A STUDENT’S GUIDE TO STUDY ABROAD IN SOUTH AFRICA
Prepared by the Center for Global Education

Note: In addition to this handbook, please be sure to read the Interstudy handbook, which will be sent to you electronically. Their handbook is updated more frequently than ours and is an excellent resource, with more detail on day-to-day life and on local logistics and services.

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SECTION 1: Nuts and Bolts

1.1 CONTACT INFORMATION

IF THERE IS AN EMERGENCY WE RECOMMEND YOU USE THE S. AFRICA CONTACTS FIRST AND HWS SECOND. FOR PRACTICAL OR MORE ROUTINE QUESTIONS, CALL HWS FIRST.

OUR CONTACT AT INTERSTUDY IN BOSTON

Erin Koontz
Erin.Koontz@Interstudy.org

63 Edward St.
Medford, MA 02155-6653
United States
voice 781.391.0991
fax 781.391.7463
Toll-free 800.663.1999
Email: studyabroad@interstudy.org

IN SOUTH AFRICA: MAIN COORDINATOR FOR ALL OF S.AFRICA:

Room 334-5 P.D. Hahn Building
Chemistry Mall
University of Cape Town
Private Bag, Rondebosch 7701
Republic of South Africa
voice +27.21.650.5845
emergency +27.83.500.4857
fax +27.21.6505846 (dial 011 first if calling from the U.S. If calling from S. Africa, drop the 27)
email rsa@interstudy.org

Contact at the University of Kwa-Zulu Natal in Pietermaritzburg: Sandra Naidoo
Student Advisor
office: 033.260.6207
mobile: 072.229.9415 (U.S. callers., dial 011-27 first and drop the 0 in front of the 33 or 72)
interstudy RSA

CENTER FOR GLOBAL EDUCATION

EMERGENCY NUMBER AFTER HOURS/WEEKENDS: 315-781-3333

Thomas D’Agostino, Director
660 South Main
Hobart and William Smith Colleges
Geneva, New York 14456
315-781-3307 (tel)
315-781-3023 (fax)
e-mail: tdagostino@hws.edu
Contact for: Emergencies and other Critical Issues

Amy S. Teel
Programs Operations Manager
(same address, tel, fax)
e-mail: teel@hws.edu
Contact for: Program details, flight information, visa concerns, academic policies etc.

Doug Reilly, Programming Coordinator
(Same address, phone and fax)
e-mail: dreilly@hws.edu
Contact for: Orientation questions, return issues, SIIF grants, the Aleph, etc.

Sharon Walsh, Short Term Programs Coordinator
(same address, phone and fax)
e-mail: walsh@hws.edu
Contact for: Info on short-term/summer programs

Sue Perry, Office Support Specialist
(same address, phone and fax)
e-mail: cgestaff@hws.edu
Contact for: Paperwork, general inquiries

1.2 PROGRAM PARTICIPANT LIST

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1.3 TERM CALENDAR

SPRING 2013

Group flight departs the U.S.  22 January, 2013  23 Jan (for Durban only)
Student Arrival  23 January (PZB Airport)  24 Jan (Durban)
Interstudy Orientation:  23 - 24 January
Orientation Excursion:  26 January
Host Institution Orientation:  30 January - 4 February
Classes Begin:  6 February
Overnight Excursion:  10 - 11 March
Semester Break Begins:  31 March
Semester Break Ends:  9 April
One Day Excursion:  4 May
Farewell Dinner:  18 May
Exam Period Begins:  24 May
Exam Period Ends:  8 June
Earliest Departure Date:  10 June, 2013

1.4 PASSPORTS AND VISAS

By now you’ve all been admitted to the University and should have your official acceptance letter in hand. You should also have your passport. Earlier this semester you were provided with a detailed visa application instruction packet. IT IS YOUR RESPONSIBILITY TO ENSURE THAT YOU HAVE PROVIDED INTERSTUDY WITH ALL REQUIRED VISA DOCUMENTS INCLUDING YOUR PASSPORT, YOUR MEDICAL CLEARANCE, AND YOUR STATE-WIDE POLICE CLEARANCE and FINANCIAL DOCUMENTS IF YOU HAVEN’T ALREADY. Failure to complete the visa process will mean that you may be turned away by South African immigration when you attempt to enter the country. If you’ve any questions about the process or documents required, please consult the CGE. If you have provided Interstudy (directly or through the CGE) with your passport and all documents, then you can expect to receive your passport back with the visa embossed inside it by about January 10th. Please email or call Erin Koontz if you do not have your passport back by then.

Once you obtain your visa, make copies of your passport’s identification page (with the photo on it) any pages with entry stamps, as well as your visa. Put these copies in various locations. Leave one at home with your parents. Put them in different pieces of luggage/locations. Here’s why: if you lose your passport, having a copy of it will make getting a new one much, much easier.
1.5 TRAVEL DATES/GROUP ARRIVAL

<table>
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<td><strong>SA 8742</strong> Date: 10-Jun ( \rightarrow ) Departure: PZB 200P ( \leftarrow ) Arrival: JNB 600P</td>
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<td><strong>SA 203</strong> Date: 10-Jun ( \rightarrow ) Departure: JNB 910P ( \leftarrow ) Arrival: JFK 640A</td>
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If you chose the optional group flight above arranged by Interstudy through STA Travel, you can expect to receive your plane tickets (or e-ticket reservation) shortly before departure. Be sure that you have provided the travel agent (STA travel if you used Interstudy’s agency) with up-to-date information about where your ticket or notification of any scheduling changes should be sent. Zuzana Wheatley handles all Interstudy group flights. If you need to reach STA Travel by phone, Zuzana is usually in the office from 9am to 5pm (EST) Monday through Friday. Her number is 617-576-4623. She can also be contacted by email at zwheatley@statravel.com. If you chose to take this flight, you will be met at the airport, just outside the baggage claim area. A van/shuttle bus will take you to your residence halls on the UKZN campus (or Durban campus if you have chosen Howard). JFK airport in New York will be chaotic. Plan to arrive at LEAST 3 hours before the scheduled departure. If you need to take a connecting flight to get to New York, please also leave at least three hours between flights AND make sure your connection is also into JFK, not to LaGuardia or Newark. Check in and proceed to your gate. The group will gather at the gate.

1.7 ORIENTATION

Orientation will take place over three phases. The first, that began this fall, is the S. Africa class at HWS. The next will commence upon your arrival in Pietermaritzburg as you begin to grow acquainted with the South African landscape and themes while also taking in orientation with other Interstudy students at the university. The final and most intensive part of your transition will take place once all new students arrive (including new South African students – remember you are starting at the beginning of their academic year) and once classes begin. There are many things you will find you can learn only by doing them, alongside South African peers.

Expect to feel unsettled at first, and then again when your classes begin and the rest of the University comes to life. If you are a U.S. majority student, expect a particularly long adjustment period; you will feel conspicuously “white” and an outsider for awhile. If you are a member of a racial minority group, you will also be surprised at how American you feel. Be patient. This is a normal part of the experience. Many of you may not begin to feel truly “at home” until many weeks have passed.

1.8 WHAT TO BRING

CLIMATE

South Africa has a temperate climate. You’ll be arriving in summer and leaving as the colder weather begins to settle in. Expect a reasonable amount of rain (less than here!) and mild temperatures, except at higher altitudes or in the final weeks. The information provided below is, of course, based upon averages over time and is for Durban, the nearest large city. Clearly, we cannot predict exactly what you will experience and note that these are 24-hour average temperatures so daily highs (and nightly lows) will be more extreme.
Weather station **DURBAN (LOUIS BOTHA)** is at about 29.97°S 30.90°E. Height about 8m / 26 feet above sea level.

### 24-hr Average Temperature

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### Average Rainfall

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### PACKING

How much to pack is our concern here, or rather: *How little to pack!* The rule of thumb is: pack light. Most students abroad do more walking than they do in several years in the United States. And often you are carrying your luggage, or a subset of it, around with you. Students who pack three suitcases are often sorry for it. There are several ideas out there about how not to overpack:

1. Pack up what you think you’ll need, and walk around the block with it. Chances are you will decide on taking about half of that.
2. Or, trust the experience behind the above piece of advice, put what you planned to take abroad on your bed, and then remove half of it.

### WHAT TO BRING

Each individual will have her or his own tastes and habits, but the following is a suggested list of items to include:

- Warm sweater or sweatshirt (1)
- Light windbreaker
- Two skirts, dress pants for formal events or clubs for women
- One sport coat and tie for formal events or clubs for men
- Jeans/light weight trousers (3)
- Light weight long-sleeved shirts (2)
- T-shirts/summer shirts (6-7)
- Underwear/socks (7)
- Shorts (2-3) – Women may prefer a few skirts or a casual summer dress instead.

**NOTE:** We do not recommend that you bring “short” shorts.

- Sturdy Walking Shoes (most important item)
- Sneakers or running shoes
- One pair of dressier shoes
- Sleep wear and bathrobe (important!)
- Swimming suit (pool on campus and beaches nearby)
- 1-2 medium sized or beach towels
- Travel alarm clock (battery operated)
- Earplugs (spongy ones are best)
Enough prescription medication for the term
with your doctor’s prescription
An extra pair of glasses or contacts, contact solution
Camera and film or extra memory card
Laptop computer (optional, see below)
Money belt or pouch to wear under your clothes
Cosmetics, toothbrush, etc. (if you have brand favorites, bring them, imports are expensive and some brands may not be available)
Sunscreen, insect repellent, sun glasses, etc.
The essentials—passport and visa, travelers’ checks,
    airline ticket (photocopies of these), credit cards, ATM card
    financial phone numbers to report lost/stolen cards
This handbook and any handouts from InterStudy
A journal or diary

WHAT NOT TO BRING

More luggage than you can carry on your own
Expensive jewelry
Expensive electronics that you are afraid will be stolen (petty theft is the most common crime affecting students abroad).

