### Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Study Abroad Emergency Precautions/Procedures</td>
<td>3</td>
</tr>
<tr>
<td>Loyola Contact Information</td>
<td>5</td>
</tr>
<tr>
<td>Course Approval &amp; Credit Transfer Process</td>
<td>9</td>
</tr>
<tr>
<td>Study Abroad Academic Policies</td>
<td>12</td>
</tr>
<tr>
<td>Helpful Resources for Traveling Abroad</td>
<td>14</td>
</tr>
<tr>
<td>Health and Safety While Abroad</td>
<td>16</td>
</tr>
<tr>
<td>CISI Insurance Abroad</td>
<td>23</td>
</tr>
<tr>
<td>Cultural Adjustment</td>
<td>25</td>
</tr>
<tr>
<td>Identifying American Values and Learning from Cultural Encounters</td>
<td>29</td>
</tr>
<tr>
<td>Critical Incidents: Learning from Cultural Encounters</td>
<td>32</td>
</tr>
</tbody>
</table>
Study Abroad Emergency Precautions/Procedures

How should I prepare for an emergency abroad?

- **Enroll in STEP before you go abroad.**

  We strongly advise enrolling in the U.S. State Department Smart Traveler Enrollment Program (STEP). This a free service provided by the U.S. Government to U.S. citizens who are traveling to, or living in, a foreign country. Registration allows you to record information about your upcoming trip abroad, receive location warnings and alerts, and allow family or friends to contact you in case of an emergency. Parents are also encouraged to register, so that they can receive warnings and notices should emergencies occur.

- **Know your evacuation options and carry your CISI health insurance card at all times.**

  In the event of a medical emergency, CISI will be able to provide emergency evacuation services. Please make sure to carry the card as it has important emergency numbers on it.

- **Know your on-site staff and your program’s emergency procedures.**

  When you arrive at your site be familiar with your on-site staff and the emergency procedures/numbers given to you at your site. These people/resources will be the closest to you and the most familiar with local procedures/rules/customs. Familiarize yourself with these procedures and carry with you the emergency contact information for on-site staff.

- **Ask questions!**

  If you are unsure about what the emergency protocol is for your program or what services are available to you in case of an emergency, follow up with the Office for International Programs before you go or ask your on-site staff.

What should I do if there is an emergency while I am abroad?

- **Contact your on-site staff immediately.**

  If you are not feeling well and need to seek medical services abroad, contact your on-site staff immediately for assistance in getting medical attention. If you are unable to get in contact with your on-site staff before seeking emergency medical services, please contact that person to make them aware of your situation as soon as physically possible.

- **Contact Loyola’s Office for International Programs if additional assistance is needed.**

  If you are unable to get the help you need locally through your on-site director, contact Loyola’s 24-hour emergency contact number (773-508-6039) and you will be connected with someone in
the Office for International Programs (OIP) who will assist you. If OIP is contacted regarding a student emergency abroad, we will call the two emergency contacts that the student listed on your study abroad application.

- **Contact CISI**

While abroad, you can call CISI at 312-935-1703 (collect calls accepted) for a list of English speaking doctors and specialists in your area.
Loyola Contact Information

Office for International Programs (OIP) contact information:

Regular Office Hours: 8:30am-5:00pm Central Time, Monday-Friday.
General OIP e-mail: studyabroad@luc.edu
Website: [www.luc.edu/studyabroad](http://www.luc.edu/studyabroad)
General Phone: 773.508.3899

Outside Regular Office Hours: When OIP is not open and there is an emergency, you can contact Campus Safety’s 24 hour number (773.508.6039). They handle after hours calls and can reach OIP staff if necessary. For non-emergencies, please use the general OIP e-mail address and general phone number.

### Student Affairs and Academic Units: Contact Information

<table>
<thead>
<tr>
<th>Student Affairs and Academic Units: Contact Information</th>
<th>Phone Number</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residence Life*</td>
<td>773.508.3300</td>
<td><a href="http://www.luc.edu/reslife">www.luc.edu/reslife</a></td>
</tr>
<tr>
<td>The College of Arts &amp; Sciences</td>
<td>773.508.3500</td>
<td><a href="http://www.luc.edu/cas">www.luc.edu/cas</a></td>
</tr>
<tr>
<td>Office-Campus Student Life</td>
<td>773.274.3000</td>
<td><a href="http://www.luc.edu/offcampus">www.luc.edu/offcampus</a></td>
</tr>
<tr>
<td>Quinlan School of Business</td>
<td>312.915.7057</td>
<td><a href="http://www.luc.edu/quinlan">www.luc.edu/quinlan</a></td>
</tr>
<tr>
<td>The Office of the Bursar</td>
<td>773.508.7705</td>
<td><a href="http://www.luc.edu/bursar">www.luc.edu/bursar</a></td>
</tr>
<tr>
<td>The School of Communication</td>
<td>312.915.6548</td>
<td><a href="http://www.luc.edu/soc">www.luc.edu/soc</a></td>
</tr>
<tr>
<td>Office for Financial Aid</td>
<td>773.508.7704</td>
<td><a href="http://www.luc.edu/finaid">www.luc.edu/finaid</a></td>
</tr>
<tr>
<td>The School of Education</td>
<td>312.915.6800</td>
<td><a href="http://www.luc.edu/education">www.luc.edu/education</a></td>
</tr>
<tr>
<td>Division of Student Development</td>
<td>773.508.3890</td>
<td><a href="http://www.luc.edu/studentlife">www.luc.edu/studentlife</a></td>
</tr>
<tr>
<td>The School of Nursing</td>
<td>773.508.3249</td>
<td><a href="http://www.luc.edu/nursing">www.luc.edu/nursing</a></td>
</tr>
<tr>
<td>Career Development Center</td>
<td>773.508.7716</td>
<td><a href="http://www.luc.edu/career/">www.luc.edu/career/</a></td>
</tr>
<tr>
<td>The School of Social Work</td>
<td>312.915.7005</td>
<td><a href="http://www.luc.edu/socialwork">www.luc.edu/socialwork</a></td>
</tr>
<tr>
<td>The Hub</td>
<td>773.508.7700</td>
<td><a href="http://www.luc.edu/hub">www.luc.edu/hub</a></td>
</tr>
<tr>
<td>Institute for Environmental Sustainability</td>
<td>773.508.2130</td>
<td><a href="http://www.luc.edu/sustainability">www.luc.edu/sustainability</a></td>
</tr>
<tr>
<td>Wellness Center</td>
<td>773.508.2530</td>
<td><a href="http://www.luc.edu/wellness">www.luc.edu/wellness</a></td>
</tr>
<tr>
<td>First and Second Year Advising</td>
<td>773.508.7714</td>
<td><a href="http://www.luc.edu/fsya">www.luc.edu/fsya</a></td>
</tr>
</tbody>
</table>
For those of you who have questions about what financial aid will apply to the cost of your program, it is important that you refer to the cost section of the OIP website (http://www.luc.edu/studyabroad/interestedstudents/cost/) and contact the Office of Financial Assistance at abroadfinaid@luc.edu. Since some of you may be paying a tuition amount other than Loyola’s, your aid might need to be re-adjusted or re-packaged. You should talk with Financial Aid about how loan money will be dispersed and how to handle these types of finances while abroad if you have any questions.

