# Washington University

# College of Arts and Sciences



# Overseas Programs

# Handbook for Study Abroad

# **OVERSEAS PROGRAMS**

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# OTHER UNIVERSITY CONTACTS

Overseas Programs is the primary contact. However, some questions or concerns may be more appropriately directed to another office. All WU offices have the same address with the exception of the campus box number. The address format is:

Department or Office Campus Box #### Washington University One Brookings Drive St. Louis, MO 63130-4899

#### **Human Resource Protection Office**

Mitchell Sauilsbury-Robertson Campus Box 8089 314-747-6800 saulisburyrobertsonm@wustm.wustl.edu Fax: 314-367-3041 Toll-Free: 800-438-0445 http://hrpo.wustl.edu/

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#### **Residential Life**

Rhonda Kiely, Assistant Director Campus Box 1250 314-935-5626 | rkiely@wustl.edu Toll-Free: 800-234-1853 Fax: 314-935-4001 http://reslife.wustl.edu

# **Student Billing**

Student Accounting and University Billing Campus Box 1147 314-935-5274 | student.billing@wustl.edu Fax: 314-935-9798

#### **Student Financial Services**

Victoria Mueller, Asst Director Campus Box 1041 314-935-5900 | financial@wustl.edu Toll-Free: 888-547-6670 Fax: 314-935-4037 http://sfs.wustl.edu

# **Student Health and Counseling Service**

Debra Harp, Associate Director Campus Box 1201 314-935-6649 | Debra\_Harp@wustl.edu Insurance: http://shs.wustl.edu

August 18, 2015

To: Students Studying Abroad

The journey you are about to undertake will be one of the most memorable of your life. We want to ensure this time away from the Washington University campus will be academically and personally successful as well as enjoyable for you.

This handbook addresses Washington University (WU) policies, procedures, and services that are applicable to participants in the study abroad programs that are offered by the College of Arts and Sciences (A&S) through Overseas Programs in the office of International and Area Studies. It provides guidance for A&S students, other WU students, and non-WU students who participate in programs sponsored or approved by WU, including alternative programs approved by petition.

This handbook also addresses policies, procedures, and services that are applicable to A&S students who participate in study abroad programs on Leave of Absence without WU academic credit and fees.

**Please take time to read this handbook carefully before you leave.** It contains information that will be important to you before departure, while you are abroad, and when you return. Please take this handbook with you. Also, it is available at overseas.wustl.edu. If you have any questions, please do not hesitate to contact Overseas Programs by e-mail, telephone, fax, or mail.

Sincerely,

The Overseas Programs Staff

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# SEMESTER/ACADEMIC YEAR STUDY ABROAD

# IMPORTANT DEADLINES AND REMINDERS

For semester-based programs, please meet all applicable deadlines listed below.

# **PRE-DEPARTURE**

PASSPORT AND VISA	You must have a passport, valid for 6 months beyond program end date (allow 6 weeks to obtain or renew). The appropriate visa must be issued beforehand for many programs. Check with the consulate for specific information.
_ COPIES OF TRAVEL DOCUMENTS	Make copies of credit cards, traveler's check receipts, passport, visa, itineraries, medical documents, insurance plan, and other important documents. Leave one copy at home with family members and keep the other with you in a safe place, separate from the originals.
ATTEND STUDY ABROAD 101	All required pre-departure briefings and relevant seminars and country meetings are outlined in the Study Abroad 101 Schedule/Syllabus. You may view this syllabus on in your online application account after you have been registered in the class.
PARENTAL AGREEMENT	Due at the Study Abroad 101 Workshop.
HEALTH INFORMATION FORM	Due at the Study Abroad 101 Workshop. Make sure to get a comprehensive medical exam if needed. Obtain an adequate supply of prescriptions for your time abroad and pack an original copy of the written prescription. Get any vaccinations or prescription medication recommended or required for your study abroad destination. Include physician's report if applicable.
WU PROGRAM AGREEMENT	Due at the Study Abroad 101 Workshop. Your program agreement will be sent to you via your sa.wustl.edu account prior to the briefing. Retain a copy of the signed agreement for your file.
<b>HUMAN STUDIES REVIEW</b> (Required for students conducting research on human subjects)	Due May 15 for fall or full-year participants. Due December 10 for spring semester participants. See <u>http://hrpo.wustl.edu/</u> for clarification of approval requirements.
INSURANCE	For full semester or academic year programs, all students will be enrolled in HTH Worldwide international health insurance. This is separate from domestic WU insurance through Student Health Services.
SCHOLARSHIPS	Note deadlines, requirements, and procedures for Fulbright, Rhodes, Marshall and other scholarship applications. Seek external sources for grants or scholarships.
FINANCIAL AID	Speak with Student Financial Services about an award adjustment based upon the cost of study abroad including essential travel and living expenses. Sign Perkins Promissory Note if applicable, and any other relevant documents.

WU REGISTRATION PREP	Discuss WU course selection and authorization procedures for online registration for when you are abroad with academic advisors.
CAREER CENTER	Meet with a career counselor to discuss senior year and post-graduate options (note opportunities you may miss while abroad). Make preliminary contact with faculty members whom you may ask for references.
TRANSCRIPTS	Confirm that your transcript(s) will be mailed to the Overseas Programs office.
AIRFARE	Check STA Travel ( <u>www.statravel.com</u> ), Student Universe ( <u>www.studentuniverse.com</u> ), airlines and other web-based reservation/ticketing systems for low cost airfare. Use frequent flyer miles if applicable.
STUDENT DISCOUNTS	Check for discounts available through Hostelling International ( <u>www.hiayh.org</u> ) and other on-line student travel websites. If desired, obtain an ISIC student identity card ( <u>www.isic.org</u> ).
EMAIL AND TELEPHONE	Investigate email and telephone options and if desired obtain a low rate international calling card or cell phone. Program your @wustl.edu account to forward email messages to an alternative account if desired.
BUDGET PLANNING	Discuss obtaining a credit card and debit card with your parents. Together, determine how you will use these cards while abroad and who will pay the credit card bill. Check with credit card companies about restrictions abroad for ATM and credit cards.
NOTIFY BANKS	Notify your banks and credit card companies that you will be abroad. Review procedures for reporting and replacing a damaged, lost, or stolen debit or credit card. Carry some traveler's checks and review how to replace lost or stolen traveler's checks. Be realistic about how much money you need for travel and living expenses.
W	HILE YOU ARE ABROAD
HOUSING	Submit an online housing reservation, located in the forms section of The Residential Life website <u>http://reslife.wustl.edu</u> , to reserve housing for your return to WU. Due December 1 for fall participants Due February 1 for spring and full-year participants
WU COURSE REGISTRATION	Register for WU classes via WebSTAC. Early to mid-November for fall participants. Early to mid-April for spring and full-year participants. (See pages 12, 13 for details.)
CREDIT AWARD REQUEST	Complete and submit the Credit Award Request questionnaire through sa.wustl.edu. Due after the beginning of courses abroad.
	AFTER YOU RETURN
PROGRAM EVALUATION	Complete the Overseas Programs evaluation. Due upon completion of your program abroad

# **<u>SUMMER</u> STUDY ABROAD**

# IMPORTANT DEADLINES AND REMINDERS

# PRE-DEPARTURE

PASSPORT AND VISA	You must have a passport, valid for 6 months beyond program end date (allow 6 weeks to obtain or renew). The appropriate visa must be issued beforehand for many programs. Check with the consulate for specific information.
COPIES OF TRAVEL DOCUMENTS	Make copies of credit cards, traveler's check receipts, passport, visa, itineraries, medical documents, insurance plan, and other important documents. Leave one copy at home with family members and keep the other with you in a safe place, separate from the originals.
HEALTH INFORMATION FORM	Due by April 15. Make sure to get a comprehensive medical exam if necessary. Obtain an adequate supply of prescriptions for your time abroad and pack an original copy of the written prescription. Get any vaccinations or prescription medication recommended or required for your study abroad destination. Include physician's report if applicable.
_INSURANCE	HTH International. Review coverage at <u>http://overseas.wustl.edu</u> and discuss with parents.
SCHOLARSHIPS	Note deadlines, requirements, and procedures for scholarship applications. Seek external sources for grants or scholarships.
FINANCIAL AID	Speak with Student Financial Services about loans or award adjustments.
TRANSCRIPTS	Confirm that your transcript(s) will be mailed to the Overseas Programs office.
AIRFARE	Check STA Travel ( <u>www.statravel.com</u> ), Student Universe ( <u>www.studentuniverse.com</u> ), airlines and other website reservation/
	ticketing systems for low cost airfare. Use frequent flyer miles if applicable.
STUDENT DISCOUNTS	ticketing systems for low cost airfare. Use frequent flyer miles if
STUDENT DISCOUNTS EMAIL AND TELEPHONE	ticketing systems for low cost airfare. Use frequent flyer miles if applicable. Check for discounts available through Hostelling International ( <u>www.hiayh.org</u> ) and other on-line student travel websites. If desired,

traveler's checks. Be realistic about how much money you need for travel and living expenses.

