



Culver-Stockton College Study Abroad Program

Student Handbook



Culver-Stockton College Study Abroad Program

Introduction

“Travel if fatal to prejudice, bigotry and narrow mindedness...broad, wholesome, charitable views...cannot be acquired by vegetating on one’s little corner of earth.”

Mark Twain knew what he was talking about. During his life h traveled extensively in Europe and the Middle East. Since Twain’s times, the world has gotten only smaller with ever more immediate influence in our daily lives. Some serious and direct acquaintance with the world beyond the boundaries of the United States is proving to be even more important in finding and pursuing successful careers in education, business, government, health care or communication. Study abroad was deemed so important to the future of American education that the U.S. Senate declared 2006 “The Year of Study Abroad.” In addition, in July of 2006, Richard Durbin and Norman Coleman introduced the bipartisan “Abraham Lincoln Study Abroad Act” to the Senate in order to create a national study abroad program and encourage the “internationalization” of undergraduate education.

Culver-Stockton College, in pursuit of providing a superb educational experience to its students, offers a number of study abroad options. This handbook contains guidelines, advice, and important information in order to ensure that your particular experience is enjoyable, safe, and enlightening.



What to Bring

Safety begins while packing. Travelers should dress conservatively to avoid being a target, and as much as possible, avoid the appearance of affluence.

Travel light.

The minimum number of important documents necessary should be carried, and plan a place or places to conceal them. Passport, cash, and credit cards are most secure when locked in a hotel safe. When carried on the person, conceal them in several places rather than putting them all in one wallet or pouch. Avoid handbags, fanny packs, and outside pockets, which are easy targets for thieves.

An extra set of passport photos.

A copy of your birth certificate.

Travelers should label their luggage and put name, address, and telephone number inside and outside of each piece of luggage. They should use covered luggage tags to avoid casual observation of identity or nationality and if possible, lock that luggage.

Note credit limits on each credit card brought. Make certain not to charge over that amount while overseas. The credit card company should be asked how to report the loss of the card. Remember that 800 numbers do not work from abroad, but the company should have a number that can be called while overseas.

Two photocopies of the passport identification page, airline tickets, and driver's license. One photocopy should be left with family or friends at home, the other packed in a place separate from where valuables are carried.

A copy of the serial numbers of the traveler's checks should be left with a friend or relative at home. Travelers should carry their copy in a separate place and cross their numbers off the list as checks are cashed.

What to Leave at Home

Valuable or expensive-looking jewelry.

Irreplaceable family objects.

All unnecessary credit cards.

A copy of itinerary with family or friends.

Copies of passport, credit card numbers, itineraries.



Safety on the Street

All participants should use the same common sense traveling overseas that they would at home, and they should be especially cautious in or avoid areas where they are likely to be victimized. These include crowded subways, train stations, elevators, tourist sites, market places, festivals, and marginal areas of cities.

Specifically, travelers should be warned:

Do not travel alone, especially at night.

Do not use shortcuts, narrow alleys, or poorly lit streets.

Avoid public demonstrations and other civil disturbances.

Keep a low profile and avoid loud conversations or arguments. Do not discuss travel plans or other personal matters with strangers.

Avoid scam artists. Beware of strangers who approach offering bargains or to be a guide.

Beware of pickpockets. They often have an accomplice who will jostle, ask for directions or time, point to something spilled on clothing, or create a disturbance to distract the traveler. A child or even a woman carrying a baby can be a pickpocket. Beware of groups of vagrant children who create a distraction while picking pockets.

Wear the shoulder strap of a bag across the chest and walk with the bag away from the curb to avoid dive-by purse-snatchers.

Try to seem purposeful when moving about. Even if lost, the traveler should act as if they know where they are going. When possible, ask directions only from individuals in authority.

Know how to use a pay telephone and have the proper change or token on hand.

