



Tulane  
University

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FREEMAN SCHOOL OF BUSINESS

Semester Abroad Handbook

Fall 2023





## **Study Abroad & Exchange**

A. B. Freeman School of Business

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Dear Student:

Congratulations on your decision to study abroad! While you have worked hard to get into your program of study, you are not done yet. Now start the preparations for life abroad. Let this handbook be your guide as it contains general information you will need before you leave Tulane, during your stay abroad, and as you prepare to return to Tulane. We expect you to not only read this handbook carefully, but to also be proactive and do your own research before you travel, as well as utilize Tulane's resources and student services for more information.

The experience of living abroad in another country as a learner will be of tremendous value to you from every point of view. Culturally, linguistically, personally, and intellectually, you will grow. You will have the chance to go beyond sightseeing, and become acquainted with another country, another culture, and other people. Allow the influence of your study abroad experience to guide you in a positive direction.

We hope the following pages will help you adapt more quickly to life abroad. Once you arrive, you will have many questions. We may not have all the answers, but we will do what we can to help you find them. Meanwhile, this handbook should serve as a personal reference tool during your stay.

We wish you the very best for a rewarding international experience!

Sincerely,



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## Section I: Travel Documents

### Passport

All travel outside of the U.S. requires a passport. The passport is your official document identifying you as a citizen of the United States or home country.

If you do not currently have a passport, you must apply for one **as soon as possible!** Passport information is often required in order for Freeman to nominate you to your host university. The processing time for a passport application can take four to six weeks, so plan ahead.

**For U.S. citizens:** To obtain a passport application and for more detailed information on how to apply for or renew your passport, visit the U.S. State Department website at: <http://travel.state.gov/passport>.

**For non-U.S. citizens:** To obtain or renew your passport, please check with your local embassy or consulate. Please verify that your passport is valid for at least six months after your return date to the United States.

If you already have a passport, be sure to check the expiration date. Many countries have passport validity rules or visa specifications that require your passport to be valid for at least six months after your return date to the United States. You should also sign your passport where it is required, it will read “signature of bearer” and you should sign on the line above.

Remember: Your passport is the most important document you have when outside of the United States. Know where it is at all times. When you receive your passport, make several copies of the photo and signature pages and keep the copies separate from your baggage. We advise that you also leave a copy with your parents or another family member at home. **It is not necessary to carry your passport with you during normal daily activity. In fact, you are strongly advised to leave it in a locked and secure place at your domicile, e.g., apartment, dorm, hotel room, or hostel.** Keep a copy on you at all times.

### Visas

Many governments require a visa for entry into their country. A visa, which is a stamp or attachment in your passport, allows you to stay in that specific country for a certain amount of time. Visas are issued by a consulate or embassy of that country. Each country has its own immigration and visa policies. Please make sure you have fulfilled all of the requirements necessary before your departure.

**Plan early, some visa applications can take up to three or four months to process! A valid passport with a sufficient number of blank pages is needed prior to applying for a visa.**

It is your responsibility to understand the visa requirements, make travel arrangements to apply for your visa (if necessary), and make sure you do so in a timely manner so you have your visa in hand before you need to leave for your term abroad. We provide you with information about the visa application process in your Freeman Abroad account at <https://freemanabroad.tulane.edu> and during pre-departure orientation.

The information prepared by Study Abroad & Exchange is based on the most recent information provided by the relevant immigration authority. Visas are granted by foreign governments only. Tulane does not play a role in visa issuance, nor can we influence immigration policy. While we do our best to keep instructions as up-to-date as possible, visa requirements are subject to change without our knowledge. Ultimately obtaining a visa in a timely manner, and related costs incurred, are your responsibility. Failure to acquire a visa will preclude participation in the program.

**Please verify the visa requirements with the embassy or consulate of the country to which you are traveling.**

Note: Many consulates and embassies require that applicants apply **in person** for their student visas. Each consulate or embassy covers a specific jurisdiction, and students may be required to travel to the consulate or embassy that corresponds with a student’s permanent address. For example, residents of New York may be

required to travel to New York City or Washington D.C. to apply for their student visas. Residents of Louisiana typically must travel to Houston. In some cases, Tulane students with a permanent address outside of Louisiana that are unable to travel to a consulate or embassy in another region may apply for a student visa at the consulate in Houston. Students should contact their host country's consulate for more information.

### **Proof of Financial Means for Visa**

In order to obtain a visa for some countries, students need to demonstrate that they have sufficient funds to cover their costs of living while abroad. You will typically have to provide bank statements to demonstrate proof of financial means. For some countries, such as Denmark, Switzerland, and sometimes Italy, the bank account must be in **your name only** (e.g., no joint accounts with your parents). Please contact the embassy or consulate of your host country for more information.

Some consulates allow you to submit a letter from your parents/guardians as proof of financial support. Typically, this letter must be **notarized** by a notary public. Your parent may also need to submit a copy of their ID and three months of their bank statements. Please contact the embassy or consulate of your host country for more information, and refer to the student visa instructions in your Freeman Abroad portal.

### **F-1 Students**

If you are in the U.S. on an F-1 student visa, please make sure that your F-1 visa and I-20 will not expire by the time you wish to return to the U.S. Consult with the Tulane Office of International Students and Scholars for additional guidance.

## **Section II: Academic Matters**

### **Credit Transfer and Grades**

Before you departed for your program, you should have turned in your completed course pre-approval form and/or final learning agreement. If this form was not filled out and signed appropriately before departing for your study abroad program, you may be in jeopardy of not receiving credit for your study abroad program.

The learning agreement that was completed prior to departure (or during your term abroad) is not final. If you made any changes to your class schedule, your new courses should have been reviewed by your Study Abroad & Exchange advisor as well as your BSM Academic Counselor at your request. It is up to students to notify both offices (Study Abroad and BSM) of any approved changes to the learning agreement.

The host university transcript is the primary academic credit documentation. The learning agreement is a self-reporting form. Therefore, if a student incorrectly lists information for host university courses (such as the number of credit hours awarded), the information from the host university transcript will be what is used rather than what the student typed into the learning agreement.

It is the student's responsibility to make sure all transcripts will be sent to Study Abroad & Exchange upon completion of one's exchange program. Grades cannot be posted until an official transcript arrives directly from the university abroad.

Once the transcript has been received, Study Abroad & Exchange will contact the registrar's office to request credit for the classes that were approved on the learning agreement. Letter grades will be awarded for all classes.

Tulane works with World Education Services (WES) for credit evaluation and grade conversion. Visit the program brochure at <https://freemanabroad.tulane.edu> for conversion information.

Students should retain all notes, exams, syllabi, handouts and materials from courses taken abroad. Students may be asked to provide these materials to determine course equivalencies, course credit or time spent in courses.

Students are held to the academic policies of their host institutions. Grading policies, exam dates and academic performance expectations are determined by the partner school. Students are responsible for meeting the host university's performance expectations and for following the institution's processes and policies regarding grades and credit. Tulane will not overrule another instructor's evaluation or another institution's policies. Any questions or issues students have concerning a grade earned abroad must be directed to the host university.

It normally takes three-quarters of the semester following the term abroad to transfer grades, classes and credit earned abroad. It may take even more time for students with unique and individual situations. If you have questions about the course approval and credit transfer process, please contact your Study Abroad & Exchange advisor.

### **ECTS to TU Credit Transfer Policy for Freeman Business School Programs**

In order to implement a transparent, equitable, and straightforward study abroad credit transfer policy so that Freeman students receive appropriate recognition for their academic efforts while studying abroad, the A. B. Freeman School of Business Undergraduate Studies Curriculum has approved the following update to its study abroad credit transfer policy.

Most European partners grant credits to students utilizing the European Credit Transfer System (ECTS).

As of Fall 2022, the Freeman ECTS-to-TU ratio will be calculated as follows:

In transferring credits from institutions utilizing the ECTS credit system, Freeman will continue to utilize the standard 2:1 ratio, but will round up any resulting credit weights that are 0.5 or higher. If there were a case where a student earned ECTS credit that was a 0.4 weight or lower, it would not be rounded up.

As a guide, credits would be transferred in as follows:

7.5 ECTS credits = 4 TU credits

7 ECTS = 4 TU credits

6 ECTS credits = 3 TU credits

5 ECTS credits = 3 TU credits

4.5 ECTS = 3 TU credits

4 ECTS = 2 TU credits

3 ECTS = 2 TU credits

2 ECTS = 1 TU credit

For example: Freeman students who take courses at Copenhagen Business School that are 7.5 credits each would receive 4 credits at Tulane instead of 3.75 (which is the previous policy).

This replaces the previous policy that employed a blanket 2-to-1 (ECTS-to-TU) ratio which sometimes arbitrarily penalized students with half and quarter credits below a full course at Tulane (eg: 5 ECTS to 2.5 Tulane credits).

### **Eligibility Requirements**

For Freeman study abroad programs, students must:

- complete their lower division business core requirements prior to their term abroad;

- earn a 2.5 GPA in the lower division business core courses;
- be in good academic, financial and disciplinary standing.

Students who are on disciplinary probation, academic probation and/or honor board probation during the semester or term in which they intend to study abroad are not eligible to participate in a Tulane study abroad program. Approvals are revoked for students who are placed on probation after being approved to study abroad.

Students on disciplinary, academic and/or honor board probation during time of application are considered only if the probation period ends prior to departure for study abroad. Such applications are reviewed on a case-by-case basis by Study Abroad & Exchange in consultation with Tulane's Division of Student Affairs and/or Academic Affairs. If the application is approved, the host institution will be notified of the probationary status. It is within the discretion of the host institution and/or Tulane to place additional restrictions on a recently-disciplined student's participation in a study abroad program.

## **Secondary Application**

Most programs require a secondary application. A student must submit the secondary application directly to the host university after nomination. The secondary application will be due by a date determined by the host university and may require some of the same documents Freeman requires. It is up to you to understand the requirements and submit the secondary application by the deadline.

## **Registration Process**

At your normally scheduled registration time during the semester prior to study abroad, you will register for a study abroad placeholder course that maintains your enrollment at Tulane University during your term abroad. You must clear any holds on your account before you can register. Neither the Registrar nor Freeman are responsible for following up on delayed registrations due to holds. Students participating in a Freeman exchange program must register for the placeholder course prior to departure. You cannot participate in an exchange program if you have not registered.

The number of placeholder units may or may not reflect the actual number of units you earn abroad. Once Tulane receives your transcript from the exchange partner school, the appropriate course credit will be applied.

## **Learning Agreement**

It is important that you complete the Learning Agreement form (see above under Credit Transfer and Grades) and obtain the required signatures before you depart so that you have confirmation of the credit you will be receiving. Only those courses listed and approved on the Learning Agreement form will transfer. Any student that submits an incomplete Learning Agreement form, takes courses different from those listed, or does not seek prior approval for courses will not receive transfer credit. All changes require the expressed, written consent of Study Abroad & Exchange and your BSM Academic Counselor. It is EACH STUDENT'S responsibility to contact Study Abroad & Exchange and your BSM Academic Counselor, for approval, before adding, dropping, or changing a course.

## **Enrollment in Courses Abroad**

For summer programs, students enroll in 3 - 12 credits. The number of credits awarded varies by program.

For all semester abroad programs, students must enroll in the equivalent of a full-time course load (minimum of 12 Tulane credit hours) while abroad. We recommend that students enroll in the equivalent of at least 15 units abroad to allow for course changes. Please note that many partner schools have firmly established add/drop periods. You may not add/drop a class after this period.



Freeman links to course information on the program brochures online at <https://freemanabroad.tulane.edu>. If you cannot find the list of courses available at your host university, contact Study Abroad & Exchange for assistance.

Please note that for many programs, “course schedules” are not part of the culture and not commonly available for student use, and you should expect to officially choose and enroll in courses after arriving in your host country.

At most universities it is your responsibility to make sure you have met the pre-requisites for the courses in which you enroll. Students cannot withdraw from classes after the drop deadline, even if pre-requisites have not been met.

Remember that only those courses listed and approved on your Tulane Learning Agreement form will transfer.

## **Grading Policies**

Grades for all courses taken abroad will show on your transcript but will not factor into your cumulative Tulane GPA.

Many international universities do not use the same grading systems as Tulane. Tulane uses the international credential evaluator, World Education Services (WES), to determine U.S. grades. Grade conversion information can be found on each program brochure at <https://freemanabroad.tulane.edu>.

S/U option: students in good standing may elect to take one non-Business course S/U. Tulane S/U policies apply. Courses taken S/U cannot be used to fulfill Newcomb Tulane core curriculum requirements or major or minor requirements. An “S” is assigned to grades of C- or higher and earns credit. A “U” (D+ or lower) earns no credit. The deadline to change grading rules is within 10 weeks of the program start date.

## **Academic Expectations, Attendance & Integrity**

Exchange programs are academic, credit-bearing programs offered through the A. B. Freeman School of Business and as such, the academic expectations for students participating in an exchange program are equal to—and sometimes more demanding than—those you experience on campus. These expectations include, but are not limited to, quality of work, attendance and participation. Students should enter into the program understanding that time management, dedicated study, and discipline will be required to fulfill the academic expectations of your program.

To ensure that you fulfill your academic obligations, attendance is required at all classes, lectures, course activities and exams. Class schedules are determined by the host university and students may have classes Monday through Friday. Students frequently choose to travel independently during their programs. Students are not excused from program activities for independent travel. Before making travel arrangements, contact your host university instructors to ensure that there are no conflicts between your program obligations and personal activities.

