



# AVERETT UNIVERSITY

*Big Dreams, Bold Futures*

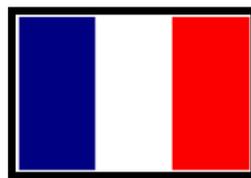


# STUDENT HANDBOOK

Averett University Study Abroad Office

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**Averett University Study Abroad  
Student Handbook**

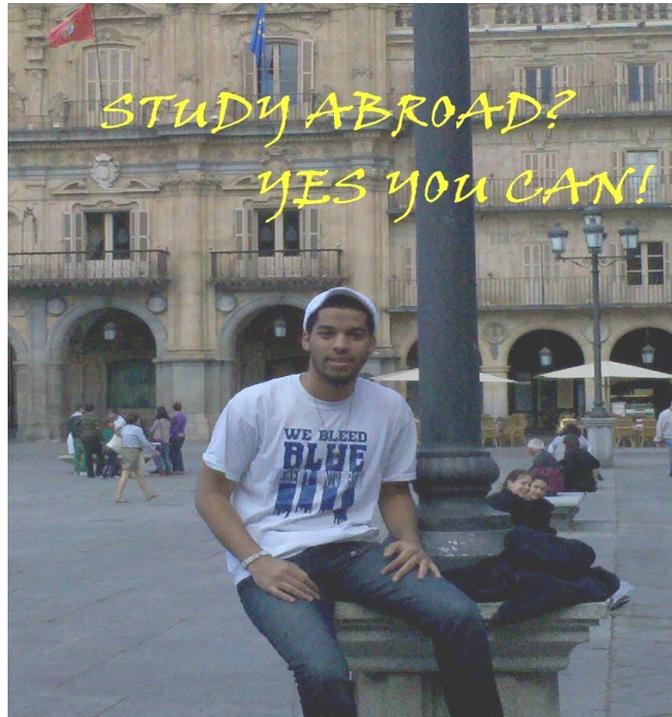
Welcome to the exciting possibilities of study abroad through Averett University. The purpose of this handbook is to familiarize you with the many aspects of study abroad, what you can expect, what Averett expects of you, and how to get the most out of this experience. Please feel free to contact the Director of Study Abroad at [sao@averett.edu](mailto:sao@averett.edu).

**Table of Contents for Student Handbook**

<b>I. Introduction.....</b>	<b>4</b>
<b>II. Types of Programs.....</b>	<b>5</b>
Semester or Year Abroad Programs	
Regular Semester Course with Embedded Travel Segment	
Summer course with embedded travel segment	
<b>III. General Information.....</b>	<b>6</b>
Good Standing Policy	
Orientation Meetings	
Commitment to Averett University’s Study Abroad Program	
Travel Coordination	
Transportation	
Attendance	
Visitors	
<b>IV. Insurance.....</b>	<b>8</b>
Trip Cancellation	
Medical	
<b>V. Orientation.....</b>	<b>8</b>
Practical details	
Cultural Sensitivity	
Expectations	
Health and Safety	
<b>VI. Student Health.....</b>	<b>10</b>
Assess your health	
Health issues to consider	
Diet and routine	
Immunizations	
Hospitalization or emergency care	
Prescriptions	

HIV/AIDS/Hepatitis B and C  
Check health advisories  
Illness upon return  
Health and medical resources

<b>VII. Safety.....</b>	<b>13</b>
General safety	
Student responsibility	
Parent responsibility	
Airport Safety	
Transportation safety	
Residence safety	
Safety in cities	
Crime prevention	
<b>VIII. Preparing for your trip.....</b>	<b>15</b>
Student responsibility	
Parent responsibility	
Culture Shock	
Packing	
<b>IX. Travel Documents.....</b>	<b>17</b>
Passport	
Visa	
Youth Hostel Card	
<b>X. Financial information.....</b>	<b>18</b>
Refund policy	
Money	
Travel insurance	
Program Costs	
Scholarships	



Studying abroad is an exciting opportunity to discover new cultures, different world views, and experiences. It also provides, retrospectively, the internalization of all these experiences that help shape the educated individual you are to become and the world citizen you are. It is the wish of the Averett community that your study abroad experience be as uncomplicated as possible. The purpose of this handbook is to guide you through the processes of application, orientation, travel, and study to give you the best chance of taking from this experience bold ideas that will shape your future. While most of the information herein concerns common elements of study abroad, it cannot cover every possible aspect. Pre-departure orientation will address country- and course-specific questions.

