

General Information Handbook for Study Abroad

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PASSPORTS, VISAS, AND OTHER TRAVEL DOCUMENTS

You are responsible for obtaining a passport, the required visas (if any), and also the required inoculations (if any) for entry to the country in which your study abroad program is located (and for return to the United States). Requirements change frequently. It is your responsibility to keep informed of them. Most embassies maintain web sites where you may obtain forms and other useful information.

Passports for U.S. Citizens

A U.S. passport is necessary identification for every U.S. citizen traveling abroad. It establishes that you are a citizen of the United States, and that you have permission from the government to travel outside the U.S. and return here. It is an extremely valuable document!

If you do not already have a passport, apply for one immediately.

Passports often take three months to obtain. Most students traveling overseas also will need to obtain a visa from the embassy of the country where they will be going, and you must first have a passport in order to obtain a visa. Sometimes it takes a month or more to get a visa, so get your passport right away if you don't already have one. To see all the rules for obtaining a passport and to download an application visit <http://travel.state.gov/passport/>

If you already have a passport, check its expiration date. Make sure that your passport is valid for six months **after** your program ends. If it is due to expire before this date, you must renew it immediately; otherwise, you will not be able to obtain a visa.

Applying for Your Passport

To see all the rules for obtaining a passport and to download an application visit <http://travel.state.gov/passport/>

You can apply for a passport or renew your passport through the County Clerk, at designated U.S. Post Offices, or at a passport agency. **Anyone over the age of 13 applying for a passport for the first time must apply in person.** If you do not have an official copy of your birth certificate, request one immediately from the County Clerk or Vital Statistics Office in the county where you were born.

Note: Sign your passport as soon as you receive it and keep it in a safe place or in your possession at all times. Also, when overseas, keep a photocopy of the information page of your passport that clearly shows your passport number, date, and place of issue in a separate place. If your passport is lost or stolen, having the photocopy will make it easier for you to get a replacement.

Visas

A visa is issued by the authorities of the country where you will study or travel. It gives you permission to enter and remain in the country for a specific period of time and purpose. The visa itself is frequently a stamp in your passport, not a separate document; it may also be a piece of paper that is attached to your passport.

Most students, but not all, will need to obtain a student visa: this will depend on your country of citizenship and your destination. In some cases you will need to obtain a visa before you leave. In other cases you will receive a visa after arrival. You should receive instructions on obtaining a visa in the Program Specific Checklist in your acceptance packet. If you did not, please ask your program coordinator.

You may need additional visas to travel as a tourist in some countries. It is important that you check with the Consulate or Embassy of the country where you will be studying and of any countries you plan to visit to find out what requirements there are for your specific case.

Visa processing varies from country to country. If you are going on a UAlbany program, we will provide you with specific instructions concerning the application process for a student visa in the country where you will study. UAlbany students on non-Albany programs should obtain visa information from the campus sponsoring their program.

Make a photocopy of your visa when you obtain it!

Applying for Your Visa

Check with the appropriate authorities to be sure that you understand the exact visa application requirements. The process may be lengthy and require you to gather considerable documentation. Visas are issued at the country's embassy here in the United States or at consulates located in major U.S. cities. You will need to work with the appropriate embassy or consulate that serves your state of legal residence here in the United States. (For example, if you are a California resident but are studying here in New York, you would need to apply at the consulate in California.) **Even if you live far away from an embassy, it may be necessary to appear in person to obtain your visa.** Therefore, plan ahead and be sure you understand the requirements. Follow all the instructions you receive very carefully so that you obtain the appropriate visa(s). If you have any questions, contact the embassy that will issue the visa. They establish the requirements and are the only ones who can assist you.

Please note that the University at Albany does not establish the visa requirements and cannot change them. If you do not follow the instructions given by the country you are going to, we cannot assist you. Also note that in many cases foreign governments have made it more difficult for students to get visas because our government has made it much more difficult and expensive for their students to get visa to come to the U.S.

IMPORTANT: Prevent theft of your passport!! If you must mail your passport to obtain a visa, be sure to send it either by registered mail or by another equally secure means. Priority mail is not secure – don't use it.

Passports and Visas for Non-U.S. Citizens

If you are not a U.S. citizen, you still need a passport and possibly a visa. Contact the nearest consulate of the country of your citizenship and the nearest consulate of the country where you plan to study as soon as possible. You may find that procedures for obtaining a visa will be different for you because of the relationship between your country and the country where you will study. Start early!

If you are a U.S. permanent resident (you have a green card but not a U.S. passport), you are still traveling as a non-U.S. citizen, so you must find out which rules will apply to you. You should also check with the U.S. Immigration Service concerning regulations for re-entry into the United States. This is particularly important if you are going to be outside the United States for more than one year.

International students studying in the U.S. who are going on SUNY-sponsored study abroad programs must obtain the signature of the International Foreign Student Adviser on visa documents in order for them to gain reentry to the United States. They should also follow the instructions for non-U.S. citizens to obtain visas.

Health Certificates

Some countries will not let you enter unless you can show that you are in good health. UAlbany will provide you with instructions concerning these procedures if they are necessary for your study abroad program. If you do need a special medical report, make an appointment as soon as possible. Some test results take a long time to obtain, and you will have to show the test results to get your visa. You may be required to submit the results of an AIDS test as part of your application for a visa. Keep a copy of any physician's reports that you submit to UAlbany or with your visa application. You may be asked to present them upon arrival in some countries.

Travel Advisories and Emergency Situations

Visit the U.S. Department of State, Bureau of Consular Affairs website at <http://travel.state.gov/> for up-to-date information about the advisability of travel around the world.

Current Travel Warnings: http://travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html

Traveler's Health Warnings: <http://wwwnc.cdc.gov/travel/>

Once you get to the web site for travel information and basic facts about each country, you can sign up for automatic updates on the countries you specify to be sent to your account.

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GETTING TO YOUR OVERSEAS PROGRAM SITE

Overseas Flight

Students are responsible for making their own travel arrangements. Most programs **do not** have group flights. If your program does, you will receive information about the flight but you will still be responsible for making your own arrangements to book and pay for your flight.

Make your flight plans as soon as your acceptance is confirmed and you are sure of the dates of your program. You can purchase a round trip ticket with a fixed date of return or a round trip ticket with an open-end return that allows you to decide later when you want to come back. We do not recommend buying a one-way ticket now and another one-way ticket later on because the cost is often higher and sometimes you cannot enter a country unless you can also prove that you will leave again.

We recommend that you get a ticket that will allow you to change your return date because overseas university calendars sometimes change unpredictably and your plans sometimes do too. Low cost tickets are usually harder to change than more expensive ones, so you will have to decide for yourself what you want to spend. You should try to get a ticket that will allow you to make one change of return date for a minimal fee so that you can come back sooner if you need to or stay overseas longer than you originally planned.

International flights usually leave from major cities. You may need to fly into the New York City area or to another coast to get to your overseas site. In making your travel plans be sure to allow ample time for connecting flights. When leaving the United States, you should arrive at the international airport at least two hours prior to the departure of the overseas flight.

Please remember that the University at Albany is not a travel agency. If we make arrangements for a group flight, we do it solely as a convenience for participants. The choice of, the selection of, and finally, the payment for travel arrangements are the responsibility of the participant. **UAlbany does not bear liability for costs or damages resulting from whatever travel or transportation arrangements are finally made by each participant.** This includes seeing that payment for the group flight has reached the proper office by the stated deadline.

Travel Agents

Travel agents are an excellent source of flight information. You may work with any agent you wish and may want to check the web for other options. Students often find that STA Travel <http://www.statravel.com> or similar travel sites geared towards students offer the best prices.

Group Flights

Most programs do NOT have group flights. Please see your program-specific information for details about how you should plan your travel. UAlbany makes arrangements for blocks of seats to be available for some programs. In these cases, students must usually contact the travel agency designated by our office to purchase one of the seats in the block, but students are not required to take these flights and may make their own arrangements if they wish.

Arriving Overseas

For each program there will be instructions on where to report and whom to contact upon arrival at the program site. Please carefully review all Program Specific Materials from UAlbany and from the host university.

Registering at the U. S. Embassy

The U.S. State Department suggests that each student register at the nearest American Embassy or American Consulate upon arrival. In many countries, this is a formality that has little purpose. In other countries, this could be very important.

You can register yourself online before you go. Go to <https://travelregistration.state.gov/ibrs/ui/> and follow the directions you find there.

Luggage and Carry-On Bags

Before you begin to pack, check for the latest rules about what items you can place into your carry-on bags and which items can be transported in your suitcase.

Then check with your specific carrier about how many bags you can bring without paying extra fees, and limit yourself to that number. Pay attention to size limitations as well.

Regulations concerning the amount of luggage allowed on domestic and international flights vary from airline to airline and depend on the destination. The airlines will measure and weigh luggage to be sure you meet the requirements.

Check with EVERY carrier you plan to use (from your departure to destination points) to be sure that your luggage does not exceed the stated limits! Check with the airline for exact restrictions. Charter flights in particular may have luggage limits. Excess luggage charges are expensive, and the extra luggage may arrive late. (See the Packing and Shipping section in this handbook for more information.)

When packing, be conservative about the amount of stuff you'll need overseas. Students almost always say that they brought too much with them. Make a list of what you really need and try to stick to it when you pack. If you can't carry all your luggage by yourself, you have way too much!

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ACADEMICS AND CREDIT RECOGNITION

Coordinating Study Abroad With Your Graduation Requirements

Requirement to Earn Credits "In Residence"

Albany recently combined its overall residence requirement and its senior residence requirement and now requires all degree-seeking students to complete 30 of the last 60 credits of coursework toward their degree while they are physically on campus. For students who study abroad for two semesters during their last two years, the residence requirement is more generous: 30 of the last 69 credits cleared must be completed physically at Albany. This means that you may complete more than 30 credits overseas. The 30 residence credits can be completed at any time during your last two years, so you can study abroad during your junior or senior year, or both. If you have any reason to believe that you may have problems satisfying Albany's residence requirements, please contact us for assistance.

Overseas Coursework and your Audit

For Albany students, in addition to your Transcript Supplement, another document will be sent to the Registrar which establishes course equivalents for the work you have taken overseas. This document is only prepared for Albany students: students attending other schools should check with the Office of International Education at their home campus for similar paperwork. Ultimately, it will be your fully completed Overseas Enrollment Report Form, which is subject to revision with the consent of your academic adviser and Albany's Office of International Education.

This form lists the actual coursework you have taken overseas. Depending upon their content and level, the courses you have taken overseas may be included in your major or may satisfy other requirements. Courses taken overseas do not have to have exact equivalents at Albany to be counted: they may be listed as HIS 30E or 030 (a 300 level history course) or ARH 10E or 010 (a 100 level art history course), etc. and they will still count toward your degree. They will carry the same number of credits at Albany as they were assigned by the administering SUNY campus, even if the corresponding course here carries fewer or more.

Courses that you wish to have considered as possibly satisfying Albany's new General Education Requirements must be reviewed and approved by the Dean of Undergraduate Studies. Your major adviser cannot make these determinations.

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Course Approvals and Equivalents

Usually, if you have detailed information about the courses offered overseas, you can have course equivalents determined by your home campus before you begin your program. Most often, though, you will not have full course descriptions until your classes actually start, so equivalents are determined later.

It is very important for you to talk with your academic adviser before you go overseas to see what kinds of courses you should try to take and which courses will be most beneficial to you. You will want to integrate your study abroad courses into your overall program for your degree, and your adviser is critical in this process. You may decide that it will be easier for you to take an extra course in your major when you come back rather than trying to get a particular course overseas. You may find out that you have room for a lot of electives in your program anyway, and that you can take what you like. You may find, however, that you will be off schedule if you do not take a certain kind of course while you are overseas, and if this is the case, you want to be sure that your study abroad program is going to offer that course. Basically, you want to have as much flexibility as possible to select the most interesting courses overseas, but you also must be aware of what you must do to graduate on schedule.

Albany students **MUST** discuss their plans with their advisers and have their advisers sign their "Preliminary Approval of Courses" Form prior to departure. This form does not obligate you to take those courses, but it can show that your department agreed that a certain course would count in your major. A copy of this form should be given to the Office of International Education for our files. Non-Albany students should find out what similar kind of paperwork their own school uses and follow those procedures.

SUNY Albany students who are Business majors should obtain additional instructions from the faculty member responsible for the evaluation of overseas credit before registering. Work done overseas will count toward your degree, but may not fulfill requirements in your major.