Learn a few phrases in the local language to signal a need for help, the police, or a doctor. Make note of emergency telephone numbers that may be needed: police, fire, your hotel, and the nearest U.S. embassy or consulate.

If confronted, do not fight back. Travelers should give up their valuables since their money and passport, unlike themselves, are replaceable.

Carry the hotel name, address, and telephone number in the local language and in English.



Safety in Hotels

Keep hotel doors locked at all times. Meet visitors only in the lobby.

Do not leave money and other valuables in the hotel room while out. Use the hotel safe.

Let someone know when to expect your return.

If out late at night alone, do not get on an elevator if there is a suspicious-looking person inside.

Read the fire safety instructions in the hotel room. Know how to report a fire. Know where the nearest fire exits and alternate exits are located. Count the doors between the room and the nearest exit. This could be a lifesaver if required to crawl through a smoke-filled corridor.

Safety on Public Transportation

If a country has a pattern of tourists being targeted by criminals on public transport, such information is mentioned in the Consular Information Sheet under the “Crime Information” section.

Only take taxis clearly identified with official markings. Beware of unmarked cabs. Ask for, and where appropriate, negotiate the fare before entering cab.

If the way is being blocked by a stranger and another person is very close behind, move away. This can happen in the corridor of a train or on the platform or station.

Do not accept food or drink from strangers. Criminals have been known to drug food or drink offered to passengers. Criminals may also spray sleeping gas in train compartments.

Do not be afraid to alert authorities if feeling threatened in any way. Extra police are often assigned to ride trains on routes where crime is a serious problem.



How to Handle Money Safely

Change traveler's checks only as currency is needed to avoid carrying large amounts of cash. Countersign travelers' checks only in front of the person who will cash them.

Do not flash large amounts of money when paying a bill.

Make sure credit cards are returned after each transaction.

Deal only with authorized agents when exchanging money. do not change money on the black market.

Be careful when using ATM machines. Keep the 4-digit code secure.

If possessions are lost or stolen, report the loss immediately to the local police. Keep a copy of the police report for insurance claims and as an explanation of the situation. After reporting missing items to the police, report the loss or theft of:

- travelers' checks to the nearest agent of the issuing company;
- credit cards to the issuing company;
- airline tickets to the airline or travel agent; and
- passport to the nearest U.S. embassy or consulate.



How to Avoid Legal Difficulties

Travelers can be arrested overseas for actions that may be either legal or considered minor infractions in the United States. They should be aware of what is considered criminal in the country visited. Consular Information Sheets include information on unusual patterns of arrests in various countries when appropriate.

Remember

When students and faculty are in a foreign country, they are subject to its laws and are under its jurisdiction, not the protection of the U.S. Constitution.

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Some of the offenses for which U.S. citizens have been arrested abroad are as follows:

Drug Violations. More than one third of U.S. citizens incarcerated abroad are held on drug charges. Some countries do not distinguish between possession and trafficking. Many countries have mandatory sentences – even for possession of a small amount of marijuana or cocaine. A number of Americans have been arrested for possessing prescription drugs, particularly tranquilizers and amphetamines, that they purchased illegally in certain Asian countries and then brought to some countries in the Middle East where they are illegal. Other U.S. citizens have been arrested for purchasing prescription drugs abroad in quantities that local authorities suspected were for commercial use. If in doubt about foreign drug laws, ask local authorities or the nearest U.S. embassy or consulate.

Photography. In many countries travelers can be harassed or detained for photographing such things as police and military installations, government buildings, border areas, and transportation facilities. If in doubt, ask permission before taking photographs.



Protection Against Terrorism

Terrorist acts occur at random and are unpredictable, making it impossible to protect participants absolutely. The first and best protection is to avoid travel to areas with a persistent record of terrorist attacks or kidnapping. The vast majority of foreign states have good records of maintaining public order and protecting residents and visitors within their borders from terrorism.