Other things to keep in mind:

Point 1: Most other countries have stores! Most other countries have stores that sell things like toothpaste and socks. The brands might be unfamiliar to you, but they will get the job done. Also, you’re going to want to do some shopping abroad for souvenirs, art, clothes, etc…so leave some empty space in your pack.

Point 2: Bring a day pack large enough for a weekend away but not so large you break your back. You’ll need a day pack to get your books/things back and forth around campus and for various day hikes, and a 4000 cubic inch frame backpack is quite inconvenient for this! A lot of people forget this basic necessity. (If you do, see point 1!)

Point 3: Choose the form of your luggage carefully. Many students find the internal frame backpacks efficient for getting around since they can be worn instead of being dragged or wheeled (not nice on cobblestones or dirt roads!) But there are options for all kinds of people and all kinds of travel. You know what you like best…we really just want to you to bring less.

Point 4: Bring some nice clothes. Check with the faculty director, a guidebook, or students, and they’ll all likely tell you U.S. Americans are some of the most informal folks around. That means that for most students going abroad, you’ll be diving into a more formal culture with a more formal standard of attire. Shorts are great for hot weather, but are reserved for sport and certainly not for visiting museums or someone’s home! In general, bring at least some dressy clothes with you. It never hurts to look “good”—just remember that this is culturally defined. (See the section on fitting in, as well.)

PRESCRIPTIONS
If you have any medication you must take while you are abroad, please be sure that you have enough for the entire time you are away as it may be difficult to have prescriptions filled. Be sure to bring the written prescription (no photocopies) and a signed statement from your doctor if you have a particular medical requirement. Also, please notify the Center for Global Education before departure if you haven’t done so already. Immigration authorities may question medications in your possession and you should have proper documentation. Finally, it would be advisable to verify that a particular drug is not restricted in the host country.
(or others that you may plan to visit). The Center for Global Education is not aware of specific problems in South Africa, but some countries ban some types, even when prescribed by a doctor (for example, the drug Ritalin cannot be legally brought into some countries). The best advice is to be prepared and check either through your personal physician or through official government sources (such as the US State Department www.state.gov/travel/ or the Center for Disease Control: www.cdc.gov/travel/).

LAPTOPS AND ELECTRONICS
As would be the case at HWS, you will find it convenient to have your own computer, but this is not required as the UKNZ will provide computer access to students whenever it is necessary for your academic experience. In locations where computers are not readily available, neither are you required to have all your work type-written. Taking a laptop is a personal decision based on your preferences: most students choose to take laptops and are glad they did simply because they like the convenience of writing papers in their rooms without having to wait. Without question, when you share university-owned computers you will not have unlimited or immediate access. While most students prefer bringing their computer, others wish they hadn’t because they don’t like having to drag it around. Not all the residence halls have internet. If you do take a laptop, remember to thoroughly investigate whether you need a special power converter. Many countries including South Africa operate on 220 volts (the U.S. is on 120). Many laptops have 120/220 switches that will allow them to work on foreign current without a separate transformer. These only need a plug adapter to allow you to plug it in. Ones that do not have a switch (which may be automatic: read your manual!) need a converter.

Please note that petty theft is the most common crime affecting travelers. Please do not bring anything without first considering the impact of it getting stolen, or the reality of having to worry about the safety of these possessions all the time. Unfortunately, computers fall into this category and one or two past South Africa students DID have their laptops stolen.

Two general rule for all electronics: 1) bring copies of your receipts. If your equipment looks new, upon return to the U.S., you may be asked to pay customs duties if you don’t have a receipt to prove that you didn’t purchase it abroad. 2) we recommend you investigate insurance coverage for your electronic devices and other expensive items. They might be covered by parents’ homeowners insurance policies.

JOURNALS
Have you thought about keeping a journal abroad? Many students write journals as a way of capturing and reflecting upon their experiences, even though some may have never kept a “diary” before. A journal (or diary) is a book of dated entries. The author can record experiences, dialogues, feelings, dreams, describe sights, make lists, take notes, whatever the writer wants to leave as documentation of his or passage through time. Journals are tools for recording and interpreting the process of our lives.

Why should you keep a journal? Because a journal…

is a keepsake that will record memories that you’d otherwise forget.
is a keepsake that will record the person you are now—and how you’ll change abroad.
is a way to interpret what you’re seeing/experiencing.
gives you something to do on long plane/bus/train rides or alone in cafes.
helps you become a better writer.
is a good remedy for homesickness.
is a space where you can express yourself with total freedom.
is a powerful tool of exploration and reflection.

For more about keeping journals, download the CGE’s Writing to Explore Journal Handbook at www.hws.edu/academics/enrichment/studyabroad/, from the ‘downloads’ page.
DON’T BOTHER BRINGING...

Expectations: “Don’t expect, accept,” is a good attitude for students crossing cultures to have. How you set your expectations now will impact how positive of an experience you will have abroad. This means that you can do a lot now to help ensure you will get the most out of your program. Simply put, examine your expectations and be realistic. You are going to a different country. Expect that things will be different. You have no idea how many things will differ or in what ways, and of course you may well be surprised at how many things are similar. But for now expect that everything will be different.

How you set your expectations now will impact how positive of an experience you will have abroad.

Believe it or not, notions of the “right way of doing things” are entirely cultural and relative. Efficiency, manners, punctuality, customer service and “the rules” do not mean the same thing in different countries. Germans might be meticulously punctual. Italians might operate under a different conception of time (and being “on-time”). The point here is not to draw national stereotypes but to understand that different countries organize things differently, and not all of them work well from the U.S. American’s point of view. So don’t expect people in your host country to define these terms in the same way as you do. And don’t expect not to run into bureaucracy. But do look at how the people around you react to these things, and follow their lead. If they’re not throwing a temper tantrum and lecturing the mail clerk/waiter/train conductor, then neither should you.

You’d be surprised how ingrained our expectations are. We don’t see them as culturally-determined; rather, we see them as part of “the right way of doing things.” So you will get frustrated. Expect that too. But keep telling yourself that things are different, and remember that it’s not the local people’s duty to meet your expectations—it’s your duty to adjust yours to what is considered right and reasonable locally. “Don’t expect, accept.”

SECTION 2: Studying and Living Abroad

2.1 ACADEMICS ABROAD

There is much to learn outside of the classroom. Nevertheless, study abroad is also fundamentally an academic endeavor. No matter what your goals and expectations might be, the Colleges also have expectations of you. These include the expectation that you will take all of your academics abroad seriously and that you will come prepared, meet deadlines, read assignments, write papers or exams with care, etc. Having said that, as study abroad programs are uniquely well-suited to non-traditional learning (i.e. experiential learning such as field-trips, internships, or field research), you will likely find that you have never had so much “fun” working so hard. The key, however, is to realize that if the fun comes at the expense of learning, you will likely be very dissatisfied with the final results. The sections that follow are designed to answer the most commonly asked questions about academics and study abroad.

COURSES AND GRADES

All of you have requested four to eight courses to be taken in South Africa, of which you will be registered for four. You will not be formally registered for your UKNZ classes until they hold campus-wide registration, but your course preferences have already been presented to them and the appropriate departments have been notified of your interest in their courses. If you wish to change one of the UKNZ classes that you listed on your preference sheet, you may do so ONLY up until the point of arrival in South Africa and ONLY if your new course is available. Please consult with Interstudy directly for assistance and advice.
Remember that the courses will be recorded on your transcript the same as with any on-campus course and grades will factor into your cumulative GPA. If you are very concerned about your performance in any particular course, you have the option of electing to take it “credit/no credit” as you would here. Before classes at HWS begin, you may select a course CR/NC on-line. After classes begin you must make such a request in writing to the Registrar and to your Dean by no later than the eighth week of classes.

CREDITS
If you are studying on any HWS program at any destination, you will be required to carry a full course load and you will receive letter grades for your work which WILL be computed into your HWS grade point average and will be posted on your permanent transcript. A full-time course load on our programs abroad is USUALLY four courses. If you have not been directed otherwise, this is the load you should expect to take. Students will not be permitted to exceed a standard course load except in extraordinary cases as determined by a student’s dean’s office, academic advisor, and the Center for Global Education.

As on the home campus, you may request to take any course OUTSIDE your major or minor on a credit/no credit basis so long as you do so no later than two-thirds of the way into your course term abroad. Note that the deadlines for students abroad for exercising CR/NC are based on the “host” program’s calendar, not on the HWS calendar. You must contact the HWS Registrar’s office no later than two-thirds through your term abroad if you wish to take a course CR/NC. Think hard before doing this for more than one class, however. It may well be that future graduate programs and employers will think worse of a semester of CR/NC than one poor grade in something really outside your element.

WITHDRAWAL FROM A PROGRAM
A student participating in an HWS off-campus program who withdraws from that program after arrival at the program site may not return to campus to take classes that semester except under extraordinary circumstances, as determined by the student’s Dean’s office, the Center for Global Education and the Vice President for Student Affairs.

ACADEMIC CULTURE AND STANDARDS
As is the case on campus, there is no single “standard” or classroom culture abroad; each professor will run his/her own classroom his/her own way and your job, as the student, is to adapt to his/her expectations and teaching style. This having been said, there are some general statements that can be applied to most classroom settings outside the United States. Here are some of the most prevalent and most pressing that are likely to affect the classroom “culture” you will experience and to which you must adapt if you will have any professors from the host country.

