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The Adventure Begins!

Studying abroad allows students to experience cultural differences from the moment they step off the plane. Exposure to foreign experiences allows students to immerse themselves in a new culture and adapt to their surroundings. It is important for students to explore the differences between their home and host culture in order to broaden their horizons and increase their understanding of the world.

Studying, interning, or volunteering abroad expand the learning environment beyond the classroom into unique and often challenging cultural contexts. Through such engagement, students enhance their disciplinary training, professional development, cultural understanding and personal growth.

The information provided in this handbook is intended to help you prepare for all phases of your student’s study abroad experience. In addition to this guide, you can help your student research their destination country via travel guidebooks, websites and information from the U.S. Department of State and Center for Disease Control. Please contact our office if you have questions about the topics in this guide. We look forward to hearing about your student’s international experience!
Finding a Program

GETTING INFORMATION

All students attend a “Study Abroad 101” session prior to meeting with our office. Find information about the times for these sessions on our Getting Started page. Students can request information or an appointment from our office using our online form. Please know that, as part of Clemson University, Clemson Abroad abides by FERPA regulations governing student information and we communicate with parents, spouses, etc. within those guidelines.

We strongly recommend that students meet with their academic advisor as they consider studying abroad, so they are aware of course requirements and degree progress in planning a term abroad. We do not advise students on courses or their degree requirements.

Once a student knows their academic requirements, we can make program suggestions based on their needs. Our program search engine is publicly accessible; you and your student can also use the “Advanced Search” option to search programs by “Areas of Study”.

PROGRAM TYPES

Clemson Abroad offers 3 types of programs – Faculty Directed, Exchange, and Third-Party. More information on these types of programs can be found here. Our office also works with students who are planning internships, co-op experiences, or service work abroad.

CHOOSING A PROGRAM

There are three main criteria for choosing a great study abroad program that fits your student's needs: academics, finances, and personal fit.

Academics
Your student can talk with her or his academic advisor to determine academic goals.

Finances
Programs vary greatly in cost depending on the provider, the destination country, etc. If your student receives financial aid at Clemson (loans, scholarships, grants, etc.), the student should meet with Student Financial Aid to discuss how the aid can or cannot apply to different programs. You can see an overview of financial aid information for study abroad programs here. For various program types and associated costs, please visit our Study Abroad Programs page and the Finance page.

Personal fit
This category includes considerations unrelated to academics or cost and can only be determined by the student. For example, students should consider the kind of environment offered by a program geographically (large or small city, rural location, proximity to tourist sites, etc.) and experientially (level of student independence, presence of a Clemson or American cohort, etc.). Different students have different priorities and expectations that determine the best program fit.
GRADUATING ON TIME

A common misconception about studying abroad is that it will prevent students from graduating on time. Students work with their academic advisor and study abroad advisor to find a program that fits their curricular needs so they meet degree requirements during their international program. This is one reason why students’ planning with academic and study abroad advisors is crucial. After meeting with their academic advisor to discuss their degree progress, students can use the “Advanced Search” in our program finder to search programs by “Areas of Study”. Students who plan to take upper-level courses in finance, marketing, management, accounting, etc. must complete a program that is AACSB or EQUIS-accredited. Contact enrich@clemson.edu or fill out the information form for more details about requirements for business students!

PROGRAM COST

Study, internship, and volunteer programs abroad vary in cost depending on the type of program, geographic location, duration, program inclusions, and the level of on-site support. For various program types and associated costs, please visit our Study Abroad Programs page and the Finance page. If cost is a key factor in your student’s program decision, your student should ask about the most cost effective options when meeting with our office.

SAFETY

Your student’s safety is our first priority. For this reason, we do not allow students to conduct university- or credit-affiliated travel to countries with a Travel Warning issued by the U.S. Department of State without a special approval from Clemson University. All the programs listed on our website are operated by Clemson University, partner universities, or providers who are reputable in the field of international education. Although the programs’ style and support structure vary, you can know that we recommend quality programs to your student. Our office also addresses health and safety concerns as part of the required pre-departure orientations each semester.

For more information on our health and safety suggestions and policies, visit our Health & Safety page.

COURSE CREDIT

With a few exceptions, all courses on faculty-directed programs are Clemson courses; the grades and credit for these courses operate in the same way as courses taken on campus. Students’ grades on a faculty-directed program are included in their Clemson University GPA.