Averett's current study abroad program has three facets: Averett-sponsored/approved summer, semester, year abroad programs; an Averett summer or semester course with a study abroad component; or a full summer session course led and taught by Averett faculty. All of these programs have many elements in common and some are specific to the type of course. Please read all of the material in this handbook carefully and send questions to the Director of Study Abroad at [sao@averett.edu](mailto:sao@averett.edu).

## II. Types of Programs

### Semester or Year Abroad Programs

Students may opt for a semester or year abroad program at any school offered by approved international providers, or one of Averett's affiliate providers. Upon completion of an application, the Study Abroad Office (SAO) will contact your department chair to determine acceptable courses at the host university. Each school will have its own admissions standards which should be checked prior to application for admission. Students must register for a minimum of 12 semester hours.

### Regular Semester Course with Embedded Travel Segment

Averett faculty will offer a limited number of courses with study abroad components taught during the regular semesters. Students who register for these courses must complete both the on campus and the study abroad component to earn credit. *Students who do not enroll in the course for credit are not allowed to participate in the travel portion.* The study abroad component *may* occur during one of the fall or spring break times, between semesters, or during the summer. GPS students *must* be enrolled in the International Business study course (BSA 599) at the time of travel.



### Summer Course with Embedded Travel Segment

During summer sessions, Averett faculty will teach and lead study abroad courses of short duration. The travel segment is not separate from the course. *Students who do not enroll in the course for credit are not allowed to participate in the travel portion.* The course, for the most part, will be taught abroad. In order to make use of financial aid, the course will appear on the semester schedule prior to or after the actual summer session. For GPS MBA students, the study abroad course can occur throughout the year, but normally during the Spring or Fall, with courses ongoing in the regular cycle. This study abroad program is essentially a full course approved for credit, in lieu of attendance in a classroom setting.

### III. General Information

#### Good Standing Policy

Undergraduate students must be in good academic standing (2.0 GPA), have no behavioral sanctions imposed by the Dean of Students Office, and not be on Business Office hold in order to participate in any of these programs. MBA Program students must have a minimum 3.0 GPA, not be on Business Office hold, and must have completed at least 21 credit hours of study to be eligible. In addition, students will support their program applications with a letter of recommendation from faculty with whom they have taken academic courses.

#### Orientation Meetings

All students will attend a pre-departure orientation either with the Director of Study Abroad (for semester abroad programs) or with the instructor of record for shorter-length courses including the GPS course for MBA students. Orientation meetings are required. Students not attending such orientation meetings *may* be dropped from the course.

#### Commitment to Averett University's Study Abroad Program

All students who participate in any study abroad, long term or faculty-led courses, make a commitment to the Study Abroad Program by keeping in touch with the office on a regular basis. It is expected that the student will send photos and a brief description of activities and updates about academics. Upon return, traditional students are expected to make at least one presentation on campus or volunteer their help with study abroad activities.

#### Travel Coordination

Traveling requires organization, coordination and compliance with rules and regulations. Students are required to cooperate in this regard, realizing that it is imperative to follow directions of the faculty member at such times. Students should be aware of departure times, scheduled classes and activities. Students who plan to study a semester abroad are responsible for making their own travel arrangements. Averett sponsored courses will usually include travel arrangements.



## Transportation

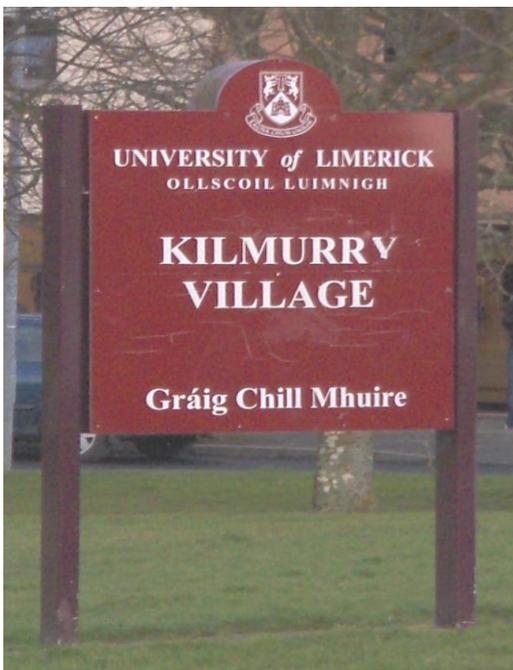
Averett University and its agents or providers will make arrangements for transportation. In many cases, a week or longer bus or metro pass is less expensive and more convenient. *Students do not have permission to operate any motorized vehicle while enrolled in an off-campus program.* The rule is not subject to the discretion of the Averett University faculty member or program staff.