Most terrorist attacks are the result of long and careful planning. Just as a car thief will first be attracted to an unlocked car with the key in the ignition, terrorists are looking for defenseless, easily accessible targets that follow predictable patterns. The chance that a tourist traveling with an unpublished program or itinerary would be the victim of terrorism is extremely slight. In addition, many terrorist groups seeking publicity for political causes within their country or region may not be looking for U.S. targets.

Nevertheless, the following pointers may help participants to avoid becoming a target of opportunity. They should be considered as adjuncts to the tips listed in the previous sections on how to protect travelers against the far greater likelihood of being a victim of crime. These precautions may provide some degree of protection and can serve as practical and psychological deterrents to would-be terrorists.

Be aware of what is discussed with strangers and watch out for anyone who may be eavesdropping.

Try to minimize the time spent in the public area of an airport, which is less protected. Move quickly from the check-in counter to the secured areas.

As much as possible, avoid dress and behavior (e.g., baseball hats, college sweatshirts, fanny packs, loud voices) that may identify you as an American.

Keep an eye out for suspicious abandoned packages or briefcases. Report them to airport security or other authorities and leave there promptly.

Avoid places where Americans and Westerners are known to congregate, such as McDonalds and other fast food restaurants, and U.S.-owned companies, such as The Gap.



Responsible Use of Alcohol is When:

A student abides by the laws of the country or state in which he or she is living.

A student does not miss any scheduled event because of the effects of alcohol consumption.

A student does not become ill due to the effects of alcohol consumption

A student does not engage in inappropriate behavior toward other individuals as a result of alcohol consumption.

A student does not engage in destructive behavior toward property as a result of alcohol consumption.

A student does not engage in behavior that causes embarrassment to the other members of the group, the faculty member(s) or the in-country host(s) as a result of alcohol consumption.

Students in a group do not facilitate/encourage or ignore a fellow student who is abusing alcohol. Providing alcohol to persons under the legal drinking age is illegal and against policy. Transporting quantities of alcohol to program sites with the intent of sharing the alcohol with members of the group is considered to be irresponsible use of alcohol.

How to Treat Diarrhea

Symptoms of diarrhea can range from mild to very severe and can occur with little warning. Here are some recommendations to participants for treating diarrhea:

Replace fluids. Dehydration is one of the problems associated with diarrhea. The goal of treatment is not to suppress the symptoms of diarrhea, but to correct the body's fluid imbalances.

Add salt to diet.

Avoid dairy products (they inhibit the body's absorption of salt).

After 1-2 days, use medications such as Imodium, Lomotile, Pepto-Bismol, or Paregoric to relieve abdominal cramps. These medications should be used only for 2-3 days to give symptomatic relief.

If symptoms persist longer than a few days, consult a physician.

If diarrhea is accompanied by a high fever, shaking chills, and/or blood in the stool, consult a physician immediately.



Currency

ATM/Bank Cards: Having an ATM card is the easiest way to receive money abroad. However, we recommend you check with your bank before leaving to make sure its ATM card will be accepted overseas. Automatic teller machines are widely available in Europe. They generally work with most U.S. issued bank and credit cards (especially those on the Cirrus or Plus network) and usually will only be able to access a checking account for funds. If you plan to use an ATM card be sure you transfer sufficient funds into your checking account before you leave. Leave some checking account deposit slips for your parents in case they need to add money to your account while you are in Europe.

Travelers' Checks: It is a good idea to have Travelers' checks issued by companies such as American Express, which you can then exchange at the bank. Be sure to keep up accurate records of the checks you cash and where you cash them. Leave one copy of your travelers' checks serial numbers at home, and keep another copy with you, separate from the checks. Travelers' checks are still the safest way to carry money and are very handy if other forms of payment are not accepted.