For exchange and third-party programs, courses are transferred to Clemson upon receipt of the program’s official transcript. Students must receive the equivalent of a “C” grade or higher to transfer a course to Clemson. Once the courses have transferred to Clemson, only the credit hours are shown on the student’s record; grades from these programs do not affect the student’s Clemson University GPA. However, if a student receives a South Carolina state scholarship, then the
Finding a Program

student’s grades on the program will be considered for their scholarship eligibility.

As part of the application for exchange and third-party programs, students must complete a Coursework Approval Form so that their courses will transfer. See more information about this process on our Academics page and the Apply page.

PROGRAM DETAILS

Our office updates the search engine program pages to reflect information currently available. However, if you or your student have more specific questions about a program’s itinerary, location details, etc. you can use these contacts, depending on the type of program:

**Faculty-directed program**: contact the individuals listed in the search engine program page
**Exchange program**: contact Clemson Abroad
**Third-Party program**: contact the program provider (AIFS, API, ISA, USAC, etc.)
SCHOLARSHIPS

In many cases, if a student is receiving Financial Aid at Clemson—scholarships, grants, or loans—they will be able to use them to study abroad. This eligibility is dependent on the type of aid, the term of study abroad, etc. Your student should meet with Student Financial Aid to discuss how financial aid funding will apply while the student is abroad. Please refer to information below regarding program costs and financial aid.

Our office lists other scholarship opportunities here. As we become aware of new opportunities, we add to this list or contact students directly.

PROGRAM COST DIFFERENCES

Short-term programs are not necessarily cheaper than longer programs—costs vary depending on provider, location, etc. For students who can use financial aid on a study abroad program, it may be easier to study abroad during semesters—when aid is typically disbursed—rather than saving funding to use during the summer or meeting full-time enrollment requirements for summer financial aid.

PROGRAM PAYMENTS

For information about costs for faculty-directed, exchange, and third-party programs, please see the details on our Finance page. In addition to this information, you can refer to details about different payment processes on Page 7.
PROGRAM PAYMENTS CONTINUED

Faculty-directed Program Payments:
The costs billable to Clemson are the program fee (non-tuition costs of the program, ex: housing), in-state tuition and fees, and the study abroad fee (see the Finance page). When students apply to a faculty-directed program, they pay a deposit through our application system that is applied to the program fee. Some programs also charge a second deposit through our application system after students are accepted. Students will pay in-state tuition and fees, the study abroad fee, and any remaining program fee balance through their iROAR bill, which is released in November (for spring programs), April (for summer programs), and July (for fall programs). You can find information about Clemson’s in-state tuition and fees through Student Financial Services. Students on faculty-directed programs do not purchase their own insurance. This is included in the program fee.

Exchange Program Payments:
The costs billable to Clemson for exchange programs are the study abroad fee (see the Finance page) and in-state tuition and fees. You can find information about Clemson’s in-state tuition and fees through Student Financial Services. For exchange students, the in-state fees appear in one charge called the “exchange fee”. Students pay housing and residential fees to their host university, and they receive payment instructions directly from their host university. Exchange students must purchase CISI insurance coverage as part of their Clemson application, and their host university may also require insurance specific to that country.

Third-Party Program Payments:
The cost billable to Clemson for third-party programs is the study abroad fee (see the Finance page). All other tuition and program costs are paid directly to the program provider, and students receive payment instructions directly from the program provider.

FINANCIAL AID DURING PROGRAM

When students meet with Student Financial Aid, they receive a checklist discussing the paperwork needed to release their aid. Among these items are:
- An itemized cost of attendance (all students)
- A completed Coursework Approval Form (for transfer courses, usually exchange and third-party)
- A verification of enrollment form (for transfer courses, usually exchange and third-party).

**The verification of enrollment must be signed on-site by the student’s program—consequently, financial aid cannot be released before the program’s start date for students transferring courses to Clemson. These are usually students participating in exchange and third-party programs. Discuss this process with your student’s program and with Student Financial Aid. If the program’s payment schedule falls earlier than the financial aid disbursement, then you and your student complete payments to the host university or program and receive the financial aid disbursement as a check or direct deposit. All charges on a student’s Clemson bill are satisfied before releasing aid through a check, deposit, etc.**
REINSTATING FINANCIAL AID

Most sources of financial aid rely on a student's credit hours and full-time enrollment to determine eligibility. Your student's credits from a study abroad program contribute to their full-time status. Please review your student's financial aid requirements in iROAR under “Financial Aid”, “My Financial Aid”, and “Terms and Conditions”.