Host university exam dates cannot be changed. Before planning your return from your study abroad program, check with your host university to confirm the final exam schedule. In some cases, the exam schedule is not determined until late in the term. It is your responsibility to schedule (and reschedule, if necessary) your travel plans in accordance with your host university’s exam schedule. Any student who fails to be present at an exam will receive a failing grade on the exam.

## **Navigating Academic Cultures**

When preparing to learn abroad, many students focus on differences in day-to-day life. But one of the most important cultures that you will interact with abroad is academic culture.

Academic cultures can be vastly different overseas than they are in the United States. In order to make a good impression on teachers and peers in your new environment, we recommend that you consider the following aspects of academic culture that may be different.

- **Syllabi** - You may or may not receive syllabi from your faculty members. If you do, it may contain very different information and represent different expectations. In the U.S., we view a syllabus as a sort of "contract" between the student and the instructor. In other cultures, this is a much more fluid document that can change frequently.
- **Formal vs. Informal Interactions** - The U.S. has a relatively informal culture. It is not uncommon to call people by their first names, chat candidly, or show up unannounced at a faculty member's office for help. In other cultures, the interaction between faculty members and students can be much more formal. Be sure to address your faculty members with the appropriate titles and show of respect. If you are corresponding in writing, it is important to use appropriate grammar and full sentences. Shorthand symbols (i.e. characters used in text messages, emoticons, and slang) would be inappropriate in many cases.
- **Teaching Methodology and Assignments** - Course structures abroad may be very different. American classrooms tend to be highly interactive. Students are expected to participate, give opinions, and debate topics openly. We also tend to have a series of tests, quizzes, projects, and papers that combine to make up the final grade. Many institutions abroad use more traditional lectures to teach course material. Student participation is lower and there are fewer assignments. Students in these cultures are expected to study independently without the added incentive of earning grades for smaller assignments. It is not uncommon to have only one test or assignment for the entire course; which means that you may only have one opportunity to prove yourself academically. In these environments, it's important that students are disciplined in studying and preparing for tests and papers.
- **Appropriate Attire** - University classrooms in the U.S. do not typically have a dress code. Students come to class in jeans, sweat pants, tennis shoes, and other casual clothes. In other cultures, this is not usually the case. While you probably will not be expected to wear a suit and tie, arriving to class in casual clothes may be highly inappropriate. We recommend that you wear business casual clothing until you can decipher the dress code at your host institution.
- **Facilities** - Facilities abroad can be very different than in the United States. In many countries, books cannot be removed from a library. Some libraries may not have digital catalogs and you may need to use a card catalog. Depending on the destination, you may not even be allowed to browse the stacks. In some cultures, students are expected to request a topic and librarians will search the stacks on your behalf. Some business schools are a single building. Some host universities have highly decentralized campuses with academic buildings in different parts of the cities. On-campus housing and meal plans are not common abroad.
- **Grade Equivalencies and Conversions**- Grades from foreign institutions can look very different than they do in the United States. This does not mean that the classes abroad are easier or harder, it is just a different way of measuring achievement. Be sure to ask about the grading scale at your host institution. Grades may or may not be curved at your host university.

For more information about some of the academic differences between Tulane and your host university, please visit the appropriate program brochure page on the web site: <https://freemanabroad.tulane.edu>.

Academic culture can be a window to understanding the world around you, but don't underestimate it as you adjust to your host country. Talk with peers, professors, your Study Abroad & Exchange advisor, and your host university international office about what to expect.

## Section III: Program Policies

Tulane and Freeman study abroad policies exist primarily for the protection and safety of study abroad participants. We expect all participants to read, understand, and adhere to Tulane and Freeman policies, guidelines, and contractual documents whether on campus or away. Tulane and the A. B. Freeman School of Business reserve the right to add, modify, or remove a policy at any time.

### **Participation Agreement, Release and Waiver of Liability for Participation, and Acknowledgement of Risk and Release for Travel Warning Countries**

As an exchange program participant, you will be required to sign the Freeman Participation Agreement that states you understand and agree to the policies and conditions of participating in a Tulane study abroad program.

You will be required to sign the Release and Waiver of Liability for Participation. By signing the waiver, you acknowledge that participation in a Freeman exchange program is not required, you understand and agree that there are hazards and risks inherent in international travel, and you release Tulane, its officers, administrators, agents, and employees from any and all liability for any injury, damage, claim, and/or cause of action of any nature arising out of or related to your participation in the exchange program.

Students participating in a Tulane study abroad program with a Travel Warning are required to complete and submit the Acknowledgement of Risk and Release for Travel Warning Countries Waiver in addition to the Freeman Agreement for Participation in Study Abroad. A "Travel Warning Destination" is a location for which travel for Tulane-related purposes is either prohibited or not recommended without prior Tulane approval due to high or extreme health, safety, or security risks. This includes the following foreign destinations where a "Travel Warning" exists:

- The U.S. Department of State (USDOS) (see <http://travel.state.gov>) or the U.S. Centers for Disease Control (CDC) (<https://wwwnc.cdc.gov/travel/notices>) has issued travel advice for health, safety or security reasons (not related to COVID-19) of:
  - [Level 3 – High Risk; Reconsider Travel](#): Avoid travel due to serious risks to safety and security. The Department of State provides additional advice for travelers in these areas in the Travel Advisory. Conditions in any country may change at any time.
  - [Level 4 – Extreme Risk; Do Not Travel](#): This is the highest advisory level due to greater likelihood of life-threatening risks. During an emergency, the U.S. government may have very limited ability to provide assistance. USDOS and CDC advise that U.S. citizens not travel to the country or leave as soon as it is safe to do so; and/or
- Tulane's insurer restricts insurance coverage for a particular country (see countries with foreign exclusion); and/or
- Tulane officials determine that there are other significant safety, security or health concerns that warrant restriction or curtailment of Tulane-Related travel abroad.

Examples of reasons why a Travel Warning may exist for a particular country (or region) include (a) for safety purposes, an unstable government, civil war, ongoing intense crime or violence, or frequent terrorist attacks, or (b) for health purposes, COVID-19 surge. By signing the Acknowledgement of Risk and Release for Travel Warning Countries Waiver, you acknowledge that you have read the travel advisory, understand its content, and accept full responsibility for your decision to participate. Students will not be permitted to participate in the travel program if the waiver is not completed and submitted.

The aforementioned signature documents are available in your Freeman Abroad account at <https://freemanabroad.tulane.edu>.

## **Program Withdrawal**

Should a student decide to cancel enrollment in any study abroad program for which he or she applied and was accepted to, the student must immediately notify Study Abroad & Exchange in writing. Tulane is not responsible for indirect costs paid directly by the student, including, but not limited to, passport and visa fees, vaccinations, insurance, housing, meals, and transportation costs.

Students are subject to the withdrawal deadlines and policies established by the Office of the Registrar and Accounts Receivable. For more information see <http://registrar.tulane.edu/> and <https://studentaccounts.tulane.edu/>.

## **Program Dismissal**

Study Abroad & Exchange, acting on behalf of and in consultation with the Dean of the A.B. Freeman School of Business and the Vice President of Student Affairs, has the right to dismiss from the Program, at any time, a participant whose continuation would be detrimental to himself, to others, or to Tulane University. Tuition, return passage and any other expenses due to such involuntary withdrawal are to be defrayed by the student or the parent or guardian of the student concerned. A student who is suspended, dismissed, or withdraws while under investigation for violation of the Student Code of Conduct will not have tuition payments refunded.

## **Program Cancellation**

Student safety is of critical importance. The University reserves the right to cancel any study abroad program in a location that is considered unsafe. Study Abroad & Exchange and the Tulane Office of Insurance and Risk Management regularly review information provided by the U.S. Department of State and monitors other sources, such as announcements from the Overseas Security Advisory Council (OSAC), for information about the countries where Tulane students are or will be studying.

Should a program cancellation become necessary for safety reasons, an emergency, or for reasons beyond the University's control, after students have arrived overseas, every effort will be made to refund recoverable costs to the participants. Additionally, the A. B. Freeman School of Business Study Abroad & Exchange will make every effort to help students complete the academic work from the program and, depending on the circumstances, possibly earn the intended academic credit from the program. Whether or not this is possible depends largely on the particular program, the circumstances of the academic work of the program, and the length of time remaining in the program after the official cancellation date.

Unrecoverable program expenses including, but not limited to, passport and visa fees, vaccinations, housing fees, or airline costs, paid for directly by the student cannot be refunded.

Because full refunds are often not possible, students should consider purchasing trip cancellation insurance that can be obtained through many travel agents or insurance companies. When researching policies, it is important to carefully weigh the cost of the insurance against the value of travel expenses. Policies vary on what triggers trip cancellation, so students should check with travel insurance providers for more details.

The Financial Aid office will review program cancellations on a case-by-case basis for students who are receiving financial aid.

## **Student Code of Conduct**

The A. B. Freeman School of Business regards all students as responsible citizens who have the same obligations as other citizens to observe the laws of the United States and the local and national laws of the host country. The school does not regard itself or its members as above the law in any way. In addition, as members of an academic community, students assume rights and responsibilities inherent to the nature of that

community and bear a responsibility to preserve a collegiate environment that encourages the maximum development of students.

Students who participate in a Freeman exchange program are enrolled at Tulane University and are subject to the provisions of the Code of Student Conduct to the same extent they would be if studying on campus. Any student who engages in conduct that violates the Code of Student Conduct will be subject to review and sanctions, including, where appropriate, dismissal from the program. This will be done in consultation with the appropriate offices and prior violations will be considered.

All students have the right to learn in an atmosphere that is supportive and encouraging. Students should feel free to express their views but may not do so by infringing upon the rights of others. Students who feel that their rights have been violated have the right to have the matter reviewed through the Code of Student Conduct. The University also holds inherent authority and reserves the right to bring charges against students in this process. The Office of Student Conduct coordinates, implements and responds to questions about the Code of Student Conduct.

## **Transportation Policy**

**Car Rental:** Traffic-related accidents are the leading cause of student injuries and deaths while abroad. Students are prohibited from driving motor vehicles (including but not limited to scooters, motorbikes, motorcycles, and cars) while participating in Freeman exchange program outside of the U.S. unless they possess a valid driver's license and driver's insurance in the host country. Students should obey all local vehicle and pedestrian laws and use public transit wherever that option exists and is safe.

**Air Travel:** Students studying abroad through Tulane University should book their airline ticket through World Travel Services. Instructions for booking your travel can be found here:

[https://procure.tulane.edu/sites/default/files/Booking\\_Tulane\\_Related\\_Travel\\_Procedures\\_%28student%2C\\_faculty%2C\\_staff%2C\\_non-affiliates%29.pdf](https://procure.tulane.edu/sites/default/files/Booking_Tulane_Related_Travel_Procedures_%28student%2C_faculty%2C_staff%2C_non-affiliates%29.pdf).

For more information about Tulane's travel policies and management:

<https://procure.tulane.edu/content/travel-management>.

## **Section IV: Fees and Financial Matters**

### **Tuition and Fees**

Students that participate in a Freeman semester exchange program are enrolled as full time Tulane students, thus they pay Tulane tuition and academic fees as usual. Students are not responsible for the Reily Center, Campus Health Access Fee, or Student Activities Fees during their semester abroad, but will be charged a \$1,200.00 study abroad fee. Housing is not charged by Tulane University but rather paid directly to the housing provider abroad. Students are responsible for additional expenses, including international airfare, passport, visa, meals, local transportation, books and supplies, and personal expenses. Meal plans are not available at most host universities abroad. For billable and estimated additional expenses, please see the budget sheet on the <https://freemanabroad.tulane.edu> program brochure page.

Summer program participants pay a flat summer abroad program fee. See budget sheets on the <https://freemanabroad.tulane.edu> program brochure pages for detailed program costs.

It is Tulane University's policy that all study abroad participants maintain domestic medical insurance in the U.S. even when abroad and provided with international coverage through GeoBlue Worldwide. Students can use their domestic policy for pre-departure check-ups as well as any medical needs should they return to the U.S. prior to the end of the term. Insurance coverage needed may be obtained through the Tulane student health insurance program as they are considered matriculated students, or they can obtain other insurance as long as it meets the guidelines by the University for necessary coverage. If you purchase other insurance, you

will need to waive the Tulane-sponsored Student Health Insurance Plan (T-SHIP) by the waiver deadline. For more information please see <https://campushealth.tulane.edu/insurance-fees>.

Some countries (e.g., Australia, France, Hong Kong, Singapore, Switzerland) require that students participating in study abroad programs purchase local health insurance in that country. Students are responsible for purchasing this insurance if it is a requirement for the country where they will be studying. The estimated cost is included in the budget sheet on the <https://freemanabroad.tulane.edu> program brochure page.

### **Tulane Academic Fee**

The Academic Support Services Fee is a universal fee that is charged each semester regardless of whether or not a Tulane student is on campus. The Academic Support Services Fee covers the cost of providing academic resources to all Tulane students. The fee enables students to have access to Tulane email, Gibson, online registration, the Tulane online library resources, University's computer services, including those services provided by all outside vendors. In addition, this fee covers the cost of students' academic advising (support of the academic advisor in the advising center) and BSM advising.

### **Study Abroad Fee**

The Study Abroad Fee is charged each semester a student is abroad on a Freeman semester exchange program. The Study Abroad Fee covers the cost of providing resources to Freeman students going abroad. The fee covers such services and resources as pre-application advising, pre-departure advising and orientation, visa advising, visa application courier services (Spain only), scholarship advising, pre-departure survival language classes (Spanish, German, Mandarin, and French), GeoBlue comprehensive travel medical insurance, services of Crisis24 travel security services, pre-approval of courses, academic transcript, transfer of credits and grades, and study abroad returnee programming.

