

**Semester/Summer Program Pre-Departure Orientation (PDO)**

This content is required reading for all semester/summer program students, whether to domestic or international destinations. Students must successfully complete quizzes on this material before they are allowed to participate.

**PDO1: Introduction.....3**

**WSU Business**

- Email
- Billing
- Registration
- Course Transfers
- Equivalency
- Grading
- Laptops
- Extending Your Stay
- Housing Information
- Graduation
- WSU Policy Links

**Practical Information**

- Visa Process
- Travel Alerts
- Flights
- Immunizations
- Electricity Abroad
- Legal Considerations
- Researching your destination
- "When in Rome..."
- Your Background
- Bias and Discrimination
- Conclusion

**PDO2: Health and Safety.....9**

**Health**

- Before you go
- Prescriptions
- Pre-Departure Exam Resources (including WSU Wellness Services, your personal physician, & travel clinics)
- Food
- Water
- Diarrhea
- Exercise
- AIDS & STDs

Summary

**Safety**

Safety & the State Department

Illness or Emergency

Top Five Safety Tips

Culturally Appropriate Behavior

Sexual Harassment

Sexual Assault

Safety Advice

The Most Important Factor

Remember

**PDO3: Finances, Technology, and Insurance.....16**

**Finances**

Money

Currency Conversion

Research

Remember

International Transaction Fees

Card Suspension

Contact Information

Making Payments

Power of Attorney

Discount Card

**Technology**

Cell Phones

Keeping Connected

Laptops

**Insurance**

International Health Insurance

GeoBlue/HTHWorldwide Plan

Coverage

Travel Insurance

**PDO4: Culture.....21**

## **Congratulations on your decision to study abroad!**

This Pre-Departure Orientation (PDO) has several sections which will explore

- **PDO2: Health & Safety**
- **PDO3: Finances & Insurance**
- **PDO4: Culture**

Please refer to each separate section in your Post-Decision Learning Content, under those PDO headings. Once you complete a section, you may proceed to the quiz. You must read all of the PDO learning content and receive 100% on each quiz in order to submit the Pre-Departure Orientation signature document.

This PDO1: Introduction includes information on your next steps in the process, how to take care of WSU business while you're away, and practical tips for studying abroad.

### **Next Steps**

Before the international learning can begin, there are several steps that must be completed.

1. Apply to your program/host institution
2. Direct questions to the institution or program contact after you have applied and been accepted, including information on housing, registering for classes, etc.
3. Continue completing all required post-decision materials both through WSU & your particular program
4. Once you are accepted by your program, you may book your flight, paying attention to the arrival date indicated by the program
5. Complete your itinerary information in your WSU study abroad online account
6. Research visa requirements; begin gathering documents for your visa and apply when ready

### **WSU Business**

As we explain how the process and billing work, it is helpful to understand what type of program you have chosen. Find your program or institution in the list below to determine the type of program you have chosen.

<b>If you are going to...</b>	<b>...then you are on this type of program</b>
AIFS, API, Athena, Augsburg, Barcelona SAE, CEA, CIEE, CIS, DIS, HECUA, IFSA-Butler, Institute of French, NWC-Oman, SACI, SAI, Sol Education, TEAN, U of MN, UW-Platteville	Provider Program
Akita, Chung Ang, Chungnam, Kansai Gaidai, Kristianstad, Pomeranian, Soonchunhyang, Tamkang, Toyo, U of Deusto, U of Hong Kong, U of Salford	Exchange Program
Hebei, Queens University, Shanghai University, Southern Cross, U of Aberdeen, U of Lancaster, U of New England	Direct Enroll Program

## **Email**

Your WSU Email is the official means of communication even while you are abroad. Please ensure that you continue to check it!

## **Billing**

Billing for program fees/tuition will be placed on your WSU student account

- Housing charges for direct enroll/exchange programs are often charged to the student by the host institution and payable directly to that institution according to their deadline
- Housing charges for provider programs are often included in the program fee

Payment deadlines for program fees adhere to the WSU payment schedule

## **WSU Registration**

- For the semester you are abroad, our office will enroll you in a Study Abroad course (STAB)
- For the semester after you return: You will register for the next semester just as you normally would so watch for information via your WSU Email on your assigned date/time how to register for the upcoming semester(s). You will NOT need a code. Confirm with your advisor on selected coursework before you leave.

## **Course Transfers**

Keep the syllabi from classes you have taken abroad. This helps the Registrar determine how the course transfers and counts for credit here at WSU. Without this information it cannot be determined how to transfer the class.

## **Equivalency**

Equivalency tables for classes at the host universities have been posted on the website. This is a PARTIAL list and not a guarantee that all classes are offered in the semester you are going. Please make sure to bring the syllabus back from classes you take while abroad.

