students but this is a learning experience for everyone. You will all have to make adjustments in order to live together amicably. Offer to help with household chores. Find out what their daily routines are and how you will fit into them. Communicate with your family. Talk in the beginning with your family about everyone's expectations. Inform the family of your intentions to be out late, to bring someone else home, or to miss a meal. Avail yourself of their offers to visit relatives, join in local celebrations, etc. Share yourself – tell them about your own family, your school, and your interests. Photos of family and friends are particularly appreciated and can be a good icebreaker. Most families will take their cues from you. If you are withdrawn, they will think you want your space. If you are open and friendly, they will think you want to belong and will respond accordingly.

### **Other Living Situations**

In some cases, living with a host family is not an option. Instead, you may be in an apartment or dormitory, with other students from your program or with students from your host culture. Living on your own comes with a unique set of pros and cons. While it lends to a great amount of independence, it places greater responsibility upon you to take care of your daily needs and integrate yourself in the host culture (especially if you are sharing an apartment with other students from the U.S.). Grocery shopping, doing laundry, and cleaning can be a challenge and are time-consuming. Discuss how these things will be handled with your roommates early on.

## COMMUNICATING WITH HOME

Your program will likely provide you with guidance on whether to bring your cell phone with you or purchase a pre-paid phone on-site. While all students should have a working cell phone for emergency purposes, this may not be the most cost effective way to communicate with your friends and family back home. Many students will use a variety of methods to stay in touch with home either by email, phone, video chat, blogs, or social networking sites.

Services such as Skype ([www.skype.com](http://www.skype.com)) or Facetime are free and have generally good quality for calls and video calls. For free international texting, you can use Whatsapp or Viber. Note that you will need Wi-fi for these services.

If you need to use a landline at your home stay or hotel, consider purchasing an international calling card. You can find pre-paid calling cards at retailers in the US and abroad. These can also be helpful if you wanted to use a public phone, since most no longer take coins.

If you live in a home-stay, always ask permission to use the phone and offer to pay for your call. If you decide to use your host family's phone, please realize that local calls often are not free and may be charged by both time and distance. Don't be offended if they ask you to use a pay phone or only allow you to receive but not place calls.

### Internet Access

You will likely not have the same level of internet access abroad as you do on campus at Skidmore. Your host family may not have internet or it could be limited. Your dorm at a university could require you pay for the internet or might have data limits. If your program has you out in the field or in more remote locations, you may go multiple days without having internet. Please remember that one of the reasons you chose to study abroad is to experience a different culture. This means adapting to the use of technology as it is used in the host culture.

While many students are used to being online or texting with friends and family throughout the day, we would encourage you to consider limiting this habit while you're abroad. It is important to stay in touch with home and to share what you're learning about the new country and culture you're living in but be careful not to spend so much time with them, that you miss out on interacting with the people you're meeting in this new country. (Isn't this why you are studying off campus?)

### Talking to your family about studying abroad

It is understandable that your family will have questions or concerns about the fact that you are studying off campus. Here are some suggestions about how to work with your family and friends to help put them at ease as you study off campus:

- Communicate openly. Tell your parents, family and friends your own feelings, hopes, and fears. Don't hide what you're experiencing to try to "protect" them. This will help them realize that you too are feeling a flurry of emotions. By opening up to them, you will then allow them to open up to you. This type of communication will then give you the opportunity to educate them about the realities of the country and situation you will be part of. It will also show them you have thought hard about this decision and are prepared to take on this challenge.

- Studying off campus also includes a significant social aspect. Although your parents might want to hear that study abroad is an entirely academic pursuit, and academics are a key piece of the puzzle, it is important that they understand that you will be pursuing other interests also. Off-campus study is about the whole experience and the social interactions lead to other learning that is essential as well.
- They can't believe everything they read or hear through the news and other media. The media has a tendency to sensationalize the news. On the other hand, there is some truth in what the media reports. The problem is that your parents are not in England or India or any other country with you and do not know what is really happening where you are. With this in mind, always make sure you stay in touch with your family and friends during times of trouble. You are the one who can explain that the bombing they heard about was actually five hours drive away from where you are living.
- Safety is an issue that is real but manageable. Some parents believe students are in more danger while overseas than they are while in the U.S. This misconception can be difficult for you to work against. The truth is that, in most countries, theft, assault, and violent crimes are far less frequent than they are here in the U.S. Many people living overseas consider the States to be a very dangerous country and have trouble coming to terms with the idea of worrying about the types of personal crimes we encounter here on a regular basis. Make sure you take appropriate precautions to protect yourself against crime and violence. We have given you suggestions in the section on safety. Share this information with your family and provide them with the OCSE and onsite contact information in case of an emergency.
- Reassure your parents that you have chosen a program that offers on-site support in the form of a director or staff who will be available to help you with any personal or academic issues.



