

Study Abroad Handbook 2012-2013



Center for International Education
<http://Rider.StudioAbroad.com>



RIDER
UNIVERSITY

Table of Contents

About Rider University's Center for International Education	1
Mission.....	1
Services Offered.....	1
Related Offices.....	1
Hours & Locations.....	1
Meet the Staff.....	2
Study Abroad Policies & Procedures	3
Study Abroad Policies.....	3
Approval procedures.....	7
Understanding the Academic Credit Process	8
Rider Academic Credit Policies.....	8
Rider Study Abroad Programs.....	10
Non-Rider Study Abroad Programs.....	10
Billing & Financial Aid	10
Rider Tuition and Fees.....	10
Budgeting.....	11
Tuition Overload Payment for Rider Programs.....	12
Students Receiving Tuition Remission and Tuition Exchange Benefits.....	12
Applicability and Retention of Financial Aid.....	12
Maintaining Financial Aid.....	12
Additional Scholarships.....	13
Rider University Policies	13
Miscellaneous University Matters	14
Understanding Study Abroad Forms	16
Course Selection Form.....	16
Consortium Agreement.....	16
Health Disclosure Form.....	16
Physicians Release Form.....	16
Code of Conduct.....	17
Non-Liability Waiver and Release Form.....	17
Preparing for Departure	17
Pre-Departure Orientation Sessions.....	17
Host country and cultural research.....	17
Documents	17
Passports.....	18
Student Entry Visas.....	18

Travel Arrangements and Independent Travel	20
Booking Flights.....	20
Trip Cancellation Insurance.....	20
Arrival.....	20
Packing.....	20
Independent Travel while Abroad.....	21
Hostels.....	22
Financial Matters	22
Budgeting.....	22
Accessing currencies.....	22
Communication	23
Telephones.....	23
Email.....	24
Mail & Shipping.....	24
Health	24
Check-ups.....	24
Insurance.....	25
Medications.....	25
Immunizations.....	26
Center for Disease Control.....	26
Tips for Staying Health Abroad.....	26
Safety and Security	26
Governmental Resources.....	27
Drugs, Alcohol and Tobacco.....	27
Emotional Well-Being.....	28
Traveling.....	28
Multicultural Considerations.....	29
For Parents: Planning Considerations and Supporting Cultural Transformations	30
Planning Considerations.....	30
Encouraging Growth.....	31
Maintaining Distance.....	32
Preparing for Transformation.....	32
Support During Re-entry.....	32
Appendices	34
Approved Program Providers.....	34
Student Records and FERPA.....	35

ABOUT RIDER UNIVERSITY'S CENTER FOR INTERNATIONAL EDUCATION

Mission

Rider University is guided by a commitment to prepare its students as global citizens and socially responsible leaders in an increasingly interdependent, diverse and complex world. Students who study abroad enrich their personal lives and gain a competitive edge in graduate and professional school admissions and the job market.

To achieve this goal, the University provides all students with the opportunity to participate in an international experience. Education abroad experiences include study, service-learning and internships available through University exchanges, affiliate programs or direct enrollment programs. Courses taken abroad can be articulated with students' major and minor program requirements and can be used to satisfy general education and elective requirements.

Services Offered

Center for International Education's serves all Rider students and faculty with developing their study abroad goals and provides support for them to identify, apply and study with their chosen programs. The services the CIE offers are:

- Personal advising to any student, faculty or staff member
- Assistance with access to course information and other specific details of study abroad
- Assistance with all application submissions
- Assistance with securing documentation to apply for financial aid
- Resources and information for countries for all Rider approved programs

Related Offices

The Center for International Education works closely with all university offices. Listed below are point people in certain offices that are key to assisting those students who are studying abroad.

Registrar
Ms. Kate Trost

*College of Liberal Arts and Sciences &
School of Education*
Ms. Terri Marriott

Financial Aid
Lawrenceville: Ms. Judy Wood
Princeton: Ms. Elizabeth Sandy

College of Business Administration
Ms. Jaime Hall

Dean of Students
Ms. Wilda Bleakley

*Westminster Choir College and School
for Fine and Performing Arts*
Ms. Marjory Klein

Center for International Education Office Hours & Location

Lawrenceville: M-F 8:30-5:00
Bart Luedeke Center, Suite 124
2083 Lawrenceville Rd.
Lawrenceville, NJ 08648
(609) 896-7717

Princeton: Wed 8:30 -5:00
Sheide Student Center, ADOS suite
101 Walnut Lane
Princeton, NJ 08540
(609) 921-7000 x8217/x8717

Meet the Staff



Sara Young-Singh

Director

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Phone: (609) 896-7718

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Kim Cameron

Assistant to the Director

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Phone: (609) 896-7758

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Kate McKinley

Administrative Specialist

Office: BLC Suite 124

Phone: (609) 896-7717

Email: kmckinley@rider.edu

Student Workers

The CIE hires graduate and undergraduate students who have successfully studied abroad. These students are active members of the CIE team and also advise students about Rider's study abroad programs. Current student worker profiles can be found on the CIE Staff page of our website <http://rider.studioabroad.com>.

STUDY ABROAD POLICIES AND PROCEDURES

Study Abroad Policies

I. Study Abroad Eligibility and Approval

Specific eligibility and approval criteria and processes, application documents and fees and application deadlines can be found on the Study Abroad webpage.

Approval for study abroad is conducted on a rolling basis up to and including the application deadlines by the Center for International Education administrative staff, a representative of the Provost's Office, and with support from the Offices of Community Standards and Financial Aid, which provide information about students' disciplinary and financial status, respectively. Study abroad approval is granted to students who meet the 2.5 grade point requirement, submit required application materials by the deadline, receive supportive letters of recommendation, and meet disciplinary and financial requirements. No student will be approved for study abroad without completion of a "Course Selection Approval" form, obtained from the Center for International Education and including signatures from the student's advisor and academic dean.

II. Study Abroad Application Deadlines

Students who hope to study abroad as a Rider University student are advised to begin talking to their academic advisor(s) early in their studies. The first semester of their first year is not too early to begin this discussion.

Application deadlines are strictly adhered to and are as follows:

- September 10 for J-term
- October 1 for Spring
- March 1 for Summer
- April 1 for Fall & Academic Year

Students are responsible for checking the provider deadline for their study abroad program, as this deadline may occur before the Rider University deadline; however, this is atypical.

III. Study Abroad of Second-Semester Freshmen

Freshmen who wish to study abroad during the second semester of the freshman year must submit academic performance reports for study abroad from each course in which they are currently enrolled. The reports must be signed and must indicate that the student's current anticipated course grade is a C+ or better. They must also submit two letters of recommendation; one of the letters of recommendation may be from a high school teacher. Additionally they must submit their high school transcript that indicates a grade point average of 2.75 or better. Approval by the Academic Dean and an interview with the Director of the Center for International Education are also required.

IV. Study Abroad of Transfer Students

Transfer students who apply to study abroad in their second semester at Rider University must submit two academic progress reports for study abroad from courses in which they are currently enrolled. The reports must be signed and must indicate that the student's current anticipated course

grade is a C or better. At least one of these progress reports should be from a faculty member from whom they have NOT requested a letter of recommendation. Additionally they must submit their transfer university transcript indicating a grade point average of 2.75 or better, and 1 letter of recommendation from a faculty member at that institution from whom they took at least one course. An interview with the Director of the Center for International Education is also required.

V. Study Abroad in the Senior Year (final 30 credits)

Students may study abroad in their senior year. However, students should ensure through careful consultation with their faculty adviser(s) that such study does not result in an unanticipated delay of graduation.

VI. Summer Study Abroad on Rider Programs

All summer study abroad students doing Rider programs (INT316) are registered for Summer I in order to facilitate the processing of financial aid. Students who enroll in two successive summer study abroad programs will be enrolled in Summer I and Summer II. They will be required to fill out a College of Continuing Studies (CCS) Registration Form for each summer session. The Center for International Education will assist students with their registration.

VII. Students with Disabilities

Rider University is committed to assisting students with disabilities. Students with disabilities should be aware that accommodations received in the United States may not be available abroad due to different laws in other countries. It is recommended that they carefully choose a study abroad destination with this in mind and in conjunction with the Center for International Education (CIE) staff and the Services for Students with Disabilities Office.

VIII. Extension of Study Abroad

A. Extensions Involving a New Program

Students currently abroad who wish to extend their study abroad in a new location must adhere to the following policy:

1. Extension of Application Deadlines:
 - a. December 1 to extend fall study for the spring
 - b. April 1 to extend spring study for the fall and/or for the summer
 - c. June 15 to extend summer I to summer II study July 15 to extend summer study for the fall

2. Required forms and approvals for re-submission to CIE:
 - a. Study Abroad Application form EXCEPT FOR ESSAY
 - b. Course Selection Approval Form signed by appropriate advisor/administrators and Course Request Form
 - c. Email from student authorizing CIE to sign Course Registration form on student behalf.
 - d. Confirmation that student has secured housing and has investigated VISA extension requirements.
 - e. Orientation documents to include: "Waiver of Liability," "Code of Conduct," "Medical Insurance," "Emergency Contact Information," "Health Disclosure", and "Physician's Release"

- f. Updated Official Transcript (click here for transcript requests). You must DOWNLOAD the request form, print it and sign it and fax or scan it as per the instructions.
- g. \$150 Non-Refundable Application fee in the form of a personal check, cashier's check or money order made out to "Rider University."

