

GETTING STARTED - PROVIDER PROGRAMS

MOVING FORWARD

CONGRATULATIONS on moving to the next step of your study abroad experience! We are so excited to be a part of what will become an amazing journey. Moving forward, there are certain tasks you need to complete to make sure that you have everything ready for your time abroad. You will be doing two applications simultaneously as the provider application will require a different timeline than SCSU.

In addition to the required SCSU forms, you will need to complete a few Learning Content materials and Assessments to make sure you have all the information you need to be successful before, while, and after your time abroad. The Center for International Studies will be covering all this information at pre-departure orientation, but it is good to have this information readily available in case you would like to go back for reminders on program policies and procedures.

Make sure you are staying in contact with both the provider and SCSU about all your questions. Your best contact when it comes to program related questions will be with the provider. When it comes to information regarding how to maintain SCSU student status, you will need to work with the SCSU program manager. If you require a visa for your time abroad, make sure to work with the provider on how to obtain that. SCSU can assist you, but the provider will be the best contact.

PRE-DEPARTURE ORIENTATION

Since you are going through a provider, you will have an online orientation through them as well as an online orientation through SCSU. Both are extremely important components of your program. The SCSU program manager will be reaching out to set up a time to meet in person so that you can ask questions about everything face to face.

Topics to make sure you are well aware of include:

- Registration
- Mental Health and Alcohol Abroad
- Safety and Security
- Financial Aid
- Specific Program Related Information

Both the SCSU online orientation and the required orientation from the provider are mandatory.

Remember, the program managers and Global Mentors in the Education Abroad Office at SCSU are here to help you whenever you need any assistance, regardless if its before, during, or after your program. The Education Abroad Office is located in Lawrence Hall 103.

WE LOOK FORWARD TO HELPING YOU ALONG ON THIS AMAZING JOURNEY!

EDUCATION ABROAD TEAM

SHAHZAD AHMAD – ASSOCIATE VICE PRESIDENT OF CENTER FOR INTERNATIONAL STUDIES

RACHAEL GARDNER – ASSOCIATE DIRECTOR

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ACADEMICS

ACADEMIC INTEGRITY POLICY

You will be enrolled as a SCSU student while participating on the education abroad program. You are expected to abide by the SCSU student conduct policies, which can be found online at: <http://www.stcloudstate.edu/studenthandbook/default.asp>.

Please familiarize yourself with the content of the Student Code of Conduct and Academic Policy. You are responsible for the policies that are outlined while abroad. The University reserves the right to take necessary and appropriate action to protect the safety and well-being of the campus community and to support the mission of the University. Such action may include taking disciplinary measures as outlined in the Code if student behavior off-campus poses a potential danger to others, to self, or would otherwise disrupt the campus environment or adversely affect the University.

ACADEMIC POLICIES AND PROCEDURES

Class Load/Academic Achievement: You must register for the appropriate amount of credits depending on your education abroad term (fall, spring, summer). Semester credits must be between 12 – 15 credits. Summer credits can range from 1 – 15. Enrollment in more than 18 credits will require additional permission from an academic advisor.

Course Registration: You will be contacted by the program manager in the Center for International Studies Office when you are able to move forward with registration. You will be enrolling in a Non-SCSU block and will have to put in the amount of credits you are planning to take. Putting in too few or too many could affect your financial aid award. If you have any questions, make sure to contact the program manager in CIS. At orientation, you will receive full instructions on how to register. If you do not receive those instructions, please contact your program manager.

Transcript: Once your program has commenced, the Center for International Studies office will be sent your transcript. The program manager will process and send the transcript along with your Academic Approval Form to Records and Registration. Transcripts typically take about 2 – 4 months to be sent to SCSU after the end of the semester.

Grades: Your courses will come back as Pass/Fail rather than a letter grade. This means that it will not affect your GPA, but it will affect your credit completion rate which is important in order for graduation and maintaining good academic standing at St. Cloud State University. The most important thing to remember is that while this will not affect your GPA, this does not mean you can be complacent and miss courses. Courses are very different abroad. Make sure that you are attending courses and being academically successful or you will find yourself failing your courses.

Field Trips and Supplemental Academic Fees: There may be times when the program requires students to pay supplemental charges for special events or programs. This can occur when classes or groups of students choose to attend concerts, recitals or events not included in the planned program itinerary. Please be aware of these possibilities and plan to bring extra spending money along with you. In most cases, you will have advanced notice of these fees, but if you have questions, connect with the international office.

Participation Agreement: You have already signed the Participation Agreement electronically on the application system. This form is the participation agreement between St. Cloud State University and the student which outlines St. Cloud State's principles and procedures regarding student conduct. If you would like to review this form at any time, you can find it online.

FINANCIAL AID

MOVING FORWARD

One of the forms you will be completing in the SCSU application is the Budget Form. This is important to complete as it will need to be sent to the financial aid office at SCSU for them to look over your award and make adjustments if possible.