CREDIT AWARD REQUEST

Complete and submit the Credit Award Request questionnaire through sa.wustl.edu. Due after the beginning of courses abroad.

#### AFTER YOU RETURN

\_PROGRAM EVALUATION

Complete the online Overseas Programs evaluation form that you receive via email. Due upon completion of your program abroad

#### **PRE-DEPARTURE INFORMATION**

#### PASSPORT REQUIREMENTS

If you do not have a passport now, get one **IMMEDIATELY**!

All study abroad participants must have a passport that is **valid for six months beyond the end date of the study abroad program**. Non-US citizens must have a valid passport from their own country and must comply with the visa requirements applicable to citizens of that country.

All study abroad applicants should obtain a passport as soon as possible, even if they are not sure they will accept an offer of admission. The passport should be physically in your possession, not at home. In some cases the passport must be sent to the consulate of the host country to have a visa issued prior to departure. This process may require several weeks to complete (see next section).

Refer to the U.S. Department of State (<u>http://travel.state.gov/content/passports/english.html/</u>) for more information about the application process and rates for U.S. passports. Apply early for your passport, as it may take up to six weeks to process your application or renewal.

#### VISA REQUIREMENTS

This section discusses visas in a general manner; specific information will be provided to you as part of the Study Abroad 101 pre-departure orientation.

A visa is official permission to enter a country for a specific reason and duration. Many countries issue visas, which are typically stamped or glued into your passport. For tourists, the visa (or entry clearance) may be issued at time of entry for little or no cost, although some countries require tourists to obtain visas prior to arrival. For students, the procedures vary depending upon country and length of program. For some countries and programs, you must apply for, pay for, and receive your student visa prior to arrival in the country. For others, it can be issued upon arrival if you have appropriate documentation (e.g. letter of admission from host institution plus letter of financial guarantee and certification of health insurance from Washington University). Sometimes, it may take a different form, such as a Residency Permit. The fee for obtaining a visa varies depending upon the country and type/duration of program.

For visas issued prior to arrival, the process can vary from an on-line application with email confirmation to complex and inconvenient requirements (e.g. fingerprinting, police record check, HIV test, TB radiology test, and/or personal appearance at a specific consulate well ahead of your departure date). With the exception of visas issued upon arrival and those confirmed electronically prior to arrival, you must briefly surrender your passport to the office issuing the visa. Unless you are doing this in person or by proxy (e.g. family member, visa service), you must send the passport with required documentation and payment of fee to the appropriate office (typically within an embassy or consulate) with sufficient time for it to be processed and returned to you before you need it to travel. The recommended procedure for sending passports is via courier with automated tracking system, such as FedEx, or by US Express Mail. Enclosing a prepaid envelope for the passport to be returned to you by courier or express mail is recommended. Be sure to record both tracking numbers. Also, you may be required to drop off and/or pick up your passport in person (not by proxy).

To clarify current visa requirements and procedures, you should consult with your program coordinator in a timely manner <u>and</u> personally review the latest guidance issued by the country. Links to appropriate websites can be found on the homepage for that country's embassy or regional consulate. Note that it may be difficult or impossible to talk with the visa office by telephone. Websites are your best source of information. You should clarify your requirements immediately upon admission and, if necessary, begin the visa application process at least 60 days prior to departure. If you wait until a week or two prior to departure, you are likely to be unable to depart as planned, leading to a costly change of flight date and other complications. Be aware that requirements and procedures can change without notice, so be flexible and allow sufficient time to adjust to changes.

# PHOTOGRAPHS

You need two official passport photographs to apply for a U.S. passport. You may need several more to apply for a student visa. Also, in most cases you will need several similar (but cheaper) passport-style photos (full-face, about two inches square) for your study abroad application and/or housing form. Additionally, it is a good idea to take along extra photographs when you go abroad. You should have at least two official photos and perhaps 10 similar but cheaper photos. Listed below are several places to have photos taken.

Walgreens: 6733 Clayton Rd. (corner of Clayton and Big Bend). Instant color passport photos. Open 24 hours.

**Hi/Tec Copy Center:** 375 North Big Bend Blvd. (corner of Big Bend and Millbrook). Instant color passport photos are available as well as unofficial color copies (ok for housing applications, but not for passport or visa applications). http://www.hiteccopy.com/

**Blueberry Hill:** 6504 Delmar. Not "official" size and quality for passport but good enough for housing applications. http://www.blueberryhill.com/

American Passport and Visa Service: 7020 Clayton Road (Big Bend and Clayton).

AAA (American Automobile Association): Two locations: 3917 Lindell Blvd., St. Louis; and 8235 Forsyth, Clayton.

# AIRFARE AND INTERNATIONAL TRAVEL

Overseas Programs does not arrange travel for study abroad participants. We have many students leaving from and going to many different places at many different times and have found that students are more satisfied if they make their own travel arrangements. However, some programs do arrange or coordinate the travel of their participants, so you should clarify this when you accept admission to the program.

For airfare from the USA to your foreign destination and return, you can consult any reputable travel agent. STA Travel, which specializes in student travel, can get you almost anywhere you want to go at a good rate. Check out <u>www.expedia.com</u> or <u>www.travelocity.com</u> as well. If going to Europe, look for special rates or student fares on reputable carriers, like Virgin Atlantic Airlines. Of course, you can also check directly with various airlines for discount fares (especially on their websites) or for using frequent flyer miles.

Some student airfares include one change of return flight at little or no charge. This provides flexibility in determining when you actually return home. Be sure you understand the rules regarding changes, cancellations, and refunds at the time you purchase your ticket. If returning more than one year after your departure date, you probably will have to make an unrealistic reservation for the return flight within one year and then change it later. If you have connecting flights (e.g. domestic flight connecting to international flight), try to have the full journey on one ticket to avoid multiple change fees if a change becomes desirable or necessary.

**STA Travel** (<u>www.statravel.com</u>) is the largest student/teacher travel organization. This is a good source for student discount rates for travel and other services. A valid International Student Identity Card (ISIC) is necessary to use their services (see below).

Student Universe (<u>www.studentuniverse.com</u>) is another good resource for finding discount tickets for students.

**Hostelling International** (www.hiusa.org) is a good source of information for international travelers. The St Louis office is located at 7012 Clayton Rd. Membership provides access to 5,000 hostels in 70 countries (including USA); especially useful in Europe. You can stay in some hostels without the membership card, but members can make reservations and stay in hostels restricted to members only. It is available from STA Travel too. Similarly, Hostelling International issues the ISIC and offers some travel agency services (rail passes, etc.).

**The International Student Identity Card (ISIC)** (<u>www.isic.org</u>) provides discounts for travel, accommodation, museums, etc. as well as minimum medical and accident insurance coverage. It is available from STA Travel, Hostelling International, and other sources. If the ISIC is purchased before September 1, it must be renewed on or before January 1. Otherwise, it is valid for up to 16 months.

You will need your current student ID card and a passport size photo for each ID card when you apply for your ISIC and/or HI cards. They may charge a small fee to make a photo if you do not have one. Passport quality photos are not necessary.

# WHAT TO TAKE WITH YOU

Students going abroad consistently take too much. Try to minimize. Take no more than half of what you think you need. Be able to walk with luggage without assistance (e.g. one backpack plus one rolling suitcase). Remember to pack important documents in your carry-on baggage. You will be denied boarding if you cannot produce your passport at the airport upon departure, and you will have difficulty entering the host country without your program documentation and/or student visa. Below are suggested items to take when you go abroad. Some may not be applicable to you.