3. You do NOT need to resubmit your personal essay or faculty/staff recommendations.

B. Extensions Involving the Same Program

Students currently abroad who wish to extend their study in the same location must adhere to the following policy:

1. Extension of Application Deadlines:
 - a. December 1 to extend fall study for the spring
 - b. April 1 to extend spring study for the fall and/or for the summer
 - c. June 15 to extend summer I to summer II study July 15 to extend summer study for the fall
2. Required forms and approvals for re-submission to CIE:
 - a. Course Selection Approval Form signed by appropriate advisor/administrators and Course Request Form
 - b. Email from student authorizing CIE to sign Course Registration form on student behalf.
 - c. Confirmation that student has secured housing and has investigated VISA extension requirements.

IX. Housing

Rider University study abroad housing policy requires students who study abroad during the academic year (excluding summer) on a Rider program, that is, a Rider exchange or other so-designated program, to live in the housing that is provided by the program.

For programs provided by a third-party provider, students who can secure and supply to the Center for International Education written approval of the Provider to live in housing that is not offered by said Provider will be allowed by Rider University to live in non-provider housing as long as Rider University's affiliation agreement with said Provider contains an indemnification clause.

For summer programs, the third-party provider policy applies as per paragraph two above.

X. Reapplying to study abroad, changing programs and postponing programs

Students who have been asked to reapply to a study abroad program will receive instructions in the letter of rejection specifying the reasons for rejection. Should the students decide to reapply for the same program in the following semester, they do not need to resubmit the entire application, unless specified in the letter. Students will be required to submit a new application form, an updated transcript, and a revised course plan, signed and approved by their faculty advisor. Students who have been rejected for disciplinary reasons will be interviewed by members of the CIE and the Provost's Office to determine the suitability of their acceptance for study abroad.

Re-applications must be submitted by the appropriate application deadlines.

If a student who has been rejected decides to apply to a different program instead, the student must submit an entirely new application. The aforementioned disciplinary procedure also applies.

If a student who has been accepted to a study abroad program needs to postpone study in the program for one semester, the student needs to submit a Study Abroad Deferment form, a new application form, a revised course plan (signed and approved by the faculty advisor), and an updated transcript by the appropriate deadline.

If a student who has been accepted to a study abroad program needs to postpone study on that program more than one semester, the student needs to submit an entirely new application by the appropriate deadline.

XI. Withdrawal and Cancellation policies and penalties

Students are required to submit all Rider University required documents by the deadlines provided by the Center for International Education (CIE). Failure to do so will result in ineligibility to study abroad. Students ineligible due to non-compliance will be withdrawn from study abroad and will have to course select for Rider University courses. All students who study abroad must sign a statement confirming their understanding of the withdrawal policy.

Should a student decide to withdraw from study abroad subsequent to acceptance, the student is required to submit to the CIE a Study Abroad Withdrawal Notification form. The student is still responsible for any cancellation fees and penalties charged by the provider.

In addition to a student's withdrawal from study abroad, the student will be charged the following penalties:

- A. a cancellation penalty from the provider, which based upon timing of withdrawal, could reach 100% of cost. It is the responsibility of the student to be informed of the cancellation dates and penalties of his or her provider.
- B. the tuition cost for enrolling in Rider University courses for the semester in question, and a \$300 cancellation fee by Rider University if the student withdraws from Rider and non-Rider study abroad programs after the dates in the following schedule of deadlines:
 - o May 1 for Summer Study Abroad
 - o For Fall Study Abroad
 - May 1 for programs beginning July-September
 - July 1 for programs beginning September 1-October
 - o November 1 for Spring Study Abroad

Exemptions will be made only under exceptional circumstances.

XII. Early Withdrawal

While abroad, students considering withdrawing from their study abroad program should contact the CIE. In order to receive credit for their program students must satisfactorily complete all coursework and remain at the program site for the duration of the program. Students must plan their departure based upon the official ending of the term. Generally, program fees are non-refundable after the start of the program.

Students withdrawing from programs may be required to reimburse financial aid or scholarships to Rider University. All aid is based on attendance and successful completion of the study abroad program, including at least 12 semester credits.

XIII. Health Insurance and Study Abroad

All students who study abroad must have medical and hospitalization insurance valid internationally. They must also have insurance for medical evacuation and repatriation of remains. The CIE has established required minimum coverage for each of these types of insurance, and students must provide evidence that their policies meet the coverage minima. Information on health insurance requirements and options is included in the study abroad orientation materials.

Please be advised that the Rider University health insurance policy does not provide international coverage. Therefore, while abroad, students must secure additional insurance to meet University required coverage minima.

Since health insurance is billed as an annual fee, students who study abroad in the fall may waive the insurance fee for the fall and reinstate it in the spring. Students should notify the Bursar's Office to be reinstated for the spring semester. There is no prorating of insurance for fall only. Therefore students who study abroad in the spring must pay their insurance in August for the entire year or waive it as per University policy.

XIV. Program Evaluation

The CIE requires all students who study abroad to submit a program evaluation and to attend a Re-entry Orientation Session before they can receive grades for their overseas program.

Students who apply for study abroad sign the following statement:

"I hereby agree to complete a Rider University study abroad program evaluation upon the conclusion of my program, attend a Re-entry Orientation Session and share my experience with others." The CIE sponsors a Study Abroad Ambassador Program that offers students a venue through which to communicate with other students, promote study abroad, and enhance their job resume. Students interested in being a Study Abroad Ambassador sign up upon their return.

Approval Procedures

Due to a significant increase in applications for studying abroad, Rider has instituted a new timeline for processing study abroad applications. Each Application will be approved by the Academic Approval Council which is comprised of the Provost's Office, the CIE Director and two faculty members from different colleges.

Study abroad applications will now be reviewed on a first-come, first-served basis; therefore students should complete their applications as soon as possible in order to be considered. Applications will continue to be accepted as long as spaces remain in the programs selected. When applying, students will be asked to identify two alternative programs in case their first choice is no longer available. Students are strongly encouraged to choose one of Rider's exchange programs as one of their programs of interest.

Special consideration will be given to students who select programs with academic offerings that enhance their academic major or minor or are necessary to complete their Rider degree on time. In

addition, students with unique timing issues, such as graduating seniors or Education majors who can only study abroad during their sophomore year or junior fall term, will be given special consideration as needed.

Rider University offers a broad variety of study abroad programs to ensure the greatest level of opportunity and access for our students. As such, the application processes for Rider's Faculty-Led programs, summer study abroad programs and Rider's Service Learning program remain unchanged. Short-term programs continue to have a set allotment of spaces as indicated in their program brochures while summer study abroad sessions have no space restrictions.

UNDERSTANDING THE ACADEMIC CREDIT PROCESS

This section is intended to provide a better understanding of how study abroad will affect various aspects of a student's Rider academic career, including how academic credits will be earned while abroad. Important differences will be highlighted for Rider and non-Rider study abroad programs. Additionally, we explain how study abroad participation will affect a student's billing and tuition, transfer of financial aid, on-campus housing, and other pertinent information to ensure a smooth transition from Rider to the overseas program. At the end of this section, we have included contact information for various university offices that may be helpful for students as they begin preparing for the journey ahead. Finally, important university policies have also been included which describe the consequences of going against these policies.

Rider Academic Credit Policies

1. Study Abroad Course Load Semester Limit

The maximum number of credits any student may take abroad for one semester is normally 17 credits. Qualified students with a 3.0 GPA or better may take 18 credits. The Department of Foreign Languages and Literatures has credit applicability limitations for its majors and minors. Students should contact the Department for specific information.

2. Maximum Number of Semesters Allowed for Study Abroad

Students may study abroad for a maximum of two (2) semesters if approved by the Academic Approval Council. Students who transfer into Rider University with the equivalent of two or more years of university credits (54 credits or more) are limited to one (1) semester of study abroad. Permission to study abroad for one (1) additional semester may be granted in exceptional cases. Such cases must include study abroad directly related to the student's major or minor studies and must be endorsed by the student's faculty advisor(s) and academic dean. Examples of such cases are the need to acquire greater language proficiency or multiple language proficiencies, programs that require yearlong study and/or internships, or yearlong courses at a university abroad.

3. Credit minima and foreign credit systems

Semester study abroad students must take the equivalent of *at least* 12 U.S. hours per semester and can receive *no more* than 18 hours of credit per semester from abroad. The CIE Office will register students for "place holder" courses during their time abroad. This will be replaced by the students' actual credits and grades (which may differ from the amount of "place holder" credit) after the CIE processes their official transcripts.

Credit systems vary greatly among institutions, and it is the students' responsibility to make certain that they know how many credits are expected. Information on the credit system used by the host institution/program may be available on relevant WebPages, and/or students can email the program provider regarding credit equivalencies. The CIE can help students in this determination.

4. Minimum Grades for Credit

All course credits earned abroad are transferred as Pass/Fail on the student's transcript. Students must receive a C or better in a course to receive credit. Rider course and credit equivalencies are listed on the Rider transcript, as are the host institution and/or provider, program location and courses taken.