## Attendance

Students are required to attend all class meetings of faculty-led courses while abroad. The future of our programs depends upon the good will of our overseas coordinators, professors, staff, guides, etc. Averett must protect that good will by *requiring* that students be present at every scheduled class and activity. Except in the case of documented illness, failure to attend may lead to dismissal from the course with a failing grade. Students may not travel independently on weekends or other times without the written permission of the faculty director.

## Visitors

Participants on summer abroad programs are reminded that the faculty leader must first approve visits by family members or friends. All visitors must make their own arrangements for travel housing and food. *Averett University students and faculty leaders cannot guarantee housing accommodations, meals or participation in classes and/or field trips to non-participants.*



## IV. Insurance

### Trip Cancellation/Delay Insurance

Trip cancellation and interruption due to non-medical reasons is not covered by Averett. It is highly advisable that students and non-student participants purchase cancellation insurance. In the event that illness or some other crisis prevents participation in a program, the insurance will provide coverage for partial to full refunds depending upon the coverage selected. *Averett University will not refund program costs unless such a course has been cancelled.* This type of insurance is applicable to semester/summer abroad study programs as well as Averett-sponsored study abroad courses.

### Mandatory Medical Insurance

All students (and non-tuition paying travelers) enrolled in any study abroad program or Averett-led course are required to obtain supplemental health and travel insurance coverage sufficient for any injury or illness that might occur during a study abroad program. Some host universities and affiliates provide medical assistance on campus but this may not be sufficient to meet the students' needs. Traditional students (and their parents), as well as GPS students and non-tuition paying guests, should consult their insurance providers to see what coverage is provided. Averett University and its representatives make no representations concerning the adequacy of health insurance provisions. Students should refer to the study abroad website ([averett.abroadoffice.net/resources.html](http://averett.abroadoffice.net/resources.html)) for additional information about companies that offer short-term insurance for study abroad participants:



## V. Orientation

All study abroad programs, internships, field studies, semester off-campus programs and semester or summer courses must have at least one orientation prior to departure that covers the following points. Students can expect to have a further orientation upon arrival overseas. If anything is not clear, make sure to ask the faculty leader or the Director of Study Abroad.

## **PRACTICAL DETAILS**

- Passport/Visa information
- Itinerary, with contact information
- Packing information
- Health and safety, including emergency contact details
- Financial Issues
- What is covered in the course/syllabus
- Military GPS students: ensure that your reporting authorities, federal laws/policies and DOD regulations do not prohibit your participation in travel abroad.

## **CULTURAL SENSITIVITY**

- American cultural traits
- U.S. role in politics as it relates to the areas where you are going
- Military students should only be in the role of academic student during the travel abroad/study experience
- Some of the political/economic issues in the country and region
- The communication patterns, social structure, religious beliefs, cultural practices
- What are the general characteristics of male/female roles?
- What follow-up, independent preparation can the students be doing?
- What books might they read?

## **EXPECTATIONS**

- Academic expectations
- Attendance expectations
- What do the students want to achieve?
- What can they expect from the instructor?
- How can they contribute to the course?
- What are their concerns?
- How will they get along in a group situation
- Disciplinary procedures (What might get you sent home at your own expense)

## **HEALTH AND SAFETY**

- What are the safety issues in the area/region where you will study?
- What are the health issues?
- What are the group guidelines concerning safety?

## **ALCOHOL AND DRUG POLICY**

- Alcohol and drug policy abroad
- Consequences of alcohol and drug use/abuse

## VI. Student Health (Please read this section very carefully.)

### Assess Your Health

Going abroad is not a magic cure for concerns and problems at home. Physical and emotional health problems will follow you wherever you go. In particular, if you are concerned about the use of alcohol and other controlled drugs, or if you have an emotional health concern, you should address it honestly before making plans to travel. Contrary to many people's expectations, travel does not minimize these problems; in fact, it often brings them to a crisis stage while you are away from home.