Obtaining Course Descriptions

Course descriptions are often hard to obtain in advance. For some programs, specific information on the courses that will be available will be enclosed in your acceptance packet or given to you at an orientation meeting. Some may be made available on a web site. For others it may not be possible to obtain course listings and full descriptions or know your exact course schedule until you have reached the program site. This is likely to be the case if your program is one that provides direct enrollment at another university that doesn't have its catalog online.

Even if you can get a catalog, you may not be able to get a schedule of classes. This means that you will know what kinds of courses are taught at the host university, but not exactly which ones are going to be offered the semester you are going.

Albany knows that course descriptions are often not available in advance. Other SUNY schools should also know this. That is why we say that you will earn credits toward your degree, but that equivalents may have to be determined some time after you have begun your program or even after you have completed your study overseas.

Some non-SUNY schools tell their students that they will not approve their study abroad program unless they can present descriptions. If this is happening to you, contact us and we'll do our best to help. Whether you are a SUNY or a non-SUNY student, it is still very important that you discuss your plans with your academic adviser and obtain approval for your program to the fullest extent possible. In addition, it is a good idea to obtain your adviser's telephone and fax numbers, as well as an e-mail address, for correspondence from overseas.

Overseas Enrollment Report Form

Once the program has begun overseas, everyone who is on an Albany program, and all Albany students on other programs, sends an Overseas Enrollment Report Form to Albany showing the exact courses they are taking overseas. You should fill in only columns A, B, and C on the chart side of the form and attach proof of your registration or have your enrollment verified by on-site staff, following the instructions on the form. Once Albany knows exactly what classes you are taking, we can work with your major and/or minor department to determine what these courses will be equivalent to.

Albany students **MUST** send their course descriptions and syllabi along with their OER Form. They will help Albany determine exactly what equivalents you should get. Without the descriptions and syllabi, the process can be seriously delayed, thereby delaying your transcript.

Remember, the credits from overseas do not always translate into the same number of credits at Albany. Albany (or the administering SUNY campus) will determine the number of credits each overseas course will carry based on conversion rules that apply to your specific program. Be sure that you understand the conversion rules so that you do not drop below 12 SUNY credits. Your audit will show the number of SUNY credits assigned to each course by the Office of International Education, even if the corresponding course at your home campus carries fewer or more.

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Credits

All SUNY students on any SUNY program automatically get credit toward their degree for the work they do overseas. However, you still have to negotiate what your courses are equivalent to at your home campus. For an Albany student, this means that there are procedures that get the courses you have taken overseas to show up on your "audit."

The number of credits you register for overseas does not always translate into the same number of credits at Albany. Albany (or the administering SUNY campus) will determine the number of credits each overseas course will carry based on conversion rules that apply to your specific program. Be sure that you understand the conversion rules so that you do not drop below 12 credits per semester.

We repeat: the Albany credits will not necessarily equal the number assigned by the host university. Your transcript supplement will reflect the number of credits SUNY has assigned to each course. That means some may be the same, others may be more, and others may be less than the number given by the overseas university. This means you need to be sure to register overseas for the correct number of credits to equal a minimum of 12 Albany credits. Refer to your program specific materials for conversion rules for your site. If the overseas course carries a large number of SUNY credits, your adviser may divide the credits among several Albany courses when determining exact equivalents.

Non-SUNY students will automatically earn Albany credit for their work overseas but must get permission from their home campus to transfer these credits from Albany. Non-SUNY students and non-Albany students should follow the procedures of their home campus for determining equivalents.

Minimum Course Load

All participants in semester-length study abroad programs are required to register as full-time students at Albany (or their home SUNY campus). All students must also take a full-time load of courses overseas (minimum of 12 SUNY credits per semester). If you do not complete a full-time load each semester, your financial aid may be jeopardized. (To receive financial aid for a summer program, you must complete at least 6 credits.)

The number of courses that you will need to take to reach full time status varies from program to program. Consult the academic information provided for your particular program. The number of credits a course carries at the host university is subject to change by SUNY. Be sure you know if there is a ratio for converting host university credits to SUNY credits so that you are not under-enrolled.

Maximum Course Load

Albany allows students to take up to 38 credits overseas for the entire academic year (19 credits maximum per semester). In a few cases where a pre-session is involved, additional credits can be awarded. A decision to award over 19 credits can also be made by the Dean of Undergraduate Studies at Albany after your grades have been received.

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Earning Graduate Credits Overseas

In general, SUNY programs are designed for undergraduate students and all students who go on a program earn undergraduate credit. However, on some programs, you may be able to enroll in graduate courses, and these courses will show up on your Transcript Supplement with their graduate-level course numbers. If you have also registered for graduate credit, then you will earn graduate credit for these courses.

Beware: All college graduates are not automatically graduate students! You are not a graduate student unless you have been admitted by a university for study towards a graduate degree. Therefore, unless you have actually enrolled in an overseas program as a graduate student and taken graduate courses overseas, you will still only get undergraduate credit for any graduate-level coursework you take overseas.

To get graduate credit for graduate courses, you have to be a college graduate, be approved to take graduate-level coursework overseas, and be registered at Albany for graduate credit. To have graduate courses taken overseas count toward a graduate degree, you must also have permission from your department to have these courses count. It is hard to transfer graduate credits from one school to another, so even if Albany enrolls you in graduate courses, you must still get permission from your home campus to count them toward your degree.

Keep in mind that when you study abroad you are not enrolling in the host university for a degree. Therefore, even if you take many, many graduate classes overseas, you will not be earning a degree from the host university.

Graduate Credit for University at Albany Students

If you are enrolled in a graduate degree program at Albany, you may enroll in graduate coursework overseas and get credits toward your degree if your department approves the courses for inclusion in your degree program. Alternately you may, again with the permission of your department, audit coursework at the host university, and use what you have learned as an auditor to complete a directed study at your home department. In that case, you would register for a certain number of credits within your department, but you would have to pay all of the costs that other students on the program would pay, even though you were not getting credit the same way. There is one vital rule to keep in mind: all arrangements for graduate credit that will become part of your degree program must be made with the approval of your department and the Office of International Education at Albany before the start of the program.

Graduate Credits for Non-Albany Students

If you have a bachelor's degree and want to take graduate-level courses overseas, you may do so provided the overseas university will allow you to enroll in them. You must first apply to Albany for admission as a non-degree graduate student. Ask us for the form and return it to us (NOT to Graduate Admissions, please!) for processing. Once you are admitted, we can register you for graduate overseas study. If you cannot find suitable graduate courses overseas on an Albany program, you may still participate by taking undergraduate courses and earning non-degree undergraduate credits at Albany. If you are enrolled as a graduate student anywhere but at Albany and you do register at Albany for graduate courses overseas, remember that only your home university can approve coursework for inclusion in your degree program. Check carefully on this before you go.

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Grades and Transcripts from Study Abroad

Albany Students

Albany students will see their grades from overseas in two places:

- **Official Transcript:** If you are registered at Albany for a SUNY study abroad program, you will find entries on your semester's grade report for a G-INS course. If we have received and processed your grades, you will find an entry for the total number of credits you have earned with a grade of S. As an Albany student, these credits will not be factored into your GPA.
- **Transcript Supplement:** The actual courses you have taken will be listed on a Transcript Supplement in full detail, including course numbers used by the host university, credits awarded by Albany, and the actual letter grade (converted to the Albany system as necessary). As mentioned, these grades are not factored into your GPA at Albany. However, whenever you send an official transcript, the Transcript Supplement will be included. Therefore, others (graduate schools) may recompute your GPA. So everyone should realize that the grades you earn overseas appear on your permanent record and may eventually count in your GPA! Although everyone who participates on a SUNY study abroad program will get a Transcript Supplement prepared by the administering campus, each SUNY campus has its own rules about how the credits will appear. If you are a non-Albany student participating on an Albany program, check with the Office of International Education at your home campus for details.

In addition to the "S" grades, the following grades might appear on your transcript:

Failing Grades (U)

If you fail any courses overseas and do not complete at least 12 credits with passing grades, you will have some credits with a grade of U on your transcript. They will appear on your Transcript Supplement with a grade of "U" as well. Completing fewer than 12 credits per semester will also negatively affect your financial aid: you may have to repay it.

Incompletes (I)

Most overseas universities do not give a grade of I (incomplete) for courses that you did not complete. However, if you are awarded such a grade, it will appear on your Official Transcript and on your Transcript Supplement. It will be entered in a G-INS course with a grade of "I". These grades will be changed when a new grade from overseas is received. If you have gotten any "I" grades, be sure to meet the deadlines you have been given by your professor and keep a copy of

any materials you submit to your host university. You cannot graduate from Albany if you have any unresolved GINS I grades on your transcript.

Withdrawals (W)

If you drop courses in accordance with the rules and deadlines of your host university, you may have some W credits when your grades are processed. If you are an Albany or a non-SUNY student who did not finish at least 12 credits with a grade of S, you will see another entry for overseas study on your transcript to bring your total credits for the semester to 12. These credits are for administrative purposes only and will not count as credits you have earned toward your degree. They will, however, prevent you from obtaining a tuition refund - you must pay for the full tuition for your program, regardless of the number of credits you ultimately earn. Completing fewer than 12 credits per semester will also negatively affect your financial aid: you may have to repay it.

Not Recorded (NR)

Often students' grade reports are sent out by the computer before the overseas grades have been processed. If this happens, you will see a grade of NR (not recorded) for some number of credits, probably 15. This grade and the number of credits will be changed when your grades come in. It is normal for a grade report to be printed by the computer at Albany before your grades have been fully processed so don't worry!

Q Grades

If you have not successfully completed a full-time load overseas (the equivalent of 12 SUNY credits during the fall or spring semesters), you will find another G-INS course on your transcript to bring your registration load to full-time. These credits are for administrative purposes only and will not count as credits you have earned toward your degree.

Other SUNY Students

If you are a student from another SUNY school, as soon as we have received your grades from overseas, we will prepare a Transcript Supplement. Unless we have a hold, we will automatically send it to the Office of International Education of your home campus. We will also send an unofficial copy of the Transcript Supplement to you at your permanent address. The Transcript Supplement prepared by Albany will show the actual courses you have taken overseas in full detail, including course numbers used by the host university, credits awarded by Albany, and the actual letter grade (converted to the Albany system as necessary). If you have any questions about the Transcript Supplement, contact Albany; we are the only ones who can make changes. But check with the Director of International Education on your home campus to see how these grades will be incorporated into your official records as each SUNY campus makes its own rules.

Non-SUNY Students

Please read the section describing Transcripts and Transcript Supplements for Albany students, as your grades will be prepared in the same way. Your grades will be filed with the Registrar at Albany and you will receive an unofficial copy of your Transcript Supplement. If you have any questions about how your courses or grades appear on the Transcript Supplement, contact Albany. You should also find out from your home campuses how they incorporate transfer credit into your records.

Letter Grades and Pass/Fail Courses

Your overseas program may use letter grades or numbers or even have each professor write a paragraph about your work, but all your work will be reported on your SUNY Transcript Supplement with letter grades only. You cannot elect S/U (satisfactory/unsatisfactory or pass/fail) grading for courses graded on a letter or number basis overseas, but you may enroll in courses that are graded only S/U by the host institution. If the host institution gives you a satisfactory grade in an S/U graded course, then that grade will also be used on your Transcript Supplement.

Transcript Problems

The Transcript Supplement is an important part of your permanent record, and its accuracy is important to you and us. We send you an unofficial copy of your transcript supplement in order to ensure that the classes and grades you receive are those you believe you should receive. After reviewing the unofficial transcript supplement, if you think your credits or grades are wrong, you must discuss your situation with the administering SUNY campus that issued the Transcript Supplement. If you think the wrong equivalents have been assigned, discuss this with your home campus adviser who made that decision. It is possible for mistakes to be corrected and changes will be made if there is a valid reason.

Issuing Your Transcript and Transcript Supplement

By law, Albany cannot send your official transcript to anyone without your written authorization. This includes non-SUNY students who want us to send their transcript directly to their home campus. For non-SUNY students there is a box on the bottom of your application for admission as a non-matriculated student that you can mark to pre-authorize Albany to send your grades when they are ready. Please do so before you send back this form to our office. Albany will issue one free official transcript for you for each semester that you are overseas. Be sure to SIGN in that box or your request will not be honored by the Registrar's office.

Again, we will send an unofficial copy of your Transcript Supplement to you at your permanent home address as soon as it is ready. If you have any questions about it, contact us. If we have made an error, we will correct it as soon as we can. If your home campus or a graduate school or an employer or anyone else needs to see your official transcript, you must arrange for one to be sent by the Registrar at the University at Albany (518-591-8170). The Registrar requires your signature, the mailing address, and payment (\$5) for each transcript. They will not release your grades if you have any holds.