If your student is transferring credits from their study abroad program, their credits will not be added to their Clemson record until we receive the official transcript from their program. This applies to students participating in exchange and third-party programs, and a few Clemson programs. Once Clemson Abroad receives a student's official transcript, we ensure that courses on the transcript have been approved on the student's [coursework approval form](#). Courses must be approved in order to transfer. We send the transcript and coursework approval form to Clemson’s Registrar, and the Registrar posts the courses to the student’s record. After the courses have transferred, Student Financial Aid can review the student’s record and process aid disbursement. After transferring courses, it can take up to three weeks for a student's financial aid to be reinstated.

If your transcript does not arrive or your courses are not approved before bills are due, you will need to pay your bill and receive your financial aid later. Clemson University cannot process credits without an official transcript from the program.
PASSPORT AND VISA

If your student does not have a passport, they will need to obtain one as soon as possible. They can find all the information they need on the U.S. Department of State’s website.

Students will need a visa to study abroad in many countries; sometimes a visa is not required if their stay is shorter than 90 days. Once again, the best place to gather information about these requirements is to look up the country information on the U.S. Department of State’s travel website. Students should discuss the visa for their program with a study abroad advisor and with their program provider (if applicable). Clemson Abroad can answer questions and direct students to resources, but we do not assist students with the visa application process—this is the students’ individual responsibility. If students are participating in a third-party program, the provider will have additional directions and services for visa applications.

FOREIGN LANGUAGE

Most programs do not have a foreign language requirement and offer courses conducted in English. Students who wish to focus on language study while abroad can find programs with a foreign language emphasis. Some programs offer a combination of courses taught in English and the language of the host country.

HEALTH INSURANCE

All students who participate in university-affiliated international travel are required to have international health and emergency insurance. This includes, but is not limited to, travel with a student organization or club; study abroad; internships or co-ops; graduate research, and travel funded by Clemson University.

For students participating in faculty-directed programs, Clemson’s international insurance is purchased on their behalf as part of their program fee. These students do not need to purchase insurance on their own.

Students participating in one of the third-party programs listed in our search engine (ex: USAC, API, AIFS, etc.) are already covered by their provider’s insurance. They do not have to purchase Clemson’s coverage unless they want the additional policy.
HEALTH INSURANCE CONTINUED

Students participating in exchange programs and any other type of program or university travel are required to purchase Clemson’s international insurance.

For more information on study abroad insurance, please visit our Insurance page.

Clemson University’s study abroad insurance is provided by Cultural Insurance Services International (CISI). The insurance policy covers basic medical expenses, medical evacuation, medical reunion, repatriation, and a security evacuation rider. Enrollment is $39/month for each month that the student is studying abroad. Students can enroll for up to 1 additional month of coverage if planning to extend time abroad. The enrollment must be completed prior to departure and proof of insurance uploaded to students’ online applications.

OTHER DEPARTURE NECESSITIES

Clemson students studying abroad are required to register through the U.S. Department of State’s STEP program (Smart Traveler Enrollment Program) as part of their Clemson application. The STEP program enables students to receive updated information on travel and security within their host country. STEP also enables the U.S. Embassy to locate the student in case of an emergency or disaster.
COSTS ABROAD

Students’ expenditures vary greatly depending on their program and personal spending decisions. When we are reviewing average costs for a location (transportation, groceries, etc.), we use this tool: http://www.numbeo.com/cost-of-living/.

There are multiple websites you and your student can use to see updates to currency exchange rates. One of the resources used by our office is: http://www.oanda.com/currency/converter/.

EMERGENCY CONTACT

In the event of an emergency overseas, study abroad participants should first contact the appropriate local authorities as well as their on-site emergency contact (faculty director, host university contact, provider site manager, etc.). It is important for students to know their on-site emergency contact once they arrive in their host country. You and your student can also call the Clemson University Police Department at 864-656-2222. CU Police have a representative available 24/7 to respond to student emergencies; their dispatcher will contact our staff and other campus stakeholders as needed.

Remember that “911” is not a universal emergency number; students need to know the emergency numbers for their host country.

For more information, please visit our Health and Safety page.