You might want to give a family member or member guardian the Power of Attorney to handle your finances while overseas. This website can answer questions about Power of Attorney, and why it is useful to put in place before going abroad. The IRS provides online information about Power of Attorney, as well as forms necessary to file for it. We also encourage you to check your home state’s policies and laws concerning Power of Attorney, which can differ from state-to-state.

Below is a breakdown regarding the portion of your current aid package that will apply to the program you are attending:

<table>
<thead>
<tr>
<th>Programs</th>
<th>Financial Aid That Applies</th>
<th>OIP Administrative Fee*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>John Felice Rome Center</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Rome, Italy</em></td>
<td>Loyola, federal, state</td>
<td>$100</td>
</tr>
<tr>
<td><strong>The Loyola Vietnam Center</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Ho Chi Minh City, Vietnam</em></td>
<td>Loyola, federal, state</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Loyola Global Faculty-Led Programs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Various locations</em></td>
<td>Federal (summer)</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Global Exchanges</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Australia, France, Ireland, Japan, Korea, Mexico, Spain, Sweden</em></td>
<td>Loyola, federal, state</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Jesuit University Programs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>El Salvador, England (London), Philippines, Spain, South Africa</em></td>
<td>Loyola, federal, state</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Jesuit University Programs</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><em>Chile, Sweden, England (Newcastle)</em></td>
<td>Federal, state</td>
<td>$100</td>
</tr>
</tbody>
</table>
**Note: Federal work study does not apply to any study abroad program**

If you have a question about whether or not an outside scholarship you currently have will count towards your semester abroad please contact abroadfinaid@luc.edu.

### Billing

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Pay Loyola</th>
<th>Pay Provider/Host University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global Centers</td>
<td>OIP Fee, CISI, Tuition, Room &amp; Board, Deposits</td>
<td>n/a</td>
</tr>
<tr>
<td>Global Exchanges</td>
<td>OIP Fee, CISI, Tuition</td>
<td>Room &amp; Board, Housing Deposits</td>
</tr>
<tr>
<td>Global Partners- Jesuit Universities</td>
<td>OIP Fee, CISI, Tuition, Room &amp; Board</td>
<td>Deposits</td>
</tr>
<tr>
<td>Global Partners- IES, USAC, API, SRAS, SIT, CIS</td>
<td>OIP Fee, CISI (except API)</td>
<td>Tuition, Room &amp; Board, Deposits, Other Charges</td>
</tr>
<tr>
<td>Petition Program</td>
<td>OIP Fee, CISI</td>
<td>Tuition, Room &amp; Board, Deposits, Other Charges</td>
</tr>
<tr>
<td>------------------</td>
<td>--------------</td>
<td>---------------------------------------------</td>
</tr>
</tbody>
</table>

Study abroad fees are generally not refundable once they are charged to the student's account (prior to departure). Exceptions may be possible on a case-by-case basis.

If you are being billed by Loyola, your program charges will typically be posted in LOCUS by mid-May for summer programs, mid-July for fall programs, and mid-December for spring programs.

For those students who are being billed by Loyola and want to set up a payment plan, you may do so by contacting the Office of the Bursar at iplan@luc.edu. They will need to know your Loyola ID number, program, and exact program charges in order to be able to work out a plan.
Course Approval & Credit Transfer Process

All graded courses you take on an approved study abroad program will count toward your Loyola degree as general electives unless they are approved to count toward your major, minor or toward core curriculum requirements.

Each student will assume primary responsibility for the approval process, with the Office for International Programs (OIP) serving as a guide for how to do it. We first recommend that you make an appointment with your academic advisor to discuss progress toward your degree, unmet degree requirements, etc. Talking with your academic advisor will help you decide which Loyola degree requirements you need to meet while abroad.

How Do I Get Courses Approved?

- If you decide you’d like general elective credit only for your study abroad courses, you do not need to take any action to ensure credit transfer for your courses.
- If you wish to seek major, minor or core credit for any of your courses abroad, then you need to follow the steps below to get study abroad course approvals.
- If you are taking courses at Loyola Global Centers and through Loyola Faculty-led programs, all classes for these programs are Loyola classes in LOCUS and do not need course approvals.

Pre-Approved Course Database

Check the Pre-Approved Course Database (found at http://lucweb.luc.edu/studyabroad/index.cfm) to see if the course(s) you’d like to take has already been approved by Loyola. If they have been approved in the way you would like them to apply toward your degree (for major, minor, or core), simply add the course to your online Course Approval Form, found here: https://studyabroad.luc.edu/oipcourseapproval/login.htm

Toward Major or Minor

Use theCourse Approval Form to get approval for your study abroad courses (if they are not already in Pre-Approved Course Database) to count toward your major or minor program requirements. You must upload a course description or syllabus for the course to be considered by the designated staff/faculty. You will receive an e-mail confirming if your submitted course has been approved or not. Feedback will be provided by the designated staff/faculty if a course has been declined for approval.

Toward Core Curriculum

Use theCourse Approval Form to seek approval for your study abroad courses (if they are not already in the Pre-Approved Course Database) to count toward your core requirements. You must upload a course description or syllabus for the course to be considered by your academic advisor and the core director. Additionally, you must also include a rationale for why you think this specific course should fulfill the core requirement. You will receive an e-mail confirming that your submitted course has
been approved or not. Feedback will be provided by the designated staff/faculty if a course has been declined for approval.

For more information on how to use the online Course Approval form, please take a look OIP’s step-by-step guide: [http://www.luc.edu/media/lucedu/oip/pdfs/Instructions%20for%20Students.pdf](http://www.luc.edu/media/lucedu/oip/pdfs/Instructions%20for%20Students.pdf)

**IMPORTANT** - Submitting a Copy to OIP: Once you have received approval for the courses you submit, you will be asked to download a PDF copy of your approved courses. This PDF must be uploaded to your pre-departure checklist.

**When Should I Get Courses Approved?**

**It is required that you get courses approved before your departure.** If you wait until you are already abroad, they may not be approved for the Loyola courses you need to complete your degree.

**Prior to Departure**

Most students should have a list of possible courses that may be offered during their program, but rarely do students have access to an actual course schedule until they arrive in their host country. Given the unpredictable availability of courses, **OIP suggests that before you leave, you should get approval for more courses than you plan to enroll in for every semester that you will be abroad.** This way you have back-up options if a course is canceled.

There is no limit as to how many course approvals you can get! Having several courses approved prior to departure can greatly reduce stress and uncertainty. When you arrive and you begin to choose your courses, you will already know how those courses you have gotten approved will count toward your degree. Please know that you will not be “locked” into the approvals you get before going abroad. If you change your mind about how you would like a certain course to count, you can seek approval for a different requirement. In cases where you submit a completed approval form but then decide you no longer want that particular approval, remember to inform your college’s Dean’s Office.