Official documents and other necessities

Letter of Admission (from program sponsor or host institution) Letter of Financial Guarantee from Washington University (if required) Valid passport and photocopy of passport (packed separately) with visa(s) as required Airline ticket and photocopy of ticket (packed separately) HTH Worldwide Insurance card (information provided during SA101) International SOS Card (provided at the Study Abroad Workshop) International Student Identity Card (if desired or required; see page 8) International Hostelling Card (if desired; see page 8) Travel passes relevant to your destination country Extra ID photographs (need not be official size) Credit card and ATM debit card (some cards perform both functions) and traveler's checks Emergency phone numbers for credit cards and credit card numbers (packed separately from cards) Discount international phone card or account number (e.g. www.ekit.com)

#### Health needs

Health insurance card and/or policy number with contact information Sufficient medication marked with generic name and dosage Photocopied prescriptions for medications, eyeglasses, contacts Health kit containing vitamins, aspirin, antacid, band-aids, etc. Contraceptives Anti-diarrhea medication

#### School Supplies

Backpack/book bag Language dictionary (if applicable) Laptop computer (if you are comfortable taking it; beware of damage and/or theft)

Miscellaneous

Important phone numbers, addresses, and e-mail addresses (including your academic advisor) Neck pouch or money belt (Don't carry passport, money, or valuables in a purse or backpack. Keep them on your person, deep in a front pocket or in a neck pouch or money belt under your clothes.) Small towel Maps and guidebooks Camera and charger with adapter Travel alarm clock Journal or diary Electrical plug adapters (don't take anything that does not have internal power conversion) Toiletries Feminine hygiene products Umbrella, rain jacket, and waterproof shoes Small travel bag for weekend trips (e.g. backpack) Photographs of home, family, and friends Small articles that will make you feel at home Comfortable walking shoes (preferably waterproof or water resistant)

# ACADEMICS

#### ENROLLMENT, GRADES, TRANSCRIPTS, AND ACADEMIC CREDIT

**Study Plan:** As part of the application process you met with your departmental study abroad advisor (SAA) and/or academic advisor to discuss course selection and to ensure that the courses you may take while abroad are likely to satisfy your degree requirements. You submitted an approved study plan to Overseas Programs with the application for admission to the program, which will remain on file until the program transcript arrives. **You should amend this plan if you end up enrolling in significantly different courses**. This can be done by e-mail in consultation with your departmental SAA. Save the e-mail exchange. Upon completion of your program, the original plan of study with any amendments will be forwarded to the appropriate SAA with your program transcript, plus your summary of course taken and credit preferences for evaluation of coursework and then final approval of WU credit. Please refer to <u>http://overseas.wustl.edu/advisors/directory</u> for a list of departmental SAAs. Note: If you are on a WU faculty-led summer program, you do not need to complete a study plan.

**Distribution requirements:** Up to 6 credits per semester may be used to fulfill a NSM/SSC/HUM/LCD Academic Area (or 3 credits per summer on a non-WU faculty-led program), but Core Skills cannot be completed abroad. Preliminary guidance is available from your academic advisor or a college dean, but final approval depends upon a review of the coursework upon return to WU.

**Major and minor requirements:** Courses taken abroad may count towards satisfying the requirements of a WU major or minor. However, the appropriate department (or school) has the discretion to decide which courses will count and for which requirements and the minimum performance necessary.

Please make sure to keep track of deadlines within your majors and minors, as well as for leadership positions throughout campus because students abroad are not exempt from these deadlines.

**WU Credits:** Satisfactory academic performance in appropriate courses normally results in an award of 12-16 WU units of credit per semester. You are expected to maintain enrollment in the number and type of courses recommended by WU even if local requirements are lower. Typically, no more than 6 or 9 units per semester abroad may be used to satisfy the minimum requirements of a given major or minor, but each department sets its own limits and performance standards. The summer maximum is 8 units.

**Grades:** You must take every course abroad for a grade (pass/fail courses will not transfer back to WU for credit). An equivalent grade of C or better on the program transcript or grade report is required to be awarded WU credit

for foreign coursework. Some departments have a higher standard for awarding major credit. Study abroad grades <u>will not</u> be recorded by WU, so your WU grade point average will not be affected. These will be posted as transfer credit and the institution issuing the credit will be noted. That doesn't mean that study abroad grades don't matter! The study abroad program transcript that documents a student's performance becomes part of a student's academic dossier and may be required as part of applications to graduate or professional programs, competitive scholarships and fellowships, transitional programs, and jobs. For any WU courses taught or supervised abroad by WU faculty members, grades will be recorded and posted under the appropriate semester for those courses taught. (For example, this is the case for the Chilean Culture and View from the Southern Cone course on the WU program in Chile.)

**Enrollment status while abroad:** During the fall and/or spring semester, as a participant in one of the programs offered by the College of Arts and Sciences (A&S), including alternative programs approved by petition, you will be registered as a full time student at Washington University. Additionally, you may be simultaneously enrolled as a visiting student at another U.S. institution (serving as the program sponsor) and/or at a foreign institution. While abroad, the WU registration usually will appear in WebSTAC as 12-16 units of L99 for each semester. Note that this is placeholder credit only and does not guarantee or limit the amount of credit to be awarded. Enrollment in any WU courses taught or supervised abroad by WU faculty members will be reflected on the WU record too. Meanwhile, you are expected to be enrolled in appropriate courses at the program site for a total enrollment equivalent to 12-16 units of WU credit and no less than 12.

Participants may request to take a Leave of Absence (except in summer) to study abroad. You will not be enrolled at WU while studying abroad. You will be enrolled as a visiting student at another U.S. institution (the program sponsor) and/or at a foreign institution. You will receive no WU credit and will pay fees directly to the foreign institution or program provider.

**Processing of study abroad transcripts for WU students:** Your program transcript should be sent directly to the <u>Overseas Programs office</u> when you complete the program. It should <u>not</u> be sent to the "WU Registrar" (also known as Student Records) or to you directly. Overseas Programs will notify you by e-mail when the transcript is received. While abroad, you will receive an email prompt to login to your online application to complete the Study Abroad Credit Request Questionnaire. In the questionnaire, you will provide a summary of your coursework and your preferences for how the courses will appear on your WU record. For A&S students, the transcript and coursework will be evaluated by the appropriate A&S faculty member(s) to determine the amount and type of WU credit to be awarded. If the department from which you plan to receive credit requires a portfolio or research paper, this project must be submitted before you can receive credit for study abroad. The evaluation from the A&S faculty member will be forwarded to the College Office for recording of units of credit on your academic record. Once the credit has been awarded, it will appear on the academic record or transcript under the semester in which you studied abroad. The awarded credits may be used to satisfy major or minor requirements at departmental discretion. Note: For WU faculty-led programs, your grades will appear on your WU transcript under the appropriate summer.

**Special note for Leave of Absence students:** Transcripts for programs taken while on leave of absence will not be processed by A&S for transfer credit towards satisfying WU degree requirements. The credit will be recorded on the program transcript only.

**Obtaining copies of program transcripts:** When you need an original transcript with credits and grades for courses completed while abroad to be sent to graduate or professional schools, etc., you can request them from the program sponsor or foreign institution. Alternatively, authenticated copies can be requested at no charge from the Overseas Programs office (if the original remains on file). For study abroad coursework, authenticated copies usually are acceptable in lieu of original program transcripts or grade reports.

# WITHDRAWAL POLICIES, PROCEDURES, AND DEADLINES SUMMARY

**Withdrawal:** Requests to withdraw from a study abroad program must be made in writing to A&S Overseas Programs as soon as the decision is made. The date of the request may affect your enrollment status at WU and the amount of your refund, <u>if any</u>. See the refund policy below for clarification. Notification to your academic advisor, undergraduate school, or any other administrative office does not constitute withdrawal from study abroad status. Any request to withdraw must come directly from you and include your name, WU student ID number, program sponsor, program location, and date.

You must notify the program provider or sponsor of the decision to withdraw following the guidelines set forth by the program. You should also contact your academic advisor about the decision to return to WU for the semester and ensure that all holds are removed from your account to register for WU classes. If you receive any type of financial assistance, you must also notify Student Financial Services of the decision to return to WU. You should be aware that the courses available to you for the semester may be limited due to the late date of your subsequent registration. It is important that a student considering withdrawal first consult both the Overseas Programs Advisor and the international office staff of his or her program abroad to fully understand the academic consequences of withdrawing.

Students who must withdraw from a study abroad program due to emergency or illness should contact Overseas Programs for assistance and instructions as soon as this is possible. Please refer to the Overseas Programs website (overseas.wustl.edu) for the full Withdrawal Policy.

**Dismissal:** Students dismissed from a program abroad for academic, disciplinary, or any other reason will forfeit WU tuition charges as well as fees charged by the program abroad, and are not entitled to a refund.

**Refunds:** Students who withdraw from study abroad programs are not eligible to receive a refund of any nonrefundable program deposit. Students who withdraw prior to departure may be responsible for program costs incurred on their behalf by the university or their program sponsor. WU has no obligation to make a refund if you voluntarily or involuntarily withdraw on or after the program commencement date or if you leave the program before the concluding date.

Unpaid program fees will remain payable to WU as posted to your WU account. As required, program fees will be paid by A&S to the program sponsor, host institution, and/or housing authority on your behalf and charged to your WU account. A portion of the program fees may be recoverable for you from the program sponsor or foreign institution, depending on its refund policies, specific contractual requirements, and individual circumstances; however a refund should not be expected. The refund, if any, will be authorized and calculated on a case-by-case basis. Refunds are first applied as credit to any unpaid program fees posted to the WU student account. Any remaining credit will be refunded by check according to policies and procedures set forth by WU Student Financial Services. Students receiving financial aid who are considering withdrawing from semester study abroad are strongly encouraged to consult a Financial Aid Advisor to review the impact that a refund due to withdrawal will have on their financial aid package at Washington University. Please refer to the Overseas Programs website (overseas.wustl.edu) for the full Refund Policy.