Photo taken at Stonehenge in England.  
Submitted by Shirleyka Hector, 2020

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# DIVERSITY AND OFF-CAMPUS STUDY

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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.*

Through studying off campus, students are able to experience countries and cultures other than their own and have their viewpoints challenged. Our hope is that you will return home from your program with a few more tools in your intercultural tool belt and that you will continue to seek out opportunities to learn how others see and experience the world we live in.

We also recognize that each students' experience off-campus will not be the same. The different social identities you hold may play a role in how you are perceived abroad and how you perceive others. Like with all aspects of preparing to study off-campus, the more you research now, the more you can prepare for a safe and successful semester.

## **Social Identities Abroad - Resources**

Below is a list of resources to get you started in your research. This is not an exhaustive list. Please reach out to OCSE if you have additional questions or concerns.

### **Ethnicity, Race, Nationality**

- UMN Learning Abroad: <https://umabroad.umn.edu/students/identity/multicultural/experiences>
- IES Abroad: <https://www.iesabroad.org/student-diversity-access/resources/social-identity/race>
- Diversity Abroad: <https://www.diversityabroad.com/articles/dealing-stereotypes-while-studying-abroad>
- <https://www.diversityabroad.com/articles/tips-heritage-seekers-traveling-abroad>
- Traveling while Black <https://level.medium.com/traveling-while-black/home>
- Podcast STAMPED: The STAMPED podcast that highlights the study abroad stories of Black/African American students and individuals of color. <https://anchor.fm/stamped>

### **Gender & Sexuality**

- Rainbow SIG <http://www.rainbowsig.org/resource-center/study-abroad/>
- UMN Learning Abroad: <https://umabroad.umn.edu/students/identity/lgbtqia/consider>

- Diversity Abroad - Women Abroad: <https://www.diversityabroad.com/articles/women-going-abroad>
- Traveling while Trans: <https://www.nytimes.com/2019/04/17/opinion/tsa-transgender.html>
- Transgender and Non-binary Students Abroad - Brandeis College  
<https://www.brandeis.edu/abroad/resources/identity-culture/trans-abroad.html>

### **Physical Disabilities & Mental Health**

- <https://www.miusa.org/plan/americans-abroad>
- <https://www.diversitynetwork.org/news/474591/Learning-Disabilities-How-to-Prepare-Students-to-Succeed-Abroad.htm>
- IES Abroad: <https://www.iesabroad.org/student-diversity-access/resources/social-identity/health>
- GoAbroad <https://www.goabroad.com/articles/study-abroad/studying-abroad-with-anxiety>

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# COMING HOME

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"Coming home?" You must be thinking, "But I haven't even left yet!" While this may be true, we'd still like highlight a few things for you to consider before leaving that can help to make your eventual journey back to the United States a smooth one.

Returning to Skidmore College can be a huge adjustment from the life you have experienced while studying off campus. For some students, returning home is more difficult than studying off campus because they don't anticipate that coming home would be a challenge. You probably won't return as the same person you were when you left. This can be a surprise to your unsuspecting family and friends. The extent of the changes you've gone through abroad probably won't be as apparent to you until you return home and realize that you're seeing things through a new set of eyes, and maybe even a new set of values.

The signs of re-entry adjustment are similar to what you will go through adapting to your new culture. You may become critical of home and friends and their apparent disinterest in foreign affairs or international activities. You may feel disconnected with those closest to you or become irritable for no reason. Or you may simply experience a feeling of homesickness for your off-campus study location. Just like culture shock, the re-entry adjustment period will pass. Be patient and give yourself time to adjust. Keep your journal handy and continue to record your reflections and ideas. Much of the impact of study abroad comes after you return home and have had time to reflect upon your experiences and the insights you have gained. And, don't forget that sense of humor!

Off-campus study doesn't have to be a singular experience for you. Instead, look at it as just the start of a lifetime of international experiences. When you get back to Skidmore, there will be a re-entry events held to help you keep your off-campus study experience alive. The following suggestions are ways that you can integrate your international experiences into your life at Skidmore.

- Volunteer through OCSE to tell other Skidmore students about your host country.
- Volunteer with the Office of Student Academic Services to help with international students at Skidmore.
- Stay in touch with your friends and host family from your off-campus study experience.
- Become involved with student groups at Skidmore (like the Model U.N. or E.U., Asian Cultural Awareness) related to international issues.
- Participate in a foreign language group.
- Look for community service activities to teach English to local refugees.
- Write about your international adventures for the *Skidmore News*.
- Become a returnee contact or attend information meetings/pre-departure orientation for your program.