**During Your Program**

There may be various reasons that you need to get courses abroad while you’re abroad:

- Syllabi may not be available until you’ve arrived in your host country
- You have decided to take courses that you did not get approved before you left
- You have changed your mind about course approvals you have already gotten
- You wish, instead, for a course to count differently toward your degree
- A course was cancelled/changed out of your control

The process for getting the approvals is the same regardless of the time frame. If you would like to get a course approved toward your major or minor while you are abroad, please use the online [course approval form](http://www.luc.edu/media/lucedu/oip/pdfs/Instructions%20for%20Students.pdf) as it will remain open for the duration of your time abroad. In cases where you
turn in a completed approval form but then decide you no longer want that particular approval, remember to inform your college’s Dean’s Office.

Please contact studyabroad@luc.edu if you have any questions.
Study Abroad Academic Policies

For academic semesters or year-long study abroad programs, students must enroll for the equivalent of a full-time course load (minimum of 12 Loyola credit hours per semester) while abroad. “Course Enrollment Guidelines” are available in the Office for International Programs to help you determine how to make sure you enroll in at least 12 credits for your particular program. Keep in mind that some programs may require you to take more than 12 credits hours.

For summer programs, there is no minimum or maximum credit load required, unless otherwise specified in the materials provided for your program.

Please note that for almost all Loyola programs, “Course Schedules” are not part of the culture and not commonly available for student use, and you should expect to officially choose and enroll in courses after arriving in your host country. You should still arrive prepared with a list of courses into which you plan to enroll.

Enrollment Status at Loyola While Abroad

With the exception of Loyola’s Global Centers and faculty-led programs, the Office for International Programs will register study abroad students for a Loyola Interdisciplinary Studies (INDS 300X) placeholder course while they are abroad. You will notice that this course appears in your LOCUS enrollment screen for the duration of your program abroad. You will see a 12-credit course each semester you are on a semester or year program and a 6-credit course if you are on a summer program, though these credit amounts are not necessarily a reflection of the actual amount of credit you will receive for your program. Once the Office for International Programs receives the official transcript for your study abroad program, the placeholder course will be removed and the actual courses, grades and credit amounts will be entered into LOCUS by the Office for Registration and Records.

Note: If you need to be enrolled in a 15-credit placeholder course for financial aid purposes, please contact studyabroad@luc.edu and abroadfinaid@luc.edu.

Grading Policies

Grades for all study abroad courses will show up on your transcript and factor into your cumulative Loyola GPA. However, many international universities do not use the same grading system as Loyola. The Office for International Programs will determine grade equivalents for all foreign grades received on study abroad transcripts.

If you are on a USAC, IES, SIT, SRAS, CIS, API, or Casa El Salvador program, Loyola receives your transcripts with the grades already converted, and Loyola will use these converted grades for posting to your Loyola transcript. If you are on any other program and you would like to know how Loyola will convert your grades from the foreign grades, contact your study abroad advisor or studyabroad@luc.edu to request a grade conversion guide for your program.
Grades received on study abroad programs will be subject to each individual Loyola school or college’s policies regarding minimum grades needed for a course to count toward your major, minor, core or other degree requirement.

**Pass/No Pass Requests**

**Loyola study abroad’s Pass/No Pass policies** apply to all Loyola students. However, obtaining pass/fail approvals may vary depending on your specific Loyola college/school. You should contact the Dean’s Office of your particular college/school to find out all eligibility requirements for the Pass/No Pass option. Please keep in mind that courses taken as Pass/No Pass will not count toward Core, major, minor, or College/School-specific requirements.

If you are eligible, you may initiate the request for a course to count as Pass/No Pass through your college’s Dean’s Office. In general, you must have submitted your request and gotten it approved by the end of the second week of classes of your study abroad program. OIP can verify for your dean or advisor the specific dates of your program upon request.

If you get a course approved for Pass/No Pass, be sure to tell your academic advisor or dean and inform your study abroad advisor or studyabroad@luc.edu of their decision so that your transcript will be coded correctly.

**Transcripts & Study Abroad**

When OIP receives your transcript, we will perform credit and grade conversions as necessary and submit the information to Loyola’s Registration & Records office for posting to your Loyola transcript. Titles of your study abroad courses, credit hours and grades will all appear on your Loyola transcript and will factor in to your credit totals and cumulative GPA. Each class will appear on your transcript for the term you were abroad in the following way:

**Example**

INDS 300X TBA-Foreign Study  
Course Topic(s): Romantic Lit in English  
(Course) 3.00 (Credit) A (Grade)

With a few exceptions, your overseas program/institution will mail Loyola’s Office for International Programs an official transcript without your needing to specifically request it. Please note that, in some cases, transcripts from abroad can take several weeks or even months to arrive at our office. If a delay in the arrival of your transcripts and the subsequent uncertainty you may have regarding final course, credit, and grade information causes you difficulty in making informed decisions about enrollment for future semesters at Loyola, please contact OIP and we will find out whether the process can be expedited.
Helpful Resources for Traveling Abroad

The OIP and Loyola want to ensure that students are fully prepared for study abroad. Below, you will find external resources that provide information on a range of topics to get students, and their families, prepared for study abroad.

Travel Website Recommendations

www.letsgo.com - Let’s Go
www.frommers.com - Frommer’s Travel Guides
www.lonelyplanet.com - Lonely Planet Guides
www.fodors.com - Fodor’s Travel Guides

Tip: Buy books about your country beforehand and read them, too! Get familiar with where you are studying abroad and make sure to bring a map. The OIP Lounge in the Sullivan Center (room 216) has a number of excellent travel books that you may browse through prior to going abroad.

Culture Resources

http://www.culturecrossing.net/ - A community built guide to cross-cultural etiquette & understanding

Communication

www.cellularabroad.com - a website that provides international phone rental services, as well as Wi-Fi hot spot information, international sim cards, and per-country cell phone and plan information
www.skype.com - a program for making free calls over the internet to anyone who also has Skype
WhatsApp, Vibr, or Kik with the use of Wi-Fi
WhatsApp - An easy-to-download cell phone app that allows free texting between WhatsApp users over a Wi-Fi connection

Note: IES students are required by IES to purchase a cell phone that works in their host country. IES provides information regarding cell phone companies that can give you a cell phone before departure that will work while you are abroad.

Currency Rates & Exchanges

www.xe.com - for up to the minute currency conversions and exchange rates
www.x-rates.com - for currency converter and table

Tip: Notify your bank that you are going abroad so they don’t think your credit or debit card was stolen. You can ask them about local ATM’s in your host city to see if there are any that will not charge you service fees. Also, set up online banking so you can check your balance often and transfer money from accounts online. Plan ahead and get some local currency to use the first few days you arrive to your host country. Many students bring traveler checks with them and others use local...
ATM’s; figure out what your best option is. Additionally, check with your bank to see if there are sister banks overseas.

For Family

www.studyabroad.com/telcodes.html - for international telephone codes
http://travel.state.gov - for useful numbers at the Department of State in case of emergency
http://blogs.luc.edu/goglobal/ - for blogs of current LUC students who are abroad.