Be clear about your health needs when applying for a program and when making housing arrangements. Describe allergies, disabilities, psychological treatments, dietary requirements and medical needs so that adequate arrangements can be made. Resources and services for people with disabilities vary widely by country and region; if you have a disability or special need, identify it and understand ahead of time exactly what accommodations can and will be made.

### Health Issues to Consider

In many places where you will go there may not be special health concerns. Health-care systems and facilities in many overseas locations are quite similar to what we have in the U.S. In other regions, however, there are differences and specifically recommended health procedures. You will need to take appropriate health measures as dictated by your overseas location. Students and faculty must take full responsibility for educating themselves on health issues. *Prior to departure, students should have a complete physical and dental exam.*

It is important to talk with your faculty member and receive the most up-to-date information about medical facilities at the site where you will study. Some programs, especially those traveling to developing countries, require extra immunizations. It is important for all students and faculty to update their basic immunizations, especially tetanus. If recommended by their physician, students should have a skin test for TB at least a month prior to departure and another test 60-90 days after their return to the US. Specific guidelines from the Center for Disease Control can be found at [wwwnc.cdc.gov/travel/](http://wwwnc.cdc.gov/travel/).

### Diet and Routine

Food overseas may be quite different from what you are used to at home. It may be healthier with more fruits and vegetables or less healthy with more fried foods. Most often it will be just different. Trying local foods could be an interesting part of your travel experience. It is important, however, to always keep in mind customary rules concerning food safety, nutritional needs, and specific dietary constraints (due, for example, to allergies or other medical conditions). Eat nutritiously, which may mean trying some foods you are not accustomed to. Make sure to take special dietary needs into account and make arrangements in advance. Despite the change in your environment, you can still keep some of your daily routines from

home. Get enough rest, especially the first few days. Get plenty of exercise to keep your mind and body working. Don't isolate yourself. You will probably have to make the first move in developing friendships but they are an essential part of any overseas experience and, more importantly, your emotional well-being.

### **Hospitalization or Emergency Care**

It is to your advantage to provide information about current or past medical problems of which the University should be aware. In cases of illness of a group member, the faculty member will consult with local medical authorities regarding hospitalization and treatment. In emergency situations, the faculty leader will authorize required surgery, but in non-emergency situations, will only order surgery upon receipt of parental authority. If, in the judgment of local medical staff, serious illness warrants return to the student's home, the faculty leader will make the necessary arrangements for such return and advance funds for return travel if needed.

In the case of medical withdrawal, the student will receive a refund of recoverable room and board charges. The student must submit the physician's statement to the SAO along with a request for the return of funds. Final disposition of funds will be at the discretion of the Vice President for Finance and Administration.



### **Prescriptions**

Prepare a list of all prescription medications including prescriptions for contact lenses/glasses. Carry your prescriptions in their original containers and carry written prescriptions using generic names to facilitate getting them filled overseas should it be necessary. Prescriptions should be accompanied by a letter from your physician. This letter should include a description of the problem, the dosage of prescribed medications to assist medical authorities during an emergency and the generic name of any medicine listed.

If you are allergic to anything, have chronic medical conditions, or are being treated with certain types of medication, it is important to wear a medical alert bracelet or necklace and carry an identification card to inform overseas health care personnel in case of an accident or injury.

### **Group First Aid**

It is advisable for each group program to have a small medical kit containing such items as band-aids, ace bandages, thermometer, adhesive tape, gauze, sterile cleansers, antibacterial ointment, sunburn ointment, aspirin, and anti-diarrhea medicine. Depending on the region, take antihistamines for allergy relief, salt tablets, skin moisturizers and insect repellents.

## HIV/AIDS/Hepatitis B and C

Everything you already know about AIDS and Hepatitis concerning how it is contracted is as true overseas as it is at home. Taking the advised precautions is the only way to protect yourself. If you are sexually active, it is very important to *always* use a latex condom. Take them with you as condition, manufacturing and storage in other countries may be poor. If you are HIV or Hepatitis B/C positive, contact the consulate or the embassy of the country you plan to visit. Each country may have specific entry requirements, or requirements regarding carrying medicines, that you should know about before departure.