5. Program-Specific Policies

Students should make sure to understand which academic policies apply to him or her while abroad. We recommend asking program providers for the terms of participation, which covers issues such as course load, changes to academic programs, grade reporting, fees, and refunds. Students must also abide by academic policies of the Rider Student Handbook - *The Source* - which is accessible at: <http://www.rider.edu/thesource>

6. Registration and Credit Transfer

Students receive Rider University credit for study abroad based on the actual courses taken while abroad. Students who register for Rider University programs will enroll in INT314 (fall), INT315 (spring), or INT316 (summer). Students who register for non-Rider programs must secure Off-Campus Course Approval using appropriate course approval forms. All students must select and secure advisor approval for the courses they plan to take abroad.

7. Processing Foreign Transcripts

Transcripts can take up to four months or longer to arrive to the office after the end of the programs. Feel free to inquire with our office in regards to their status, but please be patient in recognizing the variability in transcript arrival. When corresponding with the CIE, we recommend always including the student's name, host program, and term abroad. Also include course titles when following up on a course evaluation request. See Appendix II for specific information about FERPA and the amount of information that our office can legally provide.

The CIE will receive student transcripts from either the provider or the university abroad and will initiate the transcript evaluation process. We will base the credits transferred upon grades received and credit equivalencies between countries. We will use the Course Selection Approval Form and any subsequent information about courses taken abroad and approved equivalencies to prepare a Transcript Evaluation Form. This form and the original transcript will be sent with the Course Selection Approval Form and subsequent approvals to the respective dean's office. Once processed in the dean's office, the transcript and equivalencies will be sent to the Registrar's office for posting. Rider will post both the course equivalencies at Rider (or elective credits), information about the program location and university, as well as the names of the courses taken abroad.

If a student does not indicate a course equivalency for a course taken abroad, it will transfer as elective credits. Courses worth 4 credits abroad for which a 3-credit Rider course equivalent is approved will transfer as 3 credits for the Rider course and 1 elective credit.

8. Changing Courses While Abroad

It is not uncommon for students to change courses once they are abroad. This may be because of courses being closed or cancelled, because a student is at a different language proficiency level than the course that s/he registered for, because of a scheduling conflict or because the student wishes to take a different course that looks attractive.

If students need to change their course selection upon arrival at their study abroad destination, it is their responsibility to secure approval from their advisor(s) and notify the Center for International Education of the changes and advisor approval. Unless students secure Rider University course equivalents from their advisor, appropriate chair or dean (including the satisfaction of major, minor or core requirements or electives), the course credits will transfer as elective credits only. This can be communicated and approved through e-mail correspondence.

Rider Study Abroad Programs

The Center for International Education works with academic departments through the course evaluation process to determine how courses taken abroad will count at Rider. Approval of new or other courses not on file begins with students submitting course descriptions and/or syllabi from the study abroad courses the appropriate academic advisor for review. The advisor decides if the foreign course has a direct equivalent to a course at Rider, if it has no direct equivalent but will count as credit towards that department's major or minor, or if the course will simply count as general credit towards graduation.

Non-Rider Study Abroad Programs

For students electing to study abroad on a Non-Rider Program, the Center for International Education will endorse their academic approval forms knowing that the student has been advised that his or her merit-based funding will not travel with him or her to the selected program.

BILLING AND FINANCIAL AID

Rider Tuition and Fees

Each study abroad application requires a \$150 application fee. This money must be submitted to the Cashier's office as a check or a money order made payable to Rider University or by credit card.

Students who enroll in Rider study abroad programs are billed tuition and all fees except Student Government Association fees. For programs in which housing is included by the provider, students pay the Rider housing rate. Students who enroll in Non-Rider study abroad programs during the academic year are charged the Rider technology fee.

Additional costs may be billed directly to the student by the program provider.

Important Note: Provider affiliates typically expect payment for housing prior to departure. All deposits and early payments must be made by the student since financial aid cannot be posted prior to the start of the academic semester. Releasing of loans and awards typically occurs at least two weeks (after the add/drop period) into the semester at Rider. Students awaiting financial aid disbursements may contact their study abroad provider to make arrangements for deferred

payment. This is typically done by completing a **Payment Deferral Form**. Deferral forms may have other tiles such as “Enrollment Verification” and can be found on each provider’s web portal.

Budgeting

The CIE office will provide students with estimated budgets for their program. Students will take this budget, along with their completed and signed consortium agreement, to their meeting with Ms. Wood (Lawrenceville) or Ms. Sandy (Princeton) in the Financial Aid office. Budgets for frequently attended programs can be found on the program brochure page of our website <http://rider.sudioabroad.com>. Following is a sample budget:

ESTIMATED BUDGET: NEBRIJA UNIVERSITY FALL 2012	
Rider Tuition	\$ 16,410.00
Tech fee	\$ 175.00
Textbooks & Materials	\$ 250.00
Intensive Language Course	na
Semester Language Course	na
Internship Fee	na
Housing	\$ 6,100.00
Housing Deposit (non-refundable)	na
Cleaning Fee	na
Telephone	na
Utilities	na
Internet Fees	na
Meals	\$ 500.00
Local Transportation	\$ 500.00
Passport and Visa Fees	\$ 275.00
Airfare	\$ 1,100.00
Airport Transfers	na
iNext Insurance	\$ 90.00
Health Insurance (host country)	\$ 215.00
Personal Expenses	\$ 1,500.00
Personal Travel	\$ 1,500.00
ST/PEND	\$ (2,000.00)
Total Expenses	\$ 26,615.00

ESTIMATED BUDGET COMPARISON:

RIDER -RESIDENTIAL STUDENT Fall 2012

Rider Tuition	\$16,410
Technology Fee	\$175
Housing	\$3,665
Housing Deposit - Spring	\$200
Meals	\$2,240
Student Activities Fee	\$125
Textbooks & Materials	\$750
Personal Expenses	\$1,500
Total Expenses	\$25,065

RIDER -COMMUTER STUDENT Fall 2012

Rider Tuition	\$16,410
Technology Fee	\$175
Housing	\$0 - \$4,000
Commuting Expenses	\$750
Meals	\$1,000
Student Activities Fee	\$125
Textbooks & Materials	\$750
Personal Expenses	\$1,500
Total Expenses	\$20,7105 -\$24,710

Tuition Overload Payment for Rider Programs

Students pay the same tuition for Rider study abroad programs as for on-campus study, unless the tuition of the study abroad program exceeds Rider University tuition. When a study abroad program cost exceeds the Rider University tuition, students pay the difference in tuition. Federal and state financial aid, depending upon a student's eligibility, can be applied to the excess tuition cost; however, Rider University financial aid is not applicable to this excess cost.

Students Receiving Tuition Remission and Tuition Exchange Benefits

Students attending Rider University and receiving tuition remission benefits and students attending Rider University through a tuition-exchange program with another university or consortium are eligible to participate in all Rider University study abroad programs on the same basis and under the same rules as all other Rider University students. If students wish to use such funding toward their study abroad program, then they are permitted to study only on a Rider Exchange program under which no tuition is paid by Rider University to the host institution. If students choose to seek alternative funding for their study abroad, then they are not restricted to the exchange programs and can choose from all program offerings.

Applicability and Retention of Financial Aid

Rider University considers study abroad integral to its mission and is committed to making it accessible and affordable. Therefore, student financial aid, including merit scholarships, is applicable to yearlong and semester study abroad. Award packages are adjusted as necessary and as possible to reflect cost differences between those of Rider University and the host institution.

Rider University scholarship awards are generally not applicable to Non-Rider programs in countries where the University has its own exchange and/or affiliate programs. Athletes should discuss applicability of their scholarships for study abroad with the athletic department and their coaches.

In order to continue receiving financial aid, students must have their courses approved by their academic adviser. Students must enroll in a minimum of 12 credits per semester to receive financial aid. The CIE staff assists students in completing the registration process. In addition, students must complete a formal agreement with the CIE and the Financial Aid Office.

To ensure that study abroad is available to as many students as possible, Rider University financial aid may be applied to a maximum of two (2) semesters of study abroad. Permission to study abroad for three (3) semesters and still receive Rider University financial aid may be granted in exceptional cases.

Students must pay all fees and fines owed to Rider University before leaving the United States, including library fines, parking fees etc.; otherwise, approval of financial aid to study abroad could be jeopardized. Students are encouraged to stay on top of what they owe by working with Financial Aid and the Bursar's Office.

Maintaining Financial Aid

A FAFSA form must be filed for students to qualify for several types of aid. Many scholarships also require students to submit FAFSA to Rider University.

In order to continue receiving financial aid, students must:

- Have courses approved; courses should be related to the student's major(s) or minor(s), or to other graduation requirements or elective credit options.
- Enroll in courses that are accepted toward completion of the Rider degree.
- Complete a formal agreement with the Center for International Education. Students are responsible for contacting the office to obtain the Consortium Agreement form after they have been approved to study abroad.
- Have another institution's study abroad program approved by Rider prior to enrolling.

Responsibilities when Studying Abroad

- Fill out the FAFSA before March 1 – if studying abroad during the Spring semester, students should contact their parents regarding filing taxes.
- Verification – Some students are selected for verification and Financial Aid may need taxes, W2's of student and parents as well as completed Quality Assurance Verification form. If not received, all Financial Aid will not be paid into students account and will hold up any refund. Make sure to comply with any requests for information from NJ higher Education Student Assistance Authority (HESAA).
- When all necessary information is complete (including Consortium Agreement), schedule an appointment with Judy Wood (Lawrenceville) or Elizabeth Sandy (Princeton) in Financial Aid – call 609-896-5360. Multiple appointments will be necessary before leaving to study abroad.
- Applying for a refund: Checks are issued after drop/add period if there is a true credit on the student's account. Bank balances will be deducted before the refund amount is determined.
- Loans need to be processed in a timely manner. **Tip:** Inform Ms. Wood who the refund check should be sent to. This person should be responsible for wiring the funds to the student's account abroad.
- Students may email reminder to Judy Wood for refunds.