1) READ your Interstudy student handbook (on their website) at http://www.interstudy.com/Uploads/File/Handbooks/SOUTHERN%20AFRICA.pdf for detailed information about the academics in South Africa in general and about the UKZN program. They have more detailed info for you and you will regret not reading it!
2) Learning is YOUR responsibility, not your professor’s. It is much less common abroad for a faculty member to seek you out if your work is deficient, your attendance is unsatisfactory or your understanding of content inadequate. Faculty abroad expect that you will ask for help if you need it – and if you don’t then you should be prepared for the consequences.
3) Assessment (i.e. graded papers or exams) is less frequent and therefore each grade counts – a lot. In the U.S., we’re accustomed to frequent assessment and feedback. You normally receive a paper back with lots of comments. A first exam is usually returned before the second exam is given. This is NOT always true abroad. If you feel uncertain about how you are doing, make a point of sitting down with the professor to ask where you stand. For some classes the ONLY assessment may be in the form of a final paper or exam. Be sure you are prepared!
4) Unlike here where assigned readings are often discussed in class, faculty abroad frequently provide students with a list of required readings and also some supplemental “recommended” readings to further illuminate some of the themes emerging in class. However, these readings may never be discussed explicitly nor is your assigned homework designed to demonstrate your understanding of the readings. Be forewarned: whether or not readings are discussed, if they are assigned they are fair game for exams. You are expected to do the readings, to understand them and to incorporate them into your thinking about a particular topic. If you feel that you’re not “getting” something, ask questions.

5) Grading standards may vary from those you’ve experienced in the U.S. In some countries, an “A” is reserved for only the most outstanding or original work with “B”s or “C”s being more of the norm for students who have clearly learned the material but aren’t going the extra mile. Similarly, you may find that you are rewarded or penalized for different skills than are normally measured here. Some cultures place a higher premium than others on rote memorization, others want you to think independently, and in others you might be expected to draw upon a basic factual foundation that is assumed rather than explicitly taught. If you aren’t certain what a professor expects of you or what you can expect from him or her, ask for clarification. The Center for Global Education and its staff CANNOT change a grade once it has been assigned nor intervene in its determination.

6) In most societies, classrooms are run more formally than in the U.S. (there are a handful of exceptions) and the division between student and professor is more marked. Unless/until you are told otherwise, here are a few basic “don’ts” about classroom etiquette:
   - Don’t eat or drink in class.
   - Don’t dress more casually than is acceptable for the culture.
   - Don’t shout out an answer without being called upon.
   - Do not interrupt another student while s/he is talking, even if you disagree.
   - Don’t put your feet up on desks or other chairs.
   - Don’t address your professors by their first names without being invited to do so.
   - Don’t enter a faculty member’s classroom or office (other than for the scheduled class time) without knocking first.
   - Don’t challenge a professor’s grade or assignment. (You can and should ask for an explanation of how a grade was determined and what you can do to improve your performance.)
   - Don’t assume that “dissenting” or original opinions are equally rewarded on exams and papers. Find out whether you are free to develop your own ideas or if you must demonstrate understanding and ability to apply the faculty member’s own ideas or themes.

STUDENTS WITH LEARNING OR PHYSICAL DISABILITIES

Both the law and the custom abroad with regard to accommodation for special student needs are different than the law and custom here. If you have a physical or learning difference that requires accommodation, you should: 1) disclose this prior to embarking on the program abroad to find out about the accommodation that is available and how to gain access and 2) be prepared to find arrangements more ad hoc than they would be here on campus. If you are attending a program led by an HWS faculty member, you can normally expect to receive similar accommodations as you would here for his/her particular class(es) (such as extended time on exams or access to a note-taker, etc.) but may not receive the same accommodation from host country faculty unless this is arranged and agreed to well in advance.

2.2 MONEY AND BANKING

South Africa has a decimal currency system, just like the U.S., although the currency there is Rand. 100 cents equal one Rand and denominations for coins are 5c, 10c, 20c, 50c, 1 Rand, 2 Rand and 5 Rand. Larger denominations are in bills: 10R, 20R, 50R, 100R, and 200R. At the current (December 2012) rate of exchange, 1 U.S. dollar will buy you approximately 8.66 Rand or 1 Rand is roughly equivalent to 12 American cents.

The most important general advice we have regarding money is to make sure you can access money in several different forms. That way, if for some reason your debit card doesn’t work at a particular ATM, you can use a
credit card or travelers’ checks. You also have the option of sending money to Interstudy in advance of your departure for South Africa and ask them to establish a South African bank account in your name to use on arrival. See more information about this under “housing and meals” below and on Interstudy’s own site.

We recommend that you carry a credit card as a source of emergency cash and credit. Visa is the most widely used although MasterCard and American Express are also accepted, especially at more upscale establishments. Also, an American Express card is useful in that you should be able to write a check on your personal US account at the Am. Ex. Office in Cape Town. If you have any of the above-mentioned cards, you should contact the company/bank that issued it and ask for a listing of all their ATM and/or office locations in South Africa. You may also use your checking or savings ATM card or Visa/MC debit card if it has the Cirrus or Plus logos--don’t forget that you will need your PIN number. Opening a bank account for the relatively short time you will be in South Africa is not advised; instead your ATM or Visa/MC debit card should be your primary source of funds backed up by a small supply of traveler’s checks and perhaps a second credit or debit card.

Do your homework. Here are some things you’re likely to need to learn about each way to access money:

CREDIT CARDS
Credit cards are useful in many countries now, and one of the advantages is that by using them, you’ll be getting a competitive exchange rate. But, if you’re going to be using a credit card abroad, make sure your card company knows about your trip. It’s possible that they may cancel your card if they see lots of foreign charges all of a sudden. While you’ve got them on the phone, ask about any fees for using the card abroad for purchases or cash advances. Also, make sure you have your pin number memorized before you go…this will enable you to get a cash advance from many ATM machines. NOTE: You can often get a credit card cash advance inside a bank, though they may wonder why you are not using the machine outside. Just make sure you have your passport for identification purposes. This process may take a while, but can be a saving grace in a financial pinch.

ATM/DEBIT CARDS
Make sure your card is on one or both of the big international ATM systems, Cirrus or Plus, by looking at the back of the card. Make sure you contact your bank to let them know you’ll be abroad and ask about any fees for using ATMs overseas. Also, check with YOUR own bank to find out if their international ATM access is limited to a particular type of account, i.e. only checking or only savings. If so, make sure you HAVE that type of account open and that your parents can conveniently make deposits to it.

Please be aware of your surroundings when you take out money from an ATM. This is a common place for theft so stay alert.

Some students have found it useful to sign up for online banking before they leave home so they can keep track of their balance and the fees charged for overseas transactions – and to help ensure that they don’t go overdrawn.

TRAVELER’S CHECKS
These are used less and less as credit and debit cards become more popular, but they are still useful in some countries and are far safer than carrying cash. Traveler’s Checks have tracking numbers on them that will allow you to easily cancel them and recoup your losses in case they are lost or stolen. You must keep these tracking numbers separate from the checks and several copies in different locations are recommended. You can sometimes pay establishments directly with these checks, but most often you must change them at a change office or bank. There is often a fee involved in cashing them, expressed as a percentage of the total or a flat fee.

We really recommend traveler’s checks ONLY as a backup source of funds in the event that international money networks are down or your cash/credit card is lost or stolen. You will find them inconvenient to use on a regular basis. However, it’s not a bad idea to bring along about $200 (in relatively small denominations) in traveler’s checks – just in case. If you don’t use them while abroad, they’re still “good” here in the U.S. upon your return.
HOW MUCH MONEY DO YOU NEED?

Students and families always ask us to estimate the amount of funds that they’ll need for personal spending in South Africa. This is VERY difficult for us to estimate as “typical” student spending ranges vary so widely depending upon resources available and personal spending habits. Below (see housing and meals) we are providing an estimate for meals. Thus, the amounts referred to here are in excess of your meal allowance. Given the fact that all your housing is provided for and that the program pays for some local and regional travel and tourist admission fees, you actually NEED (as opposed to will want) very little personal spending money. Thus, in addition to the $1,200-$2000 you should plan to bring for food, for most students who know how to manage money an extra $1000-$1,500 for personal/ discretionary spending should be adequate. This sum should still buy you that occasional night out, or one or two weekend trips and cover costs for a more extended tour during your spring break. Be forewarned, however! If you are a power shopper, expect to jet off to a new city or region every weekend, or expect to go “clubbing” in trendy downtown venues every night, you will certainly spend a lot more. You will also spend more if you decide to go for a high end tour like a Safari. While it is true that most prices in South Africa compare favorably to the U.S., if you are hanging out in touristy areas of Cape Town or Durban, prices can be high. You’ll also need (much) more if you expect to stay in Africa or travel in Europe through much of the summer. Most students tend to spend however much they have (we seldom hear of students bringing money back home with them), whether this is $500 or $5,000 or even more; our best advice is for you to sit down as a family and decide what you can afford and what you think is reasonable. Given that it is very easy to get money to you quickly if you underestimate (mom or dad make a deposit at the ATM in the U.S.; you have access to the funds within 24 hours), it’s better to bring less and ask for more in a pinch than to re-mortgage the home up front. If you’re on a tight budget and need tips, ASK us!