Many foreign countries reuse syringes, even disposable ones. It is best to avoid injections unless absolutely necessary. If an injection is required, verify that the needles and syringes come directly from the package or are properly sterilized. If the situation arises in which you need extensive treatment or surgery, medical evacuation should be carefully considered. Many developing nations do not have resources for mandatory blood screening. It is important to avoid or postpone any blood transfusion unless absolutely necessary. If you do need blood, try to ensure that screened blood is used.

## Swimming and Walking Barefoot

Swimming carries a high level of risk unless you are in a well-chlorinated pool. Those in tropical or developing areas can be at risk of disease from contaminated water. In addition, tides and undertows can be deadly to uninformed swimmers. Beaches which are marked with the international code for no swimming should be avoided.

## Check Health Advisories

Be aware of health issues in the country where you will travel. Check with your faculty leader and the CDC website [www.cdc.gov/travel/](http://www.cdc.gov/travel/) or the US State Department website [travel.state.gov/content/passports/en/go/health](http://travel.state.gov/content/passports/en/go/health) .

Important questions to ask:

- What illnesses, if any, are specific or endemic to the region?
- What medications should be brought to prevent these illnesses?
- What precautions are recommended for sexual or health practices?
- What kind of insurance do you need and how much coverage?
- What are the customs, beliefs and laws in the host country concerning sexual behavior and the use of alcohol and drugs?
- What is the water quality in the host country/countries?
- What are the laws governing the import of medications and medical supplies?

## Illness upon Return

If you become sick when you return from your study abroad experience, it is important to contact your doctor. Sometimes illnesses first appear weeks after your initial exposure. Also

inform medical personnel in which countries you traveled. There are many diseases indigenous to foreign countries with which US trained doctors may not be familiar.

## VII. Safety

### General Safety

In planning study abroad programs, the concern for the safety of our students and faculty is given careful attention. We know that there are risks involved in travel. It is therefore important to prepare for both known and unknown circumstances. The goal is to “manage risk” to the greatest extent possible and to communicate this to students in materials given to them. The excitement of travel and the newness of an environment make it easy to become careless or distracted. The following suggestions offer no guarantee of safety and are based mostly on common sense. The idea is to be aware of where you are and what is going on around you at all times. In preparing for your time abroad, try to talk to students from places you intend to stay. Their insights will prove very helpful.

### Travel Light

This enables you to move quickly. You will be less tired and less likely to set your bags down. Never leave your baggage unattended; everything you own is in it. A thief knows this and will take advantage of even a few seconds of your inattention. This holds true no matter where you are—in a hotel, at the train station, on the dock, in a train or bus, at a restaurant or resting in the park. You should never hang your purse or backpack on the back of your chair in a restaurant.

### Protect Your Valuable Documents

Carry these in a money belt or neck wallet at all times. Wear them under your clothing. Also, avoid the appearance of affluence (lots of jewelry, etc.).

### Meeting People

Do not agree to meet a person whom you do not know at a secluded place. Be aware that sometimes people from other cultures tend to mistake the friendliness of Americans for romantic interest.

### Do Not Use Illegal Drugs

You are subject to the laws of the country in which you are traveling. Hundreds of Americans end up in foreign jails each year as a result of carrying, using or *being suspected of using drugs*. If someone offers you something or tries to put something in your hand refuse and walk away immediately. There is little the American embassy can do on your



behalf in these cases and the laws in many countries are more severe than at home. It just isn't worth the risk.

### **Avoid Demonstrations**

Stay clear of demonstrations especially in politically volatile countries. Read the local newspaper and learn about civil unrest. What appears peaceful can suddenly become a dangerous situation and you could be caught in the middle.

### **Buddy System**

Use the buddy system while traveling. Use common sense if confronted with a dangerous situation. At times it may be best to attract attention by screaming or running. In some countries it will be important to have a male companion in the group. Be sure to inform your faculty leader where you will be during free time. When you leave your hotel to go exploring, take some paper item from the hotel with the address and phone. If you become lost, ask for directions from someone in authority if possible.

### **Exchanging Money**

Use only banks, ATMs, and authorized money exchanges. Often the exchanges at the airport have the highest fee-you get a lot less for your dollars. Learn the exchange rate before you go so you'll have an idea of what you're spending. Many cell phones have an exchange tool.