Additional Scholarships

The CIE recommends all students apply for scholarships to help fund their study abroad program. The CIE holds a Scholarships application workshop once a semester. View of listing of our upcoming events calendar at <http://www.rider.edu/academics/academic-programs/study-abroad>.

- **Important Tip:** Many external scholarships have earlier deadlines than the CIE therefore students should contact the CIE about potential *fast-tracking* of their study abroad application in order to sync with specific scholarship timelines. For a list of scholarships, please visit the scholarship section on Rider's study abroad website at: <http://rider.studioabroad.com>.

UNIVERSITY STUDY ABROAD POLICIES

Rider University believes that each student is ultimately responsible for his or her experience abroad. This responsibility embraces a wide range of tasks, from understanding University policies and securing passports to recognizing that living abroad requires one to get along with people who may have differing cultural values and backgrounds.

It is the student's responsibility to be aware of Rider's policies, which can be found in the *Student Handbook*. This useful resource is designed to acquaint students with the specifics of the standards expected of them as members of university community. The policies and regulations delineated in

the handbook apply to **all** students enrolled at Rider, including those abroad. The handbook is accessible at the following web address: <http://www.rider.edu/thesource>. Ignorance of a policy or regulation will not be considered an excuse for failure to observe it.

Members of the university enjoy the rights and privileges associated with their status and are bound by the laws of the surrounding community. Student status does not protect a Rider student from arrest or prosecution for violation of local, state, or federal laws. A student who violates certain regulations can be held accountable by the public courts as well as by the University. A student's standing before the courts in and of itself, however, does not necessarily affect his or her standing within the University at any time.

The information provided and the regulations and policies outlined in this handbook are not intended to be all-inclusive and do not constitute a contract. The University reserves the right at any time to add to, modify, or revoke any of the regulations and policies contained in this handbook without notice.

Study Abroad as per Rider University's *Student Handbook*

The policies and regulations in the *Student Handbook* apply to students registered for Rider's study abroad programs, although some additional regulations may apply. Students on academic or disciplinary probation, or those with a financial hold, may be prohibited from participating in study abroad programs. Specific regulations for students enrolled in study abroad programs are available from the Center for International Education, program directors and/or from the offices of the deans of the undergraduate colleges and schools.

Students are required to abide by the laws of the particular country with respect to the age at which alcoholic beverages may be consumed. Otherwise, all of the policies with respect to alcoholic beverages and illicit drugs included in this *Handbook* apply. Students are subject to disciplinary action including expulsion and referral for prosecution for violation of these policies.

MISCELLANEOUS UNIVERSITY MATTERS

Student Mail & Study Abroad

Students should remember to have mail forwarded while studying abroad and make the appropriate arrangements with billers, subscription providers, etc. well in advance.

On-Campus Housing & Study Abroad

The CIE Office will inform Residence Life that a student is studying abroad the following term and Residence Life will review this information. Students should NOT to participate in the housing lottery in March if they are planning to study abroad in the fall, but they should pay their housing deposit to secure a room upon their return. In addition, students should follow any instructions provided by the Residence Life regarding their housing contract.

If spaces are available, we encourage students to select Gee Hall for their residence, as the International Learning Community will assist them with their re-entry to Rider. Please contact Residence Life to submit a separate application to live in the International Learning Community. For other general information, please visit: www.rider.edu/housing.

Career Development & Study Abroad

We recommend that students further explore career options before going abroad and begin thinking about marketable skills that can be developed overseas (such as foreign language abilities and universal cross-cultural competencies) that are valued by employers. Furthermore, students are encouraged to seek out important contacts and consider independent field studies or research that may enrich his or her overall academic experience at Rider. Students may also want to explore international post-graduation scholarships prior to studying abroad.

The CIE staff is happy to provide general career assistance to students interested in exploring how study abroad can benefit their future career paths. Additionally, students may wish to schedule an appointment with the Rider's Career Services office in order to more fully leverage their international experience.

Rider E-mail & Study Abroad

Please note that ALL official university communications will go through a student's @Rider.edu email address. Students should be sure to check their Rider e-mail account on a regular basis.

Useful Rider Resources

Career Services

www.rider.edu/careerservices

Lawrenceville
609-896-5000 ext. 7488
careers@rider.edu

Princeton
609-921-7100 ext. 8217
wcccareers@rider.edu

Residence Life

<http://www.rider.edu/housing>

Lawrenceville
609-896-5102

Princeton
609-921-7100 ext. 8264

Bursar's Office

<http://www.rider.edu/offices-services/finaid/bursars-office>

Lawrenceville
609-896-5000 x7273

Princeton
609-921-7100 x8219

Financial Aid

<http://www.rider.edu/finaid>

609-896-5360
finaid@rider.edu

UNDERSTANDING STUDY ABROAD FORMS

Course Selection Form

Students should determine what courses they would like to take abroad BEFORE visiting their advisor. We recommend using MyRider to determine what courses are needed to graduate and to fulfill major and minor requirements, how many elective credits can be used for study abroad, and any core requirements still needed to be fulfilled. Students should study their programs' course offerings and select 7-8 courses that fit their needs. The CIE has a list of pre-approved courses for some programs that are available in the CIE and on the respective program pages at <http://Rider.StudioAbroad>.

Students are instructed to take to their advisor their list of courses, all course descriptions they can obtain from their provider's website and/or the CIE, and either the Course Selection Approval Form or the Off-Campus Course Approval Form (for Non-Rider programs). Discussions with an advisor regarding courses abroad may require several visits. Students must indicate on the Course Selection Approval Form the Rider equivalent courses and obtain the necessary signatures on their forms.

If there are courses outside the department for which a student is seeking Rider equivalencies, s/he will have to visit the chairperson of the department in question. For core courses equivalencies, s/he will have to visit the academic dean's office. Students must provide the CIE with an email or letter of approval of the equivalencies. For courses for which a student does not secure equivalencies, s/he will receive elective credits.

Consortium Agreement

In order to continue receiving financial aid, students must have their courses approved by their academic advisor. After obtaining signatures on the required course selection and request forms, students fill out Section I and II on the financial aid Consortium Agreement provided during orientation. For those studying on a Rider program, the CIE Director will sign Section III. Once the form is completed, students should make an appointment with Mrs. Wood in the Lawrenceville financial aid office or Ms. Sandy in the Princeton office. Regardless of whether they are applying for financial aid, students must fill out a Consortium Agreement in order for any Rider scholarship awards to travel with them abroad.

- **Note:** Students studying abroad on a Non-Rider program must send the Consortium Agreement to their provider who will fill out Section III and return the form to the students. Students then return the form to the CIE for approval before beginning the process of applying for financial aid. For students not applying for financial aid, this step is not applicable.

Health Disclosure Form

Students must disclose on the Health Disclosure Form any physical or emotional issues, allergies, disabilities or other health concerns that might impact their study abroad experience. Services for individuals with disabilities vary from country to country. Students with a disability should identify their needs and understand ahead of time what accommodations they will have while abroad.

Physician Release Form

Students are required to visit their physician, Rider's Health Center RN/physician or other physician of their choice, and have him/her sign the Physician's Release Statement in order to go abroad. Students should take with the completed Health Disclosure Form to their appointment for purposes of

discussion. Students should talk with their physician about any issues particular to the country of destination such as water quality and altitude. In addition, students are advised to ensure that their immunizations are up-to-date.

Code of Conduct

While students are studying abroad they are subject to the rules of conduct and penalties for violations of these rules that they are subject to on campus. The CIE requires that students sign a “Code of Conduct” form that outlines their responsibilities and the consequences for violation of the code of conduct. Violations will result in expulsion from the program abroad as well as possible sanctions upon return to campus.

Non-Liability Waiver and Release Form

Rider University has established a policy regarding liability during the study abroad experience. All students must sign the Non-liability of Rider University (Waiver and Release) form in order to participate in study abroad. Students should be sure to review this document with their parents or guardians and understand this document fully before signing.

PREPARING FOR DEPARTURE

Pre-Departure Orientation Sessions

All students studying abroad are required to attend three pre-departure orientation sessions to prepare them for the going abroad. If a student is unable to attend, s/he is required to make up their session. Rider’s pre-departure orientations begin the week immediately following the application deadline. Students are notified of these meetings in their study abroad approval e-mail.

Host Country and Cultural Research

Before seriously considering all of the logistical issues involved in studying abroad, students should do some preliminary research about the country in which they will be living. Topics of interest may include: history, weather, politics, major cultural issues and differences, religion, noteworthy figures and places of interest. Remember that while in a foreign country, students are subject to its laws.

We also recommend that students read the local newspaper to get a feel for the current issues in their host community. Other suggested sources for information on current events abroad include the Department of State and major international news outlets such as the BBC and CNN.

DOCUMENTS

One of the initial steps in preparing to study abroad is to obtain necessary documents and forms. Obtaining certain documents can be a time consuming process; therefore, students should submit all documents in accordance with application deadlines in a timely manner.