Tip: Stay in touch while you are traveling - the culture shock going abroad and returning home will not be as hard.

Weather

www.accuweather.com - has 15-day forecasts for cities across the globe
www.worldclimate.com - offer worldwide weather statistics and norms

Tip: Check the season of your host country and what the weather will be like during your stay so you can pack accordingly!
Health and Safety While Abroad

The health and safety of all students abroad is of utmost importance. While we provide students as much information and as many resources as we can to prepare them before they leave, students must also be aware that they will be responsible for themselves informed and current about their study abroad destination as it pertains to medical access, decision-making, and staying alert during their international experience.

Before You Leave: Things to Consider for Your Health

- **Health Exams:** Have a general physician exam if you have not had one recently. You should be up to date on all shots (e.g. tetanus/diphtheria, polio, measles, mumps, and rubella). Obtain the relevant booster(s). Also, have a dental checkup.

- **Medical Identification:** Carry some sort of identification for allergies or other medical conditions, such as a medical bracelet, etc.

- **Medical History:** If you will need to see a doctor on a regular basis once you arrive overseas, inform the Study Abroad Programs Office about this before you leave and then inform the program coordinator upon arrival. Take a complete medical record to your program site, along with medical and prescription histories. Know your blood type.

- **Prescriptions:** If you take prescription medicine, speak to your doctor. Prescription medications vary from country to country in name, potency, and purity, and may NOT be sent to you through international mail. Some medicines are even illegal in certain countries so it is best to find out beforehand. If possible, you should take sufficient medications with you to last the whole time you are abroad. Keep this medication in the original container. Also, ask your doctor for a letter to present to customs officials and overseas doctors explaining what you need to take, including a generic breakdown (not just a generic name) of you medication.

- **Wearers of glasses or contacts:** bring a typed copy of your prescription and a pair of glasses or contacts with you. If you wear contacts bring at least two extra pairs with you and enough cleaning supplies to last you throughout the trip.

- **HIV Tests:** Some countries will require you to have an HIV test after arrival as part of the requirements for a student visa or residency. If you think there is even a remote chance that you will test HIV positive, have a test done well in advance of your departure.

- **Inoculations:** Check with reliable authorities (we recommend [https://www.cdc.gov](https://www.cdc.gov)) to find out what vaccinations are currently recommended for your program site. Do not delay since you may need several shots, taken weeks apart.

- **Hepatitis B Vaccine:** This disease is 100 times more infectious than HIV, is common on college campuses and, like AIDS, has no cure. The disease is endemic in Alaska, the Pacific Islands, Africa, Asia, and the Amazon region of South America. However, there is a vaccine. For more
details contact your state’s Department of Health or the Center for Disease Control.

- **Diversity and Identities Abroad:** The Office for International Programs (OIP) is committed to making study abroad an enriching academic experience that is accessible to all students during their Loyola undergraduate career. As a part of our commitment, we have compiled resource guides specific to each of the identity communities below:
  - Gender Abroad
  - Race and Ethnicity Abroad
  - First Generation and Non-Traditional Students Abroad
  - Heritage Seekers
  - Students with Disabilities Abroad
  - LGBTQIA Students Abroad
  - Spirituality and Religion Abroad

**While Your Abroad: Things to Consider for Your Health**

- **Staying Healthy:** Eat well and get sufficient rest. If you become ill, get proper care. Don’t hesitate to tell your host family or onsite director if you are ill, and don’t be afraid to visit a doctor or hospital just because you don’t speak the language fluently.

- **Continuing Medical Care:** If you will need to see a doctor on a regular basis once you arrive overseas, inform the overseas program coordinator upon arrival.

- **Traveler’s diarrhea:** Be careful what and where you eat when traveling in developing countries. The general rule of thumb is to make sure that all fruit and vegetables are peeled and that all foods are thoroughly cooked. Avoid ice cubes or drinks made with ice if you are not sure of water purity. If you are unsure, seek out bottled beverages. If you have a sensitive stomach, proceed carefully with local foods. Drink plenty of liquids such as purified water or clear juices, and avoid alcoholic drinks or caffeinated sodas as these are dehydrating. Take over-the-counter anti-diarrhea medicine for normal traveler’s diarrhea, but if the condition lasts more than 24 hours, seek medical attention.

**Health Tips**

- Bottled or canned beverages can almost always assumed to be safe to drink if the seal is unbroken.

- If you are unsure about water purity, you can also be unsure about ice purity.

- If you are afraid you won’t be able to wash your hands before eating, consider buying a hand sanitizer that does not require the use of water.

- No matter how tempting the local fruits and vegetables may look, be wary of buying them from open air markets. Food from restaurants is generally safe.
Note: If you are studying abroad on a yearlong program, you may be required to undergo additional health check-ups in-country.

Before You Leave: Things to Consider for Your Safety

- **Document Photocopies:** Before leaving, make two copies of all your important documents (passport, visa, traveler’s checks, and travel itinerary). Keep these in a safe place, leaving a copy at the home in the U.S. When you don’t need your passport, carry the copy. Get a police report documenting any losses. Bring 4 extra photos in the event that you need to replace your passport or obtain visas.

- **Packing Valuables:** Do not carry valuables in a backpack, never leave bags unattended, and never carry large amounts of cash. Take and use a lock. Take only as much luggage as you can carry and never let it out of your sight. Do not pack valuables (passports, documents, contact lenses, medications, and electrical equipment) in checked luggage.

- **Airport Security:** At airports you should be prepared for lengthy check-ins since thorough security checks can take time. Carry-on luggage will be X-rayed and possibly hand-searched. Do not accept packages from people you do not know well or carry packages for other travelers.

While Your Abroad: Things to Consider for Your Safety

- **Carry Your Loyola Emergency Card:** Loyola University Chicago will provide you with a wallet-size, laminated card with important emergency contact information on it, including your primary emergency contact in the U.S., Loyola’s 24-hour campus safety phone number, and your school or program contact information abroad. It is important that carry this card with you at all times while abroad.

- **Carry your CISI card at all times:** In case of an emergency, you can contact CISI for a list of English-speaking doctors, specialists, clinics, etc. in your area.

- **Register with the U.S. Department of State:** Registration allows you to record information about your upcoming trip abroad that the Department of State can use to assist you in case of an emergency. It is an easy, on-line process that does not cost anything. Visit [https://travelregistration.state.gov/ibr](https://travelregistration.state.gov/ibr)

- **Be Informed:** Read current newspapers and listen to TV or radio news; know what is going on in the world. Check with program staff before you travel regarding possible travel advisories and read up on the customs and political situation of every country you plan to visit. Talk to international students and program alumni from the places you intend to visit before you go (contact studyabroad@luc.edu to get in touch with them). Their insights will prove very helpful.
• **Watch and Learn from Locals:** If they do not go out after 9 p.m. without an escort, then you should not either. Ask questions of your host family, fellow dormitory residents, or your program director. If they do not make eye contact with strangers, then you shouldn’t either. Talk to hostel or hotel owners, program staff, tour guides, and fellow travelers to find out which scams are in vogue with local thieves.