When Will Your Grades Be Processed?

All students should be aware that there is often a delay of at least two months before grades from overseas programs reach Albany. Although we cannot make any guarantees to provide your grades by a particular date, we do process grade reports as quickly as possible. Please be certain that you have completed any necessary authorizations to have your grades sent to Albany by the host university and that you have no "holds" (possibly due to unpaid charges or missing library books, etc.) at the overseas site before you return home.

While we are awaiting your grades from overseas, the University at Albany may be issuing its official grade reports as the Registrar's office does so automatically. Therefore, if Albany or your home SUNY campus has not processed your grades from overseas, the grade report for the semester will show a grade of NR (not recorded) for the G-INS course you have registered for. This is normal and not a cause for alarm. There is no need to call us! This grade will be changed later. All students will know that their grades have been forwarded to their home campus when they receive their unofficial copy of the Transcript Supplement from Albany.

Again, regardless of how quickly Albany receives your grades from overseas, you should be aware that Albany will place "holds" on the records of any students who have not paid in full for their overseas program or who have incurred unresolved debts overseas. Please be sensitive to this fact and take care of any debts right away.

Attention Graduating Seniors: Students who will be graduating during the semester following their period of study abroad should contact Albany. We will do our best to obtain your grades so that there is sufficient time for you to be cleared for graduation on schedule. However, we can never guarantee that we will receive your grades from overseas in a timely manner. Patience is necessary. Please read the section in this book called "Graduating Seniors" for more details.

Authorizing Your Grades to be Sent by Your Host University

Many universities overseas require your specific authorization before sending your grades to Albany. Check with the overseas staff and review the information specific to your program for details. Be sure to specify that your grades are to be sent to the SUNY campus administering your overseas program, not to your home campus! Only the SUNY campus administering your program can produce a Transcript Supplement for you and it slows things down if your grades are sent to the wrong school.

ALL students on Albany's Programs should have their grades from overseas sent to:

Office of International Education
University at Albany
Science Library G 40
Albany, NY 12222

Albany Students on programs run by other SUNYs should have their grades sent to the Office of International Education at the SUNY that sponsors their particular program, NOT the University at Albany.

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Using Study Abroad Credits to Meet Albany's Requirements

1. When should I talk to my adviser or to people in the Office of Study Abroad and Exchanges about planning for study abroad?

As soon as possible! You can get advice about how to fit study abroad into your schedule from ASC or from your major department. You can get help in selecting a program that meets your needs at any time from the Office of Study Abroad and Exchanges (Science Library G 40). You can get specific classes that are taught overseas approved for inclusion in your major or minor in advance. Once you know what courses you can take overseas toward your requirements here, you can plan your semesters more easily.

The most important thing is to make your choice wisely and be sure the program you pick meets your needs. See our detailed descriptions of each Albany sponsored program here.

2. Can I study abroad if I transferred here?

Yes! Study abroad coursework can be used to meet your graduation requirements, and as long as you do either your junior year or senior year on campus (technically, 30 of the last 60 credits counted towards your degree must be done physically at Albany), you can even go for a full year. A semester or summer should fit into your program easily.

3. How do I find the right program and apply for study abroad?

Come to the Office of Study Abroad and Exchanges (Science Library G 40).or check out our web site (www.albany.edu/studyabroad). There's no "best" program - only the one that fits your plans. Advisers will be able to help you find the ones that work best for you.

The most important thing is to make your choice wisely and be sure the program you pick meets your needs. See our detailed descriptions of each Albany sponsored program here.

4. I have been accepted into a SUNY study abroad program! What do I do next?

If Albany is administering your program, you will have all the paperwork and instructions right in your acceptance packet. If another SUNY is administering your program, please stop by the Office of Study Abroad and Exchanges (Science Library G 40) as soon as possible to get any forms or other help you might need.

Rules for Albany Students Registered for G INS Courses

The rules below apply to Albany students who are or will be registered at Albany under course numbers beginning with G INS for programs run by Albany or another four-year SUNY campus.

1. How do I register for my first semester of study abroad

- You will be registered for study abroad here at Albany for a course with a G INS prefix and will pay your SUNY tuition here, but you will be paying other fees as explained by the SUNY that is administering your program.
- In order to register for your first semester overseas, you will have to get your AVN number from your major adviser. The Office of Study Abroad and Exchanges (Science Library G 40) will provide you with your permission number.

2. How many credits should I register for?

When you are registering for study abroad, you will initially enter the number of credits you expect to earn on the program. For a semester, that will generally be a minimum of 12. For a summer program, you will use the number of credits your program carries.

3. What happens if I earn a different number of credits than what I originally registered for?

- When your grades are actually submitted to the Office of the Registrar at Albany, your registration will be adjusted to show the actual number of credits you have earned.
- As long as you were registered for at least 12 credits during a semester, your tuition will not change.
- If you earned more credits than you have actually paid for on any program, you will be billed for the additional credits.
- If you have not completed the minimum number of credits required by your program, you will not receive a tuition refund.

4. How should I register if I'm not sure I will be studying abroad?

- If, at the time of advance registration, you are not certain that you will be studying abroad, register for Albany classes as you normally would. Once you are certain of your plans, adjust your schedule accordingly.
- If you have registered for regular classes, the Office of Study Abroad and Exchanges will not drop your classes and register you for study abroad without your permission. As long as you are registered for regular classes, your bill from Student Accounts will show all the customary fees that students are charged. Once your registration has been changed to study abroad (when you are registered for a G INS class), you will be billed only for tuition and the University Fee.

5. How do I register for my second semester of study abroad?

If you are enrolled in an academic year program, the Office of Study Abroad and Exchanges at Albany will register you for the appropriate G INS course number for your second semester. However, you will have to register yourself for the semester when you return to Albany.

6. How can I extend or shorten my study abroad program?

If, once you are overseas, you would like to change from semester to academic year or academic year to one semester, contact the Office of Study Abroad and Exchanges at Albany for assistance. These changes require approval from Albany, the administering SUNY, and the host university and may not be automatic.

7. How do I register for the specific classes I will be taking at the host university?

You will also be registered for the classes you take overseas according to the rules of the SUNY that is administering your program and the rules of the host university overseas. Often, you will not know exactly what you will be taking until you arrive at the host university.

8. How are the credits and grades I earned at the host university converted into SUNY credits and grades?

The SUNY which is administering your program will tell you how the credits and grades of the HOST university will be converted into SUNY credits. Albany will award the same credits and grades that the administering SUNY assigns. If Albany is running your program, then the Office of Study Abroad and Exchanges in Science Library G 40 will tell you how the credits and grades of the host university will be interpreted.

9. How many classes do I have to take overseas? How many credits can I earn?

- It is important that you register for the minimum number of SUNY credits that you will need to be considered a full-time student or otherwise satisfy your requirements.
- You may register for as many credits as your program permits, but cannot earn more than 19 credits in any semester without gaining special approval from the Dean of Undergraduate Studies. If your records from overseas show more than 19 credits, the Office of Study Abroad and Exchanges will make the request for approval for you.

10. Will the courses I take overseas count toward my graduation requirements?

- All courses that you take overseas and pass will count toward the 120 credits that you need to graduate.
- Specific courses can also be used toward the credits you need in your major, minor, or for the general education program as long as they are approved. Courses can be approved in advance if you have adequate descriptions. Courses that have not been preapproved can be approved while you are overseas after you submit syllabi and descriptions to Albany, or after you return, again with the same documentation. Your major department signs off on courses counting toward your major and can also approve classes counting toward your minor.

11. Do I need to earn a minimum grade for my courses to count toward Albany's requirements?

All credits earned while a student is enrolled in a SUNY-sponsored study abroad program (so that the student is registered at Albany under a GINS course number) will be counted toward satisfying the student's degree requirements. Only courses in which students earn grades of C or better will be allowed to count in the major or minor or as writing intensive in any subject area. For any courses in which a student earns a lower but still passing grade, regardless of the equivalent originally determined, the course will be reclassified for that student as a generic 000 course in the subject area so that the credits will be counted only toward overall credits. Courses approved as satisfying General Education requirements will still satisfy those requirements, except for the category of writing intensive. Students whose credits are not included in their major or minor because of this policy may request that specific courses be reevaluated by the major or minor department. The academic department has the authority to assign a different equivalent.

12. Can classes I take overseas count toward my General Education requirements?

Yes. For the Foreign Language requirement, a semester of language study in the country where that language is spoken meets the requirement, even if it is at the beginning level. For other subject-matter areas, if your major adviser assigns an equivalent for an overseas course which is on Albany's approved list of courses for the category, the course counts. For all courses which are assigned non-specific equivalents at Albany, the Office of the Dean of Undergraduate Studies must approve each course individually. Your audit will be updated to reflect approved courses after your grades from overseas have been posted to your records at Albany. It is sometimes possible, but less likely, to get credit for oral discourse and writing intensive classes since they involve a style of teaching and learning, not specific subject matter.

13. How do I get specific courses approved for inclusion in my major or minor?

You may have as many courses preapproved as you wish. This guarantees that if you take those specific courses, you will receive credit according to what you have been told, as long as you have submitted the proper paperwork to the Office of Study Abroad and Exchanges. That is generally the Preliminary Approval Form but it can also be a document signed and dated by your major adviser. It does not guarantee that the overseas university will offer all those classes. You are also not required to take the classes that have been preapproved - you may take whatever overseas classes the host university will allow you to take that interest you. If, when you get overseas, the courses you had hoped to take are not available or you find other courses of greater interest, contact your academic adviser right away if you need to know if they will be accepted into your major.

14. Can I take courses overseas that don't match any classes offered at Albany?

Courses taken overseas do not have to be exact matches for classes offered at Albany to count. In fact, it's a good idea to take classes overseas that are different from what is offered here. If you only need general elective credits outside of your major or minor, then everything counts automatically. If you need

credits in your major such as upper level electives, then any overseas classes that are approved as such by your major adviser for inclusion in your major or minor will count. Your major or minor adviser can also agree to waive other specific requirements and substitute different classes that you have taken overseas.

15. How do the grades I earned overseas show up on my Albany transcript?

- The exact classes you took overseas, along with the number of SUNY credits and the grades you have earned for each, will appear on Transcript Supplement which is sent out every time you request an official transcript. The grades themselves are not computed into your GPA.
- As long as you have passed your courses overseas, you will get G INS credits with a grade of S that are equal to the number of SUNY credits earned at the host university. Since you cannot elect S/U credits for study abroad, G INS courses are not counted as part of the two courses that you can opt to take S/U at Albany.
- Failing grades will be reported on your official Transcript Supplement and may also appear on your regular Albany transcript as U grades.

16. How can I appeal a grade earned on a study abroad program?

- All students have the right to appeal grades, just as they do at their home campus, but the procedure for study abroad grades is different. In general, grades will only be changed if the host university so recommends.
- If the issue is with the actual grade awarded, the appeal for reconsideration must first be made in accordance with the established procedures of the host university. If the professor of record at the host university agrees that a grade should be changed, then the proper officials of host university convey the new grade to the administering SUNY which in turn revises the Transcript Supplement. The home campus then revises its own records accordingly.
- If there are special circumstances related to the assignment of a grade (such as when a student's religious observances conflict with examination policies, or in other situations where students would expect redress or special accommodation in the U.S.) for which an accommodation was not or will not be granted by the host university, the matter should be discussed with the study abroad office at the administering SUNY campus as soon as possible, in advance of the actual relevant date if possible.
- This timeliness is important since if the reason cited by the student is not considered a sufficient excuse, the student will need to know this as soon as possible. Even if the reason warrants granting the excuse, a student's delay in contacting the instructor or the administering SUNY campus may make it more difficult for the University to assist the student with acceptable options of making up the work that was missed.
- With the consent of the Dean of Undergraduate Education or the faculty on the Advisory Committee to the Office of International Education, a grade earned overseas may be changed.
- Appeal Procedures for Study Abroad Credits Awarded: If a student believes that an incorrect number of credits was assigned to a course taken overseas, the appeal for reconsideration must be made to the SUNY campus which administered the program. If the administering SUNY agrees that the number of credits awarded should be changed, the administering SUNY will revise the Transcript Supplement. The home campus will then revise its own records accordingly.
- Appeal Procedures for Study Abroad Course Equivalent: Course equivalents are only determined by the student's home campus. If a student wishes a course equivalent to be reconsidered, the appeal should be addressed to the Office of International Education at the student's home campus. As long as the faculty in the academic department where the credits will ultimately be credited agree, equivalents can be changed. The Dean of Undergraduate Studies can approve a course for General Education.