Passports

If a student has not already done so, s/he must immediately apply for a passport. U.S. citizens can apply at the nearest Passport Agency of the U.S. Department of State or at some post offices. The U.S. Department of State's travel website, www.travel.state.gov, provides instructions on how to obtain a passport. Passports are mailed to the applicant two to four weeks after the application is received, and are valid for ten years.

Students with a current passport that will expire within six months of the end of the study abroad program, it must be renewed at this time. Otherwise, it might be difficult to enter another country or apply for any necessary visas. In addition, this may require a student to briefly surrender his or her passport while abroad, during which freedom to travel may be restricted.

Following are the locations closest to Rider where students may apply in-person for their passport. Additional locations can be found at <http://iafdb.travel.state.gov/DefaultForm.aspx>.

Facility Name	Street Address	City
Circle Branch Post Office	2601 Brunswick Pike	Trenton
Mercer County Connection	957 Highway #33 at Paxson Ave.	Hamilton Twp
West Trenton Post Office	555 Grand Ave	Ewing
Township Of Hamilton, Municipal Clerk	2090 Greenwood Avenue	Hamilton
Palmer Square Branch Post Office	20 Palmer Square East	Princeton
Princeton Borough Clerks Office	1 Monument Drive	Princeton
Princeton Junction Post Office	331 North Post Road	Princeton Junction
Downtown Station Post Office	20 S Montgomery Street	Trenton
Mercer County Clerk's Office	209 South Broad Street	Trenton
Trenton Main Post Office	680 Us Hwy 130 South	Trenton

Student Entry Visas

Foreign governments often require students involved in study abroad activities to possess a student visa during their stay abroad, which is a special endorsement added to a passport that provides certain legal rights and a status under local law. Requirements and procedures for student visas vary by country; the U.S. Department of State maintains a site with up-to-date information on these requirements on their travel page: <http://travel.state.gov>.

While the CIE and approved program providers will advise and assist participants about procedures and requirements, students and their parents need to be aware that securing a visa *is an individual responsibility*, and not one that the CIE or Rider University can or will assume. Procedures and requirements vary according to individual circumstance, citizenship, legal status and travel plans. Procedures may also vary between a nation's consulates abroad.

Many governments require visa applicants to drop off passports and application materials in person at embassies or consular offices. Some host governments require application fees, medical records, photographs, police reports, or even criminal background checks. Some governments do not require student visas at all, while still others offer tourist visas at ports of entry but require students to apply for

special visas later during their stay. Foreign governments may require students to submit application materials in person on a particular date in a particular consulate, regardless of the convenience or cost of such travel. Others accept applications by mail, or by proxy.

Consular officials in charge of visas are notoriously slow about answering inquiries about the status of an application, and consulates are occasionally closed for host national holidays not recognized in the United States. The application process occasionally grows tense when travel dates approach and passports and visa applications await processing in or delivery from consular offices. The Center for International Education understands the concerns about visas and welcomes students to come in and discuss their concerns with a CIE staff member,

Given what are often perceived as unusual requirements for the visa for those with limited international travel experience, or for those who may have extensive experience but have always traveled on tourist visas, we urge special diligence and attention to the visa application process soon after being admitted to a program. Visa requirements are subject to change, and although the CIE staff and program providers endeavor to keep up with regulations there are instances where procedures, fees, or deadlines will change with short or even no notice.

Please note the following:

- SUMMER and SPRING study abroad students should apply immediately upon receipt of the acceptance letter from the provider to avoid delays.
- FALL study abroad students usually must wait to apply for their visa. Each country has a time frame in which the student visa must be applied for (e.g. 60 days prior to the start of the program). Students should follow instructions from their provider and the consulate in order to comply with the visa regulations.
- SPANISH VISA APPLICANTS: Be aware that there is a significant delay in processing visas for study in Spain. This is particularly a problem for students studying abroad in the SPRING. The CIE will work with students to accelerate the application process as necessary.
- Students need to register for their SPANISH VISA interview immediately, as this can take some time. Registration can only be done online using the appropriate consular website. Residents of Connecticut, Delaware, New York, New Jersey and Pennsylvania may register at <https://app.timetrade.com/tc/login.do?url=cgsny>.
- Students studying in FRANCE must first register with Campus France *before* applying for their visa through the French Consulate. This is a 2-step process.
- Students studying in ITALY must phone to make their visa appointment. The phone call can be costly as the consular offices charge per minute. Be prepared for this expense.
- Students who, because of negligence, do not acquire their visa in time to depart for their program, will be charged as necessary for any tuition and housing costs due for the period of the delay.

Additional document tips:

Be sure to make copies of all important documents including passports, visas, ID cards, and front and back of credit and debit cards. Copies should be kept separate from originals while abroad. We recommend students also scan copies of these documents and email a copy to themselves.

TRAVEL ARRANGEMENTS & INDEPENDENT TRAVEL

Booking Flights

Unless specifically stated in the provider's program materials, students are responsible for making their own travel arrangements to and from their program site. Students should research travel costs and book their own flights. Students are encouraged to learn the regulations regarding the type and size of luggage that can be carried and to pack lightly. Extra fees may be incurred for exceeding the airline's limits. Finally, be aware of any restrictions the purchased tickets may have (i.e. change policy).

It is often best to try student travel agencies, as they often are most familiar with student rates. The International Student Travel Confederation's website is www.istcorg/sisp/index.htm. They offer advice on student travel and provide contact information for major student travel agencies across the country. Other recommended student travel resources include www.statravel.com and www.studentuniverse.com.

- **Special Discount:** Students who book their travel through Rider's Student Universe portal at www.studentuniverse.com/travel/rider will receive an additional discount.

Trip Cancellation Insurance

As the costs of a study abroad program are rather significant, it may be beneficial to purchase trip cancellation insurance. This type of insurance is designed for reimbursement of financial losses incurred when it is necessary to cancel a trip prior to departure or during a trip and is effective in the case of sudden illness or injury. Most policies also provide coverage due to a variety of unforeseen events.

Companies that offer Trip Cancellation Insurance:

- AccessAmerica (www.accessamerica.com)
- HTH Worldwide (www.hthworldwide.com)
- Travel Insured (www.travelinsured.com)

Arrival

It is crucial for all students to make every effort to arrive on the date and time indicated by the program. The arrival of a program typically involves getting settled into housing, meeting other students/professors, and student orientation activities. Since these activities are usually scheduled well in advance, they usually cannot be made-up at a later date. Students will most likely not have access to program housing prior to the program start date. Students often also have limited access to phones and e-mail immediately after arrival and all programs encourage students to call home as soon as possible.

Packing

There is a comprehensive Packing Guide for students under the Learning Content section on their Studio Abroad site. U.S. students tend to bring more luggage than they will actually need. A good rule of thumb for prospective students abroad is to pack "only the bare minimum" of what they think they will need and then to remove about half of what was originally packed. It might be wise to do this exercise twice if the bag is at the weight limit for the student's destination and/or airline carrier. Some study abroad advisers suggest that student pack their bags, then walk around the block with them to see how

it feels to carry them (keeping in mind they will also want to purchase souvenirs, clothing, gifts, etc. while abroad). Also remember that closet and storage space are significantly less than in the U.S., so think about ways to layer different articles of clothing in the packing process.

Students should remember to pack what they can't get along without (i.e., prescription medications, extra eyeglasses or contact lenses, sunscreen, textbooks, etc.) in their carry-on luggage. The type of clothing and incidental items student needs to pack will depend a great deal on the study abroad location. Students may get good advice about this from returned students.

Certain items should definitely be left home since they can take up considerable luggage space. These include: any small appliance (flat irons, hair dryers typically do not work well with voltage converters), generic toiletries (i.e. large quantities of shampoo & conditioner), and linens. The following link will help to determine what kinds of voltage converters and adaptors are necessary for various study abroad locations: www.voltageconverters.com/voltageguide.htm

- **Packing tip:** Remember that suitcases should also have room to hold souvenirs purchased while abroad, as shipping gifts back to the U.S. is very expensive.
- **A note about women's clothing abroad:** In many parts of the world, the standards for proper dress in public (especially for women) are more conservative. Students can avoid a lot of undesirable attention by not bringing provocative clothing and dressing more modestly while she is abroad, taking cues from the way in which local female students dress.

Independent Travel while Abroad

Many students plan to do additional traveling while studying abroad. Travel guides can offer recommendations in terms of accommodations, places of interest, restaurants, etc.

Recommended online guidebook resources:

- Fodor's www.fodors.com/
- Frommer's www.frommers.com
- Let's Go www.letsgo.com
- Lonely Planet www.lonelyplanet.com
- Moon Travel Guides www.moon.com
- Rough Guide www.roughguides.com

Additional independent travel tips:

- Rail passes like the Eurail can often be bought for various combinations of countries and amounts of travel time, but they are typically only economical if traveling for large blocks of time (i.e. 2 weeks or longer). Make sure to purchase the pass in the U.S., as it is not possible to do so once in Europe, and purchasing the equivalent rail pass in Europe is significantly more expensive.
- Most national train companies offer youth rail discounts which make travel within the country less expensive without a Eurail.
- Students should consider purchasing an International Student Identity Card (ISIC) which may provide some student travel discounts.