Credit Cards: Many students have found that having a Visa, MasterCard, or American Express card is helpful to get instant cash or to use for traveling expenses. It is recommended to have at least one credit card. With an American Express card, you can write checks for cash with a low service fee. There are several banks that give cash advances with Visa or MasterCard. This method amounts to a loan, and you will pay a substantial interest rate for it. Before you go, check with your credit card company about the service charges associated with cash advances. Find out the daily limit on cash advances from your credit card (\$110-\$150 is average). Do not charge over your credit limit! Remember to arrange for someone to make your payments in your absence.

Changing Money: Many establishments offer money-changing services. Banks usually offer the official rate and charge a reasonable commission. They are generally open fewer hours in the United States, so check on bank's office hours. Take time to shop around for the best exchange rates. It is often best to avoid independent exchange booth located in places frequented by tourists as they often charge higher commission and exchange fees. Your passport or photo ID is often required when changing money. Check the accuracy of your receipt with a pocket calculator. When changing money at an ATM, you may not be able to check the rate you are being offered or the commission fee. Check your receipt carefully and avoid a machine in the future if the rate is excessive. It's a good idea to check current exchange rates before you leave the United States. Check the Wall Street Journal, the financial section of your local newspaper, or websites like OANDA (www.oanda.com) or x-rates.com (<http://www.x-rates.com/>).



Student Roles and Responsibilities

Basic Attitude and Approach – By enrolling in the Culver-Stockton College Study Abroad Program, student also promise to take a constructive attitude and approach. This attitude is marked by basic interest in and respect for the host culture and its values, a willingness to behave as guests in the home of their hosts, a desire to be well accepted and an understanding of the need to be both skillful and sensitive in communication. The approach will be marked by courtesy, good manners, active exploration, inquiry, and by holding back contempt or criticism. Unless otherwise stated, the policies and procedures stated in the Culver-Stockton College Blue Print are valid for trips abroad. The program directors have the right to take disciplinary action during the trip and on your return to the college.

Local Rules and Expectations – In each culture there is a network of local rules, procedures, customs and expectations. An important part of the time abroad is to learn these rules as early as possible, usually through alert observation and curiosity. If students disobey the local rules, they must be prepared to pay the normal consequences. The program director will try to help, but students must recognize that their American citizenship confers no immunity or special privilege.

National Laws and Policies – The obligation to comply with local rules and expectations is equally applicable to national laws. These are not unlike the laws governing the United States and the law-abiding student should have no fears. But law enforcement and court procedures may differ sharply, and students should not take for granted that offenses largely ignored in the United States are also ignored abroad. We warn especially those who may be tempted to drug use. Drugs are governed by harsh penalties and strict enforcement. American students are particularly vulnerable, since they are already stereotyped as plausible culprits. Thus they are the first accused, the first to be searched and the ones most likely to be implicated. Those who sell drugs to Americans are often informers. Recourse for an American is difficult to impossible. Stay away from drugs. If the program director learns that a student is using drugs his responsibility for the reputation of the program and the safety of the student requires him to send the student home.

Culver-Stockton College is a Drug Free Campus – College policy prohibits the unlawful possession, use or distribution of illicit drugs and alcohol by students and employees on campus or at college sponsored functions. Violators can expect disciplinary sanctions to be imposed including the possibility of dismissal. Violators of this policy can also anticipate legal action being imposed. Legal sanctions could include monetary fines and/or imprisonment.

Substance abuse has proven to be injurious to health and very costly to employers as a result of accidents, time lost from the job and related health costs. Substance abuse has proven to be detrimental to the health and well being of students resulting in lower grades, reduced participation in various college activities and increased health problems. The college, through its counseling service and its contact with other health professionals in the area, is prepared to assist



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students and employees with substance abuse problems. Contact with one of the college counselors could also prove to be helpful.

Students or employees who have questions regarding this policy should contact one of the student deans or their administrative supervisor respectively.

Culver-Stockton College Seriousness and Effort - Culver-Stockton College assumes that all participants will take their academic programs seriously and try to succeed. Student will be expected to perform and achieve as if they were on the home campus.