### **Financial Aid**

All students enrolled for credit in a credit-bearing semester abroad program are eligible for financial aid for that term.

Students will be eligible for grants and loans as if they were on campus, with the exception of Federal Work Study (FWS) in some cases. The normal FWS component of an aid package will be covered with additional loan funds, upon request. Please make an appointment with the Office of Financial Aid for specific advisement for your program.

You are required to follow the Financial Aid guidelines/deadlines and complete all forms as you normally would each year at Tulane.

In addition to the regular financial aid forms, there may be additional special steps for studying abroad. Please consult the Office of Financial Aid for further information.

### **Scholarships**

Students planning to study abroad are encouraged to apply for scholarships early. You may also inquire about scholarship opportunities with Office of Financial Aid as well as Study Abroad & Exchange. Make an appointment with Study Abroad & Exchange staff if you have general questions about your scholarship application and would like some assistance.

### **Creating a Budget for Study Abroad**

The range of expenses can vary depending on the length of a student's study abroad program, lifestyle and individual choices. We include program-specific estimated expenses on the budget sheets at



<https://freemanabroad.tulane.edu>. The budget sheets include editable amounts that students can tailor to their specific estimates, and then print and use when discussing estimates with sponsors and/or the financial aid office. We recommend that students talk with past students who have studied in the country they are traveling to and create a realistic budget.

Expense	Cost Estimate
Passport	
Visa Fees	
Immunizations (if needed)	
Airfare	
Housing	
Meals	
Special course or textbook fees	
Local transportation	
Personal expenses (Laundry, toileries, etc.)	
Banking fees (foreign transaction fees)	
Personal travel	
Entertainment (eating out, museums, concerts)	
Gifts, souvenirs, postage	
Other	

A student may wish to obtain a small quantity of foreign currency prior to arrival to their host country. Otherwise, they should be prepared to find an ATM or exchange house in the airport upon arrival.

### ATM Cards and Credit Cards

ATM cards are probably the most convenient way to acquire funds while abroad. You will need to have a four-digit PIN in order to access funds from foreign ATMs. Check with your bank to find out where your ATM card can be used, what fees are involved, and to ensure your PIN has the appropriate number of digits for ATMs in your destination country/countries. Start researching bank fees early. Some banks charge foreign transaction fees and/or fees for withdrawing money from a foreign ATM. If you plan early enough, you can apply for a card with 0 foreign transaction fees/fees for withdrawing money from a foreign ATM.

**Before departure, contact your bank and credit card companies to inform them you will be using your card abroad to make purchases.** This ensures they are aware you will be using your credit/ATM card out of the country so that they do not mistakenly freeze your account due to suspicions of fraudulent use.

U.S. credit cards are generally accepted abroad and can make foreign currency transactions easy. They are very useful in a financial emergency. Be sure to acquire a PIN for your credit card before you leave. When you arrive home, your statement will include transactions that have been converted into U.S. dollars. Remember that you may be charged service fees for international transactions and for any cash advances on your card. Make a cash advance only if you have no other option for getting money. Also remember that you will need to make your monthly payment to your credit card company while you are abroad—make arrangements prior to your departure.

Make copies of the front and back of each card you plan to take with you and keep one copy at home with friends or family and a copy with you, separate from the other cards.

## **Power of Attorney**

You may need to give a trusted family member access to your financial accounts prior to your departure. You can do this by giving them “Power of Attorney.” You may need to go to your financial institution with your family member and give them permission to oversee your accounts while you are out of the country. This is especially helpful if you need them to move money from one account to another or withdraw funds on your behalf to pay bills, etc.

## **Bank Accounts Abroad**

Students sometimes set up bank accounts in their host country once they arrive. This is done for various reasons, depending on the country, and through various routes. Check with your host university or with returned students from your host country to find out pros and cons, and get a feel for what will be best for you.

## **Backup Plans for Accessing Money Abroad**

Be prepared with a backup plan if your wallet is lost or stolen or you are having problems withdrawing money with your ATM card. Some options to consider include the following:

- Have backup cash in USD and exchange it into local currency
- Have backup pre-paid travel card, ATM card or credit card
- Have a local bank account or secondary bank account with an ATM card attached to it

Note: If you are bringing a credit card as your backup, keep in mind that some credit cards are not accepted in other countries. Make sure your credit card has a PIN number so you can use it to withdraw money from a foreign ATM. Better yet, have backup cash, a pre-paid travel card or a local bank account.

Always keep your secondary card, cash, etc. in a safe place, separate from where you keep your primary ATM and credit cards.

## **Taxes**

You may need to arrange to have tax forms sent to you (they are also usually available at a U.S. consulate or embassy) or have taxes paid for you by your power of attorney while you are out of the country. It is also possible to ask for an extension. Be sure to know what your tax responsibilities are and how to comply before you leave. For more information, check the Internal Revenue Service (IRS) website: [www.irs.gov/](http://www.irs.gov/).

# **Section V: Packing, Equipment Insurance and Personal Property Insurance, Travel Arrangements, Housing, Communications and Voting While Abroad**

## **What to Pack**

Plan your wardrobe carefully so that you take as few clothes as possible. Remember, DO NOT BRING MORE THAN YOU CAN CARRY!

- Pack carefully and balance how much you can take with you with how inconvenient it is to lug it around.
- You do not need to pack a lot of clothes. You may wish to buy some clothes while you are abroad too so you'll need to save room in your suitcase.



- Pack clothing that is versatile and sturdy. You may want at least one set of nicer clothing for evenings out, meetings, or presentations, but otherwise make sure your clothing can take a good hand washing. Good walking shoes are a must.
- You should not expect to have large items mailed to you. Shipping is expensive and can take a long time to get through customs.
- Don't pack things that you can buy in your host country. You will be able to buy many personal care items and basic school supplies almost anywhere. Different countries also use different voltages and frequencies of electricity. It may best to purchase small electronics in one's host country instead of bringing these items from home.
- Pack necessary prescription medicine (in carry-on), contraceptives, etc. Some of these items are not readily accessible abroad. Bring a copy of your prescription with the generic name of the drug in case you need to buy more.
- Your airline carrier restricts luggage size and weight. Contact your airline directly for more information. Also inquire with your airline if you are making connecting flights as sometimes the number of bags can be restricted if you are connecting and carrying on. Airlines may be very strict about luggage restrictions and may charge you for being over their baggage allowances and baggage weight limits.

### **Clothing to Consider**

- Short- and long-sleeved shirts
- Comfortable, rainproof walking shoes
- Jeans/pants
- Shorts for warm weather destinations
- At least one nice outfit for formal occasions
- Belt
- Socks
- Underwear
- Pajamas
- Workout clothes
- Rain jacket
- Bathing suit
- Hat for protection against the sun
- Cold weather gear for cold weather destinations

### **Medicine and Toiletries to Consider**

- Prescription medicine and the original prescriptions signed by your doctor
- Sunscreen
- Deodorant
- First aid kit
- Contraceptives and condoms
- Aspirin or ibuprofen
- Tissues

- Tampons/pads
- Razors/blades
- Eyeglasses and sunglasses
- Extra contact lenses and cleaning solutions
- Tweezers, nail files/polish, etc.
- Bed linens (if not provided by the program)
- Towel/washcloth (if not provided by the program)
- Moist towelettes/hand sanitizer
- Insect/mosquito repellent

### **Miscellaneous**

- Watch (cheap, reliable)
- Cell phone and charger (verify with your carrier that your phone will work abroad)
- Headphones
- Camera and charger or film
- Flashlight
- Guidebook, phrasebook, maps, train schedules, handbooks
- Day pack
- Umbrella
- Luggage lock and tags
- Battery-operated alarm clock
- Batteries
- Adapter and voltage converter/appropriate plugs (check specifics for country of destination)
- Small locks for backpacks or locking luggage
- Small sewing kit
- Earplugs

### **Documents**

- Passport and visa(s)
- Copies of prescription medicine
- Tickets and rail passes
- Health and travel insurance policy card
- Cash, credit cards, etc.
- Copies of the above for reporting lost or stolen passports or cards
- Backup cash, pre-paid travel card, ATM or credit cards in case your primary cards are lost or stolen

### **What to Leave at Home**

- All unnecessary credit cards
- A copy of your itinerary and contact information abroad with family or friends

- Valuable or expensive looking jewelry
- Electronics that will not work with the different voltage levels abroad (Items with heating elements are notorious for causing problems. Buy a hair dryer or straightener abroad)
- Irreplaceable family objects
- Copies of your passport, credit card numbers, and itineraries

### **Equipment and Personal Property Insurance**

If you choose to bring your laptop, computer accessories, photo/video equipment, and/or cell phone with you, you may wish to consider purchasing equipment insurance or personal property insurance. Personal property and/or equipment insurance can be purchased from [www.collegestudentinsurance.com](http://www.collegestudentinsurance.com) or another insurer. Make sure your equipment insurance or personal property insurance plan covers international travel.

### **Travel Arrangements**

All students studying abroad through Tulane University should book their airline ticket through World Travel Services. See Travel Policy: Air Travel on page 9 for more information.

### **Independent Travel**

If you are planning your own travel aside from the course itinerary, such as during your free time or before or after the class program, notify the international office on-site where you will be traveling, when you will be traveling, and when you will be returning.

It is highly recommended that you travel with others rather than alone. Travel on weekends should not interfere with regular attendance of classes. It is recommended that you focus your travel to nearby locations. When traveling to faraway destinations, the majority of your time is spent on the train and searching for lodging with little time left to see the sights. Save your more distant travel for before or after the program or during break periods. Such distant leisure travel is also a much better experience when you have time to travel with visiting family and friends.

### **Housing**

Housing options vary from program to program and are listed on each program brochure page at <https://freemanabroad.tulane.edu>. You may be living with a host family, in a university residence hall or in an apartment with other study abroad students. You may eat some or all meals with a host family, outside of your housing or may be required to cook for yourself.

Many of Freeman's partners in Asia and Australia offer on-campus housing in dormitories or residential colleges.

Freeman's partners in Latin America and Europe typically have limited on-campus housing. If on-campus housing is available, we recommend you apply **as soon as possible** to secure a housing assignment. This is especially important in countries like Denmark, where housing usually fills, and Austria, where it can be difficult for students to find an off-campus apartment with a lease shorter than a full year.

If on-campus housing is unavailable or you would prefer your own apartment, we recommend that you work with the host university housing office or host university housing provider when possible. Signing a lease or contract in a foreign country or foreign language can be risky. When possible, we recommend that the student choose from the housing options that have been vetted by the host institution. You will find links to recommendations on <https://freemanabroad.tulane.edu>.

Given that standards of living vary from country to country—and even within a country—you should expect some basic differences from what you are used to at home or at Tulane. In large metropolitan locations space is limited, so rooms are generally smaller and storage space may be restricted. Electrical systems, heating/cooling systems and even plumbing can be very different, with limits on usage. In many countries, some households may have limited internet access and cellular networks are less reliable. It may take time to adjust to these differences. Remember that you chose to study abroad because you wanted to experience something different and challenging. If there is a serious problem, you are encouraged to bring the matter to the attention the international office on-site, who can help you resolve the problem.

For more information about the housing options available at each of Freeman's international partners, consult <https://freemanabroad.tulane.edu> and/or the host university's housing website.

Please note: Meal plans are not common at universities outside of the U.S. Dormitories and apartments are often equipped with kitchens. Cafeterias may be available on the campus of the host university.

### **Subletting Your Apartment in New Orleans**

If you need to sublet your room or apartment in New Orleans while you're abroad, consider posting to the following websites:

- Tulane Classifieds Facebook group: <https://www.facebook.com/groups/Tulane.Classifieds/>
- Tulane's Off-Campus Resident Association Facebook group: <https://www.facebook.com/groups/227725533953554/>

If you would like to advertise your sublet to incoming exchange students in the Freeman school, please contact the Freeman Study Abroad & Exchange office.

### **Mobile Phones**

In the U.S., newer mobile phones that can operate on any of the wireless frequencies worldwide are the standard. Global roaming rates may be high, so check with your cell provider to learn all of the rules before going abroad.

You may want to consider purchasing a SIM card, cell phone, or pay-as-you-go cell phone plan once you arrive in your host country. Prices of phones and coverage are often significantly lower than in the U.S. This option also gives you a local number for calling and texting.

### **Apps for Free Calls and Texts**

There are several free apps for unlimited international talk and texts. Data charges may apply. If you do not have an international data plan, you may use these apps when connected to WiFi. Some apps popular with study abroad participants and their families are:

- WhatsApp: Smartphone app that allows users to text or call each other using data or WiFi.
- Skype, Zoom, Viber, Google Voice: Can be used on computers and smartphones. When connected to WiFi, facilitates video and voice calls between users for free.
- FaceTime: Free and accessible for iPhone and Mac users when connected to WiFi.
- WeChat: Similar to WhatsApp. Popular in Asia and in particular in China, where other apps may not be allowed.

### **Calling Abroad from the U.S.**

Should you or your parents wish to make a direct-dial international call from the U.S., the usual procedure is:

1. Dial the International Access Code: 011
2. Dial the country code (normally a 2- or 3-digit number)
3. Dial the city code (normally a 1- to 5-digit number)
4. Dial the local number abroad

You can get the country code needed by searching the internet for “country codes.”