• **Be Inconspicuous:** Avoid looking too “North American.” Do not speak loudly and draw attention to yourself. Learn a few basic language phrases for each country where you plan to travel. To avoid looking like an American tourist, do not wear t-shirts, sweatshirts, or baseball caps with North American logos. Do not wear your camera around your neck. Remember that your map can give you away. Especially in heavily touristic cities, look at city maps and metro guides before leaving your hotel.

• **Be aware at all times of your surroundings:** Use the precautions that are customary in any major city in the world today. Travel with a friend. Plan your route and walk confidently. If you are being followed, feel threatened, or you are lost, go into a store, restaurant, or other public, well-lit area. You know what feels comfortable and what does not. If your instincts tell you a situation is “not right,” trust them and move along.

• **Use Common Sense:** Use your common sense and your street skills. If you would not camp out in a city park at home, then do not consider doing this abroad. Avoid walking alone at night. Stay in well-populated, well-trafficked areas. Be especially cautious if you have been drinking. Avoid arguments. Be streetwise and you’ll encourage thieves to pick another target.

• **Guard Personal Belongings:** Pickpockets can be extremely adept. Do not carry your passport or money in a hip pocket, open purse, or outside pocket on your backpack. Pickpockets mingle widely in tourist crowds, especially at airports, travel agencies, and American Express offices. A money belt or neck pouch is a good idea. If you need to sleep while in transit, use your pack as your pillow. On crowded city subways, always carry your daypack in front of you. Always have a hand or foot in a loop or strap of your luggage when you set it down to avoid having it snatched away while you’re not looking.

• **Organize Your Funds:** Organize your funds into two separate packs each consisting of a credit card and currency. When in-country one of these packs should usually be left somewhere safe at your residence as a back-up. Keep the cash you are using separate from the rest of your money. Try to avoid reaching into your money belt in public places.

• **Traffic and the Road:** According to the Association for Safe International Road Travel (ASIRT), statistics indicate that traffic accidents are the single greatest cause of death and accidents. These far exceed the number of deaths resulting from disease, violence or terrorism. Avoid car or bus travel at night. Use a seatbelt. We strongly recommend that you not own or operate a motor vehicle of any kind during your time abroad. Driving regulations and habits in many countries are different from those in the U.S. and driving overseas can be potentially dangerous. Your family’s liability insurance may not be valid abroad. Pedestrians are also at
risk, so be especially careful in crossing the street. Never assume that you have the right of way.

Pay particular attention to all of the following, which are common on the roads of many countries:

• Passing on the right and cutting in front of other vehicles from the right side.
• Unexpected stops or turns without signaling for no apparent reason.
• Stopping in unexpected locations to pick up or let off passengers, including main highway entrance ramps, intersections, and along major highways.
• Trucks parked at night without lights on the highway rather than on the side of the road.
• Disabled vehicles parked without warning signs.

**Do Not Hitchhike:** Learn quickly those situations where you might be harassed or molested. You have not only the normal burden of sexism, but in many places you also have to contend with the notion that as a Western woman you might be considered promiscuous. Observe the behavior of the local women. Find out about non-verbal messages (eye contact, tone, gestures, and dress) to avoid or adopt. If you are verbally harassed on the street, the best path is to ignore it unless you are touched or your safety is threatened. Again, be very careful about alcohol consumption. Women who have been drinking leave themselves more vulnerable to sexual assault.

**Avoid Demonstrations, especially in politically volatile countries:** What appears to be a peaceful situation could suddenly become dangerous and you could become caught in the middle.

**Leave Your Travel Itinerary with Friends and Program Staff:** Provide your travel itinerary to your family back home and to friends while traveling. Always tell someone where you are going. Draft a list of important telephone numbers and addresses of the locations you are to visit and the telephone number of your nearest embassy or consulate. Leave a copy with your contact person.

**Cellular Telephone:** You should plan to sign up for cellular telephone service. This can be very useful and can save a great deal of trouble. Keep a written list of friends/resources in your host country in the event of a dead cell phone and need of a pay phone.

**Study abroad Safety in a Developing Country:**

**What you might experience:**

- Social upheaval/protests/riots
- Media censorship
- A lack of rules and structure
- Thieves/pickpockets
- Corruption

- Bribes
- Scams aimed at tourists
- Lack of electricity/running water
- Alternative hygiene and a lack of cleanliness
• Inadequate infrastructure
• Sick and homeless beggars
• Differences in medication

• Dangerous animals
• Crammed and inadequate transportation

How to stay safe and prepared:

• Do Your Research
• Learn to Communicate in Local Language
• Study Local Traditions & Taboos
• Constantly Assess Risk
• Learn to Listen

• Choose Transportation Wisely
• Avoid Giving Money to Strangers
• Don’t Give Handouts to Children
• Understand the Role that Bribes Play
• Bargain Fairly
• Eat and Drink Cautiously

General Safety Tips

• Be aware of your surroundings; foreigners are easily identified as theft targets.
• Do not leave briefcases or purses on the floor or hanging from a chair in a restaurant.
• Keep bags and purses in front of you when walking or on public transportation.
• Avoid walking alone at night, even if you are familiar with the area.
• Choose safe, reliable transportation.
• Leave jewelry and expensive watches at home.
• Always try to take taxicabs with a friend.
• Do not carry large amounts of cash, ATM cards, or credit cards.
• Do not carry your passport or visa. It is preferable to carry a photocopy of these documents and leave the original in a safe place.
• Do not drink and swim.
• Make sure that luggage has identification inside and out.
• Avoid large public gatherings of people like demonstrations, celebrations, etc.
• Provide your family with emergency contact information, and keep them informed on an ongoing basis. Include information on any travel away from the program site.

U.S. Government Resources on Health and Safety:

The Centers for Disease Control:

The web page (http://www.cdc.gov/travel) offers reference information, reports on specific disease outbreaks, and offers geographic health recommendations.

The U.S. Department:

These web pages (https://www.state.gov/ and https://travel.state.gov/content/travel/en.html) offer Consular Information Sheets for every country of the world. They include such information as unusual immigration practices, health conditions, minor political disturbances, drug penalties, current travel
warnings and public announcements. The sites are also a good resource to find country specific safety information.

Other Helpful Websites

- Travel Health Online: [www.tripprep.com](http://www.tripprep.com)
- Boots n All: One-Stop Indie Travel Guide: [www.bootsnall.com/](http://www.bootsnall.com/)
- International Medical Volunteers Association: [http://www.imva.org/](http://www.imva.org/)
- Great health resource for travelers: [www.medicineplanet.com/home/home.phtml](http://www.medicineplanet.com/home/home.phtml)
- HTH Worldwide: [www.hthstudents.com](http://www.hthstudents.com) (contains useful information on health and safety information by destination, doing searches for doctors, etc.)
CISI Insurance Abroad

All Loyola students studying abroad are required to purchase the Loyola CISI health and emergency services plan prior to going abroad. To purchase your insurance visit the Global Travel Center at http://www.luc.edu/oip/travelcenter/travelpages.shtml.