## **Grading**

Grading and credits will vary country to country

- You can check credit number & grading equivalency in your host country:
  - <http://www.wes.org/gradeconversionguide/index.asp>
- Your grades and credits WILL transfer back and will be reflected in your Transfer GPA on your transcript
- Remember to request an official copy of your host institution/partner's transcript for future use (graduate school, university transfer)
- Transcripts can take 3-6 months to arrive and appear in your DARS

## **WSU Laptops**

Consult Tech Support's [Laptop Information](#) (Academic Status drop-down) to decide whether you'd like to take your WSU laptop abroad.

## **Extending Your Stay**

If you plan to extend your Study Abroad experience, please let the Study Abroad office know as soon as possible. We will waive the application fee, but there is paperwork involved for Financial Aid and other credit transferring arrangements that our office needs to approve.

## **Housing Information**

If you currently live in university housing (residence halls or apartments) and will be studying abroad, you will need to contact the Housing office to cancel your agreement. See the information under Early Move-Out at <http://www.winona.edu/housing/moving.asp>, and be sure to check out with your RA. You will be charged an administrative fee for cancelling the agreement. Please provide written documentation that you are studying abroad so you will not be charged an additional cancellation fee. Contact the Housing Office (235 Kryzsko Commons, 507.457.5305, or [reslife@winona.edu](mailto:reslife@winona.edu)) for cancellation instructions and cancellation fees information.

## **Graduation**

If this is your last semester before you graduate, please make the necessary contacts to find out what paperwork you will need to be added to the graduation list. Be aware that international transcripts take some time to process and get to WSU. You will be able to walk for graduation, however your DARS and certificate will not be available until after your international transcript has arrived. (IF those credits you are transferring in are needed for you to graduate.)

## **WSU Policy Links**

Please review the study away and conduct policies included in the [Student Release and Waiver](#) you have signed as part of your application. Links to WSU's full conduct policies and study away policies can be found below.

- [WSU Conduct & Citizenship Policies](#)
- [WSU Study Away Policies](#)
- [WSU Security](#)

## **Practical information before departure**

### **General Visa Process**

Students all over the globe commonly need to request a visa to study in a foreign country.

### **What is a visa?**

A visa is permission to enter a country. Some countries require you to apply for a visa for any length of time, while other countries may only require one if you're staying longer than 90 days (for example).

### **Why do I need a visa?**

Student visas allow you to study and remain in the country longer than a typical tourist.

### **What does a visa look like?**

A student visa is typically a sticker that is placed directly inside of your passport. Some visas may be on a piece of paper attached to your passport, others are issued electronically.

### **Who will get my visa?**

You are personally responsible for gathering materials and completing all of the visa application requirements and turning them in unless otherwise notified.

### **Where do I turn my visa application in?**

Some countries require you to turn in and pick up your visa paperwork in person at a consulate (locations vary, but many countries have consulates in Chicago). Other countries require you to mail in your application, or complete one online.

Some consulates allow one authorized individual to turn in a group of visa applications.

### **What do I need for a visa?**

**Requirements vary depending upon the country.** If your host institution or program has not communicated with you about the requirements, you can always check via the State Department website (<https://travel.state.gov/content/passports/en/country.html>). Some *common* items include:

- Completed visa application
- Passport
- Passport sized photos (2 x 2)
- Letter proving international health insurance
- Evidence of funds
- Host university acceptance letter
- Processing fee paid by money order
- Even an FBI background check and a medical certificate can be required

### **Travel Alerts**

The Study Abroad office will monitor all travel warnings and alerts. Our office will forward emails to WSU email accounts to alert you. The State of Minnesota however does not allow student travel to any areas that are under a warning.

### **Flights**

#### **When can I buy my flight?**

Please wait until you receive confirmation of acceptance from the provider or partner institution.

Here are some websites students commonly use for international travel. Be sure to compare!

- [Statravel.com](http://Statravel.com)
- [Skyscanner.net](http://Skyscanner.net)
- [Kayak.com](http://Kayak.com)
- [Studentuniverse.com](http://Studentuniverse.com)
- [Cheapoair.com](http://Cheapoair.com)

#### **When can I arrive?**

- Please check with the partner or provider for arrival details
- Remember if you arrive early, you are responsible for your own housing. There may also be visa and insurance implications.

#### **How can I reduce the environmental impact of my travel?**

- Consider purchasing carbon offsets for your flight. Many airlines offer this option
- Try to book tours or transportation with environmentally responsible companies

### **Immunizations**

If specific immunizations are required for entry into a particular country, you will be notified when applying at the host university or when applying for your visa. We recommend checking with your personal health care provider to see if there are any inoculations they would recommend.