Hostels

Many students opt for staying in hostels while traveling abroad. Hostels provide budget-oriented accommodation where guests can rent a bed, sometimes a bunk bed in a dormitory and share a bathroom, lounge and sometimes a kitchen. Rooms can be mixed or single-sex, although private rooms may also be available. Hostels are generally cheaper for both the operator and the occupant; many hostels employ their long-term residents as desk clerks or housekeeping staff in exchange for free accommodation. International hostels/houses can be found in many major cities.

Reminder: Theft is always a possibility when traveling so luggage should always be kept secure by locking zippers or by renting a locker.

The following websites may be useful for booking a hostel reservation online:

- www.hostelworld.com
- www.hostels.com

FINANCIAL MATTERS

Budgeting

When estimating an approximate budget, two detailed areas should be considered: Pre-departure and Post-arrival. Pre-departure costs may include the following: passport fees, direct consular fees for visa, airfare, local transportation, independent travel expenses (i.e. Eurail passes, etc.), luggage, and appropriate clothing if necessary.

Upon arrival, students usually spend more money the first few weeks while becoming acquainted with his or her new surroundings. Consider the following expenses when estimating a budget: weekend travel, local transportation, daily meals and dining out, entertainment, museum fees, laundry, postage, telephone costs, and personal items.

Budgeting tip: Remember to research student discounts (i.e. national rail passes, public transportation, etc.) and the current exchange rate. Students are also encouraged to contact returned students to find out about their recommendations. The ISIC card confirms student status and will assist students in receiving discount rates. The ISIC card can be purchased online at www.isic.org for \$25.

Accessing Currency

In the vast majority of places, students access money through an ATM. It's important for students to ask their bank how (or if) its ATM card will function while abroad and what extra fees might be incurred. Some U.S. banks have relationships with foreign banks that may also reduce fees.

If accessing a U.S. bank account through an ATM card, we recommend the following:

- Contact the bank about special procedures such as an international PIN number (i.e. 4-digit number)
- Designate a family member to have access to the account from the U.S. in case of access problems.

- Link ATM cards to checking (and not savings) accounts.
- Bring a duplicate card in case the card is lost.
- Contact the bank to notify them that the card will be used internationally.

Credit cards with cash advances and traveler's checks are additional ways of obtaining money abroad, but it usually occurs with a fee. If this is the case, make arrangements to pay any monthly bills. If using a credit card abroad, remember to call the credit card company to notify them that the card will be used internationally. Also be sure to make copies of **all** debit/credit cards and bank information that will be used abroad, including phone numbers and email addresses.

Finally, *all* students should bring some money for emergencies in the form of traveler's checks or foreign currency. It is also a good idea to bring some money in foreign currency in order to cover basic expenses the first few days in case difficulties are encountered when withdrawing cash. American banks may require several weeks to procure foreign currency, so plan accordingly.

- **Note:** Students should consider designating a parent, spouse, etc. as their Power of Attorney to conduct legal and financial business on their behalf while abroad. Completed forms can be notarized at banks. CIE staff members will not assume this power.

COMMUNICATION

Prior to departure, students and families should consider how (and how often) they plan to stay connected using the communication tools abroad. Things taken for granted in the U.S. like unrestricted, affordable internet and telephone access will most likely be more difficult to come by in the study abroad destination.

Part of the study abroad experience is the letting go of the culture of one's home country and embracing the culture of the host country. Keep in mind that frequent communication with families and friends back home may inhibit a student's ability to fully embrace their host culture.

Telephone

Minimize the cost of staying in touch by establishing communication methods in advance. For example, students can contact their phone service provider to arrange for a calling card, research internet phone options (i.e. Skype), or learn the most inexpensive way to call collect or wirelessly from the destination country. Students may be able to select an international plan that has reduced calling rates to that particular country to minimize costs of calling from home. Given the cost of telephoning, it might be better to set up a regular schedule for e-mailing or instant messaging instead.

Additional tips regarding international calling and telephone access:

- Long distance calls are less expensive over a fixed line.
- Host families may not be amenable to students using their home phone.
- Calling centers (often in the same building as internet cafés) generally offer land lines at low rates for placing international calls.
- Pay phones work for incoming and outgoing calls and are much more prevalent in foreign countries.

Most students will want to purchase a cell phone when they arrive in their host country to use for communication while abroad (cell phones are provided on certain programs). These are generally

available for purchase with a pay-as-you-go plan. Usually, incoming calls on a cell phone will be free. Remember that cell phones will most likely work when traveling outside the host country, but may encounter limited service and increased roaming charges.

E-Mail

As with access to telephones while abroad, e-mail accessibility varies by program. Generally, students do have access to e-mail, but rarely to the degree that they are accustomed to at Rider. Many overseas cities often have Internet cafés that provide web access; however, this too, may be costly. Students should consider purchasing a pass for a certain number of hours that makes using the computer/internet less expensive. E-mail access is certainly an important way for students to keep in touch with family and friends, but too much time online may actually interfere with cultural integration.

- **A note about laptops:** While a laptop is by no means required to study abroad, many students find it to be very advantageous. First, s/he will not need to spend money at an internet café to do simple word processing (i.e. for school papers, assignments, etc.). Additionally, it is an excellent way to upload and store digital pictures without having to worry about storing them on an internet site or deleting them from a memory card.

Mail & Shipping

Students should not plan to have items shipped to them. Packages are often lost or held up in customs which requires students to pay significant taxes on their items. NEVER ship medication as this is highly suspicious to customs officials. If students need to ship items back to the United States after their program ends, please consider shipping books or items that are less valuable. When shipping books, the cost is substantially less, but it takes a minimum of six weeks for delivery.

HEALTH

This section highlights important health and safety issues that should be addressed prior to departure. Although we cannot completely guarantee a student's safety, in most cases we are able to provide a good sense of what the real risks are, how to minimize any dangers, and what can be done to keep students safe and healthy while abroad. Each student will attend a pre-departure session that is solely focused on health and safety abroad.

Check-Ups

It is mandatory for students to have a general physical and complete the Physician's Release Form prior to departure. The Health Center at Rider will complete student physicals at no cost to the student. We also recommend students have a dental exam and vision check-up, and women have a gynecological check-up, at least four weeks prior to departure in case there is a need for follow-up (e.g., a cavity that needs to be filled).

Rider University Student Health Services

<http://www.rider.edu/student-life/health-wellness/student-health-services>

- Lawrenceville: Poyda C 1st floor; 609-896-5060
- Princeton: Taylor Hall; 609-921-7100 ext.8222

Insurance

Students are required to provide evidence of international medical insurance that meets Rider's minimum coverage requirements as follows:

- Medical expenses and hospitalization/accident coverage of 100% up to \$100,000 with no or minimal deductible
- Medical evacuation insurance up to \$50,000
- Repatriation insurance up to \$25,000

Students should determine whether or not their private policy or the policy provided by their program provider meets Rider minimum coverage requirements. If current insurance does not meet the Rider minimum coverage requirements, students will have to purchase additional insurance. Be aware that while providers offer coverage while students are enrolled in their program, they usually will NOT cover students during their flight to and from the program destination, nor will they cover students while they are traveling before or after the program.

iNext insurance is Rider's preferred insurance provider for students travelling abroad. The platinum level iNext card provides the required levels of medical insurance as well as a wide variety of additional benefits. For residents of New York State and Oregon, iNext coverage expires upon re-entry to the United States. For all other U.S. residents, insurance coverage is valid for one year. Visit <http://www.inext.com/> for more information.

Students should maintain other existing coverage (e.g., if listed as a dependent on a family policy), even if they will have other coverage while studying abroad. Be aware that in many countries the cost of medical services must be paid in advance by the patient (and then reimbursed by insurance). Any valuables students take on the trip, such as a laptop computer, camera, or video recorder, should also be insured. Students are advised not to bring irreplaceable objects such as family jewelry.

Medications

Students should bring enough medication (prescription or over-the-counter) for the entire study abroad duration since medications **cannot** be sent through the mail. Also students should bring copies of prescription documentation. If it is not possible to secure enough medication to last the entire time abroad, students should discuss this with their doctors ahead of time. It may be necessary to visit a doctor in the host country to get a new prescription written (foreign countries cannot honor American doctors' prescriptions) and this may be facilitated with information from the student's regular doctor.

Before leaving the United States, students should check whether or not their prescription or other drugs are categorized as controlled substances in the study abroad country. It's also a good idea to know the generic names of common over-the-counter medications. Often, brand names are not international (for example, Tylenol is known as acetaminophen outside the U.S.). This information can typically be accessed through a doctor or pharmacist.

We recommend not taking any drugs out of their original packaging. Combining many types of pills into plastic bags or one bottle may also look suspicious to security and customs officials. Long-term health care needs such as physical therapy or counseling can often be met overseas with careful planning. Please notify our office with further questions.

Note: Pack a "mini" first aid kit that includes Band-Aids, Tylenol/ibuprofen, an Ace bandage, Neosporin, and mole skin (for blisters). Also, pack an extra pair of glasses, extra contact lenses, and a copy of the eyewear/contact lens prescription.

Immunizations

Only a health care professional can advise certain immunizations or precautions. Students should talk to their doctors about the study abroad destination as well as places where s/he is likely to travel.