What should I do if I need assistance with my insurance or an emergency while abroad?

The CISI Team Assist Plan is designed by CISI in conjunction with the assistance company to provide travelers with worldwide, 24-hour emergency telephone assistance service. Multilingual help and advice can be furnished for the insured person in the event of an emergency. If you require Team Assist assistance, your ID number is your policy number: GLM N04849590.

That policy number, along with important contact information, can be found on your CISI insurance ID card, under “Emergency Contact Info” on the Participant Portal, and on the claim form (which is part of the LUC insurance coverage brochure).

It is very important to carry your ID card with you at all times and to make sure you follow LUC’s suggested emergency protocols that are outlined during study abroad orientation. Proper communication is the backbone to successful care during emergency situations.

Remember: CISI can’t help if they are unaware of the situation! In order to ensure that you are taken care of, please note the following:

- Use the buddy system! Always make sure you let someone know your whereabouts if you are going to be spending time alone.
- Make sure you let a staff member know when you are feeling sick (even if you are just homesick!).
- Unless CISI has already made special payment arrangements for all LUC students at a clinic in your city of study, you may be required to pay for visits out of pocket.
- There is a $100 deductible for each medical incident for which you seek treatment.
- Once you pay out of pocket, simply fill out a claim form (which is also available on the Participant Portal) and scan and email the form along with any receipts to claimhelp@culturalinsurance.com. CISI’s in-house claims staff will process promptly and can mail a check to the address you designate (typically within 15 days)
- Anyone can open up a case on behalf of the insured! Friends, family members, overseas and/or US-based staff can all call Team Assist to open up a case if you are unable to do so. The sooner a case is opened, the better.
- Your medical information will be kept confidential unless you authorize others to have access to your records. If you have a medical situation that you do not want to discuss with others, you should not attempt to seek treatment alone. Opening up a case with Team Assist will ensure that you receive adequate medical care and that your situation can be monitored.
How do I contact Team Assist?

To reach Team Assist:

- **From within the US**, call 1-855-327-1411
- **From outside the US**, you can place a collect call to (01-312) 935-1703 (collect calls accepted)
- You can also email medassist-usa@axa-assistance.us.

One of the easiest ways to call collect is to use the international AT&T directory service. The number you will need to dial will depend on the country you are in. The below link is an excellent guide (with the ability to select your country from a drop-down menu). Please note that some countries have multiple numbers based on region. No membership is required for this service (per the AT&T site) and if using it to call collect, you should not be incurring any additional costs.

http://www.usa.att.com/traveler/access_numbers/view.jsp?group=language
Cultural Adjustment

Some foreigners living in a new country experience a period of adjustment where they get used to living in a new environment. Generally cultural adjustment is processed in stages, so unlike a step-by-step operation, the stages can overlap or recur throughout the period abroad. Some of the adjustment stages include:

1) **Pre-Departure Stage**: “I just can’t wait to meet my host family, but I’m also a bit nervous about the language.”

In this stage, you are preparing for departure, packing, and planning. You may sense the awareness of the potential cultural shift, feeling excitement and anticipation, yet concern about leaving family, friends, and a familiar environment. You may be experiencing a wide range of emotions- both positive and negative.

2) **“Honeymoon”/Spectator Stage**: “This place is so amazing!”

This is where you may experience euphoria at the newness of your environment. Your sense of adventure leads you to explore sites and shops. You may display an outward curiosity about host nationals and a “tourist-like” involvement with the host culture.

3) **Increasing Irritation Stage - “Culture Shock”**: “Why are things done differently here?!”

If you experience this period, you may begin to feel incompetent in the new culture and experience difficulty in adjusting to foreign aspects in everyday life. Your focus shifts from similarities between the new place and home to the differences. Lots of things may seem to be going “wrong” – you may feel disenchantment, irritation, anger, homesickness or depression. Small differences and inconveniences could feel like major catastrophes. Physically, your sleeping or eating routines may change or you may not feel well. You might find yourself during this stage avoiding people from your host country and searching for more familiar things – American friends, English-language books, etc. If you experience this stage, it generally means you have immersed yourself enough in the culture to let it deeply affect you. This is where real self-change occurs.

4) **Adaptation Stage**: “As long as I’m here, I’d better make the most of it.”

This stage is characterized by recovery from culture shock and more enjoyment of your host culture. Your new environment feels more familiar, and you may begin to feel more comfortable with the surroundings and language and feel a sense of belonging in the host country. Host national friends may ask you to join them for activities. Your sense of humor may return and you may be able to see things from the perspective of the “locals.”

5) **Return Anxiety Stage**: “No one understands what I experienced abroad.”
This stage covers the period before you leave and after you return home. If you experience this stage, the anxiety comes from not wanting to return home and feeling sad about it. You may be saying goodbyes to local and American friends, finishing courses, and possibly making final travel plans. Once home, you may feel disconnected, disoriented, or homesick for your host country/friends. You could feel like you changed but no one at home did. You might begin criticizing the U.S. or “home” in general and show a deeper interest in foreign affairs.

6) Biculturalism Stage: “I think in the U.S., it is good that things are ______________________, but in (host country), I like the way they __________________.”

People who reach this stage feel completely functional within the “new” culture, and it no longer feels foreign – life in the new country is a normal routine and fluency in the language is gained. They feel a sense of belonging to two or more cultures, and can appreciate both good and bad aspects of the home culture and the foreign one.

**Cultural Adjustment Chart:**

![Diagram of Cultural Adjustment Process]

**Adjusting to a Foreign Environment**

While adjusting to life in a foreign culture is exciting, it can often be stressful to have to deal with difference in daily life on such a regular basis. Stress is often triggered when our expectations go awry. For example, you are having difficulty understanding the language, even though you’ve been studying it for years. Or your host family keeps serving you food that you absolutely hate! Try to remember that stress is a common response to spending an extended period of time abroad. Furthermore, experiencing stress is generally a good sign because it means that you are really immersing yourself in a different culture rather than moving about in an American “bubble”. We have
all heard the expression “no pain, no gain” or “growing pains”. It applies to learning a new culture, too!

Of course, even though stress may be a sign of study abroad success, you will probably be eager to minimize it. Remember that difficulties while abroad are a normal occurrence, but that you can be proactive in the way you deal with the adjustment.