Note about financial aid

Many students manage the cost of their education through grants, scholarships and loans. If the total of these items exceed the total amount that HWS bills you for your term abroad, you will be eligible for a refund. You can use this refund to pay for room, board, travel or any other educationally related expenses while abroad. You can determine the amount of your refund by referring to your student bill for the abroad term. If the balance due is preceded by a minus sign, this indicates a credit owed back to you. To arrange for your refund check, contact the Student Accounts Office at 315-781-3343. If the refund is not enough to cover your expenses, be sure to contact the Financial Aid Office to explore your options in terms of additional loans or grants. The Student Accounts Office can also help you and your family plan for an expected refund before the term bills are generated. However, before making the call, please be sure to educate yourself regarding the costs of your program including things like airfare, how much money you think you’ll need to take with you and your current financial aid package in order to gain the most information from the conversation. Applicable e-mail addresses are Finaid@hws.edu and studentaccounts@hws.edu.

2.3 HOUSING AND MEALS ABROAD

U.S. Americans are used to large living spaces, lots of privacy, endless hot water and access to the telephone. Most people in the world do not have the same expectations and get by with (sometimes much) smaller spaces, have less privacy, take very quick showers, often turning off the water between getting wet and rinsing off, and use the telephone for only very brief communications. Often there are economic and ecological reasons for these differences.

We have requested that you be housed in singles on the University of KwaZuluNatal campus residence halls with both other Interstudy, international, and African students all around you. You will not receive details of the specific buildings and room assignments for our group until your arrival but you may use the International Student office as your mailing address.

You have not been billed for any meal plan, which means that you should bring money with you for your food or you can make arrangements with Interstudy (Boston office) in advance to deposit money into a South African
account on your behalf. If you have already requested that Interstudy handle all or some of your meal money for you, they have sent you an invoice so you can pay the amount agreed which they will then use to establish a South African bank account in your name. This saves you currency exchange fees and is very convenient. If you haven’t opted for this already, it is not too late to make arrangements with Interstudy. The residence halls have small kitchens for student use or you can eat on campus or dine out. Most students will do a little of all of these options. You are only charged for the meals that you eat on campus on a pay-as-you-go basis. Otherwise you will shop and cook for yourselves.

Note: The sum we are approximating for food $1,200 – 2,000 (cheaper than our meal plan here), assumes that you will eat at the dining hall or fix meals in your residence. If you dine out downtown or at the mall on a regular basis you will certainly need more!

Please consult the Interstudy handbook for more info on your residence halls and on money.

2.4 SERVICE ABROAD

U.S. Americans live in a service-oriented economy. We expect a certain level of service for our money. Many other countries have no similar service culture. Store clerks don’t have to be polite and warm. Wait-staff in most European countries do not work make their money from tips and so therefore do not feel the need to give you a lot of attention or deference. Remember that you expect what is normal, and what is normal for you is not necessarily normal for the local culture. The good side to this different definition of service is that you can often stay for as long as you would like at a café and the waiter won’t bother you too often or urge you to leave. Europeans are clearly okay with the quality of service at cafes and restaurants—they would have a different system if they were not. So accept it, and look to the local people to help you figure out how to get your check. Tipping is still appreciated, of course.

2.5 EMAIL ACCESS

Email has become such a part of student life in the United States that many students abroad are appalled by the lack of easy email access. So take note: email/internet access is not as universally available as it is in the U.S. Don’t expect to be able to log in from your residence hall. Don’t expect unlimited access at UKZN labs. You will have to wait your turn and you are limited in the amount of time you can spend on the internet/email. For more regular access you may have to rely on internet cafes. As a general rule, don’t go abroad expecting the same level of access you enjoy here. You’re likely to be disappointed if you do.

Be sure to check your HWS email regularly because that is how we will be in touch with you. Make sure you clean out your email mailbox before you go – otherwise it could fill up and you could be unable to receive any new email.

2.6 CELL PHONES

Interstudy will provide you with a cell phone (with personal phone number and voice mail) for the term you are abroad. This system allows friends and family to easily contact you abroad (incoming domestic and international calls are free of charge), and it also ensures that Interstudy can reach you quickly in the event of any emergency. Additionally, we provide you with an initial airtime voucher, which allows you to make a quick call home once you arrive. They are pay-as-you-go phones so you can use the phone as much or as little as you want. Basically we recommend that you use them to text or call each other within S. Africa and have your American family and friends call or skype you rather than trying to make international calls. There is more information about phones in the Interstudy handbook.
2.7 TRAVEL TIPS

For some of you, your term abroad represents your first excursion out of the country and your first real travel experience. Some of you are already seasoned travelers, or, at least, seasoned *tourists*. A term abroad will open up to you many opportunities for further travel. Sometimes there are so many choices it can be difficult to make decisions. It’s worth thinking about what you’d like to do, and how you’d like to do it, before you go. Develop a strategy or philosophy to guide your travels. Perhaps you have two weeks to travel after your program. Do you plan a whirl-wind tour of 10 countries? Or do you choose one or two places to get to know well? Do you put the well-known cities and sites on your itinerary, or do you choose lesser-known, out of the way places? This is a good time to do some homework, too, reading guidebooks about the country you are going to and the surrounding region. Consider what is important to you, what kinds of things you think would make the best memories later on. You might want to make a list of things you hope to see and experience while abroad, or maybe you even want to make a detailed plan; or maybe you want to leave it entirely open and be spontaneous. But thinking about how you want to explore now will enable you to make better use of your time.

One thing to keep in mind, however, especially while traveling in Africa: NEVER travel alone. The program does some travelling with you and you may feel this is sufficient. If you feel very strongly about independent travel, however, please use only reputable travel agency services and follow the specific safety tips that you will be given.

AROUND THE CITY

If you are studying in Pietermaritzburg you are based in a city that is relatively small, quite walkable, and with comparatively low crime rate. If you are based in Durban (or if you go to Durban for the weekend), you will be in a much larger city where you must always be aware of your environment and consistently engage in prudent behavior. You’ll need to rely on public transportation and taxis if you are going out off-campus. In both locations and everywhere you travel, watch first and then try to emulate the behavior you see others display in public. If you are the only one laughing loudly on the street at night, there is no question that you will attract unwanted attention.

The city you are studying in is your major entry-point into the study of the nation as a whole. This is one of the reasons we tend to name programs by both city and country (Bath, England; Hanoi, Vietnam). Students abroad can choose between two extremes, spending a lot of time getting to know every corner and nook the city has to offer, or traveling most weekends to other cities or even other countries. These trips will not offer the level of in-depth access you will get by regularly exploring the city you live in while abroad. One of the writers of this guide was struck when, at the end of his study abroad term in Seville, Spain, a fellow student asked him “what’s there to do in this town?”

FAMILIARITY AND TIME

Remember that around the world, most people don’t move as often as U.S. Americans do. We’re a very mobile society. Globally it is much more common for a person to spend his/her entire life in one city of one country. A result of this difference in mobility is that in general, people abroad spend much more time building relationships and friendships than U.S. Americans do. What this means for you abroad is that you might need to spend more time getting to know a place and its people before you become a “regular” at a café or life-long friends with your host family or local classmates.

AROUND THE COUNTRY

If you do travel during weekends outside of the excursions may be built into your program, consider limiting yourself to your country, especially if you’re on a language immersion program. Taking a break entirely from the language for a weekend will delay or even push back the progress you’ve already made. Traveling around a country and visiting its different regions and cities can give you a fascinating comparative view and a sense of the diversity of the place. Also, traveling in a country where you speak the language (even not very well) will always be a more in-depth experience than traveling through countries where you speak none of the language.
SECTION 3: All About Culture

If you think back to your first year of college, you might remember both apprehension and anticipation. You were quickly hit with what you did not know—how to do your laundry, how to navigate the cafeteria, the necessity of having your I.D. card on you at all times, where to buy books, how to succeed in a new kind of study…the list goes on. What you were going through was a process of cultural adjustment. You were learning the rules of a very new game; it took time, patience, and a willingness to watch, listen and learn. What you are about to experience abroad is roughly comparable in character to the transition you went through coming to HWS, but it will be far more intense, challenging and rewarding. It’s the next step. Congratulations on choosing it.

How long will you be abroad? About four months? That’s really not all that much time to fit in what many returned students would call the most significant and amazing experience of their college careers (if not their lives). You don’t have much time to waste being homesick or being frustrated by the cultural differences you encounter. If you spend the first three weeks of your program disoriented and down, that’s about 20% of your time abroad wasted. This section will help you understand what intercultural adjustment is all about, what you should expect to experience, and how you can actively work to make this process a vibrant learning experience.

You are about to encounter a culture that is typically much different from that with which you are familiar. The rules of the game will not be the same. Researchers of cross-cultural communication use several models to describe various aspects of the study abroad experience; this packet will guide you through them. You may not think you need this information now, but many students who have crossed cultures—and come back again—say that they are glad they knew about these ideas beforehand. Take this packet with you…our bet is that at some point in your time abroad, you’ll pick it up again.

3.1 EXPERIENTIAL LEARNING

Much of the value of your study abroad program lies in the experiences of day-to-day living, the encounters and relationships you with the people of your host country. The experiential learning model to the left contains several key ideas that, if you keep them in mind, you get the most from your time abroad.

The experience of living amidst a totally new culture can be at turns exhilarating and frustrating. These frustrations can add up as you run more and more differences between the culture you carry around with you and the host culture. One of the benefits of study abroad is this realization—that you actually carry America around with you. It’s your comfort zone, a set of values, ideas, and manners, a language and a set of products. You’ve got to step out of this comfort zone if want to truly have a great experience.

There’s no way around this: If you want to really learn, you’ll have to go outside of your comfort zone. And going outside of your comfort zone means taking a social risk.