### **Important Safety Points**

#### Averett University

- **Cannot** guarantee or assure safety of participants or eliminate all risks.
- **Cannot** monitor or control all the daily personal decisions, choices and activities of individual participants.
- **Cannot** prevent participants from engaging in illegal, dangerous or unwise activities.
- **Cannot** assure that US standards of due process apply in overseas legal proceedings or provide or pay for legal representation for participants.
- **Cannot** assume responsibility for the actions of persons not employed or otherwise engaged by the university for events that are not part of the program or that are beyond the University's and its subcontractors' control, or for situations that may arise due to failure of a participant to disclose pertinent information.
- **Cannot** assure that home-country cultural values and norms will apply or be respected in the host country.
- **Cannot** assure that participants will be free of illness or injury during the program.
- **Cannot** assume responsibility for acts and events that are beyond our control.

## VIII. Preparing for Your Trip

### Student Responsibility

Averett University believes that participants have a major impact on their own health and safety through decisions they make before and during the program by their choices and behavior.

Participants in Averett University sponsored programs need to:

1. Read all materials issued by the Study Abroad Office that relate to safety, health, legal, environmental, political cultural and religious conditions *prior to departure*. This information is important for your health and safety, **MAKE THE TIME TO READ IT!**
2. Consider personal emotional, physical and mental health and safety needs when accepting a place in a program.
3. Make available to the Study Abroad Office accurate physical and mental health information and any other personal data that is necessary in planning for a safe and healthy study abroad experience.
4. Assume responsibility for personal preparation for the program and participate fully in all orientations.
5. Obtain and maintain appropriate insurance policies and abide by any conditions imposed by carriers.
6. Provide parents, guardians and any others who need to know you are abroad with emergency contact information and keep them informed on an ongoing basis.
7. Learn the culture and laws of the country in which you will study. Comply with local codes of conduct and obey host-country laws
8. Do not plan to drive a motorized vehicle while abroad.
9. Promptly express any health or safety concerns to the faculty leader or other appropriate individuals.
10. If you leave the group independently during the program for any length of time, have permission from your faculty leader and inform him/her how to contact you in an emergency

### Parent Responsibility for Traditional Undergraduate Students

It is important for parents and guardians to:

1. obtain and carefully evaluate health and safety information related to the program;

2. be involved in the decision of your son/daughter to enroll in a particular program;
3. stay in contact with your son/daughter on longer programs such as semester abroad;
4. engage your son/daughter in a discussion of safety and behavior issues related to the program;
5. read this handbook.

## **Culture Shock**

“Culture shock” is the term used to describe the more pronounced reactions to the psychological disorientation most people experience when they move for an extended period of time into a culture markedly different from their own.

There are generally four stages of culture shock:

1. Honeymoon Period: Newly arrived students tend to get caught up in the excitement of their new environment. As a result, they may at first be delighted and fascinated by the host country’s noticeable differences to their home country.
2. Rejection: Initial feelings of euphoria may begin to fade as students regularly encounter unfamiliar situations or roles. These experiences can trigger feelings of frustration, irritation and resentment.
3. Regression and Isolation: As feelings of rejection sink in and everyday frustrations become routine, students may become critical of the host country’s cultural norms and settings. This period is marked by anxiety, loneliness and homesickness.
4. Adjustment & Adaptation: The final phase of culture shock finds students feeling more comfortable about their surroundings and engaging with locals on a more regular basis. Adapting to the host country is crucial to a positive study abroad experience, so students are encouraged to keep an open mind – and a sense of humor – during the unpleasant stages of culture shock.

Your group leader and/or the SAO office will provide information about how to deal with culture shock during your pre-departure orientation sessions. For tips on coping with homesickness, check out: [www.studyqueensland.qld.gov.au/Student-Blog/2015/March/7-tips-to-get-over-homesickness-for-international](http://www.studyqueensland.qld.gov.au/Student-Blog/2015/March/7-tips-to-get-over-homesickness-for-international)

## **Packing**

Packing depends a lot on the country you will visit, the time of year and the type of experience (internship, field studies, etc). Most affiliate companies and universities will provide a suggested packing list. For study abroad courses, your professor will provide information during pre-departure orientation meetings. As a rule, pack what you think you will need and then remove half of that from your luggage. Be prepared to dress appropriately for the planned experiences (casual may not be always acceptable), but with due consideration for comfort. For example, clothing unsuitable for the weather, excessively high-heeled shoes, and brand new footwear may detract from what could otherwise be a pleasant experience. When in doubt, **PACK LIGHT!**

## IX. Travel Documents

### Passport

Apply for a passport immediately if you do not have one. You can do this at most U.S. post offices. Processing time can take up to eight weeks, so start today. If you need information on how to obtain a passport or how to renew one, you can find the information at the State Department's website: [travel.state.gov/content/passports/en/passports.html](http://travel.state.gov/content/passports/en/passports.html) . *You will need a passport that is valid at least six months after your program officially ends.* Be sure to make a copy of your passport and leave it at home. You must also give a copy to your course director.