Here are some tips to help you deal with the stress:

- Before you leave, learn about your destination: customs, geography, politics, social issues, and history (you can use the fifty questions handout to begin on this).
- Expect change, difference, and ambiguity. These are learning opportunities, rather than problems to overcome.
- Keep in mind that during a good amount of time while you are abroad, especially at the beginning, you will not completely understand how things work or what they mean. Learn to be comfortable at failing at some tasks, feeling stupid or silly (like a child), and asking people for help. Don’t be afraid to make a mistake (especially with regards to speaking a foreign language).
- Accept that different cultures may have different concepts of time and punctuality- not inferior, just different.
- Keep in touch with family and friends back home. Share events as they happen, but beware of spending too much time talking to people back home and set expectations.
- Get out and experience the culture! Make friends (and not just American)! Seek out friends and groups that share your interests. Join as many groups/clubs at your host university as suit your interest. Host national language partners are a great way to meet people your own age if you are going to a non-English speaking country.
- Do not forget to take care of yourself physically-eat healthy, exercise, and get plenty of rest.
- Keeping a journal/blog serves as an excellent way to keep track of what you have done and what you want to do. It gives you a place to record your observations and personal reflections.
- Expect some inconveniences, like long commutes! Your goal is to live like a “local”- and generally, the locals do not live in the center of town, especially when in a big city.
- If you have problems/concerns, contact local staff first; they are the people who will most likely be able to help you figure out what to do. Trust your program. They have been working with study abroad students for a long time, and they generally know what students need. Thus, for example, if they require that you attend an orientation, trust that they are telling you things that will be helpful to you as you begin your stay abroad and pay attention, even if the information seems repetitious or like common sense.
- If you have any reoccurring medical concerns, make sure to tell program staff about them as soon as possible (preferably before you leave the U.S.) so that they can be prepared to help you.
- Plan small tasks each day that will help you meet people and accomplish something- like preparing a new food, talking to someone new, accepting an invitation to go somewhere, etc.
- Form some sort of routine or things that you do weekly, such as going to the market each Thursday, hiking each Friday, or watching a local sporting event each Saturday.
Identifying American Values and Learning from Cultural Encounters

Since many of you who are going abroad have lived within American culture for most of your lives, this list is to help you begin to think about the values that Americans prize (below is a list of what Dr. L. Robert Kohls, a Cultural Historian, believes to be the most prominent ones). Identifying aspects of American culture will help you to realize that the society you are about to enter might not follow the same rules, patterns, or systems. You will be distancing yourself from a societal structure that you have lived within your whole life, and everything will be very different. It will be up to you during your time abroad to begin to figure out what the core values and beliefs of the culture you are entering into are. You will begin to understand a new viewpoint and societal approach through experiencing life on a daily basis within the foreign environment. It will be up to you to pick up on these differences. It will be a fascinating discovery!

Why Do Americans Act Like That?
A guide to understanding U.S. culture and its values

Dr. L. Robert Kohls, Director of International Programs at San Francisco State University
This is the kind of advice Dr. L. Robert Kohls gives first time visitors to the United States. Kohls, Director of International Programs at San Francisco State University, has developed a list of 13 commonly held values which help explain why Americans act as they do. He is careful and cautions visitors also, to avoid labeling these values positive or negative. His aim: “I simply want to help you understand the Americans with whom you will be relating-from their own value system rather than from yours”. Whether one agrees with Kohls or not - or is willing to accept as valid any generalizations about Americans - his observations are thought-provoking.

1. PERSONAL CONTROL OVER THE ENVIRONMENT / RESPONSIBILITY
Americans do not believe in the power of fate, and they look at people who do as being backward, primitive, or naive. In the American context, to be “fatalistic” is to be superstitious, lazy, or unwilling to take initiative. Everyone should have control over whatever in the environment might potentially affect him or her. The problems of one's life are not seen as having resulted from bad luck as much as having come from one's laziness and unwillingness to take responsibility in pursuing a better life.

2. CHANGE SEEN AS NATURAL AND POSITIVE
In the American mind, change is seen as indisputably good, leading to development, improvement, progress. Many older, more traditional cultures consider change disruptive and destructive; they value stability, continuity, tradition, and ancient heritage - none of which are considered very important in the United States.

3. TIME AND ITS CONTROL
Time is of utmost importance to most Americans. It is something to be on, kept, filled, saved, used, spent, wasted, lost, gained, planned, given, and even killed. Americans are more concerned with getting things accomplished on time than they are with developing interpersonal relations. Their lives seem controlled by the little machines they wear on their wrists, cutting their discussions off abruptly.
to make their next appointment on time. This philosophy has enabled Americans to be extremely productive, and productivity is highly valued in their country.

4. EQUALITY / FAIRNESS
Equality is so cherished in the U.S. that it is seen as having a religious basis. Americans believe that all people are created equal and that all should have an equal opportunity to succeed. This concept of equality is strange to seven-eighths of the world which views status and authority as desirable, even if they happen to be near the bottom of the social order. Since Americans like to treat foreigners "Just like anybody else", newcomers to the U.S. should realize that no insult or personal indignity is intended if they are treated in a less than-deferential manner by waiters in restaurants, clerks in stores and hotels, taxi drivers, and other service personnel.

5. INDIVIDUALISM / INDEPENDENCE
Americans view themselves as highly individualistic in their thoughts and actions. They resist being thought of as representatives of any homogeneous group. When they do join groups, they believe they are special; just a little different from other members of the same group. In the U.S. you will find people freely expressing a variety of opinions anywhere and anytime. Yet, in spite of this independence, almost all Americans end up voting for one of their two major political parties. Individualism leads to privacy, which Americans see as desirable. The word privacy does not exist in many non-Western languages. If it does, it is likely to have a negative connotation, suggesting loneliness or forced isolation. It is not uncommon for Americans to say, and almost to believe: "If I don't have half an hour a day to myself, I go stark-raving mad!"

6. SELF-HELP INITIATIVE
Americans take credit only for what they accomplish as individuals. They get no credit for having been born into a rich family but pride themselves in having climbed the ladder of success, to whatever level, all by themselves. In an English-language dictionary, there are more than 100 composite words that have the word "self" as a prefix: self-aware, self-confident, self-conscious, self-contented, self-control, self-criticism, self-deception, self-defeating, self-denial. The equivalent of these words cannot be found in most other languages. It is an indicator of how highly Americans regard the self-made man or woman.

7. COMPETITION
Americans believe that competition brings out the best in any individual and in any system. This value is reflected in the American economic system of free enterprise, and it is applied in the U.S. in all areas - medicine, the arts, education, sports.

8. FUTURE ORIENTATION
Americans value the culture and the improvements the future will surely bring. They devalue the past and are, to a large extent, unconscious of the present. Even a happy present goes largely unnoticed because Americans are hopeful that the future will bring even greater happiness. Since Americans believe that humans, not fate, can and should control the environment, they are good at planning short-term projects. This ability has caused Americans to be invited to all corners of the Earth to plan, and often achieve, the miracles which their goal setting methods can produce.

9. ACTION / WORK ORIENTATION
"Don't just stand there," says a typical bit of American advice, "do something!" This expression, though normally used in a crisis situation, in a sense describes most Americans' waking life, where action - any action - is seen as superior to inaction. Americans routinely schedule an extremely active day. Any relaxation must be limited in time and aimed at "recreating" so that they can work harder once their "recreation" is over. Such a "no-nonsense" attitude toward life has created a class of people known as "workaholics" - people addicted to, and often wholly identified with, their job or
profession. The first question people often ask when they meet each other in the U.S. is related to work: "What do you do?" "Where do you work?" or "Who (what company) are you with?" The United States may be one of the few countries in the world where people speak about the dignity of human labor - meaning hard physical labor. Even corporation presidents will engage in physical labor from time to time and, in doing so, gain rather than lose respect from others.