Finally, when you get back, please complete the **off-campus study program evaluation** that will be sent to you and volunteer to talk to students who are interested in participating in the program you've just experienced. Your feedback is absolutely vital in helping prospective study abroad students make an educated decision when choosing a program. Stop in and say "hello" and be sure to bring your pictures by OCSE. We love hearing about your adventures – of which we're certain there will be many.

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# Appendix I: Budget Worksheet

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## BUDGET WORKSHEET

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### 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:** . . . . . \_\_\_\_\_

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### 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:** . . . . . \_\_\_\_\_

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### 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:** . . . . . \_\_\_\_\_

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### 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:** . . . . . \_\_\_\_\_

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### TOTAL ESTIMATED COST OF OFF-CAMPUS STUDY:

\_\_\_\_\_

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

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# Appendix II: Fifty Culture Questions

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## FIFTY CULTURE QUESTIONS

Here are fifty basic questions about your host country and culture. They are not intended to be an exhaustive list; many more will arise as you attempt to answer these. Take a minute to answer the questions you can now, then spend some time researching your host country to answer others. While in your host country, look through the questions periodically to see if you can answer more questions, or refine your current answers.

1. How many people can you name who are prominent in the affairs of your host country (politics, athletics, religion, the arts, etc.)?
2. Who are the country's national heroes and heroines?
3. Can you recognize the national anthem?
4. Are other languages spoken besides the dominant language? What are the social and political implications of language usage?
5. What is the dominant religion? Is it a state religion? Have you read any of its sacred writings?
6. What are the most important religious observances and ceremonies? How regularly do people participate in them?
7. How do members of the predominant religion feel about other religions?
8. What are the most common forms of marriage ceremonies and celebrations?
9. What is the attitude towards divorce? extra-marital relations? plural marriage?
10. What is the attitude toward gambling?
11. What is the attitude toward drinking?
12. Is the price asked for merchandise fixed or are customers expected to bargain? How is the bargaining conducted?
13. If, as a customer, you touch or handle merchandise for sale, will the storekeeper think you are knowledgeable, inconsiderate, within your rights, completely outside your rights? Other?
14. How do people organize their daily activities? What is the normal meal schedule? Is there a daytime rest period? What is the customary time for visiting friends?
15. What foods are most popular and how are they prepared?
16. What things are taboos in this society?
17. What is the usual dress for women? for men? for students? Are slacks or shorts worn? If so, on what occasions?
18. Do hairdressers use techniques similar to those used by hairdressers in the US? How much time do you need to allow for an appointment at the hairdresser?
19. What are the special privileges of age and/or sex?
20. If you are invited to dinner, should you arrive early? on time? late? If so, by how much?
21. On what occasions would you present (or accept) gifts from people in the country? What kind of gifts would you exchange?
22. Do some flowers have a particular significance?
23. How do people greet one another? shake hands? embrace or kiss? How do they leave one another? What does any variation from the usual greeting or leave-taking signify?

24. If you are invited to a cocktail party, would you expect to find among the guests: foreign business people? men only? men and women? local business people? local politicians? national politicians? politicians' spouses? teachers or professors? bankers? doctors? lawyers? intellectuals such as writers, composers, poets, philosophers, religious clerics? members of the host's family (including in-laws)? movie stars? ambassadors or consular officials from other countries?
25. What are the important holidays? How is each observed?
26. What are the favorite leisure and recreational activities of adults? teenagers?
27. What sports are popular?
28. What kinds of television programs are shown? What social purposes do they serve?
29. What is the normal work schedule? How does it accommodate environmental or other conditions?
30. How will your financial position and living conditions compare with those of the majority of people living in this country?
31. What games do children play? Where do children congregate?
32. How are children disciplined at home?
33. Are children usually present at social occasions? at ceremonial occasions? If they are not present, how are they cared for in the absence of their parents?
34. How does this society observe a child's "coming of age?"
35. What kind of local public transportation is available? Do all classes of people use it?
36. Who has the right of way in traffic; vehicles, animals, pedestrians?
37. Is military training compulsory?
38. Are the largest circulation newspapers generally friendly in their attitude toward the United States?
39. What is the history of the relationships between this country and the United States?
40. How many people have emigrated from this country to the United States? Other countries? Are many doing so at present?
41. Are there many American expatriates living in this country?
42. What kinds of options do foreigners have in choosing a place to live?
43. What kinds of health services are available? Where are they located?
44. What are the common home remedies for minor ailments? Where can medicines be purchased?
45. Is education free? compulsory?
46. In schools, are children segregated by race? by caste or class? by sex?
47. What kinds of schools are considered best: public, private, or parochial?
48. In schools, how important is learning by rote?
49. How are children disciplined in school?
50. Where are the important universities of the country? If university education is sought abroad, to what countries and universities do students go?

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# Appendix III: OCSE Emergency Response Protocols

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## 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.