### **Electricity**

- Outlets can be different shapes for different countries. You need an ADAPTER in order to fit an American-style plug into an outlet in another country
- Electrical current varies around the world from 100-240 volts; most US devices run on 110V, but some are designed to run on 220V as well. Check any devices you plan to bring along to see if you'll actually need to bring a CONVERTER to run your device in the host country.

### **Legal Considerations Abroad**

If you'd like to vote while abroad, or if you would like your parents (or other responsible party) to be able to act on your behalf financially/legally while you're abroad, review the following documents.

- [Absentee Voting Information.pdf](#)
- [Power of Attorney.pdf](#)

### **Research Your Country! Get to know the:**

- Climate
- Customs (Traditions, Holidays, Meal Time, etc)
- Time Zone (time difference from home)
- Cultural Norms/Taboos
- Clinics/Hospitals/Emergency info

### **“When in Rome...”**

- Learn and use the foreign language
- Make a language pact
- Develop friendships with locals or other travelers
- While you're enjoying the beauty of your host country, be aware of the environmental impact you have. Keep in mind the saying: "Take only pictures - Leave only footprints". For example, if you're snorkeling, don't step on coral. If you're observing wildlife, don't touch or interact with it. Never litter. Recycle where possible.
- MOST IMPORTANTLY: Be open-minded!

### **Your background**

How might your identity impact your experience abroad? DiversityAbroad.com has developed information for students who would classify themselves in any of the categories below at the following link: [Diversity Considerations Abroad](#). Click on the link to read more about how your identity can impact your experience abroad.

- [Adult Students](#)
- [Economically Disadvantaged Students](#)
- [First Generation Students](#)
- [Heritage Seekers \(studying abroad to connect with your ancestry\)](#)
- [Racial & Ethnic Minority Students](#)
- [Religious](#)
- [LGBTQIAA](#)
- [Students with Disabilities](#)
- [Women](#)

### **Bias and Discrimination**

While abroad, you should make every effort to understand cultural differences, but there may be times when you experience something beyond genuine cultural curiosity. If you feel you have

experienced bias or discrimination, we urge you to come forward and discuss it with the appropriate people or resources. Depending upon the situation and cultural context, these may include your resident director, your host university's international education office, local police, and/or the WSU Director of Study Abroad (Susan Pham, spham@winona.edu). If you are nervous or scared to report the situation, or uncertain who to start with, please contact Susan to discuss the situation or ask for advice on how to proceed.

### **Conclusion**

Each semester, we hold an informal meeting for all pre-departure students called the Open Forum. We will email you with the date shortly.

Once you have read this entire Learning Content, please go to the PDO1: Introduction quiz. After completing the quiz, you may move on to the other PDO sections.



## Pre-Departure Orientation 2: Health and Safety

The following is an introduction to the topics of Health and Safety while abroad. Please review the information carefully, then take the quiz, found in the Post-Decision Assessment section as PDO2: Health and Safety Quiz.

### Health

You have the best odds of staying healthy abroad if you

- come prepared
- are careful about what you eat and drink
- and don't engage in risky behavior that can jeopardize your health

### Before You Go

Research the country(ies) you plan to visit to learn about health and safety concerns, as well as the social, cultural, and political situations. Go to the website of the [Centers for Disease Control \(CDC\)](#) to find out:

- Which diseases might be prevalent at that destination
- Which vaccinations might be required for travel to or in that country
- Other information including how to stay healthy and safe

### Prescriptions

- Bring sufficient quantities in case you can't get refills in your host country (ask your physician about this)
- Know the generic name
- Carry your prescriptions in their original medication bottles
- Research your destination in advance to make sure
  - that your prescriptions and over-the-counter meds are legal in that country (for example, Ritalin is illegal in Japan; Sudafed is illegal in New Zealand)
  - if you need special storage (ie. Refrigeration), that it's available
- Bring extra contacts (and glasses) and the prescription if you have it

### Pre-Departure Exam

After you have reviewed the CDC website, you may need to schedule an appointment with a health care provider for a physical exam.

- Before the exam, check with your host institution or program provider to see if any lab tests are required.
- When making the appointment, let the doctor's office know what country you are traveling to so they can have any vaccinations ready.
- You may be able to use WSU Health Services, your personal physician, or a Travel Clinic.

### WSU Health Services

WSU's Health & Wellness Services can do many lab tests for you, as well as provide most vaccinations -- though not all. It depends on your destination country. Check with the clinic to make sure by calling 507-457-5160 or visit <https://www.winona.edu/healthservices/>.

### **Your Personal Physician**

You may prefer to visit your personal physician for a health check-up before you travel, advice about how to stay healthy while abroad, and for vaccinations. However, your personal physician may not know very much about your destination.