A good rule of thumb for students abroad; if you’re not feeling uncomfortable, you’re not in much of a position to learn anything. You haven’t felt confident enough in your language to talk to the newspaper seller you pass every day, even though he looks like a character. You’ve felt too shy to go into that corner pub. You’re lost—but rather than ask someone for directions, you fumble with a map. You pass the town square and people are dancing in traditional costume—what’s the occasion? Your host family
invites you to a familiar gathering—but your American friends have planned a day away at the beach. You’re in class all day with foreign students and many of them look very interesting but they haven’t introduced themselves to you.

Stepping up to these challenges involves social risk and possible feelings of discomfort. But they all offer opportunity as well. There’s much to gain, so take a chance!

TOURISM VS. STUDY ABROAD

Most cities have their tourist attractions and these are great things to take in during your time abroad. But remember that most local people don’t frequent these places. And remember too that the spaces where the local people live aren’t frequented by tourists. There is a name for this: tourist infrastructure. Tourism is the largest economy on the planet. This infrastructure (with multi-lingual tour guides, menus in 12 languages, museums and historic sites, and boutiques) is designed to do three things: make you feel comfortable, show you what most tourists want to see, and separate you from your money.

If you understand the experiential foundation of study abroad, then you realize that this is not the optimal space for students studying abroad to spend their time. Tourist infrastructures in fact insulate the traveler from the daily life of the country (and the citizens that don’t speak the tourist’s language) and this is exactly what you should want to experience while abroad. So, as a student abroad and not a tourist, take delight in the simple pleasures of daily existence and really get to know your neighborhood and your city. Find a local hangout. Become a regular. Go to restaurants without menus out front in five languages (they’re also often less expensive). Get to know the merchants, waiters, and neighbors you bump into every day. Play basketball or football (soccer to us) with the local kids. These experiences often have as much (or maybe more) to say than every city’s “tall thing to climb” or sanitized “attractions”.

BREAKING AWAY

If you’re abroad for a language immersion experience, hanging out all the time with other U.S. Americans will keep you from advancing your language skills. So too will missing out on activities because you have wait around for boyfriend/girlfriend to call for the second time that week. And: did you really travel halfway around the world to spend all your time with people you already know or talking to people at home? So take advantage of invitations from your host family, your language partner, or a foreign classmate. Go off exploring on your own or with one good friend.

It’s okay to explore with an American buddy, but beware the pack! Large groups of U.S. Americans (along with being immediately recognizable and off-putting) will keep you from really getting to know the local culture and people.

Going abroad is about breaking away from what you know, so make sure you actually do that and don’t live abroad in “Island America”. There are two other related things that will keep you from actually experiencing what is going on around you: one is the easy accessibility of internet cafes, and the other is cell phones. Technology allows us to be connected with people far away with great ease, but remember that is often at the expense of connections with those immediately around us (not to mention actual monetary expense!)

“OH YEAH, YOU BLEND”

It’s a famous line from My Cousin Vinny, a film about culture clash right here in our own country. But blending is what the characters try to do, and it’s what you should do. Why should you try to blend? First and foremost, it’s a great way to learn about the culture. To blend in first requires you to actually look at the people around you. You must become an ardent and keen observer of people’s behavior, language, etiquette, dress and, in more general terms, the way people carry themselves and treat each other. Local people will appreciate your efforts to understand and adopt some of these behaviors. It will show them that you respect and want to understand their customs and values. And therefore they’ll trust you more, share more with you, and feel more of an immediate bond of commonality with you. You’ll learn even more. Another reason you should try to blend in is safety. The
reality is that foreigners are often the targets of petty crime or unwanted attention from the wrong kinds of people. Not sticking out in the crowd will keep you safer, and that bond of commonality will mean that local people will be more likely to look out for you.

3.2 ADJUSTING TO A NEW CULTURE

Just as you did when you entered college, you will go through a process of cultural adjustment abroad where you will learn to operate in a different cultural system, with different signals, rules, meanings, values and ideas. Your experience living in this host culture will change over time. Once the immediate sensations of excitement subside (the honeymoon phase), the experience of adjustment will likely be characterized by feelings of anxiety, stress, sadness, and fatigue, as things begin to seem very...foreign. This process of intercultural adjustment is often represented by the “u-curve”, plotted below:

![U-curve diagram](image)

The truth is living in a culture different from your own is challenging and exhausting, especially early on in the process where almost everything is a mystery. What is happening is simple: you are realizing how different this new culture really is! And you are realizing that what you knew from before, what was familiar and comfortable to you, may not help you at all now. Some people call this “culture shock”.

You may react to “culture shock” in a number of ways: you may find yourself favoring time alone, preferring contact with friends or family at home over contact with foreigners or fellow students, and perhaps as a sense of rejection of the host culture (hopefully, for your sake, temporarily!). Don’t let this phase of adjustment forfeit an amazing opportunity to learn and grow! It is important to bear in mind that the initial difficulties do wear off, and get much easier with active immersion in the culture that surrounds you. As shown on the U-curve, the initial low subsides as you become accustomed to the norms and custom of your host-country. This is called adjustment. Another note of good news: there are concrete strategies you can use to minimize emotional and social difficulties:

* **Take time to re-energize with your friends.** Don’t feel guilty about hanging out and comparing experiences...you can do a lot of processing in these sessions. Just don’t isolate yourself from the culture in that group.

* **Get out and explore.** Don’t waste your time abroad in a mob of U.S. Americans! Strike off on your own, or pair up with a friend, be it another American on your program, your host brother or sister, or a local acquaintance you’ve cultivated. It’s good to have someone to experience things with, bounce ideas off of, help out with language—but it’s also good to explore on your own and see what life throws your way.

* **Narrow your world**—focus your efforts on a neighborhood, street or even a single place, and try to get to know that, using it as a window onto the rest of the culture.

* **Widen your world**—wander around the city or take trips to places you’ve never really heard of. Be curious and open to the possibilities around you. View unfamiliar things as mysteries to be investigated.
If you have a hobby or interest you pursued at home, pursue it abroad. If you sang in a choir or played soccer, do those things abroad, too. You'll meet local people who share that interest! One student we know of brought her tennis racket to France; every other day she'd play tennis at the nearby university, and this social sport became her doorway into French culture, introducing her to many local people she would never otherwise have encountered.

Keep a journal. Journals are powerful tools for becoming aware. You can focus on the changes going on within yourself, or you can focus your writing on what is going on around you, the weird and wonderful details of that culture. Or both.

Write letters. Letters can help you formulate your impressions and communicate your experience with others; just be careful, you could alarm family and friends unnecessarily if you write about your difficulties only and not your successes!

Set small goals for yourself every day. “Today I’m going to buy a newspaper and conduct the transaction in the local language.” “This evening I’ll accompany my host parents to their relative’s home and see what happens.”

Read…reading a book about the culture and civilization, be it a popular history or the musings of another traveler, can be relaxing and informative. It’s great when what you read sheds light on what you see or experience every day.

Find a conversation partner. In non-English speaking countries, many local people are seeking to practice their English. Set up meetings and spend half the time conversing in English and the local language. In English-speaking countries, take advantage of the shared language to really engage people in dialogue about local history and contemporary issues.

Be open to invitations! One student reported back to us that she never felt like she had successfully lived in a place unless she had had dinner in a family’s home and seen how normal people lived. In some countries inviting foreigners in to one’s house is an honor—for both the guest and the hosts!

You may have your down moments, but if you persist in trying, eventually the daily victories—when you have successfully adapted to one or another aspect of the culture—will start to outweigh the setbacks and frustrations. Over time, as you gain confidence in your ability to navigate through a different cultural system, as your familiarity with local norms, values, and attitudes grows, and as you start to see things from different perspectives, your adjustment will enhance the exciting and happy time you originally anticipated your experience abroad to be.

One final note: everyone experiences cultural adjustment differently. This is just a general model to help you visualize the fact that you will go through a process of cultural adjustment, and that this process will include ups and downs, good days and bad, and moments of alternating homesickness and elation at the new culture that is all around you.

3.3 CULTURE LEARNING: CUSTOMS AND VALUES

Before you go abroad, it’s a good idea to start thinking about culture as being one part customs and one part values. As a person going abroad to immerse yourself in a different culture, you should be extremely flexible about your customs, that is, the little things that make up your daily routine, the way you do things, the level of service or quality of life you expect. You should, however, be more reserved about your values, that is, the core beliefs that are important to you. It won’t hurt you to eat a food you are not accustomed to (notice the word “accustomed”?) but say, for example, your new South African friend makes a sexist comment about the “proper” role of women. You shouldn’t feel like you have to agree just for the sake of fitting in. Be respectful, but be true to your values, too.

There’s a connection between customs and values, however; the values of a culture are often expressed in its customs. The café society of many Mediterranean countries suggests a certain value for comfortable social interaction, a relaxed view of time, and the idea that life should be savored teaspoon by teaspoon. So as you
adopt new customs, take time to reflect on the values that underlie them, and examine your own values as well. Is there something in this culture worth taking back with you, making part of your own core values?

LOCAL CUSTOMS

EATING AND DRINKING
Food is one of the most important parts of any culture. Although we may have pushed eating aside in the United States, trying to make it fast and unobtrusive on the real concerns of our lives, for many cultures across the world, eating and food are still of central importance to family and social life. Following the logic above, a country’s eating habits and customs suggest its values. Note the café example above; a simple cup of coffee has many facets of Mediterranean culture encoded in it. In Africa, to take another example, meals may be eaten with hands from a central bowl. Encoded in this is a statement about community, family and sharing. As a guest in another culture, you should be open to trying as many different new customs as you can, and this means kinds of food and modes of eating. But be realistic: don’t expect yourself to eat beef if you’re a vegetarian or down tripe soup for the fourth time if you really hate it. If you’re in a home-stay, first and foremost, be honest on your application for housing. If you’re a vegetarian, say so. If you can’t handle cigarette smoke, write that. The programs we work with abroad will try to meet your needs as best as they can. But expect some compromises! Also, be honest and polite with your host families; probably not every family member likes the same kinds of food there, too. It should be a process of mutual discovery. But also try new foods. While in South Africa you are not in a homestay situation, you are likely to be invited to the home of some of your new friends and the same rules above pertain. Experiment with menu items you can’t necessarily identify. You never know what you’ll discover. Bon appetite!