17. How do the classes I take overseas show up on my audit so that I am eligible for graduation?

After your grades have been processed at Albany, the equivalents assigned for the courses you have taken show up on your audit. If the equivalents are actual Albany courses, the audit will find them and count them as if you had taken the same classes here. If the equivalents are generic classes such as HIS 010 but they have been approved for General Education credit, the Dean's office will tag them after they have been posted. If courses have been approved for your major, they will count there. If other requirements for the major have been waived because you have taken these classes, the academic department will have to file a DARS exception form. If the credits are only needed against the total credits you need to graduate, the courses will appear in the electives area of the audit.

18. What happens if the courses I take overseas carry a different number of SUNY credits than the corresponding classes at Albany?

You get the same number of credits for your equivalents as the overseas courses carried on your Transcript Supplement. That might be the same number, or more, or fewer, than the corresponding course at Albany. If your major requires that you take a particular class, then the equivalent satisfies the requirements, even if the credits are fewer, but you will still need to complete the full number of credits required for your major. If your major requires a certain number of credits in a particular subject and your course carries fewer, you will need to discuss alternatives (and DARS exceptions) with your major department to see what they will require of you. If a course overseas carries more credits than the corresponding class at Albany, it is also possible for your adviser to divide the credits among several Albany courses.

19. Can I study abroad during my senior year?

Yes, you can study abroad during your Senior year. The residence rule states that 30 of the last 60 credits you present for your degree must be completed physically at Albany. If you are overseas for a year, then the rule allows you to count any 30 of the last 69 credits toward the residence requirement. So you can go for a full year!

20. Can I use financial aid for study abroad?

Yes. Since you remain registered at Albany while you attend any study abroad program administered by any four-year SUNY, your aid will also be processed here. You will have to make arrangements with the Office of Financial Aid to have your aid applied to your bills.

- Even if you do not know the exact cost of your study abroad program, you should file your FAFSA at the usual time. The figures from the FAFSA will be used to determine how much you and your family must pay toward your educational expenses. Financial aid will be calculated based on the difference between your required contribution and the cost of studying abroad.
- You must earn at least 12 credits during a semester or 6 in a summer to qualify for aid.

21. I'm going on a program run by a SUNY Community College. Are the procedures the same for me?

Quite simply, no. But the procedures aren't all that complicated, either. Albany students who are participating on non-SUNY programs or on programs run by SUNY Community Colleges must transfer the credits they earn overseas to Albany. If you are studying for a semester or a year, you must apply for a Leave for Approved Study with the Office of Undergraduate Studies and transfer in the credits. If you are

studying for the summer or during a semester break, you do not need to file for a Leave but you still have to follow the procedures for transfer credit and file the proper forms with the Office of the Registrar.

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22. I am hoping to do an internship for academic credit as part of my study abroad program. Are there special rules about that?

Yes. UAlbany has special requirements for UAlbany students participating in internships. If you are a UAlbany student with a GPA lower than 2.5 or who will only have sophomore status at the time of participation in the internship, you must apply for special permission to undertake an internship for academic credit. Contact Study Abroad and Exchanges at UA for more information about obtaining permission. We will assist you with the process. [Updated 12/8/2010]

Registering for Study Abroad

Students on study abroad programs register TWICE:

1. Once for study abroad in general. You must register for study abroad at your home SUNY campus or through Albany if you are a non-SUNY student before you leave.
2. Once for the exact classes you are going to take overseas. This registration might take place before you leave or, more likely, once you arrive overseas.

Registering for Study Abroad in General

You must register for study abroad before you leave. Albany students register at Albany for study abroad. Other SUNY students register at their home SUNY campus for study abroad, but also are entered on the computer at Albany. Non-SUNY students on Albany programs are registered at Albany by the Office of International Education, but should also check their home-campus for requirements there.

When you register for study abroad in general, you register for a full-time load (15 credits, usually), unless your program-specific materials indicate that you should register for a different number. When your actual credits from overseas are processed, this number of credits will be changed to match what you have actually taken: your credits may increase or decrease accordingly. Registration before departing varies according to who you are:

- Albany students should register themselves for their first semester of study abroad after they have met with their adviser. They should get their AVN from their academic adviser and the call number and SKN for their study abroad program from the Office of International Education. Students who are unsure about whether they will go overseas at the time of early registration should register for on-campus classes and then follow the drop-add procedures once they are certain of their plans.
- Albany students who are going on SUNY programs that are administered by other SUNY campuses should bring a copy of their acceptance letter to the Office of International Education so that we can issue you the call number for your study-abroad program and your SKN. You still need to get your own AVN and register yourself. If you are unsure about whether you will go overseas at the time of early registration, register for on-campus classes and then follow the drop-add procedures once you are certain of your plans.
- Albany students going on programs administered by SUNY Community Colleges or FIT or on any non-SUNY programs should come to the Office of International Education to receive information about transfer credits procedures for study abroad.

- Other SUNY students on an Albany program should report to the Office of International Education at their home campus and register there for study abroad.
- Non-SUNY students on an Albany program will be registered at Albany by the Office of International Education. Albany will arrange for you to be admitted and registered at Albany as a non-matriculated student for the duration of the program. You must complete all portions of the one-page "Application for Undergraduate Admission to a University at Albany Sponsored Study Abroad Program as a Non-Matriculated Student" that was in your acceptance pack and return it to the Office of International Education at Albany. Albany takes it from there. Your campus official's signature on the back of the form is important: it is your guarantee from your home campus that your work will be accepted.
- Any students who will have graduated before the start of their program should consult Albany about how to register. Special paperwork may be required.

Non-SUNY students on Albany programs: contact your academic adviser and the Director of International Education on your home campus for information about the leave of absence and transfer of credit procedures of your own school. The courses you take overseas will appear on the Albany transcript with the title (and number, if any) used at the host institution. Each course will be assigned the proper number of SUNY credits and a grade, but the courses will not be converted into equivalent courses from the University at Albany catalog. Your home institution will determine any further equivalents. With this in mind, keep all course descriptions and syllabi from classes you take overseas. These will be very valuable when determining credits at your home campus.

Albany students attending non-SUNY semester programs: contact your academic adviser and the office of the Dean of Students for information about a Leave for Approved Study and transfer credit procedures. For summer programs, you will also follow the transfer credit procedures but you do not need to apply for a leave.

Registering for Exact Classes

You register for the classes you are taking overseas according to the rules of your particular study abroad program. In some cases, that means choosing specific classes in advance, but usually students make up their schedule when they arrive overseas. Your program-specific materials should give instructions for your program.

Required Grade Point Average for Participation

Remember, students must be in "good academic standing" and not on academic or social probation at their home campus in order to participate in any SUNY study abroad program. Students with cumulative grade point averages of less than 2.0 or whose grades fall below 2.0 during the semester immediately prior to the one when they expect to study abroad will be blocked from participating. Therefore, be sure your grades during the semester prior to participating meet this requirement.

If your letter of acceptance contained any conditions, you must prove that you have met them prior to the start of your study abroad program. If your acceptance depended upon your grades, you must submit a copy of your grades from the current semester for review and approval by Albany prior to the start of the program.

Registering for a SUNY-Sponsored Overseas Program

Albany students who are not participating on an Albany program should register according to the following guidelines.

- SUNY Program administered by any 4-year SUNY campus: You should register at Albany following the instructions under "Registering for Study Abroad in General."
- SUNY Community Colleges, F.I.T, or similar college's Program: The instructions given previously about how to register do not apply to you! You should obtain a separate set of instructions for registration, transfer credit, and financial aid from Albany's Office of International Education, LI 66. If you are going on a summer or short-term program, you will just need to follow the rules for transfer credit. If you are going on a semester or year-long program, you will need a Leave for Approved Study. But please do read the rest of this handbook. Everything else applies to you as well.

Registering For Your Second Semester Overseas

Albany students who originally applied and were accepted for study abroad for the academic year will automatically be registered by Albany for their second semester of study. Other SUNY students who originally applied and were accepted for the academic year, should automatically be registered at their home campus for their second semester of study. However, it is a good idea to confirm your registration status with your home campus anyway.

If you originally applied for only one semester and want to extend your stay for a second term, you must obtain permission from the SUNY campus that administers your program and from the overseas site. If you do get permission to extend your stay, make sure that your home campus knows so that your registration can be updated. Note: The Office of International Education only deals with changes in registration for you. If you decide to extend your study period from one semester to a full year, you must take full responsibility for notifying the Office of Residential Life of your plans.

Holds on Registration

If you have any holds at your home campus, you will not be able to register for study abroad, and if you have any holds added while you are overseas, no one will be able to register you for the second semester you are away. Therefore, be certain that all your library books have been returned and that you have no outstanding bills or fines of any kind before you go away. If you cannot be registered, you cannot officially do your study abroad program, and your financial aid may be canceled, so this really matters.

We don't like to do this, but if you have any unpaid charges from your period of study abroad, and you do not make arrangements to have them paid in full, the Office of International Education will hold your grades and will also have holds put on your records at Albany and at your home campus.

This policy also applies to the SUNY health insurance premium for coverage while you are overseas. It should be paid in full before you leave or covered by your financial aid if you arrange for it to be paid in that way. Remember that if you do not specifically decline this coverage, you will be billed for it and your grades will be held if you have not paid the charge.

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Graduating Seniors

UAlbany Students: If your last semester of study abroad is also going to be your last semester before you graduate, you will have to fill out some paperwork for degree clearance. The easiest way is to get the paperwork from the Registrar and fill it out before you leave for overseas. If you do not do that, you can also write to the Registrar from overseas and ask them to begin the process.

The first time your "audit" is run, you may not clear at all! This is because your registration for study abroad only shows up as 15 credits of G-INS coursework. However, when we send your grades and your Overseas Credit Equivalents Form to the Registrar at the end of your program, your overseas courses will have actual Albany equivalents and, if you have planned well, there should be no problem in clearing at that time.

We cannot guarantee that your grades from overseas will be processed by the Registrar's deadlines. The Office of International Education at UAlbany needs to have your credits and grades from overseas by mid-June if you are hoping to earn a May degree. If we don't have them in time but they come in over the summer, you will probably get an August degree. If you are planning to graduate in December, we need your grades by mid-January.

We can guarantee that if we have all your grades and if you have sent us your Enrollment Report Form and course descriptions early in your last semester overseas, we will give them our first priority and should be able to get your Transcript Supplement and your Overseas Credit Equivalents Form to the Registrar in a matter of days. You can help us get your grades quickly by making sure that you have filled out any releases required by your host university. If there is a program director at your site overseas, tell that person that you are a graduating senior and ask them to help speed your grades to us if possible.

If you are studying on a SUNY program that is not run by UAlbany, then be sure to follow the procedures that you are given so that your grades go to the administering SUNY campus as they are the ones who have to prepare your Transcript Supplement.

Deadlines for Filing for Degree Clearance at UAlbany:

- May degree First week of February
- August degree First week of July
- December degree First week of October
- For the most current information check the [Registrar's Office website](http://www.albany.edu/registrar) www.albany.edu/registrar

If you are overseas and you didn't get an application form, you still need to pay attention to the deadlines! Just send a written request to the [Registrar's Office](#) (*Registrar's Office, CC B52, 1400 Washington Ave., Albany, NY 12222, ph# 518-442-5540*) and the form will be completed on your behalf.

Last modified 01/27/2010

Changing the Length of Your Study Abroad Program

Extending Your Enrollment in a Program

Sometimes students wish to participate in their program for an additional semester. To do this:

1. Obtain permission from the director or appropriate official at your overseas site, *and*
2. Request an extension by writing to the sponsoring SUNY campus' Office of International Education.

Explain what you expect to accomplish by studying in your program for an additional term. The overseas program director must also write to UAlbany with an approval. Approvals from UAlbany are contingent upon satisfactory completion of your work overseas and space availability in the program. In addition, full payment for the previous term must have been made.

Changing from Academic Year to One Semester Only

If you have been admitted for a full academic year and you decide to leave the program at the end of the first semester, you must notify:

1. UAlbany, *and*
2. Your home campus *if it is not UAlbany, and*
3. The administering SUNY campus, *if it is not UAlbany, and*
4. The appropriate authorities overseas *before* the start of the next semester.

Adjustments in program charges will be made, but are program specific. A withdrawal fee may be charged for some programs. Scholarships may be affected and be subject to repayment.

Withdrawal from a Study Abroad Program

Because study abroad is an opportunity for profoundly enriching experiences that may not be available later in life, we hope that no student will withdraw from a program unless it is absolutely imperative. If you are even contemplating dropping out of a program, please discuss this decision with the program adviser at UAlbany before you do anything. We may be able to help find solutions to academic, financial, or personal problems that will enable you to participate on the program after all.