Liability – All arrangements for accommodations, transportation, transfers and sightseeing are made by Culver-Stockton College as agents for the passengers, and upon the express condition that the college shall not be liable for any injury, damage, loss, accident, delay or other irregularity which may be occasioned by reason default of any company or person engaged in conveying the passengers or carrying out the arrangements of the tour. No carrier shall have or incur any responsibility or liability to any person taking the tour, except its liability as common carrier. The liability of the carriers for baggage or other property accompanying passengers is limited to their liability as common carriers. Baggage and accident insurance is recommended.

Culver-Stockton College shall not be or become liable or responsible in any way in connection with any means of transportation or other services or for any loss, injury or damage to or in respect of any person or property arising during this tour. The college reserves the right to change any arrangement in schedules, travel, housing, etc., as herein set forth, as necessitated by circumstances beyond its control, offering substitutes of equal value, or to cancel the operation of any scheduled tour.



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Special Needs

Though it is not required, we strongly encourage students who may have special needs to make the director aware of these early on. Any pre-existing conditions may be complicated by the initial stress of living abroad, and your experience can be greatly diminished if you do not address them. Whether this condition might be a physical or mental health issue, the director is equipped to assist you with the utmost discretion and confidentiality. Counseling, treatment and tutoring services can be found abroad with the director's aid.

Communication

Telephoning: When you arrive you may want to call home to say you have arrived. You may call direct from telephone booths with the access code 001 for the United States plus area code and number. Students should inform friends and family when to call them. Remember the time difference between America and Europe. Should the telephone have a number, many students call briefly give the number and have their party call back.

Calling Cards: You may want to obtain an additional calling card that has international calling. When you are traveling, it may be cheaper to use a calling card and to be billing in the United States for overseas calls. Be sure to obtain dialing instructions for international calling. If you consider purchasing a European prepaid card, check for any hidden surcharges.

E-mail: Internet cafés and many of the hotels have internet access.



Conversions

The Metric System – The metric system has been the standard in most countries for years; it is only the United States that has been out of step. Listed below are some simple conversions to help you get used to the idea:

1 gram	=0.04 ounces
1 kilogram	= 2.2 pounds
1 metric ton	=1.1 tons
1 liter	=1.06 quarts
1 meter	=1.09 yards
1 kilometer	=0.62 miles
1 fluid ounce	=28.4 milliliters
1 U.S. pint	=0.47 liter
1 U.S. quart	=0.94 liter
1 U.S. gallon	=3.78 liters
1 inch	=2.54 centimeters
1 square yard	=0.8 square meter
1 square mile	=2.6 square kilometer
1 acre	=0.4 hectare

Distance Conversion – To convert kilometers to miles, simply divide the number of kilometers by eight and multiply the result by five. If you want to convert from miles to kilometers, divide the number of miles by five and multiply the result by eight.

Temperature Conversion – Temperature abroad is expressed in centigrade. Freezing on the centigrade thermometer is zero and boiling is 100. When you want to convert centigrade to Fahrenheit, the mathematical procedure is to multiply the number of centigrade degrees by 1.8 and add 32. Eventually, you should become accustomed to thinking in terms of the metric system, and it will not be necessary to make such conversions.

Clothing Size Conversions - Clothing and shoe size equivalents are different in many countries from those in the United States. The following is a list indicating these differences.

Men's Suits and Coats

United States	36	38	40	42	44	46	48	50
Europe	46	48	50/52	54	56	58/60	62	64
UK and Ireland	36	38	40	42	44	46	48	50



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Women’s Dresses and Suits

United States	6	8	10	12	14	16	18	20
Europe (Italy)	38	40	42	44	46	48	50	52
Europe (Scandinavia, France & Germany)	34	36	38	40	42	44	46	48
Europe (Spain & Portugal)	36	38	40	42	44	46	48	50
UK and Ireland	8	10	12	14	16	18	20	22

