



ST. NORBERT COLLEGE STUDY ABROAD OFFICE

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STUDY ABROAD GUIDE FOR PARENTS

Congratulations! Your son or daughter has made the decision to study abroad. He or she is about to embark on an unforgettable semester that will lead to personal, academic, and professional development. We trust that you are proud that your student is interested in exploring the world and developing global competencies.

Some of the following information is extracted from a publication entitled, *Study Abroad: A Parent's Guide*, by William Hoffa (available [online](#)). This is general information and advice about study abroad. Please review any information provided for you by the program that your son or daughter has selected. Some details will vary from country to country.

POWER OF ATTORNEY

If your son's or daughter's signature will be needed for an official or legal document during his or her absence, it is a good idea to have them give you or another appropriate person "power of attorney," that is, power to act on his or her behalf. Power of attorney [forms for residents of Wisconsin](#) can be downloaded online.

COMMUNICATING INTERNATIONALLY

TELEPHONE

One thing that parents must be aware of when their son or daughter leaves to study abroad is that routine parent-child communications will be different. Parents and students may have to accept the fact that the new barriers of time and space cannot always be speedily and economically bridged. This may even mean some blank period in communication – not a bad thing, but often worrisome for parents who are used to frequent communications.

The usual procedure for [dialing international calls](#) directly from most locations in the United States is:

- Enter the international access code: 011
- Enter the country code, normally a 2- or 3-digit number
- Enter the city code, normally a 1- to 5-digit number
- Enter the local number abroad

The most economical way to call your student or to have your student call you is via the internet with [Skype](#) or [Google Talk](#). Calls from computer to computer are free of charge. Calls from a computer to a telephone number (land line or mobile) are only pennies a minute with Skype.

For telephone to telephone calls, check with your carrier for international plan rates. In addition, [10-10-987](#) offers competitive rates. When calling telephone to telephone, please note that it is typically more expensive to call the U.S. from overseas than for you to call your son or daughter. When making phone calls from or to the U.S., keep in mind the [time difference](#).

HOST FAMILY TELEPHONE ETIQUETTE

Students participating in a home stay arrangement may find that the host family does not allow them to make calls directly from their residence. This is not unusual in that all calls made from a land line incur a charge regardless of whether they are made with a calling card or not. If this is the case for your son or daughter, s/he may need to phone from a public pay phone. Program directors at the site can offer options for calling locations.

SMART PHONES ABROAD

We do *not* recommend that your student take his/her US cellphone abroad with an international plan. The rates are exorbitant and it is always cheaper for the student to purchase a pre-paid cellphone abroad. If your student chooses to take his/her smart phone abroad, please be aware that it should always be set to airplane mode with data roaming switched off. It is not unheard of for travelers to return home from abroad only to find a bill in the thousands of dollars from AT&T, Sprint or Verizon. Smart phones should only be used in wi-fi mode when abroad. The student should check with his/her carrier for specifics on how to set up the phone to avoid roaming charges.

CELL PHONES

Many students choose to purchase or rent cell phones when they are abroad. The decision to do this is an entirely personal one. Keep in mind that many student apartments and residence halls no longer provide a land-based phone line, so if you want to be able to reach your son or daughter readily, you may want to encourage them to explore this option. Most cell phones purchased or rented abroad have no mandatory contract period. Students can buy prepaid minutes. Also, all incoming calls and texts are free to the student, unlike in the U.S. when incoming cell phone calls are charged both to the caller and the receiver.

USING THE INTERNET

Technology certainly has made it easier to stay in touch during the study abroad semester, however there is a downside. **Please remember:** While all of these are certainly a wonderful vehicle of communication, *they can interfere with your student's cultural adjustment* if used as an umbilical cord. Another problem is that technology might cause students and parents alike to expect instant solutions to short-term adjustment problems that must be lived through as part of the study abroad experience. Parents often receive a very lopsided view of adjustment problems, as students are very quick to call, facebook or e-mail about the most recent crisis but too rarely report back with the solution. Without knowing about the various solutions worked out by their student, parents may conclude that the experience abroad is more unpleasant than it really is.