If you are overseas and contemplating withdrawal from a program, we strongly urge you to discuss your situation with the overseas director or responsible university official. You should also feel free to contact the program adviser at UAlbany. There may be moments when you may be discouraged about your academic program or your progress with a foreign language, when you experience disappointments or unexpected financial difficulties, or when you really find living in another culture difficult. Program advisers here and abroad can often help ease such pressures.

If you withdraw from an overseas program once the semester has begun, you may lose your credits for that semester. You will probably lose some money because of non-refundable fees and air fares, and you may also jeopardize your financial aid. UAlbany will charge a fee to any student who withdraws from a UAlbany program after it has begun. The fee will be an amount equal to the expenses incurred or the administrative fee, whichever is greater. This charge will be in addition to any non-refundable program costs incurred at the program site.

If you withdraw from an overseas program before the start of your program, in addition to losing your deposit, you will be responsible for paying any part of the costs of your program that cannot be recovered by the University or that the University may still be required to pay on your behalf. A minimum cancellation penalty of \$1000 may be charged if the Office of International Education at UAlbany is not informed in writing that you are withdrawing at least 30 days before the start of the term overseas. You may also be required to pay the host university or overseas organization associated with your program those fees indicated in acceptance materials as paid to them directly. [revised 12/8/10]

If you do have to withdraw, YOU must inform the UAlbany Office of International Education of your decision in writing. If you are already overseas, you must inform the overseas director or university official of your decision as soon as it has been made, but it is not their job to tell UAlbany for you. UAlbany will use the date that you have notified us as the actual date of withdrawal. At the UAlbany campus, a percentage of your SUNY tuition will be refunded up to the fourth week of the semester (calculated using the academic calendar of the overseas institution). If you withdraw or notify UAlbany after the fourth week, you will be held liable for the entire tuition charge. Tuition refunds for other SUNY students are granted according to the rules and regulations of the campus on which the student is registered.

Your permanent record will reflect your withdrawal. If you drop out of a study abroad program and cannot come back to your home campus for courses that same semester, you will probably have to withdraw from your home campus entirely and then apply to be readmitted. UAlbany students who withdraw one week or more after the mid-point of the SUNY semester are not normally eligible for readmission for the next semester. Additionally, an UAlbany student who withdraws at any time must submit a withdrawal form and an application for reentry. UAlbany cannot advise you about withdrawal procedures used at other campuses.

Cancellation of a Program

UAlbany reserves the right to cancel a program at any time for the following (or other) reasons: insufficient enrollment; advice from the U.S. Department of State that travel to or residence in a host site is NOT ADVISED for U.S. citizens and nationals; the inability of the host institution to provide or support the program adequately. If a program is canceled before the start of the semester, all payments that have been made to UAlbany will be refunded. In the unlikely event that it becomes necessary to cancel a program already in progress, refunds will be made to the extent possible.

Last modified 01/28/2010

COSTS AND FINANCIAL MANAGEMENT

Program Costs

When you are admitted to a study abroad program, you get an Estimate of Costs from the administering campus. The estimate includes tuition and fees, housing expenses, the cost of flying overseas, books, insurance, pocket money - everything we think you will actually spend. You will probably find that a semester overseas is budgeted at a few thousand dollars more than a semester at your home SUNY campus. To stay at your home SUNY campus, you are probably spending \$8,500 to \$9,500 per semester, and your financial aid is calculated on this number. Now that you are going overseas, your aid package should be recalculated using the figures on the Estimate. You may find that your aid will increase substantially. If you don't currently qualify for aid, you should still have this Estimate of Costs reviewed by your financial aid office because you may qualify for aid to help defray the additional costs of study abroad.

The Estimate includes amounts that you pay to UAlbany or another SUNY campus. It may also include amounts you will be paying in local currency when you go overseas. Many items on the Estimate are approximate amounts, so do not be surprised if the amounts you actually pay change a bit. Read both the amounts and the payment instructions on the Estimate to see when you pay for each item listed and also to learn which office will be billing you for each of these items.

How did we determine the "Miscellaneous Personal Expenses" on your Estimate of Costs? It's an educated guess. We cannot tell you how much you will spend in a restaurant before you order, but we can give you an idea of what you might spend. In the same way, some of the items on the Estimate are our reasonable expectations for what you will spend. We don't bill you for them, and our experience has been that some students will spend more than we expect and some students will spend less. For example, students who up-grade their rooms or who travel extensively will spend more. You will do what your own budget permits. No matter what your budget is, be sure to keep a reserve for emergency situations.

Tuition Charges

The University at Albany or your home SUNY campus will bill you for your SUNY tuition charges depending on your state of residence. At the time of your initial registration for an international program, you will be automatically registered for 15 credits each semester or for the usual number of credits awarded in a particular summer program. Upon successful completion of the semester, this number is adjusted to reflect the actual number of credits you have earned. Tuition is billed according to the original registration. It is subject to upward revision for students who complete more credits than they have paid for, but will not be reduced if fewer than 12 credits (or the minimum required for a summer program) are ultimately earned.

If you have already completed a baccalaureate degree at UAlbany or any other school and if you are not enrolled in any degree program and if you are participating during the spring or fall semester, you will be billed by the credit-hour at the undergraduate part-time rate for undergraduate level coursework or at the graduate part-time rate for graduate level coursework (SUNY Policy 055.2). Because of the way overseas program budgets are designed, you will always be billed for the 12 credit minimum (or the summer program's minimum credit load), even if you do not take 12 credits overseas. On the other hand, your bill will be recalculated if you complete over 12 credits. If you take any of your courses for graduate credit, all your credits will be billed at the graduate rate.

Paying Your SUNY Tuition

You will be billed for SUNY tuition each semester, even if you are on a year-long program (meaning you do not have to pay for the entire year at once). You may also be billed for a Study Abroad Differential, which is explained in the next section. Your tuition bill will be sent to your permanent address within about a month of the date you register or are registered by the Office of International Education at UAlbany. UAlbany and non-SUNY students who have questions about their SUNY tuition bills may call the Office of Student Accounts at UAlbany at (518) 442-3202 or fax them at (518) 442-3333. Other SUNY students should contact the office on their home campus that bills for tuition. Tuition will be billed as follows:

SUNY Students: You register for study abroad on your home campus, so you will receive a regular SUNY tuition bill for Fall and Spring tuition and University Fee from the Office of Student Accounts/Bursar at your home campus in the usual manner. All other fees are waived for UAlbany students in a SUNY overseas program, but some other SUNY campuses do not waive all fees for students studying abroad. Bills are sent out automatically once you have registered for classes or study abroad.

Non-SUNY Students: You will be billed for SUNY tuition and the University Fee by the University at Albany's Office of Student Accounts. Bills are sent out automatically once we have registered you for study abroad. As long as you have returned all the forms UAlbany has sent you, the bill will come eventually.

All Students: SUNY tuition is set by the State of New York and may be increased at any time. Your tuition depends upon your legal place of residence and the number of credits you are registered for. At UAlbany, tuition bills are sent out once a month by the Office of Student Accounts. If you have not received a bill by the start of your program, you may contact them at (518) 442-3202.

Study Abroad Differential

On some programs, students are required to pay a Study Abroad Differential in addition to their basic SUNY tuition. The Study Abroad Differential is your share of the difference between the actual instructional costs of your program and your regular SUNY tuition. Your instructional costs are more than just the tuition UAlbany pays to your host university, so the total of your differential and your SUNY tuition

may be greater than the published tuition of the host university. The amount UAlbany charges is different for each host university and is subject to change from year to year.

If your program has such a charge, it will appear on the Estimate of Costs included in your acceptance package. You will be billed for the entire differential by the Office of International Education before the start of your program. If you wish to pay this bill in installments, you may arrange with the Office of International Education to do so.

Payment by Credit Card

The University at Albany and the Office of International Education will accept payments made with Visa and MasterCard only for amounts that are otherwise payable to the University at Albany or UAS. Therefore, you can pay your bills for your SUNY tuition and fees and your Study Abroad Differential by credit card.

To pay by credit card, UAlbany must have the name, address, and phone number of the cardholder. We also need the signature of the cardholder, the type of card (Visa, etc.), its number and expiration date, and authorization for the specific amount to be charged **IN WRITING**. Faxes are acceptable for this purpose. If you are getting enough financial aid to cover these amounts, you can work with UAlbany to see that your aid pays these bills.

You probably will not be able to use a credit card to pay any amounts that go directly to your host university or for most of the other items listed on the Estimate. You may or may not be able to use a credit card for your overseas flight, depending upon the policy of your travel agent. Talk with the adviser for your program about these payments if you have questions.

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Financial Aid

If you are using financial aid now to pay for your college costs, you should also be able to use financial aid for study abroad. You may even be able to have your aid increased if your overseas program costs more than your home campus does. Under Federal Law, you can use federal financial aid for overseas study, and the factor of study abroad costs may be included in the needs analysis. Aid received through New York State can also be used. However, aid received directly from your home campus, such as work-study or specific grants, might not be available. Also remember you must be registered as a full-time student (minimum of 12 credits) to remain eligible for financial aid.

Financial aid can only be processed at your home campus. If you attend a four-year SUNY school, financial aid arrangements will be simple because you will remain registered at your home campus. If you attend any other school, things may be more complicated and some of your aid may not be usable. Only your home campus can tell you how much aid you will get and how and when your aid for the time you are overseas will be released.

If your home campus is not UAlbany, UAlbany will work with you to have your aid used to pay any amounts due to the Office of International Education or to the Bursar at UAlbany. You should submit your applications for aid as early as you can, even if you do not know which program you are going to go on. You can revise your FAFSA form once you have received the full Estimate of Costs from the administering SUNY campus.

UAlbany students matriculated in degree programs are eligible to apply for all state and federal financial aid programs, including Regents College Scholarships, TAP, Pell Grants, Guaranteed Student Loans,

and Parent Loans. File your applications at the Office of Financial Aid by their regular deadline even if you do not know where you will be studying overseas.

When you decide where you are going to go, bring a copy of your letter of acceptance into the overseas program and a copy of the Estimate of Costs for that program to the Office of Financial Aid and talk with someone about how to reconcile these costs with your aid package. You will probably have to make arrangements with the Office of Student Accounts and sign promissory notes so that your bills get paid when your aid comes in and so that any money that is left over goes to you. If your aid will be transferred electronically from your bank to UAlbany, be sure you sign all necessary authorizations, including the Entrance Form, before your departure. The phone number of the Office of Student Accounts at UAlbany is (518) 442-3202.

It will be worth the trouble if you can arrange before you leave to have your "extra" money deposited into an account that is connected to an ATM that you can make withdrawals from while you are overseas.

SUNY students must apply for aid on their home campus. Bring the Estimate of Costs that UAlbany has sent you to the Office of Financial Aid at your home campus and work with that office to see how you will pay UAlbany what you owe to UAlbany. Remember that you will be paying your regular SUNY tuition and the University Fee and possibly some other campus specific fees to your home campus while you are overseas.

Non-SUNY students must apply for aid on their home campus. There may be some restrictions on the applicability of your financial aid if your campus requires you to take a leave of absence to study abroad. Because procedures vary greatly from campus to campus, your home campus must advise you about any aid you are eligible for when you are enrolled on an UAlbany program. Bring the Estimate of Costs that UAlbany has sent you to the Office of Financial Aid at your home campus and work with that office to see how you will pay UAlbany and also any other fees you may have to pay to your home campus while you are overseas. Your campus may need a letter from UAlbany confirming your enrollment in our program, the dates of our program, and the number of credits you will take. We will be happy to assist you.

Your school may tell you that your aid cannot be processed until a Consortium Agreement between UAlbany and your home campus is in effect. This document states that UAlbany is not processing your aid. Since this is true, we will be able to assist you in having that form signed by the proper office. Send it to the Office of International Education and we will help you get it done.

All students should be sure to go to their Office of Financial Aid as soon as possible. Find out what you need to do in order to process and receive your aid. There have been cases in which students have not signed the correct forms and have not received their aid in time. This can cause problems that are difficult to resolve while you are overseas. Therefore, be sure everything is in place before you go.

Financial Aid for EOP Students

EOP students are eligible for financial aid for study abroad. Contact your EOP adviser before the start of your program. Bring along a copy of the Estimate of Costs for your program so that your adviser can compare your overseas costs with your usual on-campus expenses. You will receive the same funding that you would get if you were staying on campus. You will be advised about additional loans you may need to cover your other program costs. It is possible that your financial aid will not cover all of your study abroad expenses.