Make sure you check the CDC website before you visit your doctor!

### **Travel Clinics**

A third option is to visit an International Travel Health Clinic, which is knowledgeable about diseases and required vaccinations for destinations around the world. The [Minnesota Department of Health website](#) lists all the travel clinics in the state, including options in Rochester and La Crosse.

### **Gundersen Travel Clinic**

The nearest travel clinic to WSU is the Gundersen Lutheran Travel Clinic in La Crosse. For more information about the Travel Clinic or to schedule an appointment:

- 608-775-6882 (local)
- 800-362-9567 extension 56882 (long distance)
- 1900 South Avenue in La Crosse

### **Food**

The food in your host country is almost guaranteed to be different from what you're used to. The local diet may be based on meat, entirely vegetarian, very spicy, or just "odd" by US standards.

Try to give your stomach time to adjust. If possible, include some familiar foods in your diet. Look around for a grocery store that sells some foods that you would eat back home, but also be willing to try new foods in moderation.

### **The Old Adage:**

"Peel it - Boil it - Cook it - or Forget it!"

Consult with your program director/host family/locals in your host country for advice about what to eat. When in doubt:

- Peel all fruits and vegetables before eating them; anything that can't be peeled should be cooked thoroughly. This means no green salads at some destinations!
- In areas where sanitation is poor, avoid unpasteurized milk and cheese made from unpasteurized milk.
- In some areas it is unhealthy to eat food sold from stalls on the street. In others, "street food" is fresh and high quality.

### **Can You Drink The Water?**

Find out before you go whether the local tap water is drinkable. The CDC website will give you this information for your destination country.

**If the tap water isn't drinkable**, drink bottled water. Also remember to brush your teeth with bottled water, or water that has been boiled for at least ten minutes. In restaurants, order bottled water and don't request ice (it is usually made from tap water). If you want to reduce your disposable bottle waste, consider bringing a water purifier such as a SteriPen.

## **Diarrhea**

No matter how careful you are about what you eat and drink, you can still contract diarrhea.

Travelers commonly experience this temporarily debilitating illness after a few days in a new country. In most cases, it lasts no longer than about five days, and the only treatment required is to replace lost fluids by drinking bottled water, fruit juice, or carbonated drinks.

If diarrhea persists or is severe, please contact your host institution/program provider and ask to see a doctor.

## **Exercise**

Regular exercise will help fight the culture shock blues and speed you through your initial jet lag. Throughout your time abroad, you will feel more energetic and less stressed if you regularly

- swim
- jog
- go for a walk
- play soccer
- or engage in some other physical activity

## **AIDS and Other STDs**

In some countries HIV, the virus that causes AIDS, is a widespread health problem.

If that is true at your destination, the CDC website will give you that information. Take the same steps to avoid this disease as you would at home.

- Use a condom if you are sexually active
- Never share needles or use a needle that has been used before
  - This applies to ear or body piercing, tattoos, and acupuncture, not just injecting drugs!

Other sexually transmitted diseases such as syphilis and herpes, are also present worldwide. Use the necessary precautions to avoid these diseases.

## **Summary**

### **Remember:**

- Staying in good health is up to you
- Visit the CDC website to learn about health issues in your destination country.
- Once you've arrived, stay healthy by eating well and getting sufficient rest.
- If you become ill while abroad, take care of yourself by getting the proper care. Don't be afraid to visit a doctor or hospital because you don't speak the local language.
- If you aren't sure what to do, talk to your program provider, your host family, or contact the International Programs office.

## Safety

### Safety & the State Department

Know where your US Consulate is. Visit the State Department website and click on your destination for that and more information:

<https://travel.state.gov/content/passports/en/country.html>

Study Abroad will enroll you in the Smart Traveler Enrollment Program (STEP), which alerts the nearest US Embassy or Consulate to your presence. By enrolling, the State Department will:

- Keep you informed about safety conditions in your destination
- Contact you in an emergency
- Help family & friends get in touch if needed

### Illness or an Emergency

In the event of illness or an emergency, you should do the following IN THIS ORDER:

1. Contact the Program Coordinator or WSU faculty member on site
2. Contact the WSU Study Abroad office
  - 001-507-457-5081 (office hours 8am-4:30pm M-F)
  - [studyabroad@winona.edu](mailto:studyabroad@winona.edu)
3. If after hours, contact WSU Security (001-507-457-5555)
4. Contact your parents

### Top Five Safety Tips

1. Inform yourself ahead of time about safety issues at your destination

- Be informed and pay attention to the news
- Do not participate in demonstrations
- Always plan where you are going so that you are aware of your surroundings
- Check out the US State Department Country-Specific Information: <https://travel.state.gov/content/passports/en/country.html>
- View the following video: "Know Before You Go" at <https://youtu.be/XgpYhz0awzo>

2. Be prepared to respond to emergencies

- Ask yourself these questions:
  - Do you carry a list of phone numbers of people to contact in case of emergency?
  - Is your cell phone charged and with you at all times?
  - What will you do if you are a victim of a crime or are injured?
  - What will you do if someone else needs help?