CONTINGENCY AND EMERGENCY PLANNING

It goes without saying that emergencies, injuries, family crises, and natural catastrophes can happen at home or overseas at any time. When personal trauma or disaster strikes, communication links are put to the test. For this reason, parents and students are advised to devise a personal contingency plan to facilitate communication and decide on next steps. Before you make your plans, however, be sure you are fully aware of your student's study abroad program's emergency plan by reading relevant literature and speaking with program representatives when necessary. All parties should have relevant numbers for phoning, faxing, or e-mailing. The [U.S. Department of State](#) provides helpful emergency and crises information online.

BANKING, CURRENCY EXCHANGE, ATMs AND CREDIT CARDS

ATM cards, credit cards and cash all have advantages overseas. The best strategy is to have several forms of payment available. Some will be more useful in one country than in another, thus it is best not to rely completely on one form of funds.

As a general rule, the best exchange rate is usually obtained by making an ATM withdrawal from a checking account or by charging items on a credit card. Most banks and credit card companies now charge a foreign transaction fee (usually 3%) for every purchase or withdrawal. American currency and Traveler's Checks do *not* provide as good of an exchange rate. Students should contact their bank/credit card company about overseas withdrawal fees and plan accordingly. We do *not* recommend that the student obtain foreign currency while still in the U.S. A much better exchange rate will be obtained if the student waits until the destination is reached. ATMs can be found virtually everywhere our students go so there is no need to worry that they will not be able to get funds as soon as they arrive. Most airports have ATMs in the baggage claim area.

Some **Capital One** credit cards do not incur a foreign transaction fee. Students have also reported that **Charles Schwab** has both an ATM and a credit card with no finance charge.

Be aware that just as in the U.S., there will most likely be a per day withdrawal limit set for ATM transactions. Your student should find out the cash withdrawal limit before departing. Credit cards, when used to charge items and *not* for cash advances, often give the best rate of exchange, and are invaluable in a financial emergency. It is probably a good idea to encourage your son or daughter to carry a credit card, if only for emergencies. The three most widely known and used cards abroad are American Express, Visa, and MasterCard. Visa and MasterCard are more widely accepted than American Express. Discover Cards are not at all common overseas.

It is an excellent idea to get a duplicate ATM card to be kept in a safe place separate from the original card. Just as here at home, ATMs eat cards abroad too, but it is a lot more difficult to get a replacement card quickly when one is thousands of miles from home.

TRAVEL ALERTS

Be sure to notify bank and credit card companies that cards will be used overseas for several months. Without prior notification, it is not uncommon for banks and credit card companies to freeze the account fearing that the card has been stolen.

BANK ACCOUNTS OVERSEAS

Depending on the location, it is now possible for some students to set up a bank account overseas. You will need to weigh the pros and cons of doing so since a wire transfer fee will be incurred for wiring money from the home account to the new account. In addition, the exchange rate will be locked in at whatever it was at the time the wire transfer was made.

HEALTH INSURANCE COVERAGE

The Study Abroad Office automatically enrolls each SNC student in an international health insurance plan. The insurance is paid for by the Study Abroad Office and is *not* an additional expense.

The policy is organized through the Wisconsin Association of Independent Colleges and Universities (WAICU) and is provided by HTH Worldwide Insurance. Coverage is at 100% and covers up to \$500,000 with no deductible. Students will also be covered for medical evacuation, evacuation for political or social unrest, evacuation in the event of a natural disaster, and repatriation of remains. Students will be covered based on the start and end dates of each particular program. Please note that if a student travels outside of these dates, he/she will not be covered, and it is the student's responsibility to purchase additional international coverage.

Students will receive an e-mail from HTH before departure instructing them to set up their HTH account online. After setting up the account, the student will need to download and print his/her insurance card and keep it in a safe place. Students should take the insurance card, HTH contact information and instructions with them. They should also leave a copy of these items and the HTH customer service number with their family. HTH offers a [website for parents](#) with helpful information.

TUITION INSURANCE REFUND PLAN

The SNC Finance Department has information on a [Tuition Insurance Refund Plan](#) should your son or daughter have to withdraw from the semester before completing it. The cost of the policy is a small price to pay for peace of mind.