Men’s Shirts

United States	14	14.5	15	15.5	16	16.5	17	17.5
Europe	35	36/37	38	39/40	41	42/43	44	45
UK and Ireland	14	14.5	15	15.5	16	16.5	17	17.5

Men’s Shoes

United States	7	8	9	10	11	12	13
Europe	40/41	42	43/44	44/45	46	47	48
UK and Ireland	7	8	9	10	11	12	13

Women’s Shoes

United States	5.5	6	6.5	7	7.5	8	8.5	9
		37		38		39		40

Travel Documents

Travel documents vary from country to country, but you will need a valid passport. You also need evidence that you have enough money for your trip and/or have ongoing or return transportation tickets.

Passports – You will need a passport for travel. Application for a passport should be made at least three months before departure. Proof of U. S. citizenship must be shown (birth certificate, naturalization papers or a previous passport), and identification must be established either by an acceptable document (drivers’ license or previously issued passport) or by an accompanying witness over 21 years of age who has known the applicant for at least two years. Also required are two duplicate passport photos taken recently, full face with a light background. There is an issuance fee of \$85 for the passport.

For your first passport, you must appear in person with a completed Form DSP-11, Passport Application, at one of the 13 U.S. passport agencies, at federal/state/county courts or at U.S. post



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offices authorized to accept passport applications. Forms can be printed from the government web site www.state.gov/travelandbusiness/.

If you have had a previous passport and wish to obtain another, you may be eligible to apply by mail using Form DSP-82. Contact your local passport authority or ask your travel agent for more information. Should your passport be lost or stolen abroad, report the loss immediately to the local police and to the nearest U.S. embassy or consulate. If you can provide the consular officer with the information contained in your passport, it will facilitate issuance of a new one.

Photocopy the data page of your passport and keep it in a separate place. In addition, leave the passport number, date and place of issuance with a relative or friend in the United States.

24 Hour Clock

You will find that all the official timetables abroad are based on the 24-hour clock. This method of telling time avoids confusion between a.m. and p.m. With this method, all times between 12:01 a.m. begin with 00. Thus, 00:45 would be 12:45 a.m. All times between 1 a.m. and 12:59 p.m. coincide with the way we normally tell time in the United States. From 1 p.m. until midnight, however, you might have to do a bit of mental arithmetic to know what time is indicated. On the 24-hour clock, for example, 1 p.m. appears as 13:00. If you simply subtract 12 from all times between 13:00 and 24:00 you will arrive at our standard afternoon and evening times. A few examples: 14:15 is 2:15 p.m. and 21:45 is 9:45 p.m. and so on. You will quickly become accustomed to this method when checking schedules for classes, trains, or TV shows.

Packing

Some students have suggested that we begin with the sentence: Bring enough for a week, it will last a year! Check your airline concerning limits by pounds or by size of bags both traveling from and to the United States. It is much easier to have a few high quality and durable items of clothing, which are simple to wash, rather than have a quantity of clothes, which are expensive and/or bothersome to clean.

Suggested Items of Clothing

Bring and/or wear good sturdy walking shoes. For women: Bring clothes you like and are comfortable in, although baggy clothes are not common. Be sure clothes can be cared for easily, such as wash-and-wear or perma-press. Dry cleaning can be expensive. Skirts, blouses, dresses, slacks and jeans (black) are all acceptable. For men: basics (slacks, jeans, permanent press shirts) are very appropriate. A few, well-selected pieces of costume jewelry will suffice for the year. Precious jewelry may get lost or damaged; leave it at home. Contact solution and some feminine



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hygiene products are expensive and should be brought along if possible. Cosmetics and other items can be purchased – if not the exact brand, at least a very similar one will be available. Electric currents differ from city to city and other points in Europe. If you plan to carry electrical appliances the best plan is to have dual current (110/220 V) appliances or buy a current adapter.