3. Avoid high-risk activities

- Avoid certain activities like bungee jumping, whitewater rafting, mountain climbing, and other "high-risk" adventures.
- Above all, do NOT at any time ride on a motorcycle.
- The insurance that covers you while you are on study away specifically EXCLUDES these activities from coverage.

#### 4. The effects of alcohol and drugs can hurt you

- Although alcohol may be legal at a younger age abroad, its use and abuse is many times tied to becoming a victim of crime, violence, accident, and/or injury.
- Drug use abroad can result in severe consequences.
- Plan on being treated as guilty (in jail). There is little the US embassy can do on your behalf in these cases, and the laws in many countries are more severe than at home.
- View the following video: "Health and Safety Abroad: Alcohol": <https://youtu.be/SltN0mr0pa4>
- Policies
  - Also remember that you must abide by WSU policies while you are on study away, including the WSU Alcohol and Drug Policy. Violations of these policies may result in disciplinary action once you return to campus. <https://www.winona.edu/sld/alcoholdrugpolicies.asp>

#### 5. Be able to communicate at all times

- Some methods of communication include cell phones, regular phones, email, fax, satellite phones (for remote locations), and Skype.
- ALWAYS know how to contact people who can help you!

(Adapted from the Center for Global Education's Top Ten Health and Safety Tips, Study Abroad Student Handbook)

### **Culturally Appropriate Behavior**

Appropriate behavior for young women and men varies from country to country, and even within some countries.

For instance, you may find that behavior and dress that are acceptable in major cities are inappropriate in rural areas, or vice versa.

Observe how local women and men your age act and dress, and try to do likewise.

### **Observing Behavior**

In particular, observe how young people interact with each other. In some countries, simple friendliness on the part of a US woman may be interpreted as flirtation to a man from a country where gender roles are more rigid than in the US.

Likewise, the way a US man interacts with a local woman may be perceived as aggressive when it was only intended to be friendly.

In many parts of the world, US woman and men are perceived as promiscuous. This may be a stereotype, but remember it derives from the images that are projected by US movies and media.

### **Bias and Discrimination**

While abroad, even though you have made every effort to understand cultural differences, there may be times when you experience inappropriate behavior. If you feel you have experienced bias or discrimination, we urge you to come forward and discuss it with the appropriate people or resources. Depending upon the situation and cultural context, these may include your resident director, your host university's international education office, local police, and/or the WSU Director of Study Abroad (Susan Pham, [spham@winona.edu](mailto:spham@winona.edu)). If you are nervous or scared to report the situation, or uncertain who to start with, please contact Susan to discuss the situation or ask for advice on how to proceed.

### **Sexual Harassment**

In spite of your efforts to be culturally appropriate, you may still find you are harassed. In some countries, women are routinely whistled at, pinched, and even grabbed, especially foreign women. Young men may be harassed by locals who have stereotypes about US Americans. If you are sexually harassed, do the following:

- get to a safe place as soon as possible
- contact on-site program provider support staff and/or the local police

### **Sexual Assault**

Here is the definition of sexual assault used at WSU:

- "Sexual assault means an actual, attempted, or threatened sexual act with another person without that person's consent."
- This includes the acts "in which there is force, expressed or implied, or use of duress or deception upon the victim".

### **If You Are Sexually Assaulted**

1. Get to a safe place as soon as possible.
2. Immediately contact on-site program provider support staff
3. Contact the Study Abroad office or WSU Security if after office hours
4. Evidence collection procedures vary by country. Contact on-site program staff for advice if you would like to preserve evidence for the police or local authorities
5. GET SUPPORT! You can reach members of WSU's Confidential Gender-Based Violence Helpline 24 hours a day at 001-507-457-5610 or [gbvhelpline@winona.edu](mailto:gbvhelpline@winona.edu)

### **Keep the Following in Mind:**

Alcohol is the number one date rape drug!

Be careful what you drink, and with whom. It is very easy for someone to put a date rape drug in your drink. Rohypnol is the best known, but it's not the only one.

It is YOUR responsibility to take care of yourself and be attentive to your own safety, but if you are assaulted, it is NOT YOUR FAULT. No one has the right to assault you. Even if you are passed out drunk, and you are raped, that is sexual assault and you have been the victim of a crime!