Since you are going through a provider program, your financial aid process will be a bit different than other study abroad programs. You will work directly with the provider on paying for the program. You are still able to obtain financial aid from SCSU to pay for the program, but you will need to work with the provider on a delay of payment as loans will not likely be dispersed until after the program starts. Often the provider will require a specific form that outlines when you will be receiving your financial aid and what amount you will be paying. Once they have that, they might require a certain deposit amount or another process to hold your place.

FINANCIAL AID AWARD PACKAGE

The Financial Aid Office receives a list of all education abroad students. The Financial Aid Office will calculate your FAFSA award package based on the additional cost of the education abroad program – **make sure that you follow up on the necessary paper work required to accept the award.** If you have questions regarding your financial aid eligibility or how to arrange your student loans, you are encouraged to contact the Financial Aid Office for assistance, located in Administrative Services. Their email address is financialaid@stcloudstate.edu.

The education abroad costs are included in the original award package for the fall semester programs (if you complete your application in a timely manner). Students on spring programs will receive a revised financial aid award via email at their SCSU email address. Remember, because your financial aid award has been revised you will need to follow up on necessary paper work required to accept the additional award. Instructions will be emailed to students on how to look up their financial award information on-line.

If you choose to borrow private loan educational funds, you should allow **a minimum of three weeks** for processing due to the number of steps involved in the private loan application process. If your private loan lender sends your loan funds as a check co-payable to you and SCSU, the SCSU Business Services office will not be able to apply the funds to your account without your signature and/or other special handling requirements.

The Business Services office will administer remaining financial aid funds (after bills are paid) via direct deposit to a bank account or mail the refund to your local U.S. address. Direct Deposit must be set up prior to departure. Direct Deposit forms are available on the Financial Aid website.

SEMESTER ABROAD

As noted above, the fall financial aid award includes the cost of the education abroad program; however the award is distributed evenly over the fall and spring semesters. In the past, fall semester education abroad students have requested to receive all or most of their loan money in the fall. If you intend to study abroad in the spring semester, make sure you manage your Financial Aid awards so that you can cover both fall semester on campus, and spring semester overseas. Students studying abroad are not allowed to work in their host country, so you will need to budget for accommodations and other basic necessities for three or more months.

SHORT TERM ABROAD

Any financial aid not used during fall and spring can be applied to a summer education abroad program as long as you are enrolled in at least 6 credits during the summer terms.

CANCELLATION POLICY

After being admitted into the program, cancellation or withdrawal from the program could result in cancellation fees. **Please read the following information regarding cancellation procedures.**

You must contact the program manager in the CIS office if you wish to cancel your participation in a program. If you only withdraw online, that will not be enough to cancel. Non-response to communication from the office is not a form of cancellation. This cancellation policy is for SCSU. Each provider will also have their own cancellation policy that you will also have to be aware of and follow. For more information on the providers cancellation policy, please reach out to the provider you are working with.

If you choose to withdraw from a program for any reason after being accepted, there are likely going to be costs involved. For many programs, the University begins to make travel arrangements for participants shortly after the program deadline. Therefore, costs which cannot be refunded to the University will be charged to your account. There is also a \$250 cancellation fee if you cancel within 60 days of the program departure date. On your application's Pre-Decision materials, you signed an agreement indicating your understanding of the cancellation policy; therefore if you have any questions, please contact the Education Abroad Office immediately if you are considering cancelling.

CULTURE SHOCK

Many travelers go through an initial period of euphoria and excitement of being in a totally new and unusual environment. As this initial sense of “adventure” wears off, they gradually become aware of the fact that old habits and routine ways of doing things no longer suffice. They gradually (or suddenly) no longer feel comfortable. If this happens to you, you may feel like an outsider. Minor problems may feel like a crisis, you may find yourself growing somewhat depressed, and you may feel anxious in a variety of settings. Such feelings are normal; with a bit of conscious effort, you will soon find yourself making adjustments that will enable you to adapt to your new cultural environment.

There is no clear-cut way of dealing with culture shock. Remember that you are not the only one experiencing occasional frustration, irritability, and depression, etc. Undergoing culture shock is in itself a learning experience that you should take advantage of. It is a way of sensitizing you to another culture at a level that goes beyond the intellectual and the rational. Just as an athlete cannot get in shape without going through the uncomfortable conditioning stage, so you cannot fully appreciate the cultural differences that exist without first going through the uncomfortable stages of adjustment.



HEALTH AND INSURANCE - PROVIDER

HEALTH AND MEDICAL INFORMATION

You will be required to complete a Medical Consultation and Health Information form after you have been accepted to the program. The form, which contains your medical information, is necessary in the event of serious illness or accident.

Providers will require you to complete a medical form as well. This is different than SCSU's forms so make sure you have all forms when you complete your medical appointment.

If you have any questions regarding health concerns, immunization requirements, or other health issues that may affect your participation in the program, you need to consult with your doctor, a local travel clinic, or SCSU's Health Services. All countries recommend that travelers be up-to-date on routine immunizations.