Carry-On Luggage

Be sure to pack important entry documents, such as your passport, in your carry-on luggage...you will need to produce them upon arrival. Pack a toothbrush, toothpaste and perhaps a change of undergarments, shirt or blouse, especially for overnight flights. This is helpful in case your luggage does not arrive at the same time as you.

Transportation in Europe

Trains – In Europe, you can get virtually anywhere by train. Departure/arrival schedules are very easy to read after some initial study. Conductors check tickets/passes after the train is underway and will sometimes request foreigners to produce their passports as well. For nearby, weekend destinations individual round-trip tickets may be purchased. For students wishing to travel farther for longer vacation periods, a rail pass is recommended. Rail passes allow for flexibility in travel planning, travel blunders (if you happen to jump on the wrong train), and they often amount to substantial savings in train fare. Features to consider when checking out various rail passes: the countries included, the class of ticket (most students travel economy class), the types of trains included (fast trains such as the ICE or Eurostar, which serves the Channel Tunnel between London and Paris, are not included with most passes, although fare discounts may be available to some pass holders) and finally, the flexibility of the pass. Passes may be purchased for consecutive days within a specified period – convenient for students intending to make long journeys through several countries during the program vacation period. Flexipasses may also be purchased which allow for rail travel for a specified number of days within a given period (i.e. any 10 days in two months) – convenient for students who plan to travel more sporadically throughout the term. Some passes must be purchased in advance and can be obtained in the United States.

Eurail – or www.raileurope.com. Other passes may be purchased in country from national rail services or other providers. Check your program calendar for vacation times and plan ahead, as it is not possible to change your rail pass once it has been purchased.

Subways – Universal, color-coded subway maps are usually available at most stations and various daily, weekly or monthly passes may be purchased for saving and convenience.



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Lodging

Youth Hostels – Hostelling is a great way to travel on a budget and meet fellow sojourners in a communal setting. Hostelling International-AYH offers student travelers discounts on inexpensive, dorm-style accommodations in thousands of hostels throughout the world. A comprehensive directory is available listing each hostel's amenities, hours, address and phone number as well as nearby points of interest and activities. Guests often share kitchen facilities and are expected to help with clean up. Hostels provide bedding, but you will need to provide your own linens and towels (these may be rented at larger hostels). Reservations are recommended, especially at popular locations and peak times.

The following website addresses contain valuable information on specific countries, sites, accommodations and tourism:

- Fodor's Worldview
<http://bin.gnn.com/gnn/bus/wview/index.html>
- CDC Travel Page
<http://www.cdc.gov/travel/travel.html>
- The Lonely Planet
<http://www.lonelyplanet.com>
- Internet Guide to Hostelling
<http://www.digimark.net:80/rec-travel/host>
- Global Navigator Network Resources
<http://bin.gnn.meta/travel/res/inetresources.html>

Medical Insurance and Health

It is your responsibility to obtain proper medical insurance prior to departure from the United States. This is a requirement to attend a Culver-Stockton College Study Abroad program. In all likelihood, the same medical insurance plan, which provides coverage for you to attend Culver-Stockton College, is also valid anywhere in the world. However, there are a few companies/policies, which are the exception to the general rule, and therefore it is important to check the geographical extend of validity and to make sure the policy is paid to cover the time you will be traveling abroad. Then you and your parents must also determine what exactly is covered and decide whether or not you wish to purchase additional insurance related to your



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anticipated needs. Also, discuss with your parents what you would do in an emergency situation. Consider whether you should purchase a policy with air transport medical evacuation benefits. Some medical assistance programs provide such a service and are listed in this handbook.