10. INFORMALITY

Americans are even more informal and casual than their close relatives - the Western Europeans. For example, American bosses often urge their employees to call them by their first names and feel uncomfortable with the title "Mr." or "Ms." Dress is another area where American informality is most noticeable, perhaps even shocking. For example, one can go to a symphony performance in any large American city and find people dressed in blue jeans. Informality is also apparent in Americans' greetings. The more formal "How are you?" has largely been replaced with an informal "Hi". This is as likely to be used with one's superior as with one's best friend.

11. DIRECTNESS / OPENNESS / HONESTY

Many other countries have developed subtle, sometimes highly ritualistic, ways of informing others of unpleasant information. Americans prefer the direct approach. They are likely to be completely honest in delivering their negative evaluations, and to consider anything other than the most direct and open approach to be "dishonest" and "insincere". Anyone in the U.S. who uses an intermediary to deliver the message will also be considered "manipulative" and "untrustworthy". If you come from a country where saving face is important, be assured that Americans are not trying to make you lose face with their directness.

12. PRACTICALITY / EFFICIENCY

Americans have a reputation for being realistic, practical, and efficient. The practical consideration is likely to be given highest priority in making any important decision. Americans pride themselves in not being very philosophically or theoretically oriented. If Americans would even admit to having a philosophy, it would probably be that of pragmatism. Will it make money? What is the bottom line? What can I gain from this activity? These are the kinds of questions Americans are likely to ask, rather than: is it aesthetically pleasing? Will it be enjoyable? Will it advance the cause of knowledge? This pragmatic orientation has caused Americans to contribute more inventions to the world than any other country in human history. The love of "practicality" has also caused Americans to view some professions more favorably than others. Management and economics are much more popular in the United States than philosophy or anthropology, and law and medicine more valued than the arts. Americans belittle "emotional" and "subjective" evaluations in favor of "rational" and "objective" assessments. Americans try to avoid being "too sentimental" in making their decisions. They judge every situation "on its own merits".

13. MATERIALISM / ACQUISITIVENESS

Foreigners generally consider Americans much more materialistic than Americans are likely to consider themselves. Americans would like to think that their material objects are just the "natural benefits" that result from hard work and serious intent - a reward, they think, which all people could enjoy were they as industrious and hard-working as Americans. But by any standard, Americans are materialistic. They give a higher priority to obtaining, maintaining, and protecting material objects than they do in developing and enjoying relationships with people. Since Americans value newness and innovation, they sell or throw away their possessions frequently and replace them with newer ones. A car may be kept for only two or three years, a house for five or six before buying a new one.
Critical Incidents: Learning from Cultural Encounters

Critical incidents often revolve around a misunderstanding, a dispute, a linguistic error, or some other kind of cultural faux pas. They are the sorts of events that highlight different cultural assumptions and values. They are about attitudes and behaviors that might be interpreted in different ways by different people, particularly when people from different cultural backgrounds interact. Thus, they help illustrate why you need to be aware of multiple cultural contexts in order to make sense of what happens between people when something goes wrong cross-culturally. Often what we consider “common sense” is seen in other cultures as neither common nor making much sense!

Some of the incidents are very funny and some of them were decidedly not amusing at the time they happened. But they are all instructive. They represent concrete examples of what can occur when study abroad students, operating with the best of intentions, find out that cultures can indeed be very different and that different rules often apply overseas.

The following examples might help to expand upon Kohl’s list of American values. You will begin to notice that as Americans, or individuals who have lived in the U.S. for extended periods of time, we are cultural beings (that is, American culture beings), who might find some situations abroad baffling or odd because we are bringing certain assumptions to the table that might not be applicable to foreign environments.

Here are some examples of what happens when different rules apply abroad.

Critical Incidence #1:

Location: Dominican Republic

When I first arrived in my village in the Dominican Republic, I began to have a problem with my morning jogging routine. I used to jog every day when I was at home in the United States, so when I arrived in my village in the Dominican Republic, I set myself a goal to continue jogging two miles every morning.

I really liked the peaceful feeling of jogging alone as the sun came up. But this did not last for long. The people in my village simply couldn't understand why someone would want to run alone. Soon people began to appear at their doorways offering me a cup of coffee; others would invite me to stop in for a visit. Sometimes this would happen four or five times as I tried to continue jogging. They even began sending their children to run behind me so I wouldn’t be lonely. They were unable to understand the American custom of exercising alone.
I was faced with a dilemma. I really enjoyed my early morning runs. However, I soon realized that it's considered impolite in Dominican villages not to accept a cup of coffee, or stop and chat, when you pass people who are sitting on their front steps. I didn't want to give up jogging. But, at the same time, I wanted to show respect for the customs of the Dominican Republic and not be viewed as odd or strange.

What's the dilemma?
Answer:
The dilemma faced by the jogger is a classic case of how to balance personal preferences and US-style individuality with the social expectations of local people in a strongly collectivist society. Although the jogger does not recount how the issue was finally resolved, the fact that some hard choices needed to be made involving seemingly diametrically opposed values and behaviors is a typical scenario and frequently encountered by students while abroad.

Another example would be an ill US-American student on a home stay in India wanting the privacy of staying in his or her own room with the door closed, while the family insists on putting him or her in the living room on a couch so the student will not feel “isolated” and everyone in the family can “help” him or her. What is meant to be kindness and a show of concern for the welfare of a guest on the part of the Indian family might be excruciatingly difficult for a US-American who wants nothing more than to be left alone to be sick in private.

Before one goes abroad, it is very useful to know not only how strongly a particular culture may stress collectivism, but also how strong your own preferences are for individualism or collectivism. If you have a marked preference for individualism, then going to a highly collectivist community may take some serious adjustment. If you tend to be more comfortable with collectivist values, you may fit easily into a culture that exhibits such behavior, but feel somewhat out-of-place in a society that is strongly individualistic.

Being aware of your own feelings and preferences about group versus personal orientations, and which of these is likely to predominate in your study abroad destination, can allow you to at least anticipate the kinds of issues that will be likely to arise as you interact with local people.

Critical Incident #2:

Location: London, England
Student: Female 19

I was sitting in the London underground one day, minding my own business, reading a magazine and waiting for the train to arrive. All of a sudden I looked up and saw a British man staring at me. He was standing to the right of me, about one foot away and could not take his eyes off me. My initial reaction was to just ignore him, so I looked up at him, smiled, and then continued to read my magazine.

No longer than two seconds later, I heard him say, "You’re American, aren’t you?"
I immediately responded by saying, "Yes, how did you know?"

He said, "Because..."
Answer: ...you kindly smiled at me!"

Smiling and being friendly to strangers is a huge US-American culture characteristic. British people are, very often, not friendly to complete strangers and consider others who smile randomly at people they don’t know as rather odd. You might face some of these types of incidents abroad. Do you best with them and remember to have a sense of humor about them. They will be excellent insights into American culture as well as your host culture.