NOTE ON PRESCRIPTION MEDICATIONS

If you are currently taking prescription medication, be sure to bring a supply in the original, labeled container. It is recommended to carry your prescriptions in your carry-on luggage in case checked luggage is lost. Have copies of prescriptions & their generic names. If you have any medications that may have different regulations (e.g. Adderall) make sure that you have a note from your doctor along with the prescription. While it is recommended to take enough of your medication with you for your entire stay, if you need to ship medication, be advised that you may need an exact list of the ingredients and that there may be country-specific regulations regarding bringing medications into the area. Occasionally, common prescription medications in the U.S. are illegal abroad. Check with the embassies, www.embassy.org/embassies, of the countries you expect to visit to make sure your prescription and over-the-counter medications are permissible.

HEALTH INSURANCE REQUIREMENT

St. Cloud State University requires students to have health insurance while studying abroad. Affiliated programs with St. Cloud State University will have international insurance that has been approved by SCSU to take place of the GeoBlue insurance that is the Minnesota State standard. If your program does not require international health insurance, you will be required to work SCSU to purchase the GeoBlue insurance. If you have any questions about this requirement, please reach out to CIS for more information.

COVERAGE DETAILS

Make sure you are familiar with the full coverage of your international insurance.

Some questions to ask include, but are not limited to:

- Are you required to pay at time of treatment and then file with the insurance company to be reimbursed?
- What is included with the insurance?
- Does your insurance have an online portal or phone app?
- Is travel insurance included or will you need to purchase that separately?
- Does your insurance cover medical, political, natural disaster evaluations?
- Are there any discounts associated with your insurance?

This is not a complete list, but it is important that you know what your insurance covers before departure so that you are ready in case of an emergency.

ADDITIONAL COVERAGE

For additional coverage, students could consider companies such as the ones listed below. The Education Abroad Office does not support or recommend one company over the other, but it is recommended that students look into purchasing additional travel insurance to cover travel delays, trip cancellation, lost luggage, etc.

<http://www.travelguard.com/>

<http://www.myisic.com/insurance>

<http://www.insuremytrip.com>

SUBSTANCES ABROAD

DRINKING

The possession and/or consumption of alcoholic beverages in the host country are subject to local laws. There may be a lower drinking age in your host country and the customs regarding alcohol use may be very different from U.S. laws. Participation in program activities while intoxicated is against SCSU policy and may lead to dismissal from the program.

Students are encouraged to use good judgment if consuming alcohol at private homes or other accommodations during non-program hours. Do not endanger yourself, others, property, or the future viability of the program. If a student becomes incapacitated due to alcohol overuse, or if they are in need of medical attention, other students are strongly encouraged to contact a local emergency medical service, faculty leader, or resident director immediately. Know when to say “no”, stay with your friends, and look out for each other.

ILLEGAL SUBSTANCE USE

Some countries have extremely harsh laws and punishments for drug possession. Each year 2,500 US citizens are arrested abroad. One third of the arrests are on drug related charges. **Don’t assume that just because local people are using drugs, it’s acceptable for you to use drugs.** Information regarding drug penalties of your host country is available at http://travel.state.gov/travel/warnings_consular.html

Possession, use and/or distribution of any drug that is considered illegal in the country where you are studying abroad, at the very least, will result in the immediate dismissal from the international program at the students own cost. Additionally, there will be no refunds from the program and students will receive a failing grade for all courses they are planning to take. If you are caught with an illegal substance it may result in referral to civil authorities and the penalties can be severe.

There is very little that anyone can do to help you if you are caught with drugs. You are operating under the laws of the host country and the regulations of the local institution. Neither the US government nor St. Cloud State University will be able to secure your release should you be found with possession. It is your responsibility to know the drug laws of a foreign country before you go, because “I didn’t know it was illegal” will not get you out of jail. **Above all, abide by the laws of the host country.**

IF YOU ARE ARRESTED ABROAD -

The U.S. Consular Office CAN:

- Visit you in jail after being notified of your arrest
- Give you a list of local attorneys (The U.S. Government cannot assume responsibility for the professional ability or integrity of these individuals or recommend a particular attorney)
- Notify your family and/or friends and relay requests for money or other aid – but only with your authorization
- Intercede with local authorities to make sure that your rights under local laws are fully observed and that you are treated humanely, according to internationally accepted standards
- Protest mistreatment or abuse to the appropriate authorities

The U.S. Consular Office CANNOT:

- Demand your immediate release or get you out of jail or the country
- Represent you at trial or give legal counsel
- Pay legal fees and/or fines with U.S. government funds

SCSU Code of Conduct & Drug Use

St. Cloud State University Student Code of Conduct prohibits: Unauthorized use, possession, manufacture, or distribution of any controlled substance or illegal drugs and/or drug paraphernalia. This includes any violation of the St. Cloud State University Alcohol and Other Drug Policy