While alcohol consumption varies in degree and social context from country to country, it is safe to say that, in general, few countries consider the kind of drinking prevalent on American college campuses to be socially acceptable. Many countries do not have strict drinking ages and therefore alcohol, not being illegal or taboo, isn’t considered novel, and binge drinking is relatively rare. Many other cultures appear to have a much healthier relationship to alcohol than does society in the U.S..

You'll find several different “alcohol” cultures in South Africa. The black and “colored” South Africans will, on the whole, drink much less than their student counterparts from the U.S. where as white (whether Anglo or Afrikaner) South Africans will likely drink more. The key for all groups, however, is that they are familiar with the local brew, likely know their own limits, and they are less likely to be targeted for crime if they are drunk in public. Also, even if you are a white American, since you are hosted by a largely non-white university campus, we’d encourage you to observe the norms that your South African peers observe and never play into the worst stereotypes of loud, in-your-face American behavior.

Although you are all “legal” abroad, we strongly encourage you to drink responsibly and carefully abroad. Drinking too much leaves you more vulnerable to pick-pocketing and other petty crime and, in excess, will lead you to display behavior that may fuel anti-American sentiment. If you choose to drink, be very aware of the quantities you consume. Also note that alcoholic drinks in other countries, beer and hard cider in particular, tend to have a higher alcohol content per volume than their U.S. counterparts.

RACE RELATIONS

No doubt you have talked about race A LOT in your pre-departure orientation class and perhaps in other settings as well. You already know that South Africa’s history is primarily a history of troubled race relations and the modern state is working very hard with mixed success to redress the many inequities in political, economic and social opportunities. Past HWS students have found it relatively easy, as Americans, to move between different racial, ethnic, and social groupings on South African campuses. Your status as outsider makes it possible to be accepted by all groups – at least most of the time. We have been saddened to learn, however, that some white American (including HWS) students who appear most open and accepting to black or “colored” South African groups sometimes engage in behavior within the American student group that excludes or ignores students of color from the U.S. As you meet people, as you make choices about with whom and where you will
socialize, as you go about your day to day business of exploring South Africa, Pietermaritzburg, social issues, etc, please be mindful of the dynamics to which you are contributing (or detracting). If your American classmates of color are not welcome to join a social activity, perhaps you should reconsider whether you join yourself. Be mindful of the dynamics of people in our own group as well as of group dynamics amongst UZKN students and consider how your own ‘new’ status within South Africa’s complex racial divisions and hierarchies impacts, includes or excludes everyone from HWS.

Outside of the HWS group, expect yourself to need time to adjust to different social conventions and realities and to get used to your ‘whiteness’ or ‘blackness’ or ‘foreignness’. You will no doubt be labeled different in South Africa than you were in the U.S. NO MATTER what racial group you come from and no matter how race aware or race blind you have been in the past. Expect this transition to be confusing. You might feel lonely or angry or just puzzled by the new dynamics. One very good thing about confronting race and identity in South Africa is that, unlike in the U.S. where the subject is taboo, it is pretty openly discussed in Africa. So if you have questions about how different groups relate or about their complex relationships to one another, it is really okay to ask as long as you are polite and non-judgmental.

SECTION 4: Safety and Health

4.1 SAFETY ABROAD: A FRAMEWORK

Take a look at the experiential learning model again. Notice that there’s “social discomfort”, and there’s danger. Taking social risks doesn’t mean putting yourself in harm’s way. What you “risk” should only be embarrassment and a wounded ego, temporary feelings that wear off. You can rely on your good judgment to tell the difference between risk and danger much of the time: for instance, there’s talking to the newspaper seller, and there’s wandering through a seedy part of town alone in the middle of the night. One poses the kind of social risk we’re encouraging, and one poses danger to your well-being.

Recognize, however, that there are instances when you can’t sense the line between social risk and danger simply because you don’t understand the culture. Sellers in the open market place follow you around. They seem aggressive. Are you in danger, or is this simply the normal way of doing things in your host country? Is there some kind of body language you can use to communicate that you’re not interested? You can’t know this unless you know the culture well. And to know the culture well, you need to get out there, learn, ask questions, and take social risks!

The best way to stay safe abroad is to be more aware and learn as much as you can about your host-country.

Statistically the crime rate in most overseas locations where we send students is lower than the typical US city so many students can be lulled into a false sense of security. Remember that with your American accent you will stand out and could be a target. Given that you will be in unfamiliar surroundings while you are abroad it is particularly important that you use your best judgment. Above all, be street smart: if you are going out at night try to go in groups and be aware of your surroundings. Look out for one another. You will be spending a lot of time in an urban environment so act accordingly. If something doesn’t feel right, listen to your instincts.

Regarding your personal belongings, be sure to secure your important items (passports, travelers checks, valuables) and to lock the door to your flats at all times.
DANGEROUS BEHAVIOR

The following is behavior you should avoid while in South Africa:

1.) Don’t give out the names, numbers, and addresses of other program participants.
2.) Don’t invite new friends back to your quarters; meet in a public place until you know them better.
3.) Don’t do drugs abroad (see below).
4.) Avoid American hang-outs (McDonald’s, Hard Rock Cafes, etc.) and avoid being in large groups of Americans.
5.) Don’t wander alone in an unfamiliar city where you don’t know the good areas from the bad.
6.) Don’t drink too much in public; it makes you a target for unwanted attention and crime.
7.) Abstain from sex if you can; ALWAYS use a condom if you do engage in sexual activity.
8.) Let your roommate and the faculty director know where you’re going and when you’re due back.

4.2 HEALTHCARE AND INSURANCE

Students on the South Africa program will be provided with accident and health insurance by Interstudy as part of the program. The policy also covers evacuation and repatriation. This means that you are not required to buy the insurance through HWS. However, we suggest that you check the coverage of the Interstudy policy at this link [http://www.interstudy.org/pdf/Forms/cisiform.pdf](http://www.interstudy.org/pdf/Forms/cisiform.pdf) to determine whether you are happy with the benefit amounts or feel you want to purchase extra coverage. If you have already purchased the HWS coverage through Gallagher Koster, then that will be a second policy for you while you are abroad that will provide additional coverage. In this case, you can consult the appendix at the end of this handbook for specific information about how to use your HWS coverage, where to get information, how to make claims and the like. NOTE: In non-emergency situations it is a good idea to call the assistance number and get a referral to doctor in the network.

Interstudy staff have arranged for qualified medical care for all students and you’ll learn more about where to go and how to access care during orientation. Normally, you will have to pay for each non-emergency office visit and obtain an official receipt of the treatment you have received with the date of treatment. Then you must present that receipt to the insurance company for reimbursement. In cases of severe emergency, you will be treated first and billed later. Every attempt will be made to contact your parents/emergency contacts if hospitalization or surgery is necessary.

Please be sure to have your medical insurance I.D. card with you.

4.3 WOMEN’S ISSUES ABROAD

American girls are easy. A special word to women going abroad: the sad truth is that some foreign men believe this stereotype to be true. How they may have arrived at this conclusion is not hard to surmise if you watch a little TV. What this means for you is that certain behaviors in public (drunkenness being a big one) may get you unwanted attention from the worst kinds of people. Again, blend in by watching the behavior of those around you and adopting it as your way.

Also, be prepared for very different social and cultural standards for men and women. South Africa has a very interesting social dichotomy. They have the most liberal, inclusive and egalitarian constitution in the world not just in regard to race and class but also gender. Nevertheless, it is a highly male-dominated society and women tend to defer to men in many social settings. You should be prepared for this and we encourage you to take careful note of your surroundings and note the interpersonal dynamic of those around before you decide how you wish to conduct yourself.
4.4 HIV

HIV is equally or more prevalent abroad and just as deadly as it is here. As you should be aware, in South Africa it has reached epidemic proportions. Sometimes Americans abroad lower their guard and engage in activities that they never would back at home, feeling somehow “immune” or “invincible”. Resist these thoughts! Also, in a different context, many Americans are unsure of the cultural cues involved or are unsure of how (or whether it is appropriate) to talk about sex. Don’t let this uncertainty get in the way of your safety. At the very least, get to know your partners and ALWAYS use a condom. Our very best advice, however, for this particular location is to abstain. PERIOD.

4.5 DRUGS

Each year, 2,500 U.S. Americans are arrested abroad, 1/3 of these arrests for possession of illegal drugs. So here it is in simple terms: don’t do drugs abroad. If you get caught doing drugs in another country you are fully subject to their laws (which are often more stringent than our own) and chances are good that you will spend time in prison, or worse: some nations have the death penalty for those found guilty of drug trafficking. Being a U.S. citizen gives you no special privileges. The U.S. embassy will not go out of its way to help you out. The Marines will not execute a daring amphibious landing to rescue you. And, HWS can do nothing to intervene other than to call your parents and advise them to hire an international lawyer – fast and at their own expense.

There are three key things to understand about this issue (drawn from a study of U.S. Americans in prison abroad by journalist Peter Laufer):

1. Most nations adhere to the Napoleonic code, which presumes the accused to be guilty until proven innocent.
2. Few nations grant bail between arrest and trial.
3. The State Department will rarely intervene to aid an accused or convicted American for fear of upsetting relations with the host country.