### Withdrawal Deadlines

#### For Fall and AY Programs

June 1

#### **For Spring Programs**

November 1

#### **For Summer Programs**

• Check with individual program sponsors for deadlines. They vary by program.

Withdrawal from a study abroad program prior to these dates will result in limited financial or academic consequences. Financial consequences would be limited to non-refundable application fees and deposits related to participation in a given program abroad. Withdrawal after these dates will result in the loss of any non-refundable deposits or program fees paid by WU on your behalf as per WU contract with individual program sponsors or institutions. Each program's withdrawal policy differs. Consult the program sponsor and their website for detailed program specific withdrawal guidelines and consequences. Withdrawals after the WU registration dates for the following semester may lead to difficulty registering for classes.

Note: WU has no obligation to refund any portion of the program price and associated fees for withdrawals after the above-listed dates.

**Example**: If you withdraw from an A&S program after your place has been reserved but before the program start date, you will be responsible for non-refundable deposits and other unrecoverable costs, if any, that have been or must be paid by A&S on your behalf. Withdrawal from a study abroad program after the WU add/drop date for the current term will preclude joining classes in progress at WU.

# PREPARING FOR YOUR INDEPENDENT STUDY PROJECT (ISP) PRE-APPROVAL FOR HUMAN STUDIES

(For independent research data collection involving human subjects while abroad)

**Education:** All students planning to do research during their semester abroad must complete the CITI human research education program. Completion of the CITI course is required for a passing grade in SA101 for all students in the SIT sub-section. Per the SIT Student Handbook, SIT participants are also required to submit a "Review of Research with Human Subjects" application form, and all ISP proposals are submitted to Local Review Board for approval. Failure to comply with SIT policy can result in disciplinary action, including dismissal from the program.

#### What Do You Need To Do?

#### STEP 1 | PRE-DEPARTURE

Complete CITI human research education program. <u>Required for passing Study Abroad 101 grade</u>. It can be accessed through the HRPO website at: <u>http://hrpo.wustl.edu/education/human-subjects-education/</u>. Refer to PDF document, *WUSTL Employee & Student Sign-on Instructions*.

# STEP 2 | WHILE ABROAD

Conduct Independent Study Project (ISP) while abroad. Finalize project details with on-site advisor. Obtain local human research review (IRB/ethics committee) approval prior to beginning research. Write paper for your project (if you must turn it in before you come back, make sure to clearly mark all pages as DRAFT). ISP Examples from previous years can be found at <u>http://digitalcollections.sit.edu/isp\_collection/</u>.

#### STEP 3 | AFTER RETURNING

Resume classes at WUSTL and contact HRPO for guidance to determine if WU IRB review is needed. If you have previously eliminated all identifiers prior to returning from your study abroad, then your project would not meet the definition of human subjects research as long as you collected the data under IRB/ethics committee approval in your host country. NOTE: Audio and video recordings are considered identifiable. If you bring them back with you to use for research, then you will need to submit your project in myIRB. If you have not removed all identifiers prior to your return, but can de-identify the data your project may be eligible for "Exempt" review. Submit your project through the myIRB system and select "Exempt Status." Explain that all identifiers have been removed.

Be sure you have submitted to HRPO before:

- Submitting your thesis
- Presenting results
- Submitting a final copy to SIT for their library, website, or submission to host country. Guidance on preparing your submission can be found on the HRPO FAQ: <u>*How Do I Access myIRB and Begin Filling Out a New Project Application?*</u>

#### STEP 4 | AFTER RETURNING

Submit your final ISP to SIT. Ideally you'll submit both your final ISP along with your SIT Appendix C to your SIT advisor after your IRB approval or non-human subjects determination.

For any questions about HRPO policies related to undergraduate student research or the CITI review process, please contact:

Mitchell Saulisbury-Robertson, Expedited Review Team saulisburyrobertsonm@wusm.wustl.edu | 314-747-7022

# ACADEMIC CONSIDERATIONS WHILE ABROAD

Students should be aware that academic expectations can be very different if they will be taking classes at an overseas institution. You may be expected to be more independent with your course work abroad with less oversight from your instructors. Classes may be lecture only and asking questions in class may be considered rude or inappropriate. It is possible that your only form of assessment in classes will be the final exam and it may not be possible to reschedule final exams. In some cultures, restating the professor's words may be more appropriate than giving your own opinion on papers or exams. Grading systems can also be very different from the U.S. If possible, talk to former students who have been on your program for details relevant to your program/institution.

# ACADEMIC REGISTRATION FOR RETURNING STUDENTS

#### **Course Listings**

Washington University course listings are available on-line six to nine weeks before registration begins. Students who are abroad can access course information through the WU homepage (<u>www.wustl.edu</u>) or directly at <u>https://acadinfo.wustl.edu</u>. Note: your web browser must support JavaScript in order to read the course listings on WebSTAC.

#### **Registration Procedures**

You must contact your Four Year Advisor and Major advisor(s) by e-mail, or other means, to obtain authorization to register. We also strongly encourage you to meet with your Four Year Advisor and Major advisor(s) prior to studying abroad. WU students who are studying abroad will register via WebSTAC on the WU website (<u>https://acadinfo.wustl.edu</u>). Undergraduate registration dates are based on your anticipated graduation class when first admitted to a baccalaureate program. Students can see this on the Demographics record of their WebSTAC Unofficial Transcript in the "Frozen Cohort" field. Your registration time on that date will be determined at random.

You will need your password and advisor authorization before you will be allowed to register on-line. Failure to contact and receive advisor authorization will result in your not being able to register. It is unacceptable to wait until the day before registration to contact your advisors; contact them at least two weeks prior to your assigned registration date and time.

In those rare instances where your internet access is limited or prohibits you from using the on-line system, you can send a registration request to Ms. Kathy Daniel at <u>mkdaniel@wustl.edu</u> in the office of Overseas Programs no later than two weeks prior to the first day of the registration cycle. It is your responsibility to clear all holds from your account prior to submitting your registration request. Ms. Daniel will be unable to complete your registration if any holds remain on your account on your assigned registration date. Ms. Daniel will register you during regular working hours (9am – 5pm St. Louis time) on your assigned registration request must include:

- Your complete name
- WU School (A&S, Olin, etc.)

- Six-digit WU ID number
- Each complete course number, section number, and if applicable, a lab number (e.g. L11 4151, Lab A)
- Full Course Title (e.g. Applied Econometrics)
- Indicate whether this is for Credit or Pass/Fail (this is ESSENTIAL!)

Incomplete or confusing requests will not be processed or will be processed using assumptions that may not be suitable for you. Subsequent changes can be made on-line once you obtain dependable internet access. **Due to the high volume of students studying abroad, we cannot acknowledge receipt of your registration information**. It is your responsibility to verify your own registration via WebSTAC after 5 P.M. St. Louis time on your assigned registration date.

Students belonging to WU schools other than A&S should contact their advisors and submit their registration requests directly to their own school or use the on-line registration system. Registration requests received by OSP from non-A&S students will be forwarded to the appropriate WU School.

# **CREDIT AWARD AND APPROVAL**

Up to 6 credits per semester (or 3 credits per summer on a non-WU faculty-led program) may be used to fulfill a NSM/SSC/HUM/LCD Academic Area, but Core Skills cannot be completed abroad. You must request this in writing to Overseas Programs and the course must be deemed appropriate for the requested designation. Your official transcript must be received by the Overseas Programs office in order to award you credit for courses completed abroad.

You <u>must</u> complete the following steps:

- Make sure your transcript is sent directly to the Overseas Programs office
- Pass all courses with a grade of C or better (some departments require a higher score)
- Complete the Study Abroad "Credit Request Questionnaire" (located within your online application through the sa.wustl.edu online portal) before the completion of the program.
- Submit portfolios of work abroad as required by the department

**How do I know if my credits have been processed?** On your student record printout, if you look at the semester when you studied abroad, you will see the L99 placeholder course, L99 OSP with a number. If you have received the credits from study abroad, you will see 0 units for the number of credits for that semester. If you see a number of credits with the L99 (with the exception of students who took courses from WU faculty while abroad), this is still the placeholder credit and your credit has not been processed. If you have completed the steps above, but have not received credit, you can check with Overseas Programs about the status of the credits.

To find your credits from abroad on the student record printout on WebSTAC, you should look in the "Other Credits" section. The courses will show up in list format with a department (e.g., L14 English) and course number (e.g., 314 or 1ABR) and number of credits (e.g., 3). The title of each course will show up as either "Coursework Completed Abroad" or a specific course title. Your study abroad program will show up under the comments.

If you check in the "Grades" section on WebSTAC for the semester that you were abroad, you will see the L99 OSP placeholder course for 0 units of credit with an N grade, meaning no grade was reported. The coursework from abroad will have asterisks for the option and grade, but you will see the number of credits earned in each course.