Consider using Google Voice, WhatsApp, and/or other VoIP services for good rates on phone calls.

### **Internet Access**

In most locations, you will have access to the internet at college or university campus and/or residence. You can also connect online at various internet cafes in your host city. Do not expect to have the same access or speed of access when you are abroad. Consider whether you will need a USB dongle to access the internet connection. The entire world is not equipped with the same fiber-optics as the United States—you are going abroad to experience a different way of living, one of which may be a separation from high-tech equipment and the constant ability to use Twitter, Instagram, Snapchat, or Facebook and/or free internet service.

Be sure to stay connected with Tulane by checking your Tulane email account for regular announcements, notices, and deadlines.

### **Voting While Abroad**

If you will be abroad on Election Day, you may request an absentee ballot. Residents of all U.S. states and territories may register to vote and request an absentee ballot online at [www.overseasvotefoundation.org](http://www.overseasvotefoundation.org).

If you requested an absentee ballot but do not receive it, you can still vote by using the Federal Write-In Absentee Ballot (FWAB), which can be downloaded from <https://www.fvap.gov/uploads/FVAP/Forms/fwab2013.pdf>.

## **Section VI: GeoBlue Health and Travel Insurance**

### **Health and Travel Insurance Policy: GeoBlue Worldwide**

As a participant in a Freeman-approved program abroad for credit, you will be enrolled in a student health and travel insurance plan through GeoBlue Worldwide for the duration of your program abroad.

Once you have been enrolled in the insurance plan you will receive an email to log into your account at [www.GeoBluestudents.com](http://www.GeoBluestudents.com). Sign into the site to print your insurance card and access comprehensive information and services related to your plan. You can track claims, search for a doctor, view plan information, download claim forms and read health and security information through their website. Please be sure you can log in to GeoBlue Worldwide and print your insurance card before you leave. If you have difficulty logging in to your GeoBlue Worldwide account, please contact your Study Abroad & Exchange advisor.

Some of the key benefits and services included in the GeoBlue insurance plan are:

- Physician office visits
- Mental health benefits
- Referrals for legal assistance

- Medical, political/security, and natural disaster evacuation

For more information on GeoBlue Worldwide, including an overview of benefits, limitations, and exclusions, please visit [www.GeoBluestudents.com](http://www.GeoBluestudents.com) or contact GeoBlue directly:

GeoBlue Worldwide

T Inside the U.S.: 1.800.257.4823

T Outside the U.S. (Collect Calls Accepted): +1.610.254.8771

E: [globalhealth@geo-blue.com](mailto:globalhealth@geo-blue.com)

Note: If you are currently receiving medical care or mental health services or treatment, you should contact GeoBlue Worldwide **prior to departure for study abroad** to make arrangements to continue treatment abroad.

Your GeoBlue coverage will begin one week prior to the date you are expected to be at school (e.g., first day of orientation) and end one week after the last date of your term abroad. If you plan to arrive early or remain abroad after the program ends (i.e., extend your stay beyond the official start and end dates of the program), it is your responsibility to enroll and pay for additional coverage dates if desired. To extend your coverage, please contact GeoBlue.

*Note: Some countries (e.g., Australia, France, Hong Kong, Singapore, Switzerland) require that students participating in study abroad programs purchase local health insurance in that country. Students are responsible for purchasing this insurance if it is a requirement for the country where they will be studying.*

**KNOW HOW TO USE YOUR INSURANCE POLICY!** We wish we were going with you on your abroad program, but we're not. It is important that you understand how to use your health insurance in case of need on-site.

If you need medical care, emergency dental care or would like to meet with a mental health professional, call GeoBlue at the number provided on your insurance card. GeoBlue will assist you with scheduling an appointment with an English-speaking medical professional and will arrange for direct billing. If you do not arrange direct billing or direct billing is not possible, you may have to pay out of pocket for care. If you have to pay out of pocket, **make sure you ask for an itemized receipt**. Save the receipts and login to [GeoBluestudents.com](http://GeoBluestudents.com) to file a claim to be reimbursed.

### Domestic Health Insurance Requirement

It is Tulane University's policy that all study abroad participants maintain domestic medical insurance in the U.S. even when abroad and provided with international coverage through GeoBlue Worldwide. Students can use their domestic policy for pre-departure check-ups as well as any medical needs should you return to the U.S. prior to the end of the term.

Insurance coverage needed may be obtained through the Tulane student health insurance program as you are considered a matriculated student, or you can obtain other insurance as long as it meets the guidelines by the University for necessary coverage. If you purchase other insurance, you will need to waive the Tulane-sponsored Student Health Insurance Plan (T-SHIP) by the waiver deadline. For more information, please see <https://campushealth.tulane.edu/insurance-fees>.

## Section VII: Your Health—Issues, Concerns, and Pre-Departure Checkups

Once you have been accepted into a program, make appointments for a medical examination to ensure that you are in good health before you leave and to complete all necessary immunizations. Request copies of important records, x-rays, and prescriptions in generic form that you can take with you. Update your health

records as well, including vision correction prescriptions and regular medications. We recommend that you take an extra pair of eyeglasses and/or contact lenses with you.

As a study abroad participant, you are required to maintain domestic insurance in the U.S. You can use your domestic policy for pre-departure check-ups as well as any medical needs should you return to the U.S. prior to the end of the term.

Living and learning in a different physical and social environment places additional demands on one's mind and body. The emotional effects of confronting a new lifestyle can arouse anxiousness, bewilderment, and discouragement. As a result, you may experience stress while traveling abroad. If you take proper care of yourself through rest, relaxation, and activities such as reading and exercise, you will be more capable of making a healthy adjustment to your surroundings.

## **Immunizations**

**It is the student's responsibility to obtain the proper vaccinations!** For current health conditions and recommended vaccinations for your host country, visit the Center for Disease Control's website: <https://wwwnc.cdc.gov/travel/destinations/list>.

It may take a minimum of two months to complete all immunizations and a physical for your travel, so plan ahead! Make an appointment to see a doctor for a medical exam and for a record of what vaccinations you may have already received. If you are going to your regular physician and not a specialized travel clinic, you may wish to bring the list of CDC recommended vaccinations with you. You may be able to receive some of your immunizations through your doctor's office, however sometimes you have to go to a travel clinic for additional vaccinations.

Tulane University Travel Clinic  
1440 Canal St, Suite 1501  
New Orleans, LA 70112  
T: 504.988.1947

<https://medicine.tulane.edu/departments/tulane-travel-clinic>

## **HIV and Other STIs**

As in the U.S., students abroad should take appropriate precautions to avoid exposure to the HIV virus as well as other sexually transmitted infections (STIs) such as gonorrhea, syphilis, and herpes. Knowing this and taking precautions, such as refraining from blood to blood contact (e.g., unsterilized needles, ear piercing, tattoos) and unprotected sex is the best way to avoid infection.

Blood, blood transfusions, and blood products are not always tested for HIV in some foreign countries. In addition, because of the shortage of medical supplies, items such as hypodermic needles are often reused. If you are in need of medical care or blood, we suggest you contact your insurance company or the American Embassy about where to go.

## **HIV Antibody Testing Overseas**

Be aware that some countries may require HIV anti-body tests and there may be constraints on what countries you can enter if you are HIV-positive. Check in advance of your trip with the consulate or embassy of the country in which you will be studying and any others you plan to visit.

## **Hepatitis**

Hepatitis is a serious liver disease that is most commonly caused by a virus and you may be at risk of exposure to that virus while traveling. Prevention is key to avoid contracting viral hepatitis. One of the most effective ways to protect yourself is to get vaccinated. If you are going to be in an area at risk for viral hepatitis, talk to

your doctor about getting vaccinated (currently, vaccines are available for two different kinds of viral hepatitis and you are advised to receive full vaccination for both).

Other steps you can take to prevent contracting hepatitis A (which is usually spread through unsanitary conditions and contaminated water) are: drink only bottled water, don't add ice to drinks, avoid eating unpeeled or raw fruits and salads, practice thorough hand-washing techniques often, avoid eating shellfish and raw fish caught in contaminated waters, and don't swim in water that might be contaminated.

Preventative steps against hepatitis B (which is usually spread through direct contact with infected body fluids) include: practice safe sex, avoid activities that puncture the skin (tattooing or body piercing), don't share personal items (toothbrushes or razors), and minimize your risk for an accident by avoiding activities that might cause injuries and bleeding.

## **Mental Health**

Study abroad is both enormously fulfilling and often challenging for all students and can present some additional challenges for students with mental health conditions. The challenges of adjusting to a new environment coupled with the absence of a familiar support system may exacerbate existing conditions. Going to another country will not solve personal problems and may make them more severe. Work with a professional before you leave to discuss your condition. If you would like to talk to a counselor about concerns you might have, make an appointment through The Health Center for Student Care to meet with a therapist/counselor prior to departure.

Tulane Campus Health Services  
CAPS for Counseling Services  
Building #14, Science and Engineering Lab (in the Academic Quad)  
T: 504.314.2277

If you are currently receiving mental health services or treatment, contact GeoBlue Worldwide **prior to departure for study abroad** to make arrangements to continue treatment abroad (see GeoBlue contact information above).

## **Do NOT make changes to your medications prior to or during your travel!**

If you think you are in trouble, let your family, friends, the on-site international office, Tulane therapist, or our office know so that someone can help you. Should you need professional services abroad, you should contact your insurance for a referral to a counselor, clinic, or hospital where you will be staying. Tulane is unable to offer phone counseling or videoconferencing to students abroad except in the case of natural disasters or other international emergencies.

## **Prescriptions, Non-prescription Medications, Vitamins, Herbs, and Health Supplements**

Plan to take enough of these items in original bottles for your full program. Loose pills or unmarked bottles may be confiscated by the host country's Customs Services. Always pack your medications in your carry-on bag. You may need to bring a letter from your doctor that explains what the medicine is and how much you need. You may be asked to present this letter to customs at port of entry.

Some drugs available by prescription in the U.S. are illegal in other countries. Contact the Embassy or consulate of each country you will be visiting to determine if your medications can be safely brought into the country. Please note that it is possible that a medication is available in a country, but it may be illegal to bring the medication through customs. Some countries may require travelers to obtain a license to bring medications into the country.

Be prepared with a backup plan if your medication is confiscated. Have an original prescription with the generic name also listed and a letter from your doctor to facilitate the consultation.



Do not count on having someone back home ship your medications either because it's illegal to send some prescription medications through the mail to certain countries. You'll have to pre-check with the postal service and customs office before trusting this backup plan. Even so, it's common for packages to be delayed and even damaged or lost when passing through customs.

For additional information about traveling with medications, review the Overseas Security Advisory Council's Traveling with Medication information online at: <https://www.osac.gov/Content/Report/93cob3f6-1d6e-4bef-a78d-15f4ad938dd3>. Carefully read the case studies and pre-departure and in-country guidance.

## **Stomach Problems**

Probably the most common ailment for all travelers is diarrhea caused by contaminated food or drink. Depending on the country where you will be studying, other countries you may visit while abroad, and your general digestive health, you should bring along an anti-diarrhea medication. You should also check on other health issues, such as whether it is safe to drink the local water, and ask your doctor about preventive medication for the common illnesses that can result.

If you have diarrhea and no fever, the best plan of action is to let it run its course and make sure that you drink plenty of bottled water to keep yourself hydrated. The best foods for diarrhea are bananas, rice, apples, and decaffeinated teas. If your diarrhea is accompanied with a fever, or if your diarrhea lasts longer than a couple of days, it is necessary to see a doctor. Contact your insurance to locate a doctor in the area where you are staying.

## **Students with Disabilities**

Studying abroad can be an enriching experience as well as a physically and mentally challenging one. Mild or pre-existing health conditions under control at home can become serious for some participants under the additional stresses of adjusting to an unfamiliar culture and environment. Furthermore, not all accommodations available on the Tulane campus for disabilities documented through the Goldman Center for Student Accessibility may be available, or available in the same way, at your study abroad site. For these reasons, Tulane encourages you to:

- Consider the prospect of studying abroad, the consequences of cultural adjustment and different medical practices abroad, and ways to manage your conditions while overseas.
- Promptly contact the Goldman Center for Student Accessibility [(504) 862-8433, [goldman@tulane.edu](mailto:goldman@tulane.edu)] to discuss requests for reasonable accommodations for documented disabilities (e.g., physical, learning, psychiatric, allergies, visual or hearing conditions, etc.) and if suitable arrangements can be made while you are abroad. We encourage you to use University resources if you wish to develop a personal safety plan abroad, recognizing that you are ultimately responsible for your personal care and safety.
- If you choose not to request an accommodation before departing to study abroad, Tulane may not be able to provide you with arrangements after the start of the program. Accordingly, we strongly encourage you reach out to the Goldman Center as soon as possible, and in any event, at least two months before the start of the program abroad.
- Consult with your family and personal physicians if you have a physical or psychological issue that requires ongoing treatment or surveillance by a doctor. Create a plan to manage any medical and/or mental health conditions (e.g., asthma, allergies, anxiety, depression) while abroad. If you are currently under the care of a medical or mental health professional in the U.S., make plans for continued treatment abroad. Contact GeoBlue insurance prior to departure to make arrangements.
- If you currently use a drug or medication for health reasons, you should discuss its use while abroad with your physician. Research the legality of your prescription medications in your host country.