### **Safety Advice**

- Ask for advice from locals about safe and unsafe areas
- Use the buddy system when you go out, especially at night. Watch out for each other.
- Carry a whistle. Blow on it HARD if you feel you are in danger.
- Don't assume that every person you meet wishes you well. Don't be too paranoid, but don't be too trusting until you get to know someone.
- Always remember - if you or someone you know is sexually assaulted, it is not your fault. Somebody chose to do that TO you.
- Be informed and pay attention to the news. Do not participate in demonstrations and always plan where you are going so that you are aware of your surroundings.

### **The Most Important Factor in Safety Abroad...**

...is likely to be your behavior!

It is wise to remember:

- Don't go out alone at night
- Only take clearly marked official taxis
- Don't flash expensive jewelry, cameras, or electronic equipment
- When crossing streets, keep in mind that pedestrians may not be given the right of way. Remember to look both ways! In some countries, traffic comes from the opposite direction from what you expect.
- Stay away from demonstrations or any kind of civil disturbance
- Protect your passport
- Do not accept anything from a stranger

**Remember:**

- It is important that you take your own safety very seriously!
- But it's also important to remember that, comparatively, the U.S. is one of the most dangerous countries in the world. Our street crime statistics back this up. No country has as many guns or gun-related injuries or deaths. U.S. drug and alcohol abuse is among the highest in the world.

So, take our safety advice very seriously, but don't become paranoid or fearful about what may happen to you. Above all, know before you go!

## Pre-Departure Orientation 3: Finances, Technology, and Insurance

The following is an introduction to the topics of Finances, Technology, and Insurance while abroad. Please review the information carefully, then take the quiz, found in the Post-Decision Assessment section as PDO3: Finances, Technology, and Insurance Quiz.

### Finances

#### Money

There are a number of ways for you to have access to funds while studying off-campus:

- ATM debit card
- credit card
- exchanging US currency into foreign currency prior to departure or after arrival

Of these options, we recommend that you carry an ATM debit card AND a credit card.

It is always good to have a back-up means of accessing funds in case of loss or theft or inability to use one of the cards.

The usefulness of Traveler's Checks is increasingly limited now that ATMs are widely available and credit cards are accepted at many destinations.

#### Currency Conversion

One of the aspects that will contribute to your growth and self confidence while traveling internationally is to master the currency conversions.

Stay away from exchange booths that change US currency into local currency. The rates are never as good as at a bank or by using your debit/credit card.

#### Research

Do some research on your destination before you go to find out if

- debit/credit cards can be widely used
- and if you'd be better off with a chipped card (whether you are going to a domestic or international location)

#### Remember

Memorize your PIN, and keep a copy of it in a safe place.

Keep a copy of your passport and credit/debit card numbers and **not** in the same safe area as where you store your originals

#### International Transaction Fees

Make sure to contact your credit/debit card companies for information regarding additional charges, such as

- fees applied to your account for using an ATM at your destination
- and/or for converting the foreign currency into dollars.



Most credit/debit card companies and banks charge an international transaction fee for using the card abroad.

### **Card Suspension**

If you are traveling outside the U.S., you must contact your bank and credit/debit card company and inform them of the dates and the specific places you will be visiting during your absence from the U.S.

If you fail to do this, an automatic safety mechanism may be activated which may prohibit you from using your card.

### **Contact Information**

Make sure you record and keep in a safe place the telephone contact number for your credit/debit card in order to report a lost or stolen card. This step will be critical if you find yourself in the unfortunate situation of losing your card.

You may also need to make a number of other calls should you lose other personal information such as your social security card. In this instance, go to the Social Security Administration website for instructions on how to replace your social security card: <http://www.ssa.gov/>

### **Making Payments**

Most students work closely with family members back home to replenish credit lines in credit/debit cards. We strongly suggest you discuss this issue with members of your family who will provide this support for you.

### **Power of Attorney**

It is helpful to appoint a power of attorney to take care of any legal or financial business you may have. WSU does have an attorney available once/week to students for free. Contact the Student Resource Center (Kryzsko Commons) at 507-457-2800 or [src@winona.edu](mailto:src@winona.edu) to make an appointment.

### **Do I need a Power of Attorney while I am abroad?**

Many students who are studying, working, or traveling abroad appoint a trusted person to take care of their personal, business, and financial affairs while they are out of the country. It is recommended that all students, especially financial aid students, arrange for a Power of Attorney. Some instances when a Power of Attorney may be necessary are:

- Completing financial aid paperwork
- Handling issues related to some types of financial aid checks
- Processing banking transactions, including checks made payable to you and Winona State University
- Processing insurance transactions

### **What are the steps to assigning a Power of Attorney?**

Granting a Power of Attorney is a legal process that involves the drafting of a document which assigns to another person the power to act as your legal representative (Attorney in Fact) in specific situations. There are two ways to go about assigning Power of Attorney. The first is to make an appointment with an attorney or other type of legal service to draft a Power of Attorney document. This may require a fee which will cover advice on the legal implications of assigning Power of Attorney, the drafting of a Power of Attorney document, and the notarizing of that document.