What if my credits have not been processed in time for registration? Your registration date will be based on anticipated graduation class when first admitted to a baccalaureate program. Your registration time will be assigned randomly and will not be affected by any delay in the processing of your abroad credits.

# FINANCIAL INFORMATION

#### **PROGRAM PRICING**

#### SEMESTER/ACADEMIC YEAR PROGRAMS (SUMMER LISTED BELOW)

Washington University (WU) believes that study abroad is an important part of a WU education. As such, students who participate in semester programs sponsored or approved by WU's College of Arts and Sciences (ArtSci) are awarded WU credit for a full load of appropriate course work successfully completed while abroad. In addition, WU credit awarded for study abroad applies toward graduation, and appears on students' transcripts.

Moreover, WU is committed to making study abroad affordable for our students, and therefore guarantees that both financial assistance packages and merit scholarships (with the exception of work-study aid, which requires students to be on campus) is applied to the cost of study abroad just as if the student were on campus.

To make this transfer of aid possible, the University has a home-school tuition policy, which means that students studying abroad pay the regular WU tuition. Standardizing program tuition minimizes financial incentives and safeguards academic appropriateness in the program selection process.

However, only those costs associated with the educational portion of the program are covered by WU tuition. The tuition fee does not include the cost of room and board, which will vary from site to site, nor does it include additional costs such as airfare, books, visas, or personal expenses. Such costs are additional, just as they are in St. Louis, and if applicable, are billed separately from WU tuition. Students do not pay WU room and board fees; rather, they pay the room and board costs of the program. For programs sponsored by institutions that list a comprehensive program fee (one fee inclusive of tuition, housing, meals, orientation, etc.), WU works with the sponsoring institution to determine the non-tuition related charges included in the program's fee. Once identified, any applicable room and board, or other charges billed through WU are assessed at cost and are posted to the student's WU account. Payment of housing fees will depend upon a student's chosen program. The student's WU Program Agreement, issued during the semester prior to studying abroad, will provide specific details regarding the additional costs a student will and will not pay to WU.

NOTE: A&S students may choose to take a leave of absence to participate in a study abroad program for one or two semesters without WU academic credit and fees. You will pay program tuition and fees directly to the program sponsor or foreign institution and receive no WU academic credit or financial assistance. Therefore, the decision to take a LOA should be done after careful consideration has been given to your academic requirements and goals.

**Billing:** The WU tuition fee, HTH Worldwide Accident & Sickness insurance, and if applicable to your situation, WU health insurance and other appropriate charges, will be posted to your WU student account. Financial assistance and other credits will be applied to this account in the usual manner. A WU account will be established for each non-WU participant in an A&S program. For some programs, especially summer programs, deposits and/or full payments may be collected in advance by the program coordinator.

Participants in the programs offered by A&S can be billed by the program sponsor, host institution, and/or housing authority for additional legitimate charges. If so, such charges should be directly paid by you in a timely manner, clearing the account before departure from the program site. Normally, a program transcript will not be issued by the program sponsor or host institution until the account has been cleared.

For summer programs, you pay the direct cost of the program to the program provider.

Withdrawal/Dismissal: Please see pages 10-11.

**Programs Approved by Petition:** If your petition to participate in an alternative program as part of a WU degree plan is approved by the Study Abroad Advisory Board, A&S will assume financial responsibility for the basic tuition and fees charged by the program sponsor or foreign institution. A&S will charge tuition equivalent to the WU on-campus tuition fee in the same manner as for regularly offered programs. Additionally, any other appropriate charges will be posted to your WU student account, so that financial assistance and other credits can be applied.

**Non-Payment of tuition and fees:** As with all Washington University bills, failure to pay the charges for study abroad that have been correctly posted to a WU student account will result in a hold being placed on the account. This prevents future registration and precludes the issuance of transcripts until the account has been cleared. Late fees and other penalties may be applied. Similarly, a hold existing prior to departure will prevent registration for the study abroad program. Also, the program sponsor or host institution may refuse to issue a program transcript or grade report until either you or WU has paid all applicable tuition, fees, and other charges.

**Additional expenses:** In addition to the program price, you should budget for foreign travel expenses, additional housing costs (if any), and normal academic and living expenses, such as books, public transportation, laundry, and purchase or rental of a cell phone. Details will be covered in Study Abroad 101 sessions.

# SUMMER PROGRAMS

**Billing:** For most summer programs you pay the direct cost of the program to the program provider. Students on the OPUS program, and students studying abroad on programs led by WU faculty or WU supervised contracted instructors (i.e. Summer Language Institutes) will be billed through WU. For some programs, deposits and/or full payments may be collected in advance by the program coordinator.

Withdrawal/Dismissal: Please see page 10-11.

Additional expenses: In addition to the program price, you should budget for foreign travel expenses, additional housing costs (if any), and normal academic and living expenses, such as books, public transportation, laundry, and purchase or rental of a cell phone. Details will be covered in the pre-departure information.

# FINANCIAL ASSISTANCE

# SEMESTER/ACADEMIC YEAR PROGRAMS (SUMMER LISTED BELOW)

College of Arts and Sciences (A&S) students who receive financial assistance at Washington University in St. Louis may use their financial assistance award to participate in a fall, spring or academic year A&S study abroad program or an alternative program approved by petition.

Tuition for semester programs will be equal to the WU on-campus tuition price and will be billed through your WU account. For some programs, you will also be billed through your WU account for housing, meals and other costs. If these expenses are not billed through your WU account, you must handle them directly. Details are available in the office of International and Area Studies.

Washington University financial assistance cannot be used to study abroad if:

- the study abroad program is an unapproved alternative study abroad program, and/or
- you have taken a Leave of Absence to study abroad

Estimated expenses for a specific program will not include shopping, telephone calls, gifts, and other optional expenses. Additional funds should be included in the personal budget for these expenses. The adverse effect of potentially unfavorable exchange rates and/or of high sales taxes, like the VAT in Europe, should also be considered.

Direct deposit of any resulting refunds into your United States checking or savings account is also available. If you enroll in Direct Deposit, you can save time and will not have to go to Student Financial Services to pick up a check or complete a Power of Attorney form. To learn more about this option, please contact Student Accounting online at **studentaccounting.wustl.edu** or by phone at (800) 758-0050.

Non-A&S students should consult with their College or School regarding financial assistance for study abroad. Some restrictions may apply that do not apply to A&S students.

For more information regarding WU's financial assistance policies and procedures, contact the office of Student Financial Services in North Brookings Hall, Room 75, or by phone at (888) 547-6670 or (314) 935-5900.

# SUMMER PROGRAMS

Students interested in a summer study abroad program may request student loans from the University to help cover the cost. For more information regarding WU's financial assistance policies and procedures for off-campus study and for an individual award determination, you may contact Student Financial Services in North Brookings Hall, Room 75, or by phone at (888) 547-6670 or (314) 935-5900.

Additional expenses for a specific program such as shopping, telephone calls, gifts, and other optional expenses are not provided for in the financial assistance calculation. These expenses are the person responsibility of the student. The adverse effect of potentially unfavorable exchange rates and/or high sales taxes, like the Value Added Tax (VAT) in Europe, should be considered.

#### Important Information Regarding your Student Account and Financial Assistance Award

**Washington University Student Account Refunds:** Depending on your financial assistance award and other student account credits, a refund may be due to you while you are studying abroad. The office of Student Financial Services is obligated to mail the refund (in the form of a check) directly to you. Because checks may be lost or delayed when mailed abroad, you may prefer to enroll in Direct Deposit or complete a Specific Power of Attorney to empower a parent or other suitable person to endorse/deposit your check in your absence. Contact Student Financial Services to obtain the correct Power of Attorney form. Please note that a Notary Public is available in Student Financial Services.

**Scholarships and Grants:** Any Washington University-provided scholarship, federal grant, or state grant will be applied to your account provided that document requirements requested by Student Financial Services have been completed for fall, spring, and academic year programs.

**Outside Scholarships:** You should contact any outside scholarship organizations from which you receive scholarship to verify that the scholarship awarded to you is eligible for use for participation in a study abroad program. For example, students receiving a scholarship from the National Merit Scholarship Corporation (NMSC) are required to contact NMSC at (847) 566-5100 to notify the organization of their intention to study abroad. If you expect to receive a check from an outside organization while studying abroad, you should complete a Specific Power of Attorney form to allow Washington University to apply the scholarship check to your student account. Contact Student Financial Services to obtain the correct Power of Attorney form.

**Federal Student Loans:** If the financial assistance award contains a Federal Perkins Loan or Federal Stafford Loan and you are a first-time borrower in the semester you plan to study abroad, you must complete all document requirements (e.g. Master Promissory Note, Entrance Counseling) prior to traveling abroad. To learn more about how to complete the necessary requirements, visit **sfs.wustl.edu**.

Federal Work-Study (FWS): FWS is not available to students studying abroad.