Generally, we recommend that you fill all of your prescriptions before you leave and bring a sufficient supply to last during your time overseas. Bring a doctor's note and the original prescription, in the original packaging, in your hand luggage. Translate these documents into the host country language prior to traveling abroad in order to minimize difficulty with customs. You may be required to obtain a travel waiver from your insurance provider to allow adequate supply of medication abroad.

- You are responsible for obtaining any/all the required immunizations for your destination. Please see the CDC website for more information.
- You should be especially aware of any public health service recommendations or advisories with regard to the destinations abroad where you plan on traveling. For current health conditions visit the websites of the U.S. Department of State and the CDC.

A good resource for students with disabilities is Mobility International USA (MIUSA). MIUSA is a nonprofit organization serving study abroad students with cognitive, hearing, learning, mental health, physical, systemic, vision and other disabilities. To learn more, visit their website at: <https://www.miusa.org/>.

### **Travel Health Preparation Guide**

The Travel Health Preparation Guide is designed to help you identify and plan for your health and wellbeing during travel, with a particular focus on how health conditions or disabilities that are managed in the U.S. health-care context may change or be more challenging in an off-campus or international setting. Answering the questions in this guide will assist you in proactively addressing potential health challenges and emergencies. Download the Travel Health Preparation Guide from your Freeman Abroad account at <https://freemanabroad.tulane.edu>.

## **Section VIII: Safety Abroad**

Although you should by no means let paranoia ruin your travels, a reasonable amount of precaution is important. While you are abroad, take the same precautions you would take in any large U.S. city with which you are unfamiliar. Always pay attention to your surroundings and do not be foolish with your belongings. It is a good idea to learn as much as you can about the history, culture, politics, and customs of your host country prior to your arrival. For instance, various countries and cultures respect certain manners and dress codes. You should abide by these manners and be equally respectful. Watching the local residents and their habits is your best guide to safe behavior. The less you stand out the safer you will be.

### **Basic Safety Tips**

- Never leave your bags unattended or ask a stranger to “just watch your stuff for a minute” while you go to the bathroom or purchase a ticket.
- Do not carry your passport with you on a daily basis—keep it safely in your room or ask for it to be locked in a safe or security box at your accommodations.
- Beware of pickpockets and con artists. The most common site for purse or camera snatchings are central train stations or crowded shopping areas.
- Avoid areas where demonstrations are in progress. It may be illegal for you to participate in local demonstrations and you could be ordered to return to the United States.
- Do not walk in unfamiliar areas of the city at night or accept rides from strangers.
- Remember that drinking alcohol or using any drugs may put you in a vulnerable position, as your judgment will be impaired. Avoid going out late at night and drinking alcohol or using drugs, especially with people you do not know well. Staying sober at all times enables you to make better decisions.

- Review the U.S. Department of State safety and security information on your host country's information page at <http://travel.state.gov>.
- Stay in touch with friends and family back home.

## Crisis24

As of January 2023, Tulane changed international travel safety provider from Global Rescue to Crisis24. Crisis24 (<https://global.tulane.edu/crisis24-travel-emergency>) will be Tulane's new international travel safety & emergency response provider, providing a number of services and benefits:

- Medical and security evacuation services
- Health information and advisory services
- Case management and medical review
- Medical, legal and dental locator and referral services
- Replacement assistance for medications or prescriptions
- Assistance with passport, visa replacement
- Emergency messaging

After booking Tulane-related travel through [Concur/World Travel Management Services](#), **faculty, students and staff** traveling outside of the United States will automatically be enrolled in Crisis24's international travel safety program and will have access to the following benefits via the web portal and mobile app: [traveler.worldcue.com](http://traveler.worldcue.com)

- **Log in using your Tulane credentials (email/password).**
- Save the Assistance Hotline Phone Number & Email:
  - **Emergency Hotline:** [\(+1\) 312-470-3115](tel:+13124703115) or Toll Free: [\(+1\) 844-896-4183](tel:+18448964183) / [goc@crisis24.com](mailto:goc@crisis24.com); available 24/7/365. **Only use when in need of medical or security assistance while abroad.**

## Worldcue Mobile App:

As members of the Crisis24 community, Tulane's faculty, students and staff traveling internationally also have access to comprehensive safety information, location alerts, and security/emergency assistance via the Worldcue Mobile App. Some of the app's features include:

- **Crisis Alarm** sends your location information if urgent help is needed, and the situation requires you to communicate silently.
- **Check-in Button** indicates your coordinates and that you are safe.
- **Automated App Notifications** of intel alerts relevant to travel itinerary and location if allowed.
- Quick access to destination intelligence.

Here's how to get the app:

1. Download the Worldcue app from either [Google Play](#) or the [iTunes App Store](#).
2. Once installed, click **Sign In** to create an account by entering your Tulane email. You will be redirected to Tulane's login page. Log in using Tulane credentials.

## Smart Traveler Enrollment Program (STEP)

Register your trip with the U.S. Department of State Smart Traveler Enrollment Program and stay informed on the latest travel updates and information. This will also enable the State Department to better assist you in the case of an emergency.

### STEP Registration Instructions:

1. Go to: <https://step.state.gov/step/>
2. Click on "Traveling"
3. If you wish, you can create an account.
4. Otherwise, follow the prompts to "Enroll a Trip" and fill out the information requested (arrival and departure dates, etc.).
5. When asked for an address in your host country, provide the address of the international office for your host institution.

All Freeman exchange participants are required to submit proof of STEP enrollment prior to departure.

## Emergencies

The best advice for emergencies is to use your best judgment. In an emergency, you should immediately contact your local campus exchange program administrator, campus police, local authorities and/or the nearest U.S. embassy or consulate. If you are unable to reach emergency personnel on site, call the Tulane Campus Police Department (available 24 hours a day, 365 days a year) at +1.877.862.8080.

You can contact GeoBlue for assistance, 24 hours a day, 365 days a year, at +1.610.254.8771 (collect outside the U.S.). You can contact Crisis24 for assistance, 24 hours a day, 365 days a year, at +1.312.470.3115 (collect outside the U.S.) or email them at <mailto:goc@crisis24.com>.

During a crisis, consult the State Department website for emergency information and resources:

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

## Lost or Stolen Items

If you have anything stolen, file a report with your local campus exchange program administrator and local police authorities. Sometimes items can be retrieved if proper steps for reporting have been taken. Also, a police report is often required by insurance companies before they will process a claim.

## Lost or Stolen Passport

For information on how to replace a lost or stolen U.S. passport visit:

<https://travel.state.gov/content/travel/en/international-travel/emergencies/lost-stolen-passport-abroad.html>. [about:blank](#)

For non-U.S. citizens, contact your country's local embassy. For a list of local country embassies, you can visit <https://www.usembassy.gov/>. If you need to replace your U.S. student visa, contact the Tulane Office of International Students and Scholars for assistance, including the issuance of a new I-20 if necessary. Also make an appointment at the U.S. Embassy for a replacement visa.

## Local Laws and Legal Matters

Students abroad are subject to the laws of the country in which they study and the policies of the institution in which they are enrolled, as well as those of Tulane University. Students who violate the law may have to face legal proceedings in the local judicial system, which may not provide the same safeguards for those accused of crime in the U.S. system. If convicted of a crime, a student will face punishment according to local practices.

Many countries have laws regarding sexuality, dress, political assembly, and the use and distribution of illegal drugs, which are more severe than in the U.S. For their own protection, all students are cautioned to obey the laws of the country in which they study. In particular, any student who expects to use illegal drugs should seriously reconsider the decision to study abroad.

Freeman exchange participants are subject to the disciplinary regulations of their host university and bear responsibility, as well, to Tulane's Code of Student Conduct. Records of any disciplinary actions abroad become a part of a student's file at Tulane.

All students are expected to respect national and local ordinances, even though these may sometimes be very different from those in the U.S. The program does not tolerate abuse of alcohol, use of illegal drugs, or other behaviors disruptive to the wellbeing of others. **Students who do not adhere to appropriate standards of conduct are subject to dismissal from the program.**

Students studying abroad are guests of a foreign government. They can be (and some have been) expelled from the country as undesirable, even when no legal proof exists that they have broken a law. Students who are jailed will receive the following assistance from Study Abroad & Exchange and the United States government:

1. Your family will be advised of your situation.
2. You will be assisted in getting a lawyer at your own or your family's expense.

We cannot get you out of jail or provide you with bail money.

**Avoid illegal activity at all times.**

## Section IX: Learning About Your Host Country

Do not wait until you are overseas to learn about your host country. A little knowledge can go a long way in establishing good relations with people in your host country. Should you bring gifts? If so, what is appropriate? How formal should you be with your fellow students and faculty? What should you expect in terms of requirements for your classes? What are some major political issues facing the country? Knowing the answers to these questions will help you get off to a good start and will build your confidence.

Also, many students find themselves intimidated by the knowledge people from other countries have, not only about their own politics, history and culture, but also about U.S. American politics and culture. Feeling insecure, it is easy to shut yourself off from these conversations further preventing you from gaining the knowledge you seek! We are not suggesting you know everything, but rather, prepare yourself with a few key pieces of information. You can do a lot of pre-departure research on the internet.

Here are a few suggestions for getting prepared. Of course, you cannot do all these before you go. Select areas most interesting or most challenging to you. The more you know, the better.

### Literature

- Check out books, novels, short stories, poetry, etc. Learn about the major literary figures and their works.
- Explore language readers and textbooks for cultural information.
- Read non-fiction books on history, geography, politics, etc.
- Seek out travel writing.
- Buy a good guidebook. Lonely Planet and Rough Guides are most popular with student travelers.

### Film

- Rent videos from the library or check out films online. Watch films made about your host country and movies made by filmmakers from your host country.

## Internet

- U.S. Department of State: <https://travel.state.gov/>
- Read local newspapers from the major cities of the world. Many local newspapers have English versions.
- CIA World Factbook: <https://www.cia.gov/the-world-factbook/>
- Turchin Business Library Country-Specific Resources (country guides, job and internship resources, and more): <http://libguides.tulane.edu/c.php?g=182889&p=1204405>
- Student Study Abroad Handbooks on different countries: <http://www.studentsabroad.com/>
- Look up maps of the country. Have an understanding of where the major cities and other important geographical areas are located.
- Preparing to Study Abroad: The Cross-Cultural Experience: <https://www2.pacific.edu/sis/culture/> is an online cultural training resource for study abroad

## Books to help you prepare

- Paige, R. Michael et al., Maximizing Study Abroad: A Students' Guide to Strategies for Language and Culture Learning and Use. CARLA, University of Minnesota, 2004. This is the book that will help you get the most from your experience abroad.
- Travel Guides: Many students say they lived by their travel guides, so get a complete and updated one. Let's Go, Lonely Planet and The Rough Guide are good budget travel books with good background information on countries and world areas. There is also useful hostel/hotel information as well as must see sites. Europe on a Shoestring (Lonely Planet) is a great all around guide with accurate, up-to-date information and advice.

## Language-Learning Resources

- Podcasts, online language learning programs, free language lessons and apps you can download from the internet (e.g., Duolingo)
- Take a class. See what options are available through Tulane University's regular course offerings. The Freeman School of Business also offers free non-credit-bearing survival language classes every semester. For a schedule, please contact Study Abroad & Exchange. People will be very appreciative of your attempts to learn the language of your host country, and you will have a lot more fun and a richer experience if you can interact with people from the country.

## Basic Things You Should Know Before You Go

It's strategic to have some basic facts about your host country at your fingertips. This helps you get into conversations and shows your respect for the culture. Take some time to investigate the following topics and use above resources or ask a person from your host country to help you find out the information:

1. Names of political leaders
2. Names of political parties
3. Major religion(s)/spiritual beliefs and their effect on the host country
4. Hot topics of the day (e.g., government scandals)
5. Recent conflicts and the role of the U.S. in those conflicts
6. Type of government
7. Year of independence and circumstances
8. Economic conditions

9. Cultural diversity (immigration and refugee populations, etc.)
10. U.S. role in local economy, politics and culture

## **Section X: Cross-Cultural Adjustment, Culture Shock, and Re-entry Shock**

### **Two Rules for Successful Cross-Cultural Adjustment**

#### **1. Assume differences**

When going abroad, keep an open mind to unexpected differences. If you go abroad thinking that the host culture is the same with only some quaint customs that are different, you may not be open to any differences. The differences that do exist but are not as apparent, such as attitudes toward the government's role in one's life, family relations, attitude toward elderly people and traditions, etc., are not as easy to encounter as differences in food and clothing. Cultural immersion is an integral part of the study abroad/exchange experience and it is a multi-faceted journey. Learning about the sounds, smells and tastes in a country is just the beginning. Experts of regions, countries, and even cities spend a long time becoming extremely familiar with the multitude of aspects such as history, politics, economics, religion, TV programming, language, etc. "Cultural learning" begins from the start, just like learning a new skill. At first you will be a beginner and then you will progress as you learn more. It is a "passive" learning process, which, until one is confronted by a different culture, may not be readily apparent.

#### **2. Do unto others as they would have done unto themselves.**

In other words, don't expect to carry on a conversation about baseball with an Australian who is interested in cricket or walk into a Japanese home with your shoes on. Instead of the "Golden Rule," where one refers to one's own values, try to think of the host culture's values and interests and concur as much as possible with them. Of course you don't have to "go native," but you should try to learn about your host culture's values, customs, popular culture, etc., as much as possible. Being aware of the host culture does not mean you have to adopt that culture but it can help to keep your mind open to differences in a positive way.