Receiving Your Financial Aid

Getting your financial aid when you need it isn't always easy. The official "disbursement dates" for financial aid are usually tied to the academic calendar of your home campus and may be rather late for fall study abroad programs that actually begin in July or August. If you are going on a program with an early starting date, contact your Office of Financial Aid to see if arrangements can be made to release some funds earlier. You should be able to have your Guaranteed Student Loan checks about a month before the start of the program if you make arrangements early.

UAlbany's Office of International Education will work with you if you are using financial aid to cover your program costs. If you are going to be using financial aid to pay your bills, you may request that UAlbany extend your payment due dates until your aid has come in.

To request a deferral, you **MUST** submit a copy of your award letter to UAlbany and make suitable arrangements for your aid to be paid to UAlbany. The Estimate of Costs that you get in your acceptance pack lists all the amounts that are payable to UAlbany, so be sure that you have submitted a copy of that Estimate to the financial aid office at your home campus. Then, when your aid comes in, it will be used to pay your bills at your home campus. The balance can be used to pay your bills at UAlbany and your expenses overseas.

Please note that there are costs that must be paid prior to your leaving - travel, passport, visas. UAlbany cannot convince these agents to wait for your aid to come in! If you are facing severe problems in making advance payments for your study abroad program, and you know that your aid will be sufficient to cover all your costs, talk to us. We'll try to help you figure out how to manage.

Scholarships and Other Sources of Aid

We are sorry, but UAlbany has no funds for financial aid for non-UAlbany students. However, a few of our programs may provide scholarship aid from their own resources. If they do, you will automatically receive information about these in your acceptance packet.

There are limited national scholarships funded by various organizations. However, many if not all have deadlines long before you will have received this handbook. To find information about scholarships, see <http://www.albany.edu/intled/scholarships.shtml>. [12/8/2010]

Last modified 07/23/2010

Money Management Overseas

Pay particular attention to the information concerning money management that is included in the materials specific to your program. There are many on-going changes within the banking world, making it possible that the options will change by the time you arrive overseas. It is worth your time to look into the various possibilities of managing your financial situation abroad.

Currency Exchange

During the time you are overseas, you will need local currency. There are two factors to consider when exchanging cash or travelers' checks or taking out money via your ATM card: the **exchange rate** and the **fee for any transaction**. Basically, if you are exchanging a small amount of money, you will be better off with a low transaction fee even if the exchange rate is unfavorable, since the fee will consume a large percentage of the money you are exchanging. If you are exchanging a large amount of money, then the transaction fee will be less important than the exchange rate itself.

Exchanging U.S. dollars for foreign currency is really purchasing currency. The seller will charge you a fee and exchange your United States dollars according to the exchange rate, which fluctuates daily. In general, transaction fees tend to be lower at banks and official “Change Bureaus” than at other places. Note: the rates for U.S. dollars that you see in the windows are usually the rate for converting local currency into U.S. dollars, not your dollars into local currency! You will probably have to go inside to find the rate and fees that would apply to your intended transaction.

In most countries, you cannot exchange money without showing your passport as identification. Money can be exchanged in locations such as banks, hotels, restaurants, shops, airports, railroad stations, American Express Offices, and travel agencies. If you are traveling to more than one country, plan your exchanges to avoid double or triple exchanges, such as dollars to yen to renminbi. Usually, only paper money can be exchanged for other currencies, so any coins you have left when you are leaving a country cannot be exchanged. There are many countries that use coins worth \$10 or more. These might make nice souvenirs, but expensive ones!

Having some local currency before you leave is a good idea for immediate use upon arrival overseas for taxis, local transportation, tips, and unexpected purchases. The exact amount you should obtain prior to your departure depends on what expenses you anticipate immediately upon your arrival overseas. You can get foreign currency at the international department of major American banks, AAA, or most international airports during normal business hours. However, obtaining local currency prior to your departure can be expensive: you may be charged both high transaction fees and an unfavorable exchange rate!

It is also a good idea to keep a small amount of money (\$50) in U.S. dollars for emergencies and for when you first return home. In most cases, we do not recommend carrying large amounts of U.S. dollars overseas.

ATM Cards

Most students find using their **ATM cards** to be the most convenient way to get local currency overseas, at least in more urban settings in most countries. Plus, someone at home can deposit funds into your account while you are away.

Find out from your own bank if your ATM card will work in the area where you are studying. You may need to open an account with a different bank that has branches in the location where you are studying. Check your program materials or visit www.visa.com or www.mastercard.com to locate ATM machines worldwide. In many countries, you can use an ATM card to access cash from your own accounts at home or from a credit card to take a cash advance. (Caution: taking a cash advance on a credit card rather than withdrawing funds from your own account through an ATM means you are taking a loan which can carry a very high interest rate, so try to avoid doing this.) ATMs overseas dispense *local currency*, so be sure to check your account balance on-line frequently. Some ATMs have a maximum withdrawal amount at one time and your bank or credit card company may have regulations concerning daily/weekly maximums.

If you plan to use an ATM card overseas, find out if you will be able to use your current card. Ask your bank about their services overseas. You may need a different card and/or a different PIN. Also try to find out what sort of fees might be charged for withdrawals. Contact the central office of any major bank where you have an account for more information. **It is critically important that you alert the security department at your bank/credit card company that you will be using your card overseas to avoid having it frozen or cancelled!**

Credit/Debit Cards

Most major U.S. credit cards can be used worldwide. It is a good idea to have one or two major credit cards such as Visa, MasterCard, or American Express with you while you are overseas, even if you plan to use cash for most of your daily expenses. Credit cards are useful for larger purchases in shops, restaurants, and hotels and in the case of an emergency. Ask your credit card company about fees on transactions in foreign currency, as many companies charge about 3%. You may also be able to use your credit card for cash advances at affiliate banks in foreign countries up to the credit balance, but the fees and interest charges will probably be very high. Check with your own credit card company for details. **As with ATM cards, it is critically important that you alert the security department at your bank/credit card company that you will be using your card overseas to avoid having it frozen or cancelled!**

Travelers' Checks

Some students prefer to bring most or all the money they will need overseas with them in the form of **travelers' checks**. Travelers' checks are the safest way to actually carry currency but they are becoming less efficient to use as there is usually a high fee to exchange them. You can purchase them at your local bank prior to departure. The checks are insured and can be replaced by the company you bought them from if they are lost or stolen. Because these checks can be cashed almost anywhere, they may be preferable to your ATM card in locations where ATMs are scarce such as in small, remote villages in less developed countries.

Often, there is a fee to purchase travelers' checks, but it may be possible to buy them at face value at the bank where you have an account or at a travel club such as AAA if you are a member. Read the directions on the folders of the checks when you get them so you know what to do if you lose them. Also keep a copy of the serial numbers in two separate places and record the check numbers as you cash them. Otherwise you may not remember using a check and might suddenly think you have been robbed.

You have to plan ahead if you are going to use travelers' checks. The reason they are safe is that once they have been signed, they will be cashed only for the person who has signed them. YOU should sign them as soon as they are in your hands, before you leave the bank! There is no way that travelers' checks can be purchased in the U.S. and safely mailed to you for your use once you are overseas. If they are stolen before they reach you, someone else can sign them and use them.

Travelers' checks are also sold in other countries. If you are going to travel widely while you are overseas and you will be opening an account in a local overseas bank, you may be able to obtain travelers' checks from that bank before your travels begin.

Usually, you will also pay a fee when you cash a travelers' check and the exchange rate may not be the best one. This is the cost of having "safe" money available when you need it.

Overseas Bank Accounts

Banking regulations vary widely worldwide, but opening an overseas bank account may be an option for students staying one semester or longer overseas, depending on the location of your program site abroad. **Your personal checks from the U.S. will not ordinarily be accepted overseas.** When personal checks are deposited in an overseas account, they can take months to clear and involve high fees. (However, you can cash personal checks at any American Express office if you have an American Express card. Check with that company for details if you expect to use this card overseas.) If you do decide to open a bank account, look into the costs of wire transfers, international bank checks, or opening an account with travelers' checks or money orders because those are perhaps the only methods for making deposits.

Lost or Stolen Wallets

If your wallet is stolen, you must contact your credit card providers as soon as possible. Before you leave for overseas, photocopy the front and back of all the cards and papers in your wallet and leave copies with your family. You can also scan your cards, your passport, your tickets, etc. and email them to yourself. If your wallet is stolen, you or your family will have the emergency numbers needed to report the theft right away. Also alert the major credit clearing agencies in the U.S. to prevent having new cards or accounts opened without your permission: Equifax 1-800-525-6285; Experian (formerly TRW) 1-888-397-3742; Trans Union 1-800-680-7289; Social Security Administration (fraud line) 1-800-269-0271 (if your social security card is lost). If your passport or travelers checks are stolen, report them immediately and begin the process of having them replaced.

TRAVEL HEALTH ISSUES

Gather Information

The most comprehensive information regarding health while traveling abroad is contained in the Center for Disease Control's website at: <http://www.cdc.gov>

We encourage you to click on 'Travelers' Health' to begin your research on health issues in the parts of the world that you plan to visit. Check now to see if you need any immunizations or medications. Most vaccines take time to become effective in your body and some vaccines must be given in a series over a period of days or sometimes weeks – so check on this as soon as you are accepted into a program.

Since your family doctor or school health center may not have deep or extensive knowledge of medical needs in the particular parts of the world you are going to visit, print out the relevant information from the Center for Disease Control's (CDC) web site for your doctor before your appointment.

Travel Medicine

The CDC website also provides a listing of travel medicine clinics. This includes clinics that specialize in travel health that are located both in the United States and worldwide. These clinics are more likely to be knowledgeable about which vaccines/medications are required for the location(s) that you plan to visit and often maintain a supply on hand (your local pharmacy may not). To find the listing from the CDC's main page (www.cdc.gov), click on 'Travelers' Health', then 'Travel Medicine Clinics', and then 'International Society of Travel Medicine'. Keep in mind that some vaccines/medications required or recommended for international travel are NOT covered by U.S. health insurance plans.

Regional and Seasonal Variations

Be aware that there may be regional and/or seasonal variations in recommended travel health precautions. For example, travel health recommendations might vary within a single country with a wide variety of climate zones (such as China) or on a seasonal basis such as where a certain region has a higher risk of malaria during the summer months or rainy season. Carefully consider whether or not you will visit agricultural sites, jungles, swamps, or other areas with a high probability of mosquito-infestation. Check the Center for Disease Control's website again later (prior to departure for overseas) for last minute updates about health issues worldwide.

Proof of Medical Immunity

Some countries will not let you enter unless you can show proof of that you have received various vaccinations. If this is so for the country where you are going, your program-specific materials will give you details. The Centers for Disease Control and Prevention now recommend the **Hepatitis A vaccine**

for anyone going to any country other than Australia, Canada, Japan, New Zealand, and countries in Western Europe and Scandinavia. Your physician may also recommend a Hepatitis B series.

Planning for Your Health Needs Overseas

Inform your Study Abroad Advisor

If you have any particular medical issues that program administrators overseas should be aware of please make sure to inform our office and them. ***Please note that host institutions may not be able to accommodate all medical needs.***

Prescription Drug Use Abroad :Quantity & Legality Issues

How many refills can I bring abroad with me?

If you anticipate using a **prescription**, you should try to get enough for your entire overseas stay and take it with you. Check now with your health plan: it may be difficult to get permission to obtain a large supply if your plan only permits you to get one month's worth now. If your medication is perishable, find out how you will be able to obtain it overseas or have it sent to you. This can be quite complicated.

Are my prescriptions legal in the country I am visiting?

Check that any prescriptions you plan to carry are legal in the countries you plan to enter. In some countries, items such as asthma inhalers or injectable medicines (or others) may not be allowed through customs. It is important for you to **carry copies of your prescriptions and medical diagnoses in addition to your actual medications** if you must take medicine overseas. Ask your doctor or pharmacist to list the generic compounds in addition to the brand name, if any. You may need such documentation to have your prescriptions filled overseas. Also be sure to pack at least some of your medication in your carry-on luggage.

Non-Prescription Drugs

You will probably want to bring along a supply of your favorite medications for gastrointestinal disorders, sore throats, headaches, and colds. Women should plan for their hygienic needs during their time abroad and should make sure they have something with them in their carry-on bag on the day of their departure for overseas.

Eye Glasses & Contact Lenses

If you wear glasses or contact lenses, it is a good idea to take an extra pair and the prescription. Bring sufficient supplies of contact lens cleaning and wetting solutions for the duration of your stay abroad as you may not find the same kind abroad.

HEALTH INSURANCE

SUNY Health Insurance Policy

All students who are studying overseas must have health insurance. This is a SUNY policy and SUNY has made arrangements with two insurance companies (HTH Worldwide and MEDEX) to cover

you under a comprehensive health insurance policy that covers students studying abroad. The **HTH Worldwide** policy provides for general and major medical expenses in any country outside the country you are a citizen of. **MEDEX** covers medical assistance, medical evacuation, and repatriation.