### Visa

Visas are immigration documents that give permission to enter a country for a specific purpose and for a specified period of time. Some countries require a visa for short study abroad trips, others do not. Make sure by consulting your instructor. If you must obtain a student visa, you can apply for one at the local consulate in Washington for the country you are going. Here are some helpful steps:

- Call the consulate to inquire about the procedures that must be followed to obtain a visa.
- Inform the consular official of your nationality (where your passport is from). There may be different requirements for obtaining a visa based on your nationality.
- To obtain your visa, you usually bring your passport and your letter of invitation from the host university, along with the visa application. Some countries require additional documentation to issue a visa (health record, birth certificate, etc.) That is why it is *very important* to call ahead to find out exactly what you need to bring with you when you apply for a visa.
- It is recommended that you apply for the visa at least 3-4 weeks prior to your departure date. Check with the consular official regarding cost of the visa.

A list of U.S.-based foreign embassies is available in the Averett Study Abroad Office.



### Youth Hostel Card

If you intend to stay in youth hostels, you may wish to purchase a Youth Hostel Membership Card. You will save money if you purchase your membership here in the States. You may order a card on the web at [www.hiusa.org/](http://www.hiusa.org/) or [www.hihostels.com/](http://www.hihostels.com/).



## **X. Financial information**

### **Refund Policy**

Each affiliate, international university or travel abroad provider has its own refund policy. Students should familiarize themselves with those policies at the time of enrollment in a study abroad program or course. In the case where a student drops an Averett course with a study abroad component, Averett will follow the refund policy used for course withdrawal. For the travel segment, the student will be bound by the policy of the provider for the return or partial return of deposits. Except in the case of medical or family problems, semester abroad students who drop out of a program will not receive a refund of the initial Averett study abroad fee.

### **Money**

The best way to manage your money is to use your home bank account. Your ATM card will work in most places overseas so you will be able to access your US account and withdraw the local currency. Keep in mind that traveler's checks will still be useful and should work in most banks abroad. There will always be a transaction fee for cashing a traveler's check. Contact your bank about withdrawal fees and policies for banking abroad.

Another easy way to obtain money while abroad is to use a major credit card such as Visa or MasterCard. You can get a cash advance on one of these cards in an emergency.

You should take a small amount of local currency (\$25-\$50) to tide you over until you can either withdraw money abroad from an ATM, establish your own bank account, or cash your traveler's checks. Money exchanges at airports and train stations usually charge the highest transaction fee. You can obtain international currency from your local bank but be prepared to pay a fee and allow a couple of weeks for the currency to arrive.

### **Program Costs**

While program costs vary from university to university and country to country, each university or provider publishes a list of programs costs and gives information about living expenses. Affiliate providers will adhere to a published price unless some unexpected economic turmoil

causes prices to rise. International universities will publish their costs along with recommendations for living expenses. Study abroad courses led by Averett professors will have a published cost that will be paid in full prior to departure.

The SAO will coordinate efforts with the Business Office to determine the best financial solution for the student. This involves reviewing the student's financial aid package to determine how much of the cost for the program is covered and what balance, if any, the student is responsible for. Students who receive an award in the form of tuition reduction can decide to pay the difference or may participate in the study abroad subsidy program. Details are available through the SAO upon submission of a completed application.

### **Scholarships**

The Barksdale Scholarship provides funds for juniors and seniors who study abroad. A completed application form is required (see SAO online). If for any reason a Barksdale scholarship recipient has to cancel his/her participation in a study abroad course, the student must return the full amount of the award to the university. Students are encouraged to seek funding from alternate sources such as local civic organizations, church, and family. Some of Averett's affiliate providers also offer scholarships to students who participate in one of their programs.

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