DON’T DO DRUGS ABROAD! Use of illegal drugs is, on top of everything noted above, grounds for being returned home to the US (to your parents’ home – not to your college) at your own expense and normally at the forfeiture of academic credit (and tuition dollars) for the term. If you are caught using drugs abroad by the authorities, the only assistance the Faculty Directors and your home campuses will provide is to refer you (and your parents) to legal counsel. We cannot and will not intervene in matters between you and the local authorities. Breaking the law there is simply unacceptable and could be a decision you will spend a lifetime regretting.

4.6 TRAFFIC

Look both ways before you cross, cross in the cross-walk, obey the right-of-way rules. Traffic safety and the roles of drivers and pedestrians are deeply engrained in a car-oriented culture such as the U.S. When going abroad, it’s important—essential—to understand that like everything else, traffic rules differ from country to country. For students studying in the United Kingdom, Ireland, Japan, Australia or New Zealand or South Africa, you have to remember to look right first because that’s where the cars are coming from. This takes some getting used to! For students studying in the Germanic nations of Denmark, Germany and Austria, you have to understand that people in general follow the rules. Pedestrians do not jay-walk; they wait for the walk signal—even if there isn’t a car in sight. In contrast to this are Italy, Spain, France and much of the developing world, where general chaos often rules and pedestrians are expected to make way for cars—in the crosswalk, in the middle of the street, even sometimes on the sidewalk. Beware!

A final word about traffic: given the differences in the traffic rules but also patterns and driving customs, we strongly advise AGAINST ever renting a vehicle and driving yourself while abroad. Public transportation in most nations is far better and more accessible than it is here. Use it!
4.7 POLITICS

Don’t read the newspaper? Unfamiliar with what’s happening in Washington or New York, let alone the events shaking Paris or Moscow or Delhi? You’re in the minority. People around the world, by and large, know a lot about politics and spend a lot of time talking about it. Not just their politics, our politics. So it is very important to read up on what’s going on in the country you’re going to, and what’s going on here, too. We can pretty much guarantee you that people will press you for your opinion of the current U.S. administration or the next stop on the globe-trotting war on terror.

You can learn a lot from talking politics with surprisingly well-informed foreigners. Some of you might, however, be on the receiving end of angry talk against the United States. Second to the surprise over how knowledgeable people around the world are about politics is how angry many of them are over U.S. policies. In general people are very good at distinguishing between U.S. Americans and the U.S. government, but in some cases you might feel the need to remind them of this distinction and to diffuse some of the anger by saying that you might not necessarily agree with the policy either. It’s an instance where you’ll have to use your judgment. As you re-examine some of your values over time, you might also find yourself questioning some of your political beliefs. And you might change other’s minds as well. Eventually people all around the world will have to come to the table and talk out their differences…you might as well be in on it early.

SECTION 5: Coming Back

5.1 REGISTRATION & HOUSING

HWS Registration for Fall 2013

The Office of the Registrar will email instructions to you on how to register when you’re abroad. You will be directed to the Registrar’s webpage for the registration dates and course catalog, which is only available online. You should not be at any registration disadvantage due to your off-campus status. Be aware of time differences and remember that there may only be a small window of time for you to register, so plan accordingly. If you will be on a required excursion or break during your registration dates, you may contact Linda Breese [breese@hws.edu] in the Registrar’s office and she can register for you. Keep in mind that Linda can only register you for classes for which you have met the pre-requisite(s), are open to students in your class year, and do not require special permission of instructor. If special permissions are required, you can email the instructor BEFORE registration day, tell him/her you are abroad, state your case and ask him/her to issue the permit. Also, be sure to check before you leave HWS that you do not have a financial or administrative hold on your account or you may be unable to register.

HWS Housing for your return

Students going abroad in the Fall will be invited to co-sign for a room with a student going abroad in the Spring as soon as Spring decisions are announced. If you are a Fall abroad student who does not co-sign for a room, you will have to work directly with Res Ed on your housing assignment and should be aware that choices will be limited.

If you are a Spring abroad student, you will be sent, electronically, all pertinent information about opportunities and procedures for the following Fall. Before you depart for your term abroad, you will be sent an email from Residential Education spelling out the housing selection process for rooms on campus (or off-campus approvals) for the fall. Room selection will be done online and you will be able to participate in the process exactly at the same time and through the same medium as everyone else on campus.
Please note that only rising seniors will be considered for off-campus housing status and you must apply for off-campus approval by the same process as students on campus. DO NOT SIGN A LEASE UNTIL YOU RECEIVE WRITTEN APPROVAL FROM RESIDENTIAL EDUCATION.

5.2 REENTRY AND READINGJUSTMENT

This information is designed to help you prepare for the transition back “home”. It is organized into two themes: Closing the Circle looks at a few things you can do now to prepare for the next phase of your international experience, coming home (or reentry). Opening New Doors suggests ways you can keep your international experience alive and relevant, including information about some of the programs the CGE offers for returning students.

CLOSING THE CIRCLE

Are you ready to leave this place? Have you wrapped up all your academic work? Think back to all the times over the last few months (or in those months of planning and anticipation) that you said “before I leave I’d really like to…” Now’s the time to review this list and see if there’s any way to fit a few more of these things in before you go. We hope this will ignite a lifetime passion of travel and intercultural endeavor on your part, but although many students say they will return to their host country again, in reality most do not. So get out there while you can and have as few regrets as possible.

Think about all the photographs you’ve taken over the last few months. Did you really photograph everything that’s important to you? How about what you see on your walk to class every day? Or your host-family? Do you have a photograph of your favorite café or restaurant, or your host-country friends? Don’t end up with a thousand pictures of churches, temples or castles and none of the things that make up your day-to-day life, because it’s those commonplace details you’ll think-and talk-about most when you’re back.

An idea: do a “day in the life of” photo-shoot. Photograph your whole day from morning till night, so you can visually answer the question “what was a typical day like?”

PACKING UP

Remember the airline weight limits you worried about before you left? They still apply. Check with your airline if you don’t remember what they are. Now might also be a good time to pack up some things you wouldn’t have thought about bringing home otherwise Think of the food you’ve (hopefully) grown to love over the last couple of months. Is there anything you’d like to share with your family, or just have at home for a taste of your host-country on those days when you’re missing it? (Remember you can only bring back dry or canned/jarred food, not fresh meat, agricultural products or cheese.) Are there any recipes you’d like to have? Now’s the time to ask about them and write them down.

Other things you might want to pack up include memories. If you’ve been keeping a journal, the last few weeks are a great time to reflect on your experience. The times in peoples’ lives that are characterized by change often have a crisper quality to them; every experience seems to be imbued with a deeper meaning. Try to capture this in your writing.

Ask yourself some questions:

  What did I accomplish while abroad?
  What did I learn about myself?
  What did I learn about this country?
  What friends did I make, and what did they teach me?
What will I miss the most?
What am I most looking forward to?
What does this experience mean for my future? Will I live differently now?
What did I learn about my own country and culture while abroad?
Do I want to return to this place? What have I left undone?

You’ll want to ask yourself these questions again after you’ve been home for a while, but thinking about them now can be rewarding and can help you put a little closure on your experience.

COMING HOME
The first (and often surprising) thing to know about coming home is that in many ways you will feel like you did when you arrived in your host country a few months ago: exhausted and excited. Probably it will feel as great to be home as it felt to be in your host country for the first few days, though for different reasons. You’ll enjoy some home cooking, calls from old friends, and telling your family about your experiences.

But, just as your initial elation at being in a new and excited place was tempered by a realization at how foreign and unfamiliar it felt, your honeymoon period at home may also start to not seem totally right. Things that you expected to be familiar may now seem quite alien. Your ears might find it weird to hear English being spoken everywhere. You might think your family throws too much away. You might be dismayed at how fast-paced US culture is, or frustrated at how little people actually want to hear about all your experiences (or look at all your pictures). You may not experience every single one of these things, but most of you will experience some of them. The most important thing to realize is that this is totally normal, and the ups and downs you’re experiencing constitute what is frequently called “reverse culture shock”. It actually often gets mapped just like the U-curve:

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<thead>
<tr>
<th>Reverse culture shock</th>
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The most important step in being ready for reverse culture shock is to expect it, and to realize that most of it is caused not by changes in home, but changes in you. You won’t know how far you’ve come until you can reflect on the journey from the place you call(ed) home. This is actually a great time to not only learn about yourself and how you’ve grown while abroad, it’s also a great time to learn about home from a far more objective perspective than you’ve ever had before. Lots of students come back saying that they never felt more American than when they were abroad, and never more foreign than when they were back in the US.

The first thing to do is relax. Like culture shock the first time around, you’ll get through this, and end up stronger for the experience. You’ll have your ups and downs, good days and bad. Some of the same coping skills you used to get yourself through the low points while abroad will serve you well here—reflect in your journals, keep active, rest and eat well, explore your surroundings with new eyes. Soon you will have adjusted, though we hope that you’re never quite the same as you were before your experience abroad!

OPENING NEW DOORS
While the last section dealt with things you needed to address while still abroad, this section examines your (new) life at home and back on campus. And while we encouraged you to put some closure on your experience abroad,
now we’re going to suggest you take the next step—figuring out what doors have opened to you as a result of your experiences. We’ve posed a series of questions below with some information as well as suggestions where you can find out more.