Centers for Disease Control (CDC)

This is a government website which issues information valuable to travelers regarding the health considerations of world regions. This includes information regarding common travel ailments and area-specific advice. While this site will recommend vaccinations based on destination, students should talk to their health care professionals about what is best for his or her time overseas.

www.cdc.gov/travel

Tips for Staying Healthy Abroad:

We recommend that students take some time before departure to understand the health conditions in their host country. It may take time, depending upon the country of destination, to adjust to food, water, climate etc. Here are some tips for staying healthy from the CDC:

- Use hand sanitizer/wash hands regularly.
- Avoid foods from street vendors in countries where food and water hygiene are an issue.
- Avoid uncooked vegetables in developing countries where water standards are an issue (i.e. Mexico, Ghana), and avoid untreated water or ice (Thailand).
- Swim only in well-maintained, chlorinated pools or in ocean water known to be free of pollution.
- Reduce problems to sun exposure (important in Australia, New Zealand and tropical destinations) by using sunglasses, wide-brimmed hats, sunscreen and lip protection.
- Intestinal distress while abroad is usually short-lived and unrelated to infection. Over-the-counter anti-diarrheic medicines will typically help.
- Get enough sleep and eat well. Do not be tempted to party all night as this is an invitation to get sick.

AIDS is a worldwide problem. HIV is very common in homosexual and heterosexual populations throughout most parts of the world. In general, it is recommended that students avoid injections, blood transfusions and unprotected sex. Diabetics are encouraged to bring a sufficient supply of needles and syringes with a prescription or doctor's authorization.

Also avoid acupuncture, dental work, ear piercing, body piercing or tattooing. Students who choose to be sexually active should protect themselves with a condom. Other sexually transmitted diseases such as hepatitis, gonorrhea, chlamydia, syphilis, herpes and genital warts are easily transmitted as well. Condoms can reduce the risk.

SAFETY AND SECURITY

At home, students probably have a natural understanding of how to keep themselves safe. Abroad, students will be in an unfamiliar environment, far away from people who typically can provide guidance and support when difficulties arise. That throws the idea of "safety" into a whole new light. There is no evidence that a study abroad experience poses any greater risk to a student than a semester on a U.S. college campus.

Helping students to stay safe in both day-to-day and emergency situations is something all study abroad providers work hard at achieving. No provider, however, can completely guarantee a student's safety; ultimately, that's his or her responsibility. In fact, the single most important factor that affects a student's personal risk may be his or her own behavior—the one thing completely in his or her control. Read on to learn more about what can be done to help maximize a student's safety.

Governmental Resources

The Department has developed a website specifically for students who travel or reside abroad:
www.studentsabroad.state.gov.

Students are strongly encouraged to sign up for the Department of State's Smart Traveler Enrollment Program (formerly known as "Travel Registration" or "Registration with Embassies") to receive the latest travel updates and information. By registering with the Department of State, students can be more easily contacted in the event of an emergency at home or assisted in case of an emergency abroad. Registering also facilitates the replacement of a student's passport if it is lost or stolen. To register, visit the following website:

<http://www.travelregistration.state.gov/ibrs/ui>

In addition to these general suggestions, we've also included several websites that can provide more detailed country-specific safety and governmental information.

Department of State – A Safe Trip Abroad

http://www.travel.state.gov/travel/tips/safety/safety_1747.html

Department of State – Country-Specific Conditions and Travel Warnings

http://www.travel.state.gov/travel/cis_pa_tw/tw/tw_1764.html

Department of State – Travel Tips

http://travel.state.gov/travel/tips/tips_1232.html

CIA World Factbook

<https://www.cia.gov/library/publications/the-world-factbook/>

Drugs, Alcohol, and Tobacco

While overseas, students are subject to the policies stated in the Rider University Student Handbook as well as to the local laws of the host country. Alcohol is a serious issue for American students both at home and abroad. Students who are not of legal drinking age in the U.S. sometimes adjust poorly to the general availability of alcoholic beverages while abroad. Wine and beer are a regular part of social discourse and meals in the households of most host countries, restaurants, and campuses.

"Responsible" drinking practices vary considerably from country to country. We trust that Rider students will behave responsibly and will remember that, as foreigners, they can be more vulnerable to problems if they have had too much to drink. Students should act responsibly when choosing whether to drink or not.

Drug penalties in countries outside of the U.S. are generally much more severe than those in the U.S. In some countries, simple acquisition of prohibited drugs (including marijuana and other controlled substances) can result in heavy fines, deportation, and prison sentences. U.S. students are expected to abide by *all* local laws, and abstain from any illegal drug usage.

Emotional Well-Being

Even under the most optimal conditions, adjusting to life in a different culture can be a stressful transition. Occasionally, this stress may trigger or exacerbate more serious emotional conditions. Adjusting to another culture is a higher risk for a student who is currently under treatment for depression, an eating disorder, or any other serious condition. In these cases, study abroad should be postponed or planned very carefully in conjunction with the CIE and other healthcare professionals. Students are also advised to contact their healthcare professional when considering studying abroad.

Typical reactions to cultural transitions may include homesickness, boredom or fatigue, physical complaints, feelings of depression or helplessness, and/or hostility toward the host culture. However, these reactions are typically short-lived when the student is encouraged to test new problem-solving methods that enhance their sense of mastery in dealing with a new culture.

If, after an initial transition period of two-three weeks, a student demonstrates unusual or prolonged distress, he/she or a family member should contact the on-site director as well as the CIE office.

Traveling

While it is impossible to completely guarantee a student's safety, we have provided a general list of "street smarts" that may be useful for avoiding theft in public and traveling independently.

When in Public Places:

- Students should keep purses or handbags in front of them and make sure that their purse or bag is fully zipped.
- Don't place purses or bags the back of a chair while in a public place as this is an easy target for robbers.
- Wallets should not be kept in a back pocket - this is exactly where thieves expect it to be.
- Avoid wearing conspicuous clothing and expensive jewelry.
- Take extra caution while using internet cafes. Since these places are frequented by Americans, robbery is also common.
- Many students invest in money belts to wear under their clothes as a hard-to-reach place for larger amounts of cash and their passport.
- When in their host city, students should leave their passport at home in a safe place rather than carrying it with them.
- Avoid demonstrations and other situations that may become unruly or where anti-American sentiments may be expressed.

When Traveling:

- Do **not** leave luggage unattended in public areas or on any forms of public transportation.
- Keep a close eye on luggage while on a train, especially overnight trips. Try to keep bags close by at all times (even in bed!)
- Students should tell friends what their plans are, and let their Program Director know their destination details and when to expect them back.

It is often helpful and courteous to know basic conversational phrases in the language of the destination country (especially when traveling). Students should consider learning the following if they do not already speak the native language:

- Hello/goodbye
- Yes/No

- Please
- Thank you
- Do you speak English?
- I don't speak _____ (language of the country) / I don't understand.

Multicultural Considerations

Female Travelers

Women traveling will probably encounter more difficulties than men. We recommend that female students exert more caution about where they go, what they do and with whom they go than here in the US. Americans do tend to be more open, less inhibited and less restrained to communicate friendliness. This can be taken the wrong way in cultures where social hierarchies and more rigid gender roles predominate, or where people are generally more restrained in their behavior and speech. For example, a friendly smile on the street in Spain could seem like an invitation to an Italian man. The best tip to follow is to be more reserved and formal in social contacts and to avoid travelling alone. It is also helpful to observe how the women of the country dress and act, then behave and follow suit.

Racial and Ethnic Issues

Students of color and those from US minority ethnicities or racial backgrounds might experience certain foreign countries differently because of different attitudes toward race and ethnicity. Some students feel freed by being away from the American context of race relations. Others may experience that they are seen as a curiosity. Still others may experience prejudice. Very few minority students, however, conclude that potential racial or ethnic problems are sufficient reason for not going. But be prepared to be received differently while abroad.

Students with Disabilities

Be aware of the cultural differences about disability and accommodations in order to have a successful experience abroad. Other cultures may provide disability access in a different way so we encourage students to learn about the types of accommodations usually provided in the host country, and be flexible and open to different ways of working with their disability.

Gay, Lesbian, Bisexual and Transgender Students

GLBT students are encouraged to research the cultural attitudes and laws in their country of destination. Cultures vary in terms of how sexuality and sexual identity are defined and understood. For example, the legal system in the country may not offer protection for the victim when issues of sexual orientation or other behavior is involved. For a comprehensive list of resources, including travel guides for GLBT students, visit <http://overseas.iu.edu/lesbigay/student.htm>.

FOR PARENTS: PLANNING CONSIDERATIONS AND SUPPORTING CULTURAL TRANSFORMATION

Planning Considerations

1. Budgeting

Discuss with your student the budget s/he will have to live within, and/or to what degree you may be able to help with his or her expenses. Talking about how to best manage spending habits (whether it is your child's money or yours) is probably a very important discussion to have *before* s/he leaves.

2. Communication

Keeping in touch with an established method can give you a good perspective on your student's local host culture and ease your mind while s/he is overseas. While your first instinct may be to call when you sense your student is experiencing frustrations/difficulties away from home, be sure to recognize how constant communication may actually *not* be beneficial in facilitating intercultural competency.

Make sure you have a telephone number where you can reach your student and know the times of day when s/he is most likely to be there. Also, you may wish to contact your telephone provider and purchase an international calling plan for a small fee so that you can easily call your student directly from your home land line

3. Keep Up-to-Date Stateside

You may have to help handle some things for your student while s/he is abroad, such as:

- Renewing a driver's license
- Registering to vote or requesting an absentee ballot
- Filing income taxes
- Paying monthly credit card bills
- Preparing for the next semester at Rider (visit MyRider to keep up-to-date with Rider-related responsibilities)
- Selecting a housing option
- Preparing forms to continue financial aid

4. Emergency Planning

Make sure you can be notified if there are any major difficulties overseas. Since students are almost always adults (over 18 years of age), family members will not receive information unless they are designated as the student's emergency contact.