**Partners in Education with Parents (PEP):** Students whose parents participate in the PEP program may use these funds to study abroad. For questions about an existing PEP arrangement, contact a PEP representative toll-free at (800) 468-0569. To learn more about the PEP program, visit **sfs.wustl.edu**.

**TuitionPay Monthly Plan:** The TuitionPay monthly payment program may be used to study abroad. The WU program price (which may exclude housing and/or food) must be taken into consideration when calculating the payments. To learn more about the TuitionPay Monthly Plan, visit **sfs.wustl.edu**.

**Employee Child Scholarships:** The employee benefit covering tuition for dependents of eligible WU employees can be applied to the tuition charged by WU for study abroad programs. However, housing, food, airfare, and other expenses associated with the program are not covered by this benefit.

# EXTERNAL SCHOLARSHIPS FOR STUDYING ABROAD

As a study abroad participant, you have the opportunity to apply for additional scholarships through program providers, independent organizations and governmental aid. Each scholarship has unique requirements that may focus on financial need, academic excellence, non-traditional destinations and underrepresented groups. WU students have received in the past. For a more complete list of scholarship opportunities, please refer to <u>overseas.wustl.edu</u>. Additionally, you can contact the International Scholarship and Fellowship Advisor, Dr. Helen Human (hhuman@wustl.edu).

#### **MONEY MATTERS**

Participants in study abroad programs will have a variety of expenses associated with living and traveling abroad and, thus, will need access to a sufficient amount of money. Those who are directly responsible for housing and/or food costs will need more funds than those who are not. Participants must become competent in managing and safeguarding their money and in dealing with foreign currencies and exchange rates. It is difficult to know how much spending money is needed. To estimate, talk to previous participants, but keep in mind that the amount you will need will depend on both on local costs and your lifestyle. Do not rely on one form of money only. Always have a backup plan and keep some cash on you for emergency situations.

**Pre-Departure Preparations:** Traveling with large amounts of cash is not recommended. Traveler's checks, credit cards, ATM (debit or check) cards and cash can all be used effectively depending on the country. Before leaving the United States, you should consult your bank and credit card companies for advice on foreign money transactions. Be sure to ask them about exchange rates, fees, Personal Identification Numbers (PIN) and interest rates on credit card and debit card transactions. Some credit and bankcards charge a fee per use or an additional percentage for using your card internationally. Be sure you understand what fees you might be charged and at what conversion rate.

Be sure that you designate a reliable individual (e.g. family member) to act as your U.S. liaison for financial matters. You may need to arrange power of attorney for this individual or work out other arrangements.

# **Types of Money**

**ATM/Debit Cards:** ATMs are a convenient means of obtaining cash in the local currency while you are abroad and machines are readily found in most study and travel locations. Check the back of your card for the appropriate network symbol. Be sure you understand the fees involved and check with your bank to make sure your card and PIN number will work overseas. Check with your bank if they have an affiliate bank in your study abroad destination because you can avoid ATM fees by using the ATMs of the affiliate bank.

**Credit Cards:** Most students rely upon a U.S. credit card and debit card to meet their financial needs while abroad and avoid opening a foreign bank account. U.S. Visa, MasterCard, and American Express cards are widely accepted abroad. They are practical for larger transactions and purchases, but you need to either arrange to pay your monthly bills online or have someone at home pay them. Credit cards can also be used for cash advances, but there is usually a higher interest charge for cash advances and both the credit card company and the foreign bank often charge transaction fees. **Notify your credit card and debit card providers that you will be using these cards overseas**.

You should be prepared to quickly report and request replacement of any lost or stolen credit or debit cards. A photocopy of the card with a 24 hour customer service telephone number should be retained in a safe place. It is wise to carry a second (different) credit card in case your primary one malfunctions (e.g. due to damaged magnetic strip) or is lost or stolen. This spare card must be equally safeguarded. You need no more than two credit cards and one debit card.

Also, the services of **On Call International** (800-575-5014 or 603-328-1926 collect, e-mail <u>mail@oncallinternational.com</u>, <u>www.oncallinternational.com</u>) are available to students covered by the WU student health insurance plan (see page 21 for details).

**Wiring Money:** Another method of transferring money abroad is to send it "bank to bank" through a commercial bank. To do this, however, you need a bank account at the foreign location. If you are studying abroad for an academic year, you may want to consider opening a bank account at a local bank. Students going abroad for shorter periods of time may not find it worthwhile to open an overseas account. The transfer can be done electronically from any U.S. bank account to any foreign bank account. The foreign bank will be able to identify the commercial bank with which it is affiliated. Alternatively, clients of a brokerage house will be able to do this via the broker. The bank or broker will charge a wire service fee. The receiving bank will charge a reasonable fee for exchanging U.S. dollars into local currency (or you may want to keep the funds in a U.S. dollars account at the foreign bank if exchange rates are fluctuating dramatically). Western Union is an alternative means of wiring money abroad, but the fees can be high. Wiring money is very safe, but expensive and time-consuming.

# HEALTH AND SAFETY

#### PERSONAL RESPONSIBILITY AND ASSUMPTION OF RISK

When applying to a Washington University (WU) sponsored or approved program or alternative program approved by petition and when signing the program agreement, you acknowledge the following:

**Behavioral and academic standards:** Admission to study abroad may be denied or rescinded due to behavioral or academic concerns. Your WU judicial and academic records will be subject to review. As a participant, you will be expected to behave in a manner that is consistent with the behavioral standards of the WU Judicial Code. Disruptive behavior, academic dishonesty, and other improprieties will not be tolerated. Also, you must comply with the rules and regulations of any host institution and with the local laws and regulations in the foreign country or countries where you reside or travel during the program, including times when you are engaged in independent activities. Your participation in the program may be terminated by WU for violation of these standards, along with forfeiture of all program fees and loss of academic credit for the program. You may have to return to WU at your own expense to appeal a disciplinary decision.

**Drug use and other illegal activities:** The possession or use of any quantity of marijuana, cocaine, or other illegal substance is strictly prohibited for the duration of the program. This prohibition applies not only while you are in the company of fellow participants, but also while you are alone or with people not associated with the program. The consequences of substance abuse or other illegal activity at any time during the program include immediate expulsion from the program, forfeiture of all program fees, and loss of academic credit for the program. Furthermore, U.S. citizens in a foreign country are subject to the laws of that country. Neither the U.S. Embassy nor Washington University can obtain your release from jail; they can only aid in obtaining legal assistance for you.

**Inherent conditions, hazards, and risks:** Washington University acts only to provide the opportunity for foreign study and does not guarantee your satisfaction with the program or your wellbeing. You will not be closely supervised while you are abroad. You are responsible for using good judgment to ensure your own health, safety, and welfare. There are certain inherent conditions, hazards, and risks associated with international travel and living abroad for which the University cannot and will not assume responsibility. These include, but are not limited to, inclement weather, natural disasters, labor disputes, riots, terrorism, delays or disruption of travel or accommodations, accidents, and disease. During the period of your participation in the program, and while you are en route to or returning from the program, WU will not be responsible for any injury or damage to you or your property or for any personal liability sustained or incurred by you.

#### MEDICAL NEEDS AND HEALTH INSURANCE

#### **Health Insurance**

You are responsible for assessing your own medical needs. Physical or emotional problems may be exacerbated by stresses associated with study abroad. You must be medically able and prepared to participate in the program, and must arrange for appropriate immunizations. Some foreign institutions and/or national health systems provide limited health care for visiting students, but access to free or low cost medical care is not assured and may not be readily available. You are responsible for verifying that the required WU health insurance is adequate for your medical needs. Also, you are responsible for complying with the appropriate claims procedures and deadlines.

# HTH Worldwide Study Abroad Basic Accident and Sickness Insurance Plan

#### Semester and Academic Year Programs

Overseas Programs will enroll all WU-approved study abroad students in a basic accident and sickness plan through HTH Worldwide, a leading provider of international health insurance. Students will not be charged the WU Health & Wellness Fee for the semester abroad. The HTH insurance charge will appear on the student's WU billing statement within the academic semester.

# Summer Programs

Overseas Programs will enroll study abroad students participating in WU Faculty-Led programs in a basic accident and sickness plan through HTH Worldwide, a leading provider of international health insurance and bill the cost of the plan through the WU billing statement. Students participating in WU-approved summer programs will be required to enroll themselves in the WU HTH plan and provide documentation of enrollment. Only those students participating in WU-approved programs that require and facilitate enrollment in a comparable international health insurance plan will be exempt from enrollment in the HTH plan.

Please note: We do not recommend a reduction or suspension of existing domestic coverage in light of enrollment in HTH insurance. The HTH Worldwide plan does not provide domestic (United States) coverage, and does not meet the University's requirements for student health insurance. It provides basic accident and sickness coverage abroad, and is a supplement to the student's existing health insurance plan.