**DO YOU WANT TO STAY INVOLVED WITH STUDY ABROAD?**
Get involved. Talk about your semester abroad in your classes. Make a zine about it. Come to Away Café and tell a story that crosses borders. The students who continue their international experiences often go on to international careers, or exciting opportunities like Peace Corps or the Fulbright Program. To start with, consider becoming a *Global Ambassador*. Ambassadors help the CGE represent programs to prospective students at admissions events, general information sessions for study abroad programs, and general and program-specific orientations, as well as tabling, and talking to classes. Contact Doug Reilly at dreilly@hws.edu.

**DO YOU WANT TO KNOW MORE ABOUT THE COUNTRY YOU STUDIED IN?**
Talk to your advisor, the faculty director of the program or anyone at the CGE; we’ll help you find courses that may build upon your experiences. You can also consider an independent study; talk to your academic advisor to find out more. Some students focus their honor’s thesis on their country of study as well.

**DO YOU WANT TO LEARN MORE ABOUT INTERNATIONAL CAREERS?**
Maybe you think you’d like to make travel a part of the rest of your life. Maybe you’d like to spend a few years after graduation traveling or working abroad before settling down. Career Services and the Center for Global Education present an International Career Workshop every semester. In addition, please visit Career Services and the CGE and learn about some of the many options!

**DO YOU WANT TO PUBLISH YOUR WRITING, ART OR PHOTOGRAPHY?**
There are several opportunities available to you. There’s a yearly photo contest, usually held in the Spring semester, and the CGE curates a gallery space on the third floor of Trinity Hall called the *Global Visions Gallery*. *GVG* hosts individual and group shows, with the goal of opening a new show each semester. If you have an idea for a show, see Doug Reilly. There’s also *The Aleph: a journal of global perspectives*, published every Spring by the Center for Global Education and an editorial board of students just like you. To submit your work to the Aleph or learn more about the editorial board, email Doug Reilly at the CGE at dreilly@hws.edu.

**DO YOU WANT TO SHARE YOUR EXPERIENCES WITH FELLOW STUDENTS?**
Learn about becoming a paid Programming Assistant (PA) with the CGE and help orient other students going abroad, help the CGE develop on-campus programs aimed at making HWS a more culturally-diverse place, and help us out with programs like the photo contest, *The Aleph*, and International Week.

**DO YOU WANT TO MAKE A FILM ABOUT YOUR EXPERIENCE ABROAD?**
Doug Reilly at The Center for Global Education has been regularly offering a Reader’s College on digital storytelling. Students meet each week to eat, tell stories, learn about making films, and actually make their own three-minute digital story. This is a great way to both process your experience and also create a statement about it that you can share widely. Contact Doug Reilly at dreilly@hws.edu for more information.

**DO YOU WANT TO TALK ABOUT YOUR REENTRY EXPERIENCE?**
The staff of the CGE love to talk about study abroad. Most of us have studied abroad ourselves - that’s why we do the work we do today. Make an appointment with one of us or just drop in - if we’re available, we’d be more than happy to hear about your experiences. It helps us learn how students perceive our programs, and it gives you a chance to talk to someone who understands.

Our hope is that you’ll take advantage of one or more of these opportunities.

**CENTER FOR GLOBAL EDUCATION**
**THIRD FLOOR TRINITY HALL**
**315-781-3307**
APPENDIX 1 – USING YOUR HWS STUDENT HEALTH INSURANCE

HEALTH INSURANCE INSTRUCTIONS FOR HWS STUDENTS WHO HAVE PURCHASED THE GENERAL HWS STUDENT ACCIDENT AND SICKNESS INSURANCE PLAN:

Be sure that you bring your health insurance ID card from Gallagher Koster with you abroad. On it is your name, the group policy number and information for medical providers. Note that you will not be able to access the toll-free number on the card from overseas. So, if you need to speak with the insurance company, either have your parent(s) call the toll free number for you 1-877-320-4347 OR use the internationally accessible number: 1-617-769-6092 (call collect) or use customer service “Live Chat” or email Customer Service through www.gallagherkoster.com/HWS.

Every attempt will be made to contact your parents/emergency contacts by the program director abroad if hospitalization or surgery is necessary. In the most extreme cases, the insurance provided by your policy will cover the cost of evacuating you to the U.S. or nearest suitable location for treatment if adequate care isn’t available on site.

If you use the clinic at the local university OR if you are referred to a doctor outside of the campus, you will usually have to pay up front and put in a claim for reimbursement later. Keep in mind that there are deductibles and co-pays and when overseas you will be reimbursed at the Out of Network rate. To file an insurance claim for payment you must have bills, receipts and all detailed documentation of diagnosis and treatment that your doctor or other provider gives to you upon admission and/or discharge. If the itemized bills are in a foreign language, you should submit them along with a translation into English (ask your program director for help with this) and should include a cover letter indicating that you are seeking reimbursement for services already paid during your term abroad. Put your name, home address, ID number and HWS College on all bills and documents. You must also have Claim forms (forms and instructions for filing them can be found online at www.klais.com).

You will also be covered for emergency medical evacuation, repatriation and travel assistance services through On Call International, the 24-hour worldwide assistance service. You must call On Call before you take advantage of these benefits. Any services not arranged for in advance by On Call International will not be able to be reimbursed. You can reach On Call International at 603-898-9172.

BEFORE you depart the U.S., we strongly recommend that you give your parent(s) Power of Attorney and also that you sign a release authorizing them to speak with medical providers and insurance coordinators on your behalf if you think you would find their assistance helpful as you seek care abroad and/or file claims. Otherwise, their ability to assist you may be limited due to medical privacy laws which are just as restrictive abroad as they are in the U.S. for patients over 18 years of age.

For more information about your HWS Student Accident and Sickness Insurance Plan go to: www.gallagherkoster.com
INSURANCE INSTRUCTIONS FOR HWS STUDENTS WHO WAIVED THE GENERAL INSURANCE PLAN BUT WHO HAVE PURCHASED THE STAND-ALONE STUDY ABROAD INSURANCE PLAN:

Be sure that you bring your health insurance ID card from Gallagher Koster with you abroad. On it is your name, the group policy number and information for medical providers. Note that you will not be able to access the toll-free number on the card from overseas. So, if you need to speak with the insurance company, either have your parent(s) call the toll free number for you 1-800-243-6124 OR use the internationally accessible number: 1-202-659-7803 (call collect) or use customer service email contact: OPS@europassistance-usa.com. In some cases, if OPS has helped you to arrange your medical appointment in advance, they will pay the doctor directly. Normally, you will have to pay for each non-emergency office visit yourself, however, and obtain an official and detailed receipt of the treatment you have received with the date of treatment. Then you must present that receipt to the insurance company for reimbursement. You should make sure all itemized bills and receipts are accompanied by a translation into English and you should include a cover letter indicating that you have already paid for these services and are seeking reimbursement. Include your name, address, ID number and college name on all bills and documents. Claim forms and instructions for filing them can be found on-line at klaisclaims@klais.com, 1-877-349-9017 (from the U.S.) or 1-617-769-6052 (from overseas).

In case of emergency, you will be treated first and billed later. The program does have some preferred care providers who are English speakers so if you have a specialized need we strongly encourage you to contact the customer service telephone or email contact first and have them help you arrange for treatment. They can then advise you whether you need to pay and be reimbursed or whether direct payment from the insurance company to provider can be arranged.

Every attempt will be made to contact your parents/emergency contacts by our program directors if hospitalization or surgery is necessary. In the most extreme cases, your insurance provided by your policy will cover the cost of evacuating you to the U.S. or nearest suitable location for treatment if adequate care isn’t available on site.

BEFORE you depart the U.S., we strongly recommend that you give your parent(s) Power of Attorney and also that you sign a release authorizing them to speak with medical providers and insurance coordinators on your behalf if you think you would find their assistance helpful as you seek care abroad and/or file claims. Otherwise, their ability to assist you may be limited due to medical privacy laws which are just as restrictive abroad as they are in the U.S. for patients over 18 years of age.

For more information about your student study abroad medical insurance plan, visit the plan’s website: www.gallaghrkoster.com.
Registering with Gallagher Koster to get a medical insurance card

Year-long medical coverage

The year-long medical coverage is purchased in one of two ways - either: 1) by the student or parent proactively signing up for it at the Gallagher Koster website www.gallagherkoster.com/hws or 2) by default if you did not go to the Gallagher Koster website to waive the insurance coverage – in this case you will see a charge for it on your tuition bill and HWS will purchase the year-long coverage for you automatically.

If you have the year-long coverage, you can go to www.gallagherkoster.com/hws then you need to click on Account Home. The student will enter their HWS email address as their user name and their HWS student ID number (the one on their HWS student ID card) as the password. Once they log in, they can print off a medical insurance card, check the coverage on the policy, etc.

If you have any trouble with this, you can call the Gallagher Koster Customer Service number specifically for this plan at 1 877-367-2835.

Study-abroad only medical coverage

The study-abroad-only one semester medical coverage can be purchased by the student or parent by proactively signing up for it at the Gallagher Koster website https://www.gallagherkoster.com/students/student-home.php?idField=1180. This policy is normally purchased when the student is not covered by any other policy for their semester abroad but does not need the full-year policy because they are covered in the U.S. by their parents’ policy. There is a choice between the gold or silver policies and both are outlined on the website.

If the student has purchased the study abroad only plan for just one semester, they should go to: https://www.gallagherkoster.com/students/student-home.php?idField=1180 then click on Account Home. If this is the first time they are using the site since purchasing the insurance, they will need to create an account, following the instructions on the screen. They can then print out a medical insurance card, check the coverage on the policy, etc.

If you have any trouble with this, you can call the Gallagher Koster Customer Service number at: 1 800-933-4723.