CULTURE SHOCK

Information regarding culture shock is part of our predeparture orientation program and is also included in our Study Abroad Handbook, which can be found under the [Resources](#) link on our web site.

Many students, overwhelmed by the thrill of being in a totally new and unusual environment, go through an initial period of euphoria and excitement. This is the honeymoon phase of cultural adjustment, and it is likely that your son or daughter will convey this buoyant spirit in their first phone calls and letters to you. However, as the initial, very positive sense of adventure wears off, your student is likely to become aware of the fact that old habits and routine ways of doing things no longer suffice. Your son or daughter may no longer feel free to be themselves, feeling instead like a foreigner. Minor problems may quickly assume the proportions of major crises, and they may find themselves growing somewhat depressed. In short, there may be anxiety that results from losing most or all familiar signs and symbols of social interaction. There is no clear-cut way of avoiding culture shock. Even experienced travelers report its impact every time they arrive someplace new. But simply recognizing its existence and accepting one's vulnerability to it is an important first step. With a bit of conscious effort and patience, most students will soon find themselves making adjustments (some quite subtle and perhaps not even noticeable) that will enable them to adapt to their new environment. As long as they know in advance that they will probably experience some degree of culture shock at a certain level, they can prepare psychologically to accept the temporary discomfort and turn it into an advantage.

Culture shock is a learning experience that sensitizes students to another culture at a level that goes beyond the intellectual and rational. You may hear by phone or e-mail from your son or daughter when he or she is in the midst of short-term culture shock. It will be hard not to be concerned, and surely you should give whatever comfort and support seems natural and appropriate. You should keep in mind, however, and perhaps even remind your student, that this state of mind is normal and most likely temporary; indeed, it is part of the adjustment and growing process. In most cases, you can help by being a good listener, counseling patience, bolstering confidence, and expressing optimism that things will work out. Don't forget to remind your student of the long-term goals of the experience. An important component of a successful study abroad experience is making the student feel uncomfortable. It is through this discomfort that one learns and grows.

REVERSE CULTURE SHOCK

Whereas for parents the safe homecoming of a son or daughter may primarily elicit feelings of relief and happiness, students themselves often harbor a complex of new feelings and attitudes. When these new feelings and attitudes come up too quickly against the familiar realities of American social life and the responsibilities of being a campus-bound U.S. student, of being home again, it is not unusual for them to undergo a short-lived period that experts in cross-cultural travel have termed "reverse culture shock." It

comes about when students realize that their overseas experience has now indeed ended and begin missing its most positive aspects.

Reverse culture shock can have different manifestations at home and on campus. Most returnees report that readjusting to campus expectations and the campus culture is more difficult than adjusting to American life in general, so it is advisable for students to have some down time at home before classes begin again, if at all possible.

Experience suggests that most returned students have strongly positive memories of what they have seen and done. Even the difficult periods often get transformed in retrospect to “learning experiences.” With the recognition that they have grown and changed, students face the inevitable sense of loss of the foreign environment in which that evolution occurred. Students who truly settled into the new culture often describe the adjustment as one of “having become myself again, only different.” They will be aware that sights and sounds, foods and habits, acquaintances and friends that formed their intense living and learning environment while abroad and became part of their daily consciousness are fading fast into memory. After the initial period of readjustment, most students who have studied abroad readjust rather rapidly to the familiar rhythms and routines of American academic life. The experience of learning within a different educational system and cultural environment has a liberating and confidence-building effect. Students frequently comment on how the overseas experience has helped them “learn how to learn” and take responsibility for their own education.

The SNC Study Abroad Office holds a reentry gathering each semester for students who have recently returned to the States. We encourage returning students to share their experiences with each other. In addition, we assist them in processing their study abroad experience and encourage them to think of how they can apply what they have learned to their future endeavors. Students are requested to complete a written evaluation of their study abroad program. These evaluations are extremely useful for future participants as well as our faculty and staff. The experience of filling out the questionnaire also gives returnees the chance to reflect on what they have been through and their many achievements, and it provides some additional closure on the experience.

“The World is a great book, of which they who never stir from home read only a page.”

-- St. Augustine