### **Culture Shock**

Culture shock is a totally normal and logical reaction to differences we encounter in a foreign culture. Culture shock doesn't result from just one event, and it usually doesn't strike suddenly, or with any cause. It builds slowly from a series of small events. It also comes from living and working in an ambiguous situation. Living abroad will make you question your values, which you may have taken as absolutes before.

Cultural adjustment comes in stages. The various phases which you might find yourself going through in this process include (in chronological order):

- Being fascinated with all the new things you are experiencing
- Feeling uncomfortable because you don't belong
- Rejecting the foreign culture and people as being strange (culture shock)
- Learning to decipher foreign behavior and customs
- Accepting and enjoying the foreign culture

Some symptoms of culture shock:

- Being homesick
- General fear and mistrust
- Retreat from other people

- Hostility towards the host culture and its people
- Increased desire for sleep
- Increased attention to hygiene
- Increased consumption of foods and drink
- Not knowing how to cope with your environment
- Extreme reactions to little frustrations—especially anger

Knowledgeable travelers advise handling culture shock with adaptability, a sense of humor, and a lot of common sense. Give yourself some time to become accustomed to the cultural differences.

### **How to deal with culture shock:**

- Be aware that this will happen and prepare for it by learning and accepting the new culture
- Deal with it like any other stress: get out and about, get exercise, listen to music, phone home, talk with friends
- Interpret the new culture:
  - Ask yourself, “Based on what I know, I think it means this. But my thinking is based on my assumptions. What else could it mean? Are my assumptions valid?”
  - Consider altering your point of view or consider at least one different perspective
  - Stay involved by engaging yourself in local activities
  - Form and maintain friendships in the community
  - Keep a cultural diary (by writing down your experiences you gain a fresh perspective and learn more about your true self)

The author, Kurt Vonnegut, Jr., explains to us how important it is to learn about different cultures, encouraging us to experience the adventures of studying abroad:

*I’ve often thought there ought to be a manual to hand to little kids, telling them what kind of planet they’re on, why they don’t fall off it, how much time they’ve got here, how to avoid poison ivy, and so on....And one thing I would really like to tell them about is cultural relativity. I didn’t learn until I was in college about all the other cultures, and I should have learned that in the first grade. A first grader should understand that his or her culture isn’t a rational convention; that there are thousands of other cultures and they all work pretty well; that all cultures function on faith rather than truth; that there are lots of alternatives to our own society. Cultural relativity is defensible and attractive. It’s a source of hope. It means we don’t have to continue this way if we don’t like it. (Vonnegut, 1988, p. 104)<sup>1</sup>*

L. Robert Kohls (2001) defines “culture” as “an integrated system of learned behavior patterns that are characteristic of the members of any given society” (p. 25).<sup>2</sup> Culture is learned and transmitted from generation to generation. However, there are individual differences in cultures that define a group so that it is nearly impossible to define a culture in its entirety. In short, there is no one correct description or list of traits of a particular culture.

Further, there are no intrinsically right or wrong ways of living. For practical purposes, there are only different solutions that have been learned in culture to provide for its basic needs. In order to understand different values and behaviors, it is useful to approach them non-judgmentally and seek to understand that

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<sup>1</sup> Vonnegut, K. (1988). *Conversations with Kurt Vonnegut*. W. R. Allen (Ed.) Univ. Press of Mississippi.

<sup>2</sup> Kohls, R. (2001). *Survival Kit for Overseas Living*. Boston: Nicholas Brealey Publishing.



which is logically inherent in every culture rather than automatically condemning or accepting the different culture.

### **Re-entry Shock**

One of the greatest challenges of studying abroad is coming back home. Many people expect to have difficulty adjusting when they go abroad, but no one expects to have any struggles when they get back home. This is what's called "re-entry shock." You've just had an amazing experience abroad and you want to talk about it. Unfortunately, your parents and your friends may not be as interested as you would prefer. You've learned about a new culture and, chances are, you've changed some of your old values and ideas. You may have trouble re-assimilating into American culture, and on top of that, "Tulane culture."

Tulane may look completely new to you after spending a term abroad. Many students have difficulties readjusting to the hectic schedule and the stress on campus. Again, re-entry shock is inevitable and even the best prepared will have some challenges getting back into the swing of things. The following ideas might help you during your first months back:

- Remember what you did when you were abroad and adjusting to your new country. Use those same techniques that helped you cope then to assist you with your readjustment now.
- Play the role of the observer, not a judge. It's easy to criticize, much more difficult to understand. You're looking at American culture from a very unique standpoint now. Take your time and think about what you see.
- Expect to feel frustration and depression. Knowing this will happen will not prevent these feelings, but it will keep you from feeling overwhelmed.
- Take your time. Don't rush into big decisions when you're depressed.
- Attend the Re-Entry event set up by Freeman!
- Meet with the Study Abroad & Exchange office staff to discuss your experiences and learn ways that you can share your experiences with the Tulane community as well as serve as a contact for other students interested in study abroad.
- Schedule an appointment to meet with an on-campus counselor through CSE.

Re-entry can be tough, but with time your re-entry shock will fade. You will readjust to life in the U.S., and at Tulane, too.

## **Section XI: Career Development and Study Abroad**

There are many routes you can take to put to use the cross-cultural adaptation skills and language proficiency that you have acquired. Through your experience abroad, you will have further developed qualities such as responsibility, sensitivity, flexibility, independence, and openness to new ideas—valuable characteristics to future employers.

### **Career Planning**

While abroad, you may spend time considering what you will do after Tulane or how you can apply this experience to your professional materials. When thinking about your career and future professional interests, whether abroad or domestic, you will want to plan ahead to take advantage of your time away in a new place. Consider cultivating new relationships through networking, conducting research to identify companies of interest that may be located at your international destination or reaching out to Tulane alumni who are in your city.

Individual career counseling is available through the Freeman School Career Management Center (CMC) to help students achieve their professional goals. Consider making an appointment before departure to strategize with a career counselor about how to best approach your term abroad based on your professional interest.

CMC offers resources including career exploration, one-on-one advising sessions, resume and cover letter critiques, interview preparation including mock interviews, and job search and networking strategies. For a complete list of our resources, visit the CMC page at <https://freeman.tulane.edu/careers>.

## **Section XII: Returning from Study Abroad**

### **Program Evaluation**

All study abroad participants are expected to complete a program evaluation shortly after their return. We encourage you to be thorough and honest in evaluating your study abroad program. Your voice helps us maintain the highest possible standards when looking at study abroad programs and helps future study abroad participants prepare for their own term abroad.

### **Credit Transfer and Grades**

Before you departed for your program, you should have turned in your completed Tulane learning agreement. If this form was not filled out and signed appropriately before departing for your study abroad program, you may be in jeopardy of not receiving credit for your study abroad program.

The learning agreement that was completed prior to departure (or during your term abroad) is not final. If you made any changes to your class schedule, your new courses should have been reviewed by your Study Abroad & Exchange advisor as well as your BSM Academic Counselor at your request. It is up to students to notify both offices (Study Abroad and BSM) of any approved changes to the learning agreement.

It is the student's responsibility to make sure all transcripts will be sent to Study Abroad & Exchange upon completion of one's exchange program. Grades cannot be posted until an official transcript arrives directly from the university abroad.

Once the transcript has been received, Study Abroad & Exchange will contact the registrar's office to request credit for the classes that were approved on the learning agreement. Letter grades will be awarded for all business classes. Students will receive a letter grade or a Satisfactory/Unsatisfactory (S/U) grade for language classes based on the preference selected on the learning agreement.

Tulane works with World Education Services (WES) for credit evaluation and grade conversion. Visit the program brochure at <https://freemanabroad.tulane.edu> for conversion information.

Students should retain all notes, exams, syllabi, handouts and materials from courses taken abroad. Students may be asked to provide these materials to determine course equivalencies, course credit or time spent in courses.

Students are held to the academic policies of their host institutions. Grading policies, exam dates and academic performance expectations are determined by the partner school. Students are responsible for meeting the host university's performance expectations and for following the institution's processes and policies regarding grades and credit. Tulane will not overrule another instructor's evaluation or another institution's policies. Any questions or issues students have concerning a grade earned abroad must be directed to the host university.

It normally takes three-quarters of the semester following the term abroad to transfer grades, classes and credit earned abroad. It may take even more time for students with unique and individual situations. If you have questions about the course approval and credit transfer process, please contact your Study Abroad & Exchange advisor.

For more information on credit transfer ratios and other academic matters, go back to the Academic Matters Section.

## Re-Entry Event

Study Abroad & Exchange hosts a re-entry event every semester for the students returning from study abroad. The re-entry event is a great opportunity to share your stories from your semester abroad, learn how to cope with reverse culture shock, and get advice on how to market your study abroad experience to future employers and graduate schools. We encourage you to attend!

## Appendix A: Study Abroad Checklist

The following checklist is to assist you in preparing for travel abroad. It is not meant to be a replacement for a thorough review of this handbook.			
Pre-Departure			
Check	Action Item	Details	Additional information
	Commit to program	Within one week of notification of acceptance.	Login to <a href="https://freemanabroad.tulane.edu">https://freemanabroad.tulane.edu</a> , view decision letter and accept or decline placement.
	Complete host university secondary application	View host university's secondary application info by logging in to your Freeman Abroad account	Most programs require a secondary application. A student must submit it directly to the host university after nomination. Each application will be due by a date determined by the host university and may require some of the same documents Freeman requires. It is up to you to understand the requirements and submit the secondary application by the deadline.
	Passport and a photocopy	<p>If you do not currently have a passport or your passport is expiring, apply for a new passport <b>as soon as possible!</b></p> <p>If you haven't already, upload your passport to your Freeman Abroad account.</p>	<p><b>U.S. citizens:</b> To obtain a passport application and for more detailed information on how to apply for or renew your passport, visit the U.S. State Department website at: <a href="http://travel.state.gov/passport">http://travel.state.gov/passport</a>.</p> <p><b>Non-U.S. citizens:</b> To obtain or renew your passport, please check with your local embassy or consulate. Please verify that your passport is valid for at least six months after your return date to the United States. When you receive your passport, make several copies of the photo and signature pages and keep the copies separate from your baggage.</p> <p>While abroad, keep your passport in a locked and secure place at your domicile, e.g., apartment, dorm, hotel room, or hostel. <b>Keep a copy on you at all times.</b></p>
	Visa and a photocopy	<p>Find out if the country you are visiting requires a visa. Apply for visa.</p> <p>It is your responsibility to research how to apply for your visa, understand the requirements, make travel arrangements to apply for your visa (if necessary), and make sure you do so in a timely manner so you have your visa in hand before you need to leave for your term</p>	<p>You need a valid passport to apply for a visa.</p> <p>U.S. citizens: Review visa requirements for your host country on <a href="http://freemanabroad.tulane.edu">http://freemanabroad.tulane.edu</a>, on your host university's factsheet, on the website of the Embassy or Consulate at which you are applying, or visit your host country's page on <a href="http://travel.state.gov">http://travel.state.gov</a> for entry, exit and visa countries. Verify the foreign entry requirements with the Consulate or Embassy of the country you will be visiting.</p> <p>Non-U.S. citizens: Review visa requirements for your host country on your host university's factsheet and/or verify</p>

		<p>abroad. If you are having trouble finding or understanding the visa requirements, we will help you find information, but you are responsible for making an appointment to receive such help.</p> <p>Once you receive your visa, make a copy for your files.</p>	<p>the foreign entry requirements with the Consulate or Embassy of the country you will be visiting.</p> <p>F-1 student visa holders: Make sure that your visa is valid and will not be expired by the time you return.</p>
	Housing	Make housing arrangements for your term abroad.	Typically, housing is allocated on a first come first served basis. Space is limited in dormitories. Apply for your housing as soon as you have received confirmation of acceptance. See program brochure page at <a href="http://freemanabroad.tulane.edu">http://freemanabroad.tulane.edu</a> for housing resources.
	Travel arrangements	Book your travel to your host country.	See travel sites in the Travel Arrangements section of this handbook.
	Learn about your host country	Don't wait until you are overseas to learn about your host country. A little knowledge can go a long way in preparing you for your term abroad.	Purchase and start reading a good guidebook, such as Lonely Planet or Rough Guide. Read news from your host country. Check out books, novels, and films. Talk to past study abroad participants and current exchange students. See the Learning About Your Host Country section of this handbook for more recommendations.
	Attend free survival language courses	Freeman offers free survival language courses for outgoing study abroad students.	No registration is required. Obtain a schedule by emailing <a href="mailto:freemanabroad@tulane.edu">freemanabroad@tulane.edu</a> . Use this valuable resource to better prepare for your term abroad.
	Disclose accommodation needs	If you receive accommodations at Tulane, communicate those needs to your Study Abroad advisor.	We will attempt to facilitate reasonable accommodations. However, we cannot guarantee that accommodations students request will be feasible or available at universities abroad.
	Physical examination	Make an appointment for a physical examination.	Print country-specific health information from the Center for Disease Control website ( <a href="http://wwwnc.cdc.gov/travel">http://wwwnc.cdc.gov/travel</a> ) and share with your doctor or make an appointment with a travel clinic.
	Immunizations, if necessary	It may take a minimum of two months to complete all immunizations.	See the Center for Disease Control for a list of recommended vaccinations: <a href="http://www.cdc.gov/vaccines">www.cdc.gov/vaccines</a> .
	Prescriptions, medications, and photocopies	Plan to take enough in original bottles for your full program. Pack in carry-on bag with letter from doctor.	Loose pills or unmarked bottles may be confiscated by the host country's Customs Services. Verify that it is legal to bring your medications with you abroad. Take copies of your prescriptions with you in case you need to refill or replace them if lost. In most cases, it is not legal or feasible to mail prescriptions from the U.S. overseas.
	Complete Freeman post-acceptance paperwork	<ul style="list-style-type: none"> <li>• Participation agreement</li> <li>• Proof of STEP enrollment</li> <li>• Learning agreement</li> <li>• Release and Waiver of Liability for Participation</li> <li>• Student Health Considerations and Accommodation Abroad</li> </ul>	<p>Make an appointment with your Study Abroad advisor to complete your learning agreement. Appointments can be made online at <a href="https://freemanabroad.tulane.edu">https://freemanabroad.tulane.edu</a>. Learning agreements must also be signed by your BSM Academic Counselor. Plan ahead! Do not wait until the last minute to complete your post-acceptance paperwork!</p> <p>Submit all forms online at <a href="http://freemanabroad.tulane.edu">http://freemanabroad.tulane.edu</a>. Final deadlines: April 30 for Fall and November 30 for Spring. Some materials have earlier deadlines. Login to your FreemanAbroad account for more information.</p>