ATM

Automatic Teller Machines are increasingly available overseas. ATMs tend to offer a good exchange rate, charge no or limited exchange commissions, and offer 24-hour access. However, your U.S. bank may charge extra fees for using an ATM abroad, or have limits on daily withdrawals. Discuss the following points with your bank:

- Check on fees for international withdrawals and daily limits.
- Get a list of ATMs or branch locations overseas.
- Make sure you have a four-digit numeric PIN; many countries do not accept long PIN codes and may use numbers-only keypads.
- ATMs overseas may not give you the choice between accessing a checking account and a savings account - they may pull from one account. Consult with your bank about the ability of your card to work overseas, as you may need to set the card to access only one type of account.
- If you plan to get a new ATM card, get your PIN and use the card in the U.S. before you go abroad. Do not expect a brand new card to work overseas.
- If parents and students have access to the student’s account, parents can deposit money for students to access overseas, usually within 24 hours of a deposit.
- Confirm students’ dates of travel with your bank so they are aware of pending international transactions.
Credit Cards
Credit cards are easily used abroad and tend to offer good exchange rates. Some credit cards, such as Visa, are widely accepted, while others are not widely accepted.

- Alert the credit card company that the student will be abroad so they do not put a hold on the account for suspicious activity.
- Check with the credit card company to confirm their international fees. Some companies may charge per transaction; others have a monthly fee.
- If students are unable to qualify for their own card, parents may open an account and give the student a card in their names.
- As with ATM cards, use new cards in the U.S. before using it abroad.
- Receipts may have the credit card number printed on them, so students should store them in a safe place. Students may need to refer to receipts for customs paperwork upon leaving the host country and/or entering the U.S.
- Credit cards should never be used as a means of getting cash, except in an emergency. There is a transaction fee for each cash advance, and interest charges start from the day the transaction is made.
- Students will also need to make arrangements for paying credit card bills while abroad.

NOTE: In some countries credit cards may not be as widely accepted as they are in the United States.

Foreign Cables/Wires
In emergencies, money can also be wired overseas. While this is theoretically the fastest way to transfer money, caution is advised since a transfer may take several days or weeks for delivery. Cables/wires must be sent to a commercial bank, not to an individual post office box.

COMMUNICATION
If you and your student have smart phones, iPads, or other wifi-capable portable devices with access to Internet, then messaging and Internet calling apps are a great way to stay in touch. WhatsApp, GroupMe, Skype, & FaceTime are just a few examples of apps you can download. Your student can also purchase a prepaid phone while abroad. Email is also a good way to communicate.

Remember that your student is abroad to learn and grow as a student and as an adult, so we recommend that you refrain from over-communicating.

“CULTURE SHOCK”
It is normal to experience some form of “culture shock” and adjustment while abroad. “Culture shock”, or the cultural adaptation process, is the challenge of adapting to new social, economic, and educational systems, as well as unfamiliar foods, climate, and language. While this adjustment can be challenging, it ultimately builds problem-solving and communication skills, flexibility, and initiative in your student.
“CULTURE SHOCK” CONTINUED

“Culture shock” has four basic stages: the Honeymoon Stage, the Frustration Stage, the Understanding Stage, and the Acclimation Stage. Once your student is aware of these stages, he or she will be better prepared to deal with them during her program. Patience is the key to successful adaptation for students and parents. The stages of “culture shock” are normal and temporary.

RETURNING HOME

As your student arrives back in the United States, they may experience what is known as “reverse culture shock”. As they readjust to life in the U.S. and to Clemson’s campus, they may find it difficult to re-establish ties with friends and family, settle into a routine, find international food products, or navigate other challenges. These are all normal parts of reentry. As students are able to share their experiences, maintain contact with friends abroad, and exercise new interests at home, adjustment becomes easier.

TRANSFERRING COURSES

With a few exceptions, all courses on faculty-directed programs are Clemson courses; the grades and credit for these courses operate in the same way as courses taken on campus. Students’ grades on a faculty-directed program are included in their Clemson University GPA.

For exchange and third-party programs, courses are transferred to Clemson upon receipt of the program’s official transcript. Students must receive the equivalent of a “C” grade or higher to transfer a course to Clemson. Once the courses have transferred to Clemson, only the credit hours are shown on the student’s record; grades from these programs do not affect the student’s Clemson University GPA. However, if a student receives South Carolina state scholarships, then the student’s grades on their study abroad program will be considered for their scholarship eligibility.

As part of the application for exchange and third-party programs, students complete a Coursework Approval Form so that their courses will transfer. See more information about this process on our Academics page and the Apply page.

NOTE: Different policies apply to transfer of graduate credit. It is the student’s responsibility to check with his/her academic adviser and the graduate school regarding transfer of credit for graduate courses and other required forms. See graduate school academic regulations. An academic adviser can check on the status of an advisee’s transcript at any time by calling the Clemson Abroad Office.

MULTICULTURAL EXPERIENCES AT CLEMSON

Encourage your student to use their experience! You can review resources for returning students on our website, and students can also be involved in student organizations with an international focus.