If you see a doctor or require hospital treatment abroad, usually you must pay cash. Be sure to obtain your receipts (for which you can be reimbursed by your insurance company upon returning to the United States). A few insurance companies will provide on site representatives to handle payment and other arrangements, such as emergency evacuation, if deemed necessary. A number of companies offer medical expense insurance and/or travel assistance for people studying or traveling abroad. Medical Insurance providers students have used in the past are:

Marsh
1255 23 St. NW, Suite 300
Washington, DC 20037
www.internationalplans.com

Wallach and Co., Inc
107 West federal Street
PO Box 480
Middleburg, VA 22117-0480
800-237-6615
infor@wallach.com

International SOS Assistance
8 Neshaminy Interplex, Suite 207
Trevose, PA 19053
215-244-1500

Hinchcliff International, Inc
11 Ascot Place
Ithaca, NY 14850
607-257-0100

Travel Assistance International
1133 15th Street NW, Suite 400
Washington, DC 20005
202-331-1596



Staying Healthy Abroad

Review any information available about health care (diseases, health care system) in your study country. Look in almanacs, a country overview in the encyclopedia. This information will help you to know what resources you will be able to rely on and how much you will have to take responsibility for. Get your body in shape. See a physician for any ongoing or acute medical problem, no matter how trivial. Taking care of things here is easier. Foreign medical systems are often different from what you are used to. Make sure any problems are resolved before you leave.

Culver-Stockton College Study Abroad recommends the following in all programs:

Immunizations – Discuss the need for immunizations with your health care provider. Ask about shots or boosters appropriate for the area you will be visiting.

1. Tetanus-diphtheria booster if five years or longer since last booster.*
2. Tuberculosis (TB) test-within six months before leaving the United States and within 10 weeks after returning to the United States.
3. Verification of blood type.

* Tetanus vaccine overseas is often a different type of vaccine, and you may have a reaction to it. Centers for Disease Control recommends ALL COLLEGE AGE STUDENTS be immunized for Hepatitis B and receive a second Measles, Mumps and Rubella (MMR) vaccination.

Dental Care – See a dentist even if you are not having any dental problems. Dental care treatment and practices vary around the world, so it is best to have a thorough checkup before you leave and have any necessary dental treatments taken care of at the same time.

Eyeglasses – Obtain an extra pair of eyeglasses, prescription sunglasses and/or contact lenses. Bring along a copy of your prescription.

Prescription Medicines – In case you are on medication, we advise you to take a sufficient amount to last for your entire stay – if possible. Be sure to carry prescription medicines in their original vials or packaging with the prescription labels attached. Like in the USA, most medicines are readily available in Europe, but many brand names are different in Europe. So make sure you know what the substance name of the medication is (the “ingredients”), both for prescribed and nonprescription medicines. In case you run out of medicine, and need to get a new supply, the substance name is very important. Please note that there are American medicines, both prescription and nonprescription that are banned or illegal in Europe and may not enter the continent. If found by customs, these will be confiscated and destroyed, irrespective



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of purchase costs. This also goes for medicines sent by mail. Your pharmacist should be able to advise you on legality issues and give the brand names of alternative European medicines.

Medical Records – If you have special medical needs or requirements, be sure to hand carry copies of your medical records and/or letter from your physician describing your needs and circumstances. You might want to pack a medical kit to include: Band aids, rubbing alcohol, anti-diarrhea medication, anti-bacterial ointment, pain reliever, sunscreen, etc. Again, be sure to pack regular medications and carry them in your carry-on luggage in the event that your bags should get lost in route. Also, be sure to check the expiration dates on your medication. Do not take medication whose expiration date has passed.

Tips on Choosing a Doctor Abroad – The program director will recommend local physicians, clinics and hospitals. The director may accompany you when appropriate and necessary. When you are in an unfamiliar location, check with the consular officer and the U.S. Embassy or consulate for a list of local physicians and dentists.

The Trip Over

Motion Sickness – If you are prone to motion sickness, bring appropriate medication.

Cold Symptoms – Take decongestants before and during the air travel to avoid trauma to the eardrums. Drink plenty of non-alcoholic beverages, as it is easy to become dehydrated on long overseas flights. Get up and walk around to help your circulation to avoid stiffness and swelling of feet and ankles.