Enrollment

You will be billed automatically by the Office of Student Accounts at Albany for the full coverage you need (HTH Worldwide + MEDEX). You cannot simply decline this coverage, but you may request a waiver by presenting proof that you have comparable health insurance coverage under another policy. Waiver applications are available on your online study abroad application. ***MEDEX is required, even if you are approved to use your own health insurance.***

How do I apply to waive out of the HTH Policy?

1. Apply to use your own insurance abroad:

You will find a waiver application form online which you must complete and send to Albany in order to be considered for a waiver of the mandatory insurance. You should attach a copy of both sides of your insurance card and a copy of the part of your policy or a letter from your health insurance provider which guarantees worldwide coverage. **If you have any questions about the SUNY policy which states that insurance is required, please call (518) 591-8170 and ask for the insurance specialist.**

2. Your overseas site provides comprehensive insurance already:

You do not need to request a waiver if your estimate of costs does not include a charge for insurance. However, you may elect to also purchase HTH coverage. A request form is available on your online application. **There are two things that you should consider when deciding to purchase HTH or not:** WHEN the host university's coverage begins and ends (vs. the length of your anticipated time overseas, including overseas travel dates), and WHERE the coverage is in effect (only in that country, or worldwide)? **If you foresee gaps in coverage for either reason, we encourage you to apply for HTH coverage as well.**

Questions about Coverage

If you have any questions about whether or not you should try to use your own insurance or purchase the SUNY insurance policy, you might find useful information on the SUNY carrier's web site at www.hthworldwide.com Further details on the policy can be found below in the section entitled: Coverage and Services Provided under the SUNY Insurance Plan.

All participants are required to have the MEDEX portion of the SUNY policy

MEDEX gives you essential emergency assistance coverage. MEDEX provides travel assistance in emergencies for the period of validity of the card. **For benefits, check <http://www.medexassist.com/>** You will automatically be billed for MEDEX coverage even if you are waived from purchasing the HTH Worldwide policy.

What are the coverage periods?

Your SUNY insurance will cover you for the duration of your program. If you wish to extend this coverage, contact Albany to see if this can be arranged.

Should I keep my existing health insurance if I purchase HTH?

Think carefully before canceling other health insurance you may have when you purchase coverage for study abroad. **The SUNY policy is not in effect if you are in the country where your home residence is**, so it will not cover you in the U.S. unless you are an international student. It would, however, cover you in Korea if you were a Korean citizen, but had a green card and resided in the United States. **You might need to arrange for coverage over the summer if your program ends in the spring and you usually buy a spring & summer policy through your home campus.**

DISCLAIMER:

Neither the State of New York, through its agents, nor the State University of New York through its agents and employees, is responsible in any manner whatsoever for the payment of any claim for health-related services provided to individuals covered under this insurance policy. The State of New York and the State University of New York are not responsible for obligations incurred by individuals who are not covered by this insurance policy. All individuals participating in the State University's health insurance program described herein are responsible for reviewing all descriptions of the scope and level of coverage offered by this policy. Such participants will be solely responsible for obtaining additional coverage not provided under this program if such is deemed necessary by the participant.

How will I receive my HTH and MEDEX cards?

If you are enrolled for the full SUNY plan, **your HTH proof of insurance will be sent to you at your home address by HTH and also emailed to the address you provided our office. The card is mailed in a letter envelope with a tear-off card at the bottom**, and it may look like junk mail. Please make sure to open all mail from HTH.

Your MEDEX card is provided to you in your acceptance packet from UAlbany. Please find this and bring it abroad with you. You may also want to provide a copy of both cards to your family in case of emergency.

How can I access my health coverage information on the web or from my phone?

For some study abroad locations, you may be able to use **mPassport®** on your mobile phone. Look at their website to see if there is information about the areas you expect to be visiting. The mPassport app will let you use your smart phone or laptop to find a conveniently located, carefully-selected, English-speaking doctor or dentist and request an appointment; use mapping and GPS functionality to find the shortest route to convenient care; translate brand names for medications and key medical terms and phrases; and understand health risks and access the right emergency services. Visit mpassport.com for other information.

Coverage and Services Provided under the SUNY Insurance Plan

For general health information for the country you will visit see either the MEDEX or HTH website. We also encourage you to follow the recommendations from your host university or on-site administrator.

What is MEDEX?

All students on an Albany program will have MEDEX coverage even if they have been approved for a waiver of the health plan.

MEDEX is not health insurance. MEDEX is emergency assistance insurance. MEDEX will help you manage a health crisis regardless of what health insurance you have. MEDEX can assist in providing translation and finding good hospitals. They will also work with your health insurance provider to guarantee payment so that emergency health care can take place without delay. MEDEX can serve as a liaison between you and your parents to be sure that all understand the situation and that appropriate care is being received. Finally, MEDEX covers emergency medical evacuation costs and repatriation.

MEDEX offers a comprehensive program to provide you with worldwide 24/7 emergency medical and security assistance when you are 100 or more miles away from your home or college campus. With 40,000 international provider resources, MEDEX can assist you at anytime, anywhere in the world.

What does HTH Worldwide Cover?

See the HTH Worldwide site for full details: www.hthworldwide.com

The SUNY program provides:

Medical Services

- Monitoring of your medical care while receiving treatment abroad
- Paid emergency medical evacuations
- Up to \$1,500 in airfare for a family member to join you when you are unaccompanied and are hospitalized for more than three days
- International medical and dental referrals
- Assistance in replacing eyeglasses, contacts or medications
- Return of remains to home following death

Security Services

- Paid emergency security and political evacuations
- Onsite security assistance in a crisis
- Destination information for more than 200 cities worldwide
- Country threat ratings and government alerts

Travel Services

- Information about your destination
- Emergency travel arrangements
- Emergency transfer of funds
- Assistance in replacing lost or stolen travel documents, such as passports, plane tickets
- Emergency translation services
- Emergency message transmittals

www.medexassist.com 1-800-537-2029 1-410-453-6330 (collect)

All services are subject to the terms and conditions outlined in the program description.

Coverage

Up To \$100,000 Health Insurance Benefits For Each injury & each sickness

The company will pay, after a \$100 deductible, 100% of the first \$4000 of expenses.

From \$4000 to \$7000 the company will pay 80% and the participant will pay 20% (\$600 possible out of pocket expense.)

From \$7000 to \$100,000 the company will pay 100% of medically necessary expenses.

Other services of HTH Worldwide Insurance

- ID Cards for students
- Access to HTH's international physician network
- Prescription drugs translation guide
- CityHealth Profiles
- Medical term and phrase translations

- WellPrepared which allows student to chose physicians, get security and country health information, arrange for cashless access to all HTH providers while abroad
- Access all Global Health and Safety information via cell phone

Please consult your *Certificate of Coverage* for complete details.

The certificate can be reviewed at the Haylor, Freyer & Coon website at: www.haylor.com/student

Problems Getting Service from MEDEX or HTH

Contact the insurance broker, Haylor, Freyer & Coon at 1-800-289-1501 or you can email for assistance at: student@haylor.com. You can also visit their website at: www.haylor.com/student

On the haylor.com site, you can find

- The Brochure of Benefits
- The Certificate of Coverage.
- Frequently asked questions
- Claim Forms
- Dependent Enrollment Forms

Filing Health Insurance Claims

The SUNY policy is a **reimbursement** policy, so you will usually have to pay your own medical charges and then submit claims for reimbursement. You can often arrange to have HTH guarantee payment up front if you call them ahead of time and use their services to schedule your medical appointment. You should put aside some money to pay for any emergency medical expenses while overseas. Keeping \$300 in traveler's checks would be prudent. Your directors or advisers overseas will not be able to pay for these expenses on your behalf.

Policy information and claim forms are available from the insurance specialist in the Office of International Education or online at: www.hthworldwide.com. If you are also insured under a parent's policy, you should submit claims to both insurance companies and allow the companies themselves to work out a claim adjustment. To file a claim through your own insurance, follow the instructions you have received with your policy.

To obtain a claim form by computer please follow these steps:

1. Go to www.haylor.com
2. Click on College Students
3. International Student Health Insurance
4. Claim Forms Information
5. State University of NY
6. Download Claim Form

Obtaining Medical Treatment Overseas

If you have a medical emergency abroad you should seek assistance immediately. Go to the nearest hospital or clinic. If you need medical attention but are not in an urgent situation, perhaps you have the flu, for example – you will be able to get treatment, but how this will happen will depend on where you are. If you are living on campus, someone in your dormitory may be able to help. If you are living with a host family, they will help. If you are living on your own, you will have to contact the international office personnel at your host university for advice.

Health care is different in every country. There might be a health clinic at your host university for non-urgent situations. There might be a director who can suggest doctors or clinics for you. Either way, unless you are covered under the host country's national insurance plan, expect to pay at the time of treatment. In some countries, it is common for pharmacists to furnish antibiotics and other medicines which require a prescription in the U.S. Be cautious, especially about using antibiotics unnecessarily! Also, home remedies may be offered to you. Here too, caution is advised.

EMERGENCIES, HEALTH OR OTHER

While we hope that you will be able to deal with unpredictable events on your own or with the assistance of others in the host country, the Office of Study Abroad and Exchanges at Albany is here to help you in the event of an emergency. If you encounter problems and need assistance, we will do our best to assist you from Albany.

If you are overseas and must reach us by phone during non-working hours because of an emergency, the Albany staff can be reached by calling **518-591-8170** and following the prompts. In any emergency, you may call us collect at (518) 591-8170 during business hours. The after hours phone line is a mobile line and we cannot guarantee that it will be available at all times.

In order to help us keep in touch with you, please notify us of your local address, telephone number, and e-mail address as soon as you settle in overseas. You will get a computer-generated request for this. You may also send us your local address & phone number via email to: studyabroad@albany.edu.

Emergency Evacuations:

If emergency evacuation is required, contact your advisor or director at the host institution. You will also need to contact your insurer for instructions and assistance. MEDEX may also be able to assist you. For MEDEX benefits, check <http://www.medexassist.com/> or call MEDEX as explained below:

Toll-Free Access to MEDEX Staff

Listed below are toll-free telephone numbers for the worldwide MEDEX assistance network. If you have a medical or travel problem, call MEDEX. Printed on your ID card are the telephone numbers for the worldwide MEDEX network. Call the toll-free number for the country you are in if one is available. If you are in a country that is not listed or if the call will not go through, please call the Baltimore, Maryland coordination center collect. Be prepared to give MEDEX your name, identification number, organization's name, and a brief description of your problem.

If the country where you are studying is not listed below, please

Call the Baltimore, Maryland MEDEX Coordination Center COLLECT. [1]-410-453-6330

Australia and Tasmania 1-800-127-907

Austria 0-800-29-5810

Belgium 0800-1-7759

Brazil 0800-891-2734

China (northern regions) 108888-800-527-0218

China (southern regions) 10811-800-527-0218

Dominican Republic 1-888-567-0977

Egypt (inside Cairo) 510-0200-877-569-4151

Egypt (outside of Cairo) 02-510-0200-877-569-4151

Finland 0800-114402

France and Monaco 0800-90-8505

Germany 0800 1 811401

Greece 00-800-4412-8821

Hong Kong 800-96-4421

Indonesia 001-803-1471-0621

Israel 1-800-941-0172

Italy, Vatican City and San Marino 800-877-204

Japan 00531-11-4065

Mexico 001-800-101-0061

Netherlands 0800-022-8662

New Zealand 0800-44-4053

Philippines 1-800-1-111-0503

Portugal 800-84-4266

Republic of Ireland (Eire) 1-800-409-529

Republic of South Africa 0800-9-92379

Singapore 800-1100-452

South Korea 00798-1-1-004-7101

Spain and Majorca 900-98-4467

Switzerland and Liechtenstein 0800-55-6029

Thailand 001-800-11-471-0661

Turkey 00-800-4491-4834

UK & N. Ireland, Isle of Jersey

and Isle of Man 0800-252-074

United States, Canada, Puerto Rico,

US Virgin Islands, Bermuda 1-800-527-0218

PLEASE NOTE:

The toll-free for Israel line is not available from payphones and there is a local access charge.

The toll-free for Italy, Vatican City and San Marino number has a local charge for access.

The toll-free for Japan is only available from touchtone phones (including payphones) equipped for International dialing.

If dialing the toll-free access number for Mexico from a payphone, the payphone must be a La Datel payphone.