Note: *In some cases, even that is not sufficient, so you may want to have him or her sign a release form as a precaution.*

Discuss how you will handle any family emergencies that may arise. It's best to have a written emergency communication plan listing the methods of communication to use and the order in which to use them while abroad. Both students and family members should have a copy of the plan, which

should include: all family telephone numbers; access codes for messages on family answering machines; phone numbers for out-of-state relatives; and e-mail addresses.

Pertinent contact information and general information to share with family members may include:

- Housing assignment abroad
- On-site Resident Director (contact information)
- Home office of the program provider (ask if they have a 24-hour emergency number)
- Rider's Center for International Education (609-896-7717 or Public Safety after office hours at 609-896-5029)
- Current and previous Doctors' contact information
- Citizen assistance section of the embassy or consulate in the host country
- U.S. State Dept. Office of Overseas Citizen Services
- Insurance policy numbers and how to submit claims
- Credit card numbers (copies of both the front and back)
- Passport number
- Duplicate lost passport kit (your student should take one abroad as well) containing:
 - two passport photos
 - official copy of student's birth certificate
 - photocopy of passport's photo, signature, and visa pages
 - program calendar (with program end-date)

5. Travel Documentation

Remember to retain several copies of the first page of your student's passport and their visa in the case that the originals are lost overseas. Parents/guardians should also have a valid passport in the unlikely event of an emergency.

Encouraging Growth

Studying abroad will almost certainly be a defining period in your student's educational experience — a psychological journey that will transform him or her into a global thinker with international perspectives and put him/her a step ahead of the competition in the eyes of prospective employers. In spite of this, students may have a wide range of feelings about the upcoming experience, from excitement at its potential to stress at the idea of being far apart.

This section of the resource guide is designed to help you as a parent or guardian understand the adjustments that your student will need to make through the study abroad experience, and to offer suggestions as how you can support him or her in these efforts.

How easily a student adjusts overseas depends on numerous factors including a student's personality, level of maturity, travel experience, and foreign language skills. The Center for International Education attempts to provide the appropriate level of support for students while also strongly encouraging them to independently make decisions.

By understanding each other's feelings and supporting decisions before, during, and after the period of overseas study, you can help maximize this opportunity. Here is some advice on what to expect.

Before your student leaves, offer your full support. Let him or her know that you will be there throughout the experience if needed, including that you can still be reached from overseas. Time abroad often begins with a honeymoon period during which students are excited to finally be in the setting that they have dreamed of. After facing realities such as unfamiliar university procedures, unexpected difficulty with the local language, commuting woes, and the absence of usual support groups, culture shock can set in. At the same time, the student is away from on-campus medical, psychological and advisory services they may have come to rely on.

Expect to hear some tales of frustration, though your student will likely be experiencing many wonderful things as well, even if you are not the first to hear about them. In most cases s/he won't expect you to solve problems—as much as you may want to—and is just looking for an understanding ear. If studying abroad was your idea to begin with, be sure not to push too hard. Every year, program directors hear complaints from students who claim that they didn't want to come in the first place—and those students experience more difficulty than others adjusting to the new environment.

Maintaining Distance

It is by overcoming any difficulties that your student will quickly rise to a new level of independence, so avoid the temptation to become too involved. Ultimately, this is his or her learning experience. Also, it's important to remember that study abroad students are not on vacation. Attending class with him or her—or taking your student out of class to sightsee—will interrupt the educational process and immersion experience. If you want to visit, it's best to do so when the program has finished so you can travel together. And it's not usually wise to try to obtain permission for your student to return home early; the end of the semester is the most important part of his or her academic experience.

Preparing for Transformation

After living abroad for as long as study abroad students do, they can't help but be changed by the experience. This can take many forms, from new ways of dressing to cravings for different kinds of food to new political perspectives. Don't worry too much: negative feelings usually last for a very short time, while a realistic view of America and its place in the world remains with most students for life. Be prepared for him or her to experience some degree of reverse culture shock—most do—and need some time to fully readjust to living at home again.

In some cases, s/he may even experience a period of depression or longing to return abroad. Once again, your support, interest, and understanding will help your student during this life-altering experience. Observing and discussing changes like these is an excellent way to share in your student's international experience, and you will probably want to hear more than most other people, which will be satisfying to your student. Most study abroad participants report years later that the time they spent overseas was the best part of their college years—and that it changed them for life.

Support During Re-entry

Re-entry experiences are as different and unique as study abroad experiences. Some students return home and slip easily back into their school and family life. Others experience a degree of reverse culture shock (a phenomenon common among returning study abroad students), which can last for days, weeks, or months. Some common signs of reverse culture shock include:

- Frustration
- Anxiousness
- Boredom
- A sense of not belonging
- Loneliness
- Missing people and places from abroad
- Need for excessive sleep
- Feelings of alienation or withdrawal
- Negativity towards American behavior
- Disappointment or annoyance with family and friends

You can help your student to proactively take steps to reverse the negative outcomes of this process. Encourage your child to not suppress his or her feelings, but to focus on how s/he can integrate “old” and “new” identities. Remind your student to be patient as this type of change does not occur overnight.

The following suggestions may help your student to better integrate the study abroad experience into his/her old identity.

- Seeking out new places, people, and experiences in the States
- Staying connected to study abroad friends
- Finding others who share similar experiences (i.e. study abroad alumni or international students)
- Using available study abroad and counseling services at home and at Rider
- Volunteering with local international organizations
- Continuing to study the host language
- Talking to a career counselor if your student’s career goals have changed
- Reflecting on what the experience has meant to your student by writing, organizing a photo journal, or creating a scrapbook

You may also wish to brainstorm other ideas with your student upon re-entry to the U.S. Eventually a balance between the new and the old, the foreign and the familiar, will be reached.

Your student will fully integrate life overseas with life at home, appreciating both cultures for their own inherent worth. In doing so, your student will be well on his or her way to the development of intercultural competence, one of the greatest rewards of studying abroad.

Your decision to support your child’s study abroad endeavor is highly commendable. By studying abroad, your student has chosen to enrich his or her own life. It is our hope that s/he will use what was learned during the international experience to also enrich the lives of others, beginning with you, his or her parent.

APPENDIX I

APPROVED PROGRAM PROVIDERS

This listing is as of October, 2012 – please check our website for the most up-to-date listings at <http://rider.studioabroad.com>.

Rider Exchange Programs

- Alcala University, Alcala, Spain
- American Business School, Paris, France
- Nebrija University, Madrid Spain
- University of Graz, Graz Austria
- University of Music and Dramatic Arts (KUG), Graz, Austria

Direct Enrollment Programs

- CEFAM International School of Business and Management, Lyon, France
- Edge Hill University, Omskirk, England
- University of the Sunshine Coast, Maroochydore, Australia

Affiliate Providers

- Academic Programs International (API), <http://www.apistudyabroad.com>
- CAPA International Education, <http://www.capa.org>
- CIEE , <http://www.ciee.org>
- CIS Abroad, <http://www.cisabroad.com>
- GlobalLinks Learning Abroad, <http://www.globallinksabroad.org>
- IES Abroad, <https://www.iesabroad.org>
- Interstudy, <http://www.interstudy.org>
- Institute for Study Abroad - Butler University (IFSA-Butler), <http://www.ifsa-butler.org>
- ISA , <http://studiesabroad.com>
- The Alliance for Global Education, <http://allianceglobaled.org>

Student Teaching Abroad

This ½-semester program places student teachers in classrooms abroad. Current program offerings include:

- American School of Barcelona
- Graz International Bilingual School, Graz, Austria
- San Grana Diego, Alcala, Spain

APPENDIX II

STUDENT RECORDS & FERPA (FAMILY EDUCATIONAL RIGHTS AND PRIVACY ACT)

The Family Educational Rights & Privacy Act (FERPA), also known as the Buckley Amendment, is “a federal law designed to protect the privacy of education records, to establish the right of students to inspect and review their education records, and to provide guidelines for the correction of inaccurate and misleading data through informal and formal hearings.”

The Act applies to students enrolled in higher education institutions as well as K–12 students. When a student turns 18 years old or enters a postsecondary institution at any age, all rights afforded to you as a parent under FERPA transfer to the student. The Act states:

1. College students must be permitted to inspect their own education records
2. *Institutions may not disclose information about students nor permit inspection of their records without consent unless such action is covered by certain exceptions permitted by FERPA. Some of those exceptions specifically related to disclosure of information to parents without student consent are as follows:*
 - Schools may disclose education records to parents if the student is claimed as a dependent for tax purposes.
 - Schools may disclose education records to parents if a health or safety emergency involves their son or daughter.
 - Schools may inform parents if the student, if s/he is under age 21, has violated any law or policy concerning the use or possession of alcohol or a controlled substance.
 - A school official may generally share with a parent information that is based on that official's personal knowledge or observation of the student.

In addition to these exceptions, disclosure of student information to parents can also occur if the student provides written permission through Rider's "Consent to Disclose Educational Records" form which can be downloaded from <http://www.rider.edu/academics/academic-support-resources/registrar/ferpa-resources>.