# **HTH Coverage Period**

Semester coverage will begin on the 1<sup>st</sup> of the month during the program start date and end on the last day of the month during the program end date. Students will have the opportunity to extend their coverage at their own expense through HTH Worldwide directly if additional overseas coverage is desired. Please remember that HTH coverage is not valid within the United States.

# **Benefits of HTH**

Our primary goal is to ensure our students have adequate and consistent health insurance and healthcare access while studying abroad. The many benefits of HTH Worldwide include:

- HTH ensures that our students will have access to coverage overseas that will meet their medical needs including 100% coverage up to \$250,000 with no deductible. This coverage is often required minimally for foreign visa applications, as well.
- HTH offers direct billing to over 6000 English-speaking providers worldwide in 110 facilities in 182 countries so that students do not have to pay up front at the point of service and then get reimbursed, which can be prohibitively expensive and can delay care.
- There is an additional recommended network of approximately 15,000 providers who speak English and were trained in Western medicine.
- Students will have access to pre-departure services such as medication research to see if the medication is offered in a particular country and if so, in what doses and under what name, access to doctors abroad before they leave, including an online appointment system, a Parent site, HTH advisors on call 24/7, checklists, a M(medical)Passport application for mobile devices, and videos that can be incorporated into pre-departure activities.
- HTH does NOT have exclusions for care related to pre-existing conditions or drug/alcohol activities as many insurance companies do.

More details of the WU's policy with HTH Worldwide will be sent directly to the student.

# WU Health & Wellness Fee

As a reminder, students studying abroad for a semester or academic year on a WU-approved study abroad program will not be charged the WU Health & Wellness Fee during their semester abroad. Students will retain access to all services provided by WU Student Health Services while on the Danforth campus. If a student withdraws from the semester study abroad program and returns to their studies at WU for any reason, the full WU Health & Wellness Fee will be reapplied to the student's billing statement for that semester.

# WU Student Health Insurance and WU general requirements for health insurance coverage

The policy outlined above is in response to the overall changes to the WU Student Health Insurance, but do not alter in any way the University's policy that "all full-time degree-seeking students on the Danforth are required to have health insurance." Whether enrolled for study in St. Louis or abroad, WU students will either be enrolled in the WU Student Health Insurance plan or, as stated by WU Student Health Services, "students beginning the academic year in the fall will be able to begin the waiver process on July 1. The waive option window closes on September 15." An explanation of the waiver and further details on the WU United Healthcare plan are available from Student Health Services by phone at (314) 935-6666 or online at shs.wustl.edu.

Please note: The HTH Worldwide plan does not provide domestic (United States) coverage, and does not meet the University's requirements for student health insurance. It provides adequate basic accident and sickness coverage abroad, and is a supplement to the student's existing health insurance plan.

# International SOS Emergency Assistance Plan

In addition, please be reminded that all WU students are covered **at no extra cost** by International SOS Emergency Service Plan to provide all students, faculty, and administrators with international medical, security and travel assistance worldwide while traveling for College-related activities. Please note this is an assistance program, NOT health insurance, and is meant to be used in tandem with existing health insurance. Students may access ISOS resources by logging into the ISOS web site <u>www.internationalsos.com</u> using WU's membership number 11BSGC000032.

**Centers for Disease Control and Prevention (CDC):** Follow the guidance issued by CDC (<u>www.cdc.gov</u>) and/or the program sponsor or host institution regarding immunizations and other health precautions. Review CDC information if you become ill or encounter an infectious disease.

# Tips on Staying Healthy While Abroad:

- Be aware that health issues that are under control at home can become much worse while abroad.
  - Examples include depression, eating disorders, allergies, asthma, eczema, psychological problems, alcohol and drug abuse, etc.
- Disclose any needs you may have beforehand to Overseas Programs and to your program provider.
- Disabilities, dietary requirements, allergies, counseling needs, etc.
- Use latex condoms if you plan to be sexually active.
- For people going to developing countries:
  - Check with CDC what vaccinations and/or medications are recommended or required for your country (<u>www.cdc.gov</u>).
  - See your doctor at least 8 weeks prior to departure.
  - Wash your hands often with soap and water.
  - Only drink bottled or boiled water.
  - Avoid ice in drinks and foods washed in water.
  - Avoid food from street vendors.
  - Only eat fruit or vegetables that can be peeled or that have been boiled.

- Do not swim in fresh water.
- Avoid touching animals.
- Bring insect repellant containing DEET and long-sleeved clothing to avoid insect bites.
- Bring anti-diarrhea medication.

# SAFETY

Your safety and academic welfare is our priority, whether in St. Louis or abroad. While we cannot guarantee your safety and security while abroad, we will continue to act in a responsible manner to promote your well-being. We monitor international events, are in contact with coordinators and staff in the host countries, and evaluate and respond to each situation or incident on a case-by-case basis. We are able and willing to close or cancel a program, but our experience has been that this is seldom necessary.

While abroad, use good judgment in what you do and where you go. Carry passport, funds, and other valuables in a concealed neck pouch or money belt. Carry your wallet deep in your pocket. Keep valuables with you in secure, inaccessible places (not in a shoulder bag or outer pocket of a backpack).

When you stop to consult a map or guidebook, step into a shop or café--don't stand out on a sidewalk where you can be easily identified as a tourist and targeted while you are distracted.

Keep photocopies of all important documents (passport, airline ticket, traveler's check numbers) and a list of important account numbers and contact telephone numbers in a secure location. Leave a complete set at home (e.g. with your parents) and another complete set at your overseas residence (if safe to do so).

Be aware of your surroundings. If you get a "feeling" something is not right, pay attention to your instincts and find a place where you feel more secure. Leave the area as soon as it appears to be safe to do so.

Consider investing in a personal alarm unit. Shouting/screaming and activating the alarm's piercing noise are likely to scare away potential villains. (Note: mace will not be allowed on airplanes.)

Avoid unnecessarily hazardous situations. Use good judgment in making travel plans and participating in extracurricular or recreational activities. By far, the most common causes of injury (and death) while studying abroad are vehicular accidents and risky forms of recreation. Think about what you eat and drink too. Contact Overseas Programs, your parents, and/or on-site personnel whenever something happens that may cause concern at home, even if you are not directly involved. Site directors or other program representatives are asked to inform us promptly as well. We consult with parents whenever we and/or they are concerned about the welfare of a student abroad.

Become familiar with and check routinely the **US State Department Website** (<u>www.state.gov</u>), as well as their **Students Abroad Website** (travel.state.gov/content/studentsabroad/en.html). The website contains country information and travel advisories/warnings. If possible, avoid entering an area covered by a State Department travel warning until it has been lifted. If already in the area when the warning is issued, use sound judgment to decide if you should remain or leave. Discuss your options with your parents and program representatives. Seek advice or assistance from U.S. Embassy or Consulate or local authorities. When possible, notify WU regarding where you are and what you intend to do. The presence of State Department travel advisories does not automatically preclude study abroad in that country or region, but advisories do prompt us to ensure that you are informed about the potential risks associated with your choices. Likewise, the absence of a travel advisory does not imply that travel to the area is not without risk. Also follow the guidance issued by the Centers of Disease Control and Prevention (see <u>www.cdc.gov</u>) regarding health concerns.

# SASHAA (Sexual Assault Support & Help for Americans Abroad)

crisis@866uswomen.org | www.sashaa.org

SASHAA was created to ensure Americans victimized in a foreign country have immediate access to services no matter where they are in the world. SASHAA case managers provide an informed, compassionate response, as well as advocacy and assistance navigating medical, law enforcement and legal options. The program can be reached 24

hours a day, 7 days a week from overseas by calling an international toll free hotline, 866-USWOMEN, via the AT&T Direct Access code for each country. Instructions can be found on the SASHAA website, www.sashaa.org. Other forms of communication include a live chat feature on the SASHAA website, and a crisis email: crisis@866uswomen.org. If the caller is more comfortable communicating in a foreign language, SASHAA advocates and case managers have access to a language bank.

# **RSVP** Center (Relationship and Sexual Violence Prevention Center)

Seigle Hall, Suite 435 | 314-935-8761 | https://shs.wustl.edu/sexualviolence/Pages/default.aspx An anonymous reporting mechanism is available on their website for survivors, friends, acquaintances, or family members of survivors to report incidents of sexual harassment, sexual violence, intimate partner violence, and stalking. Our on-campus resource is Kim Webb, Director of the RSVP Center (kim\_webb@wustl.edu).

# S.A.R.A.H. (Sexual Assault and Rape Anonymous Helpline)

314-935-8080 | sarah.wustl.edu | sarahatwashu@gmail.com

S.A.R.A.H. is a student-run helpline based out of Washington University in St. Louis that offers counseling, resources, and referrals on rape, sexual assault, abuse, relationships, and health. It is completely confidential and available as a resource to members of the Washington University community 24 hours a day, 7 days a week. When you call, you will be asked to leave your name and phone number. It is fine to leave a pseudonym. A counselor will receive a page and call you back in less than 15 minutes.