American Embassies Overseas

If you are a citizen of the United States, the U.S. State Department requests that you register at the nearest American Embassy as soon as possible after you arrive at your program site. This allows the State Department to know how many U.S. citizens are in the area and may help you in the case of an international emergency. If you are not a U.S. citizen, register at the Embassy of your own country. You can register yourself even before you travel at: <https://travelregistration.state.gov/ibrs/home/asp>

Assistance to U.S. Citizens Arrested Abroad

As downloaded from http://travel.state.gov/travel/tips/emergencies/emergencies_1199.html

(11/1/2010)

DISCLAIMER: THE FOLLOWING IS A SUMMARY OF SERVICES PROVIDED TO U.S. CITIZENS ARRESTED ABROAD BY U.S. CONSULAR OFFICERS. SINCE CONDITIONS VARY FROM COUNTRY TO COUNTRY, THE PRECISE NATURE OF SERVICES MAY VARY LIKEWISE, DEPENDING ON INDIVIDUAL CIRCUMSTANCES IN A PARTICULAR CASE.

SUMMARY: One of the most essential tasks of the Department of State and of U.S. embassies and consulates abroad is to provide assistance to U.S. citizens incarcerated abroad. The State Department is committed to ensuring fair and humane treatment for American citizens imprisoned overseas. We stand ready to assist incarcerated citizens and their families within the limits of our authority, in accordance with international law. We can and do monitor conditions in foreign prisons and immediately protest allegations of abuse against American prisoners. We work with prison officials to ensure treatment consistent with internationally recognized standards of human rights and to ensure that Americans are afforded due process under local laws.

BACKGROUND: While in a foreign country, a U.S. citizen is subject to that country's laws and regulations, which sometimes differ significantly from those in the United States and may not afford the protections available to the individual under U.S. law. As our Country Specific Information explain, penalties for breaking the law can be more severe than in the United States for similar offenses. Persons violating the law, even unknowingly, may be expelled, fined, arrested, or imprisoned. Penalties for possession, use, or trafficking in illegal drugs are strict, and convicted offenders can expect jail sentences and fines. If arrested abroad, a citizen must go through the foreign legal process for being charged or indicted, prosecuted, possibly convicted and sentenced, and for any appeals process. Within this framework, U.S. consular officers provide a wide variety of services to U.S. citizens arrested abroad and their families.

CONSULAR ACCESS TO PRISONERS: Article 36(a) of the Vienna Convention on Consular Relations of 1963, 21 UST 77, TIAS 6820, 596 UNST 261, a multilateral treaty to which many, but not all, countries are party provides that consular officers shall be free to communicate with their nationals and to have access to them. However, Article 36(b) provides that the foreign authorities shall inform the consular officer or the arrest of a national "without delay" (*no time frame specified*), **if the national requests such notification**. Bilateral Consular Conventions between the United States and individual countries are more specific, requiring notification, regardless of whether the arrested person requests it, and generally specifying the time period in which such notification is to be made. When there is no treaty in force, notification and access are based on comity and largely dependent on whether the two countries have diplomatic relations.

12/2/10

PACKING AND SHIPPING

Most students bring too much and regret it! Try your best to pack light. Make sure you have something to wear that would be appropriate at a job interview: this outfit should suffice for most dressy occasions. Bring something nice to wear when you go out at night and some basic clothes for school. Research what the weather will be like at your site overseas and pack accordingly. Most toiletry items can be purchased overseas. Be sure to pack photos of your family and some music you enjoy. Beyond these general suggestions, what you need to pack really depends on where you are going and your personal lifestyle. Here are some items all students may want to bring:

- extra contacts, contact lens solution, and extra glasses
- MP3, iPod, etc. with the music you enjoy
- wind-up or battery operated alarm clock and batteries
- camera and film (film is usually more expensive abroad) or storage for your digital photos
- sunglasses and sunscreen
- anti-diarrhea medication and headache remedies
- pictures of your family, friends, school, and hometown (you really want these!)
- umbrella
- pocket knife (but pack it in your checked luggage, not your carry-on bag!)
- comfortable shoes
- sewing kit

- converter and adapters

Electrical Appliances

You probably will not be able to use any electrical appliances overseas without an adapter of some sort. Most likely, the prongs on your hairdryer won't fit into the outlet, and even if they do, the electric current and voltage in most countries differs from that of the United States (probably 220V instead of the 110V in the U.S.) so it may not work. You can usually buy a converter and adapter before you leave for overseas or buy any necessary electrical appliance after your arrival at your program site.

Note: Even if you can plug it in, your electric clock may not run at the correct speed and your computer may not work at all! **Bring a battery-operated alarm clock.** Check with the manufacturer of your laptop to make sure you have the correct converter or leave your laptop at home.

Keep in mind that electricity in most countries is really expensive. Turn out the lights whenever you leave a room and be careful not to leave machines or lamps on unnecessarily.

Shipping Items Overseas

Try to avoid shipping things to your overseas site unless it is really necessary. Even if seasonal temperatures vary greatly, try to take everything you need with you. In most cases, shipping is an expensive nuisance. You can mail parcels of personal belongings overseas via the U.S. Postal Service, professional freight forwarders, or the cargo service of an international airline, but your parcels will not usually be delivered to a particular address. Instead, you may have to claim your package in person at a main post office branch or a customs station and then get it to your home by taxi or other means.

If you have to ship a package overseas, check the yellow pages or internet for "Freight Forwarders" and "Airlines." First estimate the weight and size of the package(s) that must be sent in order to obtain price estimates from these organizations. Be sure to inquire about any shipping restrictions for the destination country and find out if a Customs Declaration Form is required. You may have to pay a duty fee at customs as well. Altogether the shipping and duty costs may exceed the cost of purchasing the same items at your program site.

Air mail service is very expensive; surface mail is less expensive but the shipment may take three months or more to arrive. If you do mail anything, use very sturdy packing material. Plan your shipment so that it will arrive overseas **after** you do. **You** will have to pick up the items at the airport, dock, or main post office. No one else can claim any of your belongings for you, nor will the local post office deliver them to your residence or to the program site, even if they were addressed to be sent there. For these reasons, we recommend avoiding shipping anything overseas.

Updated 11/24/2010

STUDENT CONDUCT AND LEGAL ISSUES

When studying abroad, you are subject to the regulations of the host university/institution. **Regular class attendance is mandatory, and personal travel should be restricted to authorized vacations and periods before and after the academic sessions.** Attendance requirements, course requirements, and grading criteria are determined entirely by the host university. The host university takes responsibility for any disciplinary action in accordance with violations of its rules and regulations.

When studying abroad, you are a guest in the host country and are therefore subject to all laws the moment you enter the country, even if you don't know what they are. UAAlbany cannot advise you about legal processes in other countries. If you have legal concerns, you should seek assistance from proper authorities in the host country.

Please be advised that laws concerning drugs are stricter and penalties are often more severe in many places than in the United States. Participation in political activities or demonstrations can also be risky. Holding a paid position may also be considered illegal in your host country if you are a visiting student. If you want to work while you are abroad, please make sure to check with the embassy/consulate of your host country to obtain an appropriate type of visa.

Being a United States citizen does not give you immunity if you are involved in any illegal activity overseas. The US embassy or consulate cannot get you released if you are arrested. They can only help to notify your family or arrange legal representation. Conditions of imprisonment in a foreign jail are not something you want to check out.

You should also be aware that SUNY insurance may not cover you if you are injured while under the influence of drugs or alcohol.

Sexual Harassment

In general, the U.S. description of sexual harassment is any unwanted sexual advances and/or behavior of a verbal, visual, written, or physical nature. In a study abroad context, it can be defined as any unwanted sexual advances from anyone with power over any aspect of your stay overseas, including your living arrangements and your educational or work environment. You should note, however, that this definition may not be the same in your host country. Sometimes it is difficult to evaluate whether or not you are being harassed. In such cases, you are encouraged to discuss the issue with staff at your host university or the Study Abroad Office to determine an appropriate course of action. You should trust your judgment and intuition.

There have been very **isolated** incidents of study abroad students in various situations being subjected to sexual harassment taking the form of a request for company or sexual favors by a host family member. Should you be the object of such advances, say no firmly. Should it persist, inform the appropriate officials, request a change of families, and also contact UAlbany's Office of International Education, Study Abroad and Exchanges, so that we can intervene as necessary on your behalf. Even if you think that you have handled the problem adequately on your own, please **tell us** about it so that another student less able to deal with it is not placed in the same situation in the future.

If you wish to discuss this or any other matter of concern, please feel free to contact us at 518-591-8170 (phone) or at studyabroad@albany.edu. We can also be reached by phone at 518-591-8170 after hours in case of emergency.

Culture Shock and Reverse Culture Shock

Studying abroad can be an exhilarating, rewarding, and intellectually stimulating experience. It can also be frustrating. It is one thing to visit a country and move on when you have seen enough, and it is quite another to live there and function according to an unfamiliar, different and sometimes, mysterious set of norms. People usually experience many emotions while adapting to a foreign culture, changing from excitement and interest in the new culture to depression and fear of the unknown. The difficulties that you experience as you integrate into a new environment can be a result of what is called "culture shock."

People respond to culture shock differently. For some people, it is brief and barely noticeable, for others, it can be lengthy and painful. Here is a list of possible related to "culture shock":

- Homesickness
- Withdrawal
- Psychosomatic illnesses
- Boredom

- Unexplainable fits of weeping
- Compulsive eating
- Loss of the ability to work effectively
- Compulsive drinking
- Need for excessive amounts of sleep
- Irritability
- Hostility towards host nationals
- Chauvinistic excess
- Stereotyping of host nationals
- Exaggerated cleanliness

Studies have identified that there are distinct phases of culture shock which virtually everyone who lives abroad goes through. Each phase has a number of characteristic features, one of which is usually predominant. These stages include:

- **Initial euphoria:**
 - *I am so excited and I love this place!*
 - *I can't believe I'm here!*
- **Irritability:**
 - *I feel so lonely and local people laugh at me because they think I am weird! They are too!*
 - *I can't believe they do things like this! It should be handled like this...*
 - *I hate this place and I do not want to be here anymore!*
- **Gradual adjustment:**
 - *Maybe things are not too bad here!*
 - *Maybe I should give that (food, sport, etc) a try.*
 - *My local friends are actually not as weird as I thought they were.*
 - *I finally figured out how to get around!*
- **Adaptation and biculturalism:**
 - *I like this place! I am glad that I came!*
 - *It is interesting that they do it this way. I guess this is just how things are done here!*
 - *I know I am still different and may seem a little weird to my local friends from time to time. No big deal! At least I can entertain my friends that way!*
 - *I love it here. I don't want to leave!*

Here are some suggestions and things to do to help you through the difficulties of culture shock.

- Have a sense of humor!
- Learn as much about your host culture as you can before you leave the U.S.

- Keep an open mind and a positive attitude.
- Remember you are not the only one who has trouble adjusting to a new culture. Everybody does!
- Remind yourself that you are in your host country to learn and experience a new culture. Try not to judge or compare.
- Keep in touch with friends and family at home.
- Make an effort to make friends with as many locals as you can.
- Speak the local language and don't worry if you sometimes make a fool of yourself while doing it!
- Take care of yourself by exercising, getting enough sleep, eating properly and doing things you enjoy.
- Try to fit into the rhythm of life in your host culture. Adjust to their time schedule for meals and work.
- Talk to your program staff and your peers. Their suggestions on how to adjust may be very valuable.
- Draw on your own personal resources for handling stress. You have handled stress/difficult situations many times before and you can do it again!

Believe or not, experience has shown that coming home from overseas is often as stressful as leaving for overseas, if not more stressful. This process is usually referred to as "**reverse culture shock**". Just as people's experience of "culture shock" can differ greatly, reverse culture shock is just as personal an experience. From language adjustments to depression to a new reaction to a simple trip to the supermarket, reverse culture shock can hit you in more ways than you would expect. Upon return to the United States, you may find many things are different from how you left them. You may be more critical of the United States, while you now view your host country in a more favorable light. You may miss your host country very much but gradually find out that your family and friends are no longer interested in hearing about your overseas experience as they were when you first got home.

"**Reverse culture shock**" can make homecoming bittersweet. However, your study abroad experience doesn't have to end when you come back to the U.S. In order to keep your study abroad experience alive, you can consider:

- Staying in touch with your friends from your host country.
- Coming to talk with us at Study Abroad & Exchanges! We are always happy to hear about your overseas experience.
- Volunteering in the study abroad office on your home campus.
- Writing an article for a study abroad newsletter or campus newspaper about your experiences.
- Mentoring a student interested in studying abroad.
- Joining international student activities on campus.
- Studying abroad again!

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