The second approach does not require a lawyer's assistance and involves purchasing a generic

Power of Attorney form from an office supply store, filling it out yourself, and then having your signature(s) notarized.

Since granting Power of Attorney is a legal process with serious implications, it is strongly recommended that you seek legal advice before drafting a Power of Attorney document.

Note: If someone is currently taking care of your financial paperwork, this does not mean they have Power of Attorney. It may only be granted by completing the legal document with a notarized signature.

Winona State University provides an attorney for currently enrolled students to use, free of charge. To make an appointment contact the Student Union at 457-5310.

### **Who should I ask to be my Attorney in Fact?**

You should select a person you consider trustworthy to make decisions in your best interests and sign on your behalf. Most students select a parent, long-term significant other, or long-term friend. A casual acquaintance is not recommended.

### **What type of Power of Attorney form do I need?**

There are several types of Power of Attorney forms. Students usually only need to complete the statutory short form, as you will most likely limit the powers granted and the duration.

### **For what period of time should I have a Power of Attorney?**

The Power of Attorney should include the entire time you plan to be away, including terms of study, work, and travel.

### **How far in advance should I begin arranging Power of Attorney?**

You should take care of arranging your Power of Attorney well in advance of your departure.

### **Discount card**

You may wish to purchase an International Student Identity Card (ISIC) which can give you discounts on some entry fees, particularly in Europe.

However, this card is NOT an official identity card (only your passport or U.S. driver's license are official identity documents). Find out more at <http://www.isic.org/>

## **Technology**

### **A Word of Caution About Cell Phones Abroad**

If you are using your regular U.S. based cell phone abroad be sure to turn off or disable the international data roaming option. Check with your phone provider to ensure that you understand your phone, its functions, and the costs to operate it at your overseas location.

Be Thorough! If enabled, your phone's International Data Roaming may be in use without you even realizing you've tapped into it. You do not want to be surprised with a huge phone bill (one student's bill was over \$3000 for a month. Quite unexpected!)

### **Keeping Connected**

There are some great free ways to stay connected with family and friends back home...

- Blogs (wordpress, tumblr, livejournal, blogger, etc)
- Travel journal to share with others

- Social media (Facebook, Instagram, Snapchat, etc)
- Calling/texting apps (Skype, WhatsApp, Viber, etc)

...but it can be easy to get TOO connected. Be sure to learn about and enjoy your surroundings much more than you communicate with home.

## **Laptops**

Students that are enrolled in study abroad, an internship away from campus, or student teaching for a semester are NOT required to have a laptop computer unless specified by the instructor. Please check with your instructor or advisor regarding the laptop requirement.

If your instructor/advisor does not have a laptop requirement you have two options:

- Option 1: Keep your laptop computer during your semester away from campus. If you decide to keep your laptop computer your student account will be billed for the semester laptop fee. Before you leave it is very important that you notify the Technical Support Center of your situation and your intention to keep the laptop. There are 3 ways that you can do this:
  - 1) Email Techsupport@winona.edu
  - 2) Call the Technical Support Center at 507 457-5240
  - 3) Stop in to the Technical Support Center at Somsen 207 and talk to someone at the front desk.

Note: If you do not give Technical Support notification of your status, they have no way of knowing your student status and it will appear to us that you are no longer a WSU student and have failed to return your laptop. PLEASE SEE "Receiving technical support and laptop service" section below.

- Option 2: Return your laptop computer to the Technical Support Center before you leave and before the semester begins. Since you are not required to have a laptop computer, returning the laptop to technical support will result in a removal of the semester laptop fee if it returned BEFORE the semester begins. When you return to WSU you can pick up a different laptop at the Technical Support Center. When you return the laptop, please inform them about your semester away from campus so that they can make a note in your record so that you are not billed for the laptop.

## **Receiving technical support and laptop service while away from campus:**

If you keep your laptop during your semester away from campus you are still eligible for technical support. You can call or email them for your support needs. If you call during normal US Central time business hours, they can use a remote diagnostics tool to troubleshoot issues, but only if you have an active internet connection when you call. For hardware problems, they can arrange to have a part or a unit shipped to you but you will have to pay return shipping for the broken machine –please insure the package appropriately. Depending on which laptop you have, other service options may be available to you.