# Uncle Joe's Peer Counseling and Resource Center

Gregg Residential Hall | 314-935-5099 | unclejoe.wustl.edu | unclejoeswu@gmail.com Uncle Joe's offers members of the Washington University community confidential peer counseling to talk about any problems or concerns.

# Tips on Staying Safe While Abroad:

- Arm yourself with information!
  - Find out emergency phone numbers and actions to take.
  - What are the local customs?
    - Dress, behavior, attitudes toward gender, friendship, dating, sex, etc.
  - What are the most common crimes?
  - Street-smart behavior
    - Where are the unsafe areas?
    - Can you walk by yourself at night?
  - What traffic or transportation precautions do you need to take?
- Wear a flat money belt that fits underneath your clothes. Use this to keep your credit cards, passport and traveler's checks safe.
- Make a copy of your passport, visa, ticket, and credit cards. Keep these separate from the originals.
- Don't wear jewelry, flashy watches, or cameras around your neck.
- Don't look too obviously lost, even if you are. Walk with a purpose.
- Watch your belongings and pockets very carefully at busy bus stations, train stations, markets, bazaars, and other locations frequented by tourists.
- Use common sense.
- Don't leave money unsecured at your residence.
- Dress modestly.
- Don't purchase or use recreational drugs.
- Limit your alcohol intake.
- Avoid demonstrations.
- Make sure to lock your luggage on trains. Don't leave anything unattended.
- Be aware that you stand out as a foreigner.
  - Even if you follow all the customs of locals, you can still be at risk.
    - People may assume you are unfamiliar with your surroundings, the language, and customs or that you have more money.
    - Try to blend in with locals.
    - Alcohol puts you further at risk.

- Check with <u>www.travel.state.gov</u> to find out what are the most common crimes affecting tourists in your study abroad destination.
- Check travel warnings for your country.
- The more you immerse yourself, the more culturally aware you will become, leading to greater chances of safety.

#### HOUSING

# HOUSING REGISTRATION FOR STUDENTS RETURNING FROM SEMESTER AND ACADEMIC YEAR PROGRAMS

The Office of Residential Life wants to make the process as smooth as possible for you to return to Residential Life assigned housing upon completion of your study abroad program. Please follow the instructions below that are appropriate for your situation. All of this information can also be found at <u>http://housingselection.wustl.edu/</u>.

**Priority Status:** If you lived with Residential Life before going abroad you will retain the same priority as those students in your class who remained in Residential Life assigned housing.

**Eligibility:** Prior to going abroad, if you did not live with Residential Life, you are not eligible to participate in the Housing Selection Process. Your contract will be accepted on a space available basis only after the regular selection process has closed. Fraternity members, will be permitted to participate in the Housing Selection process as long as your house is fully occupied as determined by the Greek Life Office.

**Application Procedures:** Washington University students who are returning from abroad, a COOP Program must complete the Room & Board application using their WebSTAC account. Students who successfully submit their application will receive and email confirmation.

# **Deadlines:**

Fall Assignments- The Housing Selection Process begins soon after students return from Winter Break so it is imperative that you check the website often with particular attention being given to the dates and deadlines. Spring Assignments- Students requiring housing for the spring semester should submit their online application through WEBSTAC by November 15<sup>th</sup>.

Any Student requiring a special housing accommodation should submit their Special Housing Accommodation Request starting on January 1<sup>st</sup> for a Fall assignment and by November 15<sup>th</sup> for a Spring assignment. Check the Housing Selection website for additional information.

Housing Selection Process: Check the website (<u>http://housingselection.wustl.edu/</u>) for the current housing selection procedures and timelines as these change from year to year. In order to receive a lottery number you must meet the housing selection lottery deadlines. A lottery number is required to participate in the housing selection process.

Advance Payment: A \$450.00 advance payment is automatically applied to your Student Account, and will show up as a credit against your semester housing charges. Students eligible to have this fee waived due to some form of financial aid will notice additional language on their specific Room & board Application. If you have a Stafford or Perkins Loan, or another need-based Washington University (WU) scholarship, including PEP, the advance payment will be automatically deducted from your financial aid award.

For questions, contact Rhonda Kiely in Residential Life at rkiely@wustl.edu and 314-935-5626.

# **OFF-CAMPUS HOUSING RESOURCES**

Quadrangle Housing - manages Washington University owned properties near the Danforth Campus that are available to undergraduate students.

Phone: 314-935-9511 or 800-874-4330

Website: <u>www.offcampushousing.wustl.edu</u>

Note: Quadrangle Housing will no longer be able to offer students who study abroad or who have extended internships away from St. Louis the option of suspending their rent payments while they are away. Instead, residents will have the option of subleasing their apartment or continuing to pay their full rent.

**Apartment Referral Service** - provides listings of privately managed apartments near Washington University and in the greater St. Louis community.

Phone: 314-935-5092 Website: http://ars.wustl.edu/

Apartment Search - locally owned and operated and has listings throughout the metropolitan St. Louis area. Phone: 314-727-3999 Website: www.apartment-search.com

#### **CAREER PLANNING**

#### **KEEPING ON TRACK FOR SENIOR YEAR AND BEYOND**

While you are abroad, there are important steps you can take in preparation for your transition out of Washington University and on to the next chapter of your life. Study abroad has the potential to provide you with a fresh outlook and unique perspective on a career you've been thinking about for after graduation. Also, if your career goals are not yet clear, it has the potential to clarify the direction you'd like to take, give you a new perspective on your academic work, and strengthen skills that will be of benefit to you when you take the next step post-graduation. The key to career planning success while studying abroad is to make progress before you leave so that you can take action when you return. Your steps may look different depending upon your year in school and your professional goals. Regardless of your field, however, it is important to maintain contact with your professors, advisors, and other university contacts while abroad.

General Guidelines:

- If you are interested in pursuing graduate or professional school, consider adding your name to the relevant pre-professional mailing list (http://college.artsci.wustl.edu/pre-professional).
- Be mindful of recruiting timelines and graduate/professional school application requirements and deadlines. The finance, banking, consulting and retail merchandising industries, for instance, tend to recruit in the fall semester, with deadlines as early as September. For graduate school, draw up a tentative list of programs to which you are interested in applying and note the deadlines.
- Consider carefully the demands of LSAT, MCAT or GRE testing, applying, and interviewing in determining the ideal time for you to study abroad.
- Note that deadlines for nationally competitive scholarships and fellowships also land early in the Fall semester. If you are interested in applying for any of these opportunities, contact Overseas Programs to be connected with the appropriate scholarship advisor before you leave for study abroad or to schedule a skype appointment while you are away.
- While abroad, stay in contact with your Career Advisor. An Advisor would be happy to answer your questions, review your resume and cover letters, and provide coaching via e-mail. Upon your return, we strongly encourage you to meet with your Career Advisor before classes begin or during the first four weeks of class to ensure you have access to all opportunities and to discuss how to market your new intercultural skills and competencies. To make an appointment with an advisor that fits your background and interests prior to your departure, call the Career Center at (314) 935-5930.
- Network. Whether you are interested in working abroad or pursuing professional or graduate studies, schedule informational interviews and meetings with professionals in your area of interest. These types of experiences can help you to compare how culture impacts work and to understand your field of interest in a more global way.

- Think about who you might like to ask for letters of recommendation in the future. If it is an instructor you have while abroad, get the necessary waiver forms and request the letter before you head back to the U.S.
- You can access internship and job listings via eRecruiting, The Career Center's on-line database. Go to http://careers.wustl.edu to review listings and actively plan to apply for opportunities while you are abroad.

# **INTERNSHIPS & VOLUNTEERISM**

Working while abroad to earn supplemental income is not encouraged and may be in violation of host country immigration and/or labor laws. On the other hand, an unpaid internship or volunteer opportunity may allow you to explore career interests, gain practical work experience, learn new skills, and examine work ethics and cultures. If you intend to volunteer in coordination with your study abroad experiences, consider applying to the Ratkin Global Community Engagement Fund for an award to support your international-service oriented project (http://overseas.wustl.edu/study-abroad-scholarships).

If you want to combine or follow your study abroad experience with an international internship, the Career Center has information on organizations abroad that offer internships and work permits for students. It also has an internship database. Some students pursue internships through their study abroad program. The program sponsor or host institution may offer internship opportunities, or the internship may be an integral part of an A&S program. Alternatively, you may take the initiative to develop an internship opportunity on your own. Academic credit, if desired, must be authorized beforehand by a Washington University (WU) faculty member who is willing to evaluate your academic performance upon completion of the internship. Normally, you will be limited to no more than 6 WU credits for internships towards completing your WU degree requirements. To be awarded academic credit, the internship must be appropriately supervised and must contain an academic component, such as a major written assignment. Academic performance must be formally assessed. You cannot earn academic credit for a paid internship.