	Book your travel	<a href="http://www.concur.tulane.edu">www.concur.tulane.edu</a> <a href="#">u</a>	If you need assistance with booking your travel, you can access the Tulane travel agency named World Travel Service (WTS). See page 9 of this handbook for more info.
	Submit Travel Warning Waiver form, if applicable	You will not be permitted to participate in the Travel Program unless this is signed and submitted by the deadline.	This form is only required for countries which have a travel warning.  Submit online at <a href="http://freemanabroad.tulane.edu">http://freemanabroad.tulane.edu</a> .
	Clear any holds on your student account	Once accepted, make sure you clear any holds on your account.	
	Study abroad placeholder class registration		You will be registered for placeholder class by the registrar as long as there are no holds on your account.
	Financial aid and scholarships	Meet with Office of Financial Aid and/or your Study Abroad advisor to discuss program funding or apply for additional aid.	
	Review country-specific safety information	Review country-specific safety information on State Department website.	Visit <a href="http://travel.state.gov/">http://travel.state.gov/</a>
	Print insurance card, complete your health profile, & access other important information	You will receive GeoBlue login credentials by email.	Login to <a href="http://GeoBluestudents.com">GeoBluestudents.com</a> with your username and password, print your insurance card, enter your health information, print a city health profile, and view policy information.
	Make sure you understand how to use your travel medical insurance	Carry your insurance card with you at all times and make sure you understand how to use your insurance policy.	If you need medical attention, emergency dental care or would like to meet with a medical health professional, call GeoBlue at the number on your insurance card. GeoBlue will assist you with scheduling an appointment with an English-speaking medical professional and will arrange for direct billing. If you do not arrange direct billing or direct billing is not possible, you may have to pay out of pocket for care. Save the receipts and login to <a href="http://www.GeoBluestudents.com">http://www.GeoBluestudents.com</a> to file a claim to be reimbursed.
	Download travel health preparation guide	The Travel Health Preparation Guide is designed to help you identify and plan for your health and wellbeing during travel.	Download the Travel Health Preparation Guide from your Freeman Abroad account at <a href="https://freemanabroad.tulane.edu">https://freemanabroad.tulane.edu</a> .
	Make arrangements for medical or mental health treatment abroad	If you are currently receiving medical/mental health care of any kind, contact GeoBlue to arrange continued treatment abroad.	
	Enroll in/waive domestic health insurance coverage	All study abroad participants must maintain domestic medical insurance in the U.S. even when abroad and provided with international	Enroll in T-SHIP or another domestic insurance plan that meets the guidelines by the University for necessary coverage. If you purchase other insurance, waive T-SHIP. You can find more information about T-SHIP online at <a href="https://campushealth.tulane.edu/insurance-fees">https://campushealth.tulane.edu/insurance-fees</a> .

		coverage through GeoBlue Worldwide.	
	Cell phone arrangements	Make arrangements for cell phone service abroad.	Cell phone options when traveling abroad: (1) Purchase an international plan for your U.S. cell phone; (2) Unlock your smart phone and obtain a SIM card for your phone in your host country; (3) Bring your smart phone for data/WiFi access and purchase an inexpensive, unlocked quad band cell phone for calls/text abroad. Purchase a SIM in your host country for the quad band phone.
	Equipment or personal property Insurance	Consider purchasing equipment or personal property insurance to protect your personal belongings while you are abroad.	Personal property and/or equipment insurance can be purchased from <a href="http://www.collegestudentinsurance.com">www.collegestudentinsurance.com</a> or another insurer. If you go with another insurer, make sure the plan covers international travel.
	ATM/credit cards and photocopies	You will need to have a four-digit PIN in order to access funds from foreign ATMs with your ATM card. Inform the ATM/credit card company of your travels so that they do not assume your card was stolen.	
	Backup plan for accessing money abroad	Be prepared with a backup plan if your wallet is lost or stolen or you are having problems withdrawing money with your ATM card.	<p>Some options to consider include backup cash in USD or local currency; backup pre-paid travel card, ATM card or credit card; a local bank account / secondary bank account with an ATM card attached to it.</p> <p>Note: If you are bringing a credit card as your backup, keep in mind that some credit cards are not accepted in other countries. Make sure your credit card has a PIN number so you can use it to withdraw money from a foreign ATM.</p> <p>Always keep your secondary card, cash, etc. in a safe place, separate from where you keep your primary ATM and credit cards.</p>
	Review emergency protocol and note important numbers	Review emergency information in this handbook and make note important numbers in case of emergency.	Note local contact information for the international office, police, fire, ambulance, local clinics/hospitals and the nearest consulate or embassy.
	Power of Attorney, if necessary	Consider designating someone you trust to take care of your financial & legal affairs while you are out of the country.	Complete a Power of Attorney form and sign the form in the presence of a Notary Public.
	Income taxes, if necessary	If abroad during the spring term, do not forget to file income taxes.	You may need to arrange to have tax forms sent to you (they are also usually available at the U.S. consulate or embassy) or have taxes paid for you by your power of attorney while you are out of the country. It is also possible to ask for an extension.
	Change address, if necessary	Change address with U.S. Postal Service.	Several weeks before leaving, consider making address changes for monthly phone and utility bills, credit cards statements, bank statements, magazine subscriptions or other memberships. Change your address online at <a href="https://www.usps.com/umove/">https://www.usps.com/umove/</a> .
	Renew driver's license, if necessary	Renew your driver's license if it will expire while you are away.	

	Register to vote absentee, if necessary	If abroad during an election, do not forget to apply for an absentee ballot and vote while abroad.	Register to vote and request an absentee ballot online at <a href="http://www.overseasvotefoundation.org">www.overseasvotefoundation.org</a> .
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While Abroad			
Check	Action Item	Details	Additional information
	Update contact information	Update on-site contact information with Freeman	Login: <a href="https://freemanabroad.tulane.edu">https://freemanabroad.tulane.edu</a> & complete the On-Site Contact Info questionnaire.
	Pay tuition	Payments must be received by the billing due date.	<p>Students that participate in a Freeman semester exchange program are enrolled as full time Tulane students, thus they pay Tulane tuition and academic fees as usual. Students are not responsible for the Reily Center, Health Center or Student Activities Fees during their semester abroad, but will be charged a \$1200.00 study abroad fee. Information about payment options are available online at <a href="https://studentaccounts.tulane.edu">https://studentaccounts.tulane.edu</a>.</p> <p>Students that participate in a Freeman summer program pay a flat summer program fee.</p> <p>See program costs on your program brochure page on <a href="https://freemanabroad.tulane.edu">https://freemanabroad.tulane.edu</a>.</p>

## Appendix B: Conditions of Participation

The following document must be signed online at <https://freemanabroad.tulane.edu>.

### General Program Requirements

- Freeman exchange programs are open to business majors only and are not acceptable for business minors.
- Students must complete their lower division business core requirements prior to their semester abroad.
- Students must have a 2.5 cumulative GPA in the lower division business core courses. Students must maintain good standing at Tulane to remain eligible for the program (i.e., cannot be on academic, disciplinary and/or honor board probation). Study Abroad & Exchange reserves the right to deny or revoke approval for participation in study abroad if a student does not meet the GPA requirements and/or is not in good standing at Tulane.
- Some programs have 2.75 or 3.0 cumulative GPA requirements. Students are responsible for meeting program-specific GPA requirements, if any.
- Some programs have language pre-requisites. Students are responsible for meeting language pre-requisites, if any.
- Students agree to allow Study Abroad & Exchange to share their contact information with other program participants and prospective program participants.

### Classes Abroad

- For coursework completed on a Freeman-approved program, the Tulane transcript will show all courses, grades, and credits.
- Grades earned abroad will appear on the official transcript but will not be calculated into the cumulative GPA.
- Students are not allowed to take business school core courses or required major courses while abroad. No credit will be given if these courses are taken while abroad.
- Semester students must enroll in at least 12 credit hours of classes while abroad to be considered a full time student. It is recommended that students enroll in at least 15 credits initially to allow for course changes. Students should be mindful of add/drop deadlines.
- Some schools (e.g., Australian Universities, CBS, RSM, UoL) have a limit of 4 classes.
- Some schools (e.g., ICADE, ZHAW) require students to enroll in a language class on-site. The partner school will determine the language level of each student through a language level test, which students must complete by the deadline given. The language class can be taken for a grade or S/U if you have satisfied TU language requirements and you are not a major/minor in the language.
- Neither Tulane nor the partner school can guarantee specific course registration. Class offerings may differ semester to semester and year to year. It is important that students research course offerings and show some flexibility with their course selection.
- It is the student's responsibility to make sure all pre-requisites have been met for the courses in which (s)he enrolls.
- Academic calendars are determined by the partner schools and may or may not match the Tulane academic calendar. It is important that students research semester dates and apply to programs with semester dates that work for them.
- Class schedules are determined by the partner school and students may have classes Monday through Friday. Students are not allowed to miss class or exams. Exam schedules may not be released until



partway through the semester. You are expected to schedule (and reschedule, if necessary) travel plans in accordance with the host university's exam schedule.

- Academic cultures, calendars, facilities, support services, grading policies, grievance procedures, etc. are determined by the partner school. You may or may not receive syllabi. Classroom norms and expectations may differ. May be less frequent assessment or different kinds of assessment. You will have to navigate language barriers. It is also your responsibility to familiarize yourself with the academic culture, expectations, grading policies and appeal procedures at your host university. Tulane will not override another institution's policies or another instructor's grades.
- All classes taken at the partner school must be approved by Study Abroad & Exchange and your BSM advisor to receive credit at Tulane. Students will receive a letter grade for each class completed but grades will not count towards their Tulane GPA. Students are responsible for meeting the performance expectations of their host instructors and for following the host institution's processes and policies regarding grades and credit. Tulane will not overrule another instructor's evaluation or another institution's policies. Any questions or issues students have concerning a grade earned abroad must be directed to the host university.
- It normally takes three-quarters of the semester following the term abroad to transfer grades, classes and credit earned abroad. It may take even more time for students with unique and individual situations.

### **Forms/Applications**

- Students must complete a secondary application to their host university by the host university's deadline. Failure to complete the secondary application may result in non-acceptance to the exchange program.
- Students must complete and return the learning agreement form for class approval by the deadline provided on the form. Students are responsible for approving changes with Study Abroad & Exchange and BSM Academic Counselors.
- Students will be required to read and sign agreement forms that will guide their conduct and representation of Tulane while abroad as well as provide necessary emergency contact information.
- Students must remain in email contact with Study Abroad & Exchange prior to and during the program and are responsible for meeting deadlines for any paperwork required, which may include applications to the partner school, student visa forms, etc. Failure to do so could result in forfeiture of program acceptance.
- Students are required to obtain a student visa. Depending on the country where a student is studying, this may require additional fees and travel to a consulate in the United States for an appointment. Most consulates take approximately 6 to 8 weeks to issue a visa. If an in-person visit is required, students must schedule their appointment accordingly.

### **Tuition/Fees**

- Semester students will be enrolled as full time Tulane students; thus they will pay Tulane tuition and academic support fees as usual. Students will be assessed a \$1200.00 semester abroad fee but will NOT be responsible for the Reilly Center, Health Center or Student Activities Fees.
- Summer students will pay a flat summer program fee.
- Scholarships/financial aid will count towards billable expenses (tuition and fees) like normal.
- Students are responsible for making their own travel and housing arrangements in the host city based on their personal needs and preferences. All housing fees/costs will be paid directly to the housing provider or landlord abroad (not to Tulane). Room/board payments will differ by program/housing arrangements.
- Students are responsible for additional expenses, including international airfare, passport, visa, meals, local transportation, books and supplies, and personal expenses. Meal plans are not common abroad.

- Some countries (e.g., Australia, China, France, Switzerland) may require students to purchase local health insurance in that country. Students are responsible for purchasing this insurance if it is a requirement for the country where they will be studying.
- A non-refundable commitment deposit of \$500 is due no later than one week after notification of placement, in order to reserve a place on the program. Students that withdraw from a Freeman program after making a commitment to participate (by paying the commitment deposit or confirming participation in their Freeman Abroad account) will be financially responsible for any non-recoverable costs associated with participation at the time of withdrawal, including the \$500 commitment deposit.
- Students are subject to additional withdrawal deadlines and policies established by the Office of the Registrar and Accounts Receivable. For more information students can visit <http://registrar.tulane.edu/> or <https://studentaccounts.tulane.edu/>.