**IMPORTANT NOTE:** If your study away from WSU is your last semester before graduation, please contact the Technical Support Center for information regard laptop purchase options for graduates. You may be eligible for discounted fees. Technical Support Center Somsen 207 507 457-5240  
Techsupport@winona.edu

## **Insurance**

### **International Health Insurance**

All WSU students studying away on faculty-led, summer, semester or academic year programs must

have adequate international health insurance.

The international health insurance you will be enrolled in will serve as your primary health insurance in your host country and will provide medical benefits for injury and sickness.

### **Program Differences**

Students enrolled on **Direct Enroll or Exchange programs** are automatically enrolled by Study Abroad in the MN State Student Accident and Sickness insurance plan through [GeoBlue/HTHWorldwide](#), regardless of whether the host institution requires in-country insurance. In some cases, this may mean a student is doubly covered.

Students on **provider programs (such as AIFS, CIEE, CISabroad, or Sol)** are automatically enrolled through the provider's insurance program and the cost is included in the program fee.

If you are uncertain which kind of program you are on, just ask!

### **GeoBlue/HTHWorldwide Plan**

This coverage includes (per person):

- \$100,000 injury or sickness expense
- \$10,000 accidental death & dismemberment coverage
- \$100,000 medical evacuation
- \$25,000 repatriation coverage
- Prescription drugs are covered at 100%

### **Coverage**

Once you are enrolled under [GeoBlue](#), you will be provided with a login to access your insurance card as well as the wealth of information on their website. Coverage begins the day you leave for your off-campus study program and continues until the final date of your program.

Be aware that the insurance provider, not WSU, makes all decisions regarding what would actually be covered under this policy.

Some medical providers abroad insist on being paid in cash for routine services. Make sure you get a receipt as this is what you will need to submit a claim for reimbursement.

### **Travel Insurance**

You may want to consider purchasing travel related insurance that may cover delays, cancellations, lost baggage, etc. Insuremytrip.com is one option for additional travel insurance. Check out their website for more information: <http://www.insuremytrip.com/>

## Pre-Departure Orientation 4: Culture

The following is an introduction to the topics of culture & cultural adjustment while abroad. Please follow the links to the presentations, worksheets, and activities, and review the information carefully. Then take the quiz, found in the Post-Decision Assessment section as PDO4: Culture Quiz.

### What Is Culture?

View the What is Culture presentation at the following link: [https://prezi.com/zgxrx91g04lj/?token=3ed7ef3486cbef4a699312e0404102a60dc39713735ca2f00c5331ed7fd0682e&utm\\_campaign=share&utm\\_medium=copy&rc=ex0share](https://prezi.com/zgxrx91g04lj/?token=3ed7ef3486cbef4a699312e0404102a60dc39713735ca2f00c5331ed7fd0682e&utm_campaign=share&utm_medium=copy&rc=ex0share)

### What Does It Mean To Be An American?

Read through the BeingAmericanWorksheetInstructions.pdf, then complete BeingAmericanWorksheet3.pdf, thinking carefully about your reactions to these generalizations about Americans, and why someone from another country might have this impression. Then read the information found on BeingAmericanWorksheet4.pdf. Think about the reasons given for each generalization. How might that impact how others interact with, or treat, you?

View the presentation on "What Does It Mean To Be An American?", thinking about the generalizations discussed here. How true are they? What are the generalizations you have about the culture of your host country? Just as you may think "not all Americans are like that", beware that some of your own notions about your host culture may be too broad. Click on the following link to get to the presentation: [https://prezi.com/es6o-afwxqks/?token=af4df219fd92709fb6e9376061dc404c2d913a6959f24585f16e65f52c72fdb6&utm\\_campaign=share&utm\\_medium=copy](https://prezi.com/es6o-afwxqks/?token=af4df219fd92709fb6e9376061dc404c2d913a6959f24585f16e65f52c72fdb6&utm_campaign=share&utm_medium=copy)

### Communicating Across Cultures

The following link is included at the end of the "What does it mean to be American" presentation above. You're encouraged to read and complete any of these modules, but for our purposes, please complete [Module 1.6, "Communicating Across Cultures: What are They Trying to Say?"](#).

### Culture Shock

View this presentation to learn more about what culture shock is, and how to minimize it. There is no way to avoid it - everyone goes through it - but being prepared for it can help it pass more easily and quickly. Click on the following link to get to the presentation: [https://prezi.com/cbvtzye4ltka/?token=fd83cf99d7eeb4088229f65353c7f9d1ffdb2cc6335aa36871d0016d1581a15&utm\\_campaign=share&utm\\_medium=copy](https://prezi.com/cbvtzye4ltka/?token=fd83cf99d7eeb4088229f65353c7f9d1ffdb2cc6335aa36871d0016d1581a15&utm_campaign=share&utm_medium=copy)

Once you have gone through these presentations and activities, please go to the PDO4: Culture Quiz.