## Health Insurance

- Tulane University requires students to maintain adequate domestic and international health insurance coverage while abroad.
- Study Abroad & Exchange enrolls students in the university-endorsed travel medical insurance plan (GeoBlue Worldwide).
- Some countries require that students participating in study abroad programs purchase local health insurance in that country. Students are responsible for purchasing this insurance if it is a requirement for the country where they will be studying.
- All study abroad participants must maintain domestic medical insurance in the U.S. even when abroad and provided with international coverage through GeoBlue Worldwide. Students can use their domestic policy for pre-departure check-ups as well as any medical needs should they return to the U.S. prior to the end of the term. Insurance coverage needed may be obtained through the Tulane student health insurance program as they are considered matriculated students, or you can obtain other insurance as long as it meets the guidelines by the University for necessary coverage. If you purchase other insurance, you will need to waive the Tulane-sponsored Student Health Insurance Plan (T-SHIP) by the waiver deadline. For more information, please see <https://campushealth.tulane.edu/insurance-fees>.

## Appendix C: Freeman Study Abroad Participation Agreement

The following document must be signed online at <https://freemanabroad.tulane.edu>.

**As a participant in the Freeman Semester Abroad Program, I agree to and represent the following:**

1. I will accept unconditionally the authority of Freeman Study Abroad & Exchange and/or foreign university international office designee throughout participation in the program.
2. I will complete the designated period of study abroad with the program (i.e., from the first formal meeting of the group to the end of the last examination). Withdrawal from the program prior to completion of the year will result in a loss of credit. Tulane tuition refund policies will apply.
3. In order to utilize fully the foreign academic facilities and to derive the utmost benefit from the experience of being taught by foreign professors, I recognize that I am required to maintain fulltime student status and attend all regularly scheduled classes while abroad. Class absences in excess of those established by each program, as on the home campus, are grounds for removal from the program.
4. I understand neither Tulane nor the partner school can guarantee specific course registration. Class offerings may differ semester to semester and year to year. I understand I am responsible for researching course offerings and may be required to show some flexibility with my course selection. I understand it is my responsibility to make sure I have met the pre-requisites for the courses in which I enroll abroad. I understand I must complete

the Learning Agreement form and obtain my BSM Academic Counselor's approval for the courses I will take abroad prior to my departure for program. Only those courses listed and approved on the Learning Agreement form will transfer. I understand it is my responsibility to inform my BSM Academic Counselor and Study Abroad Advisor if I make any changes to my course schedule. New courses must be approved. I accept that if I submit an incomplete Learning Agreement, take courses different from those listed, or do not obtain prior approval I risk not receiving transfer credit for courses taken abroad.

5. I understand that I am directly enrolling in a business school abroad the school will determine its own class schedule, grading policies and exam dates. Host university exam dates cannot be changed. Exam schedules may not be released until partway through the semester. I understand I am expected to schedule travel plans in accordance with my host university's class and exam schedule.
6. I understand all classes taken at the partner school must be approved by Study Abroad & Exchange and my BSM Academic Counselor to receive credit at Tulane. I will receive a letter grade for each class completed and classes transferred will not count towards my GPA. I understand I am responsible for meeting the performance expectations of my host instructors and for following the host institution's processes and policies regarding grades and credit. Freeman will not overrule another instructor's evaluation or another institution's policies. Any questions or issues students have concerning a grade earned abroad must be directed to the host university.
7. While every effort is made to transfer courses and grades expeditiously, I understand it normally takes three-quarters of the semester following the exchange semester to transfer grades, classes and credit earned abroad. It may take even more time with students with unique and individual situations.
8. I will abide by academic regulations and procedures as determined by my host university.
9. I will abide by the academic regulations and procedures as stated in the undergraduate catalog of Tulane University, by the Code of Student Conduct and by the Honor Code of my college.
10. I am aware that there may not be the same type of support structure that is available on the Tulane campus at my host university abroad. I understand I will be responsible for the management of my time and personal conduct to a greater extent than is customary at Tulane University.
11. I will conduct myself in such a way as to reflect credit upon Tulane University and the U.S.A., and to undertake seriously my academic assignments in order to maintain for subsequent Tulane study abroad participants the opportunities that my predecessors preserved for me. I understand that my behavior must be in accordance with the laws of the country in which I will reside during study abroad, the rules and regulations of the host institution, and Tulane University's Code of Student Conduct and Honor Code.
12. The program assumes that students who are accepted are emotionally mature and are aware of what is considered proper behavior, and, therefore do not need specific rules for every situation but will follow their good judgment and abide by the policies stated in the Code of Student Conduct at Tulane University.
13. I accept that Study Abroad & Exchange, acting on behalf of and in consultation with the Dean of the A.B. Freeman School of Business and the Vice President of Student Affairs, has the right to dismiss from the Program, at any time, a participant whose continuation would be detrimental to himself, to others, or to Tulane University. Return passage and any other expenses due to such involuntary withdrawal are to be defrayed by the student or the parent or guardian of the student concerned. A student who is suspended, dismissed, or withdraws while under investigation for violation of the Student Code of Conduct will not have tuition payments refunded.
14. I understand I am responsible for paying my Tulane tuition, academic support fee and the \$1200 study abroad fee, but not the Reily Center, Health Center or student activities fees while I am abroad. Or, if participating in a summer program, I understand I am responsible for paying a flat summer program fee. I understand I am responsible for additional expenses, including international airfare, passport, visa, meals, local transportation, books and supplies, and personal expenses. It is understood and agreed that students and/or parents will provide any additional amount necessary to cover additional expenditures (transportation, housing, board) as well as any deficit occasioned by factors and circumstances not now known (e.g., an increase in cost of room and board or travel, unforeseen personal expenses, exchange rate variances).
15. I understand that I will be responsible for locating housing. Most host universities provide resources and/or assistance in identifying local housing. However, this is not guaranteed. Apartments in other countries may be smaller than those in the U.S.A. Housing and living expenses in some cities (e.g., Paris, Hong Kong) may be more expensive than housing in New Orleans. I agree to pay in full the fees or rent required for my housing.

Should I vacate such accommodations before the end of my program, I may be liable for any outstanding fees or rent. I agree to pay for any damages for which I am responsible.

16. As a study abroad participant, I understand I will be enrolled in Tulane University's travel medical insurance plan. I understand some countries (e.g., Australia, France, Hong Kong) require that students participating in study abroad programs purchase local health insurance in that country. I understand I am responsible for purchasing this insurance if it is a requirement for the country where I will be studying.
17. I understand I am required to maintain domestic insurance coverage in the U.S. while studying abroad. The domestic policy can be used for pre-departure check-ups as well as any medical needs should I return to the U.S. prior to the end of the term. Insurance coverage needed may be obtained through the Tulane student health insurance program as they are considered matriculated students, or students can obtain other insurance as long as it meets the guidelines by the University for necessary coverage. I understand that if I purchase other insurance, I will need to waive the Tulane-sponsored Student Health Insurance Plan (T-SHIP) by the waiver deadline.
18. I and my parent/guardian authorize release of medical records held by the Tulane Student Health Center or any hospital, clinic, or doctor to the designated representative of Tulane should a medical necessity arise. I, the participant, hereby authorize the designated representative of Tulane University and/or foreign university international office, at her or his discretion, to notify and make full disclosure to my parent or guardian in the event of an emergency. On rare occasions, emergency requiring hospitalization and/or surgery develops. In order to prevent a dangerous delay in case of a medical emergency, the signature on this agreement authorizes the designated representative of Tulane University and/or foreign university international office deems necessary to secure whatever treatment is deemed necessary for the student participant, including the administration of an anesthetic and surgery.
19. I understand and agree that neither Tulane University, nor any employee, appointee, party, organization, or agency collaborating with Tulane University is or shall be responsible or liable for any injury, loss, damage, deviation, delay or curtailment, however caused, or the consequences thereof which may occur during any part of the travel or Freeman Semester Abroad Program. Moreover, the university accepts no responsibility whatsoever for members of the program during the periods of free time. I hereby release Tulane University and the A. B. Freeman School of Business from any and all claims and causes for arising out of any travel or activity conducted by or under the control of the Freeman Semester Abroad Program.
20. I further understand that I must indemnify Tulane University, its agents and its employees, for any financial obligations or liabilities that I may personally incur while participating in this program, including attorney's fees and court costs.
21. Tulane University reserves the right to decline any application or to cancel any program without notice, in which event all money paid will be refunded in full. Should a program cancellation become necessary for safety reasons, an emergency, or for reasons beyond the University's control, after students have arrived overseas, every effort will be made to refund recoverable costs to the participants. Additionally, Study Abroad and A.B. Freeman School of Business will make every effort to help students complete the academic work from the program and, depending on the circumstances, possibly earn the intended academic credit from the program. Whether or not this is possible depends largely on the particular program, the circumstances of the academic work of the program, and the length of time remaining in the program after the official cancellation date. Unrecoverable program expenses including, but not limited to, passport and visa fees, vaccinations, housing fees, or airline costs, paid for directly by the student cannot be refunded. Because full refunds are often not possible, students should consider purchasing trip cancellation insurance that can be obtained through many travel agents or insurance companies. When researching policies, it is important to carefully weigh the cost of the insurance against the value of travel expenses. Policies vary on what triggers trip cancellation, so students should check with travel insurance providers for more details. The Financial Aid office will review program cancellations on a case-by-case basis for students who are receiving financial aid.

## Appendix D: Release and Waiver of Liability for Participation

The following document must be signed online at <https://freemanabroad.tulane.edu>.

**In consideration for being permitted to participate in the Program listed herein, I acknowledge and agree to the following:**

Participant is qualified for and desires to participate in the above referenced Program. It is acknowledged that Participant is not required to participate in the Program.

1. The Undersigned understand and agree there are hazards and risks inherent in international travel and the activities included in the Program, including but not limited to: foreign political, social and economic conditions which are different than the United States and which can change in an unpredictable manner; different standards of design, safety and maintenance of buildings, public spaces and transportation, varying quality of available medical treatment and differing health, safety, legal, cultural and religious beliefs and conditions all of which could cause serious personal injury or loss of life to Participant and or loss or damage to property. These risks are minimized by the exercise of reasonable care by Participant, which includes knowledge of and adherence to all appropriate health guidelines for the countries visited, being aware of travel advisories issued by the U.S. State Department for the destinations in which Participant is traveling, and familiarizing him/herself with the local conditions which may impact travel. While studying and/or traveling abroad, Participant assume responsibility for his/her own health, safety, and academic performance. By being involved in Program, Participant agrees to travel and to study responsibility. The Undersigned agree to assume all risk for any such personal injury, loss of life to Participant or property loss or damage.
2. The Undersigned assure Tulane that the Participant is covered by appropriate health, hospitalization and accident insurance providing coverage for medical treatment both within and outside the United States, with medical evacuation and repatriation coverage. The Undersigned acknowledge Tulane does not have medical personnel available at the location of the academic program, during transportation or anywhere in the foreign country being visited and is not responsible for any medical expenses Participant may incur while abroad. Tulane may take any action it considers to be warranted under the circumstances regarding Participant's health and safety. Undersigned agree to release Tulane from any liability in connection with such action.
3. The Undersigned understand and agree that Tulane does not represent or serve as agent for and cannot control the acts or omissions of the host institution, transportation carriers, hotels and other suppliers of goods and/or services connected with the Program. The Undersigned agree Tulane is not responsible for any personal injury to or loss of life of Participant or loss or damage to property that may be caused or contributed to by the act or omission of the host institution or any of the suppliers of goods and/or services in connection with the Program.
4. The Undersigned agree Tulane may, in its sole discretion, make any change in the itinerary or any part of the academic program it deems necessary. The Undersigned understand and acknowledge that Tulane is not responsible for any disruption in travel arrangements, or any consequent additional expenses that may be incurred therefrom. The Undersigned agree that Tulane is not responsible for any injury Participant may suffer while traveling independently before or after the Program or during free time.
5. The Participant agrees to abide by and that Tulane has the right to enforce the Tulane University academic rules and regulations and Tulane University's Code of Student Conduct and the Honor Code specific to the student's college and that Tulane may impose disciplinary action in accordance with such rules. If the Participant is expelled from the foreign academic program, Undersigned agree the Participant will be sent home at his/her own expense with no refund of fees.
6. The Undersigned hereby agree to release, acquit and forever discharge Tulane, its officers, administrators, agents, and employees from any and all liability for any injury, damage, claim, cause of action of any nature arising out of or related to Participant's participation in the above Program including, but not limited to, injury,

loss, damage, delay, medical or other expense from any cause whatsoever (including, but not limited to, sickness, accident, weather, war, quarantine, government restrictions, act or omission of a common carrier, hotel, restaurant or other agency). This release applies to activities or independent travel conducted when Participant has free time before, during, or after the Program, which shall be unsupervised by Tulane, its agents, and employees shall have no responsibility or liability for any injury, damage or loss suffered by Participant during such periods of independent activity or travel, and this release shall remain in full force and effect during such times.

7. The Undersigned agree this Release and Waiver for Participation in Program will be governed by and construed in accordance with the laws of the state of Louisiana. The undersigned acknowledge they have read this document carefully and are fully informed of its content. The undersigned further acknowledge this document is a release of legal rights and that they sign it knowingly and voluntarily. I am hereby agreeing to all the terms and conditions set forth on this waiver form. My submission is an acknowledgement that I have read that waiver carefully and am fully informed of its content. I acknowledge that this waiver is a release of legal rights and I hereby waive those rights knowingly and voluntarily.