Parents Study Abroad Guide

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For Education Abroad
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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 other countries 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 (CDC). 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!
GETTING INFORMATION

- Search for programs on our publicly available program search engine using the Simple or Advanced search tools offering the ability to search programs by Region, Country, and Area of Study, etc.

- Students should meet with their academic advisor, so they are aware of course requirements and degree progress in planning a term abroad.

- Once a student knows what courses they want to take abroad, they are ready to meet with their study abroad advisor who can make program suggestions based on their needs and answer any additional questions. Students can request an appointment with their study abroad advisor in two simple steps here.

PROGRAM TYPES

The Pam Hendrix Center for Education Abroad offers three types of programs.

**Faculty-Directed**
- Developed, taught, and led by Clemson University faculty members (with few exceptions)
- Typically, summer or spring break programs with a smaller number of Clemson-sponsored semester programs
- Students pay in-state tuition & fees, a program fee, and study abroad fee to Clemson
- Students enroll in Clemson courses and receive Clemson credits and grades

**Exchange**
- Students enroll directly with a host university (a great option for independent students)
- Only available for a semester or full academic year
- Students pay Clemson in-state tuition & fees and study abroad exchange fee directly to Clemson; pay housing fee to the provider
- Students enroll in host university courses; courses offered in English or foreign language with host nationals
- Receive transfer credit

**Third-Party**
- Enroll in programs hosted by approved third party provider organizations or universities
- Available for a semester, full-year, summer, or spring break
- Students pay tuition & fees, and housing fees to the approved third-party provider; pay study abroad fee to Clemson
- Receive transfer credit
Comparison of Program Types

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<th>Faculty-Directed</th>
<th>Exchange</th>
<th>Third-Party</th>
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<tbody>
<tr>
<td>Complete Clemson Study Abroad Application</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Complete additional application to host university or provider</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Receive Direct Clemson Credit</td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Receive Transfer Credit</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Pay In-state tuition to Clemson</td>
<td>✓</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Full Immersion to host university campus and/or local community</td>
<td></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Extensive On-Site Support</td>
<td>✓</td>
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<td>✓</td>
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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.

*Level of support from approved host university for international visiting students may vary.*
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 should meet with her or his academic advisor to determine academic goals and find out how time abroad will fit into their degree pathway. Within Clemson’s portfolio of faculty-directed, exchange and approved third party programs, there are plenty of study abroad opportunities to meet any student’s major or minor, whether in liberal arts, language, engineering, businesses, science or other fields.

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 apply to different programs. For various program types and associated costs, please visit our How to apply page and the Financing your experience 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.). Students have different priorities and expectations that determine the best program fit for themselves.

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.
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 How to apply and the Financing your experience page.

While searching for programs of interest, students can click on the program link to find program cost information for faculty-directed and exchange programs under the “Program Costs” tab. Third-party providers list the program cost information on their website and the provider’s homepage link is provided on the program 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 the study abroad advisor.

WITHDRAWAL POLICY

When a student commits to participate in a study abroad program, regardless of the reason and effective date of withdrawal, it is the responsibility of the student to immediately notify the Pam Hendrix Center for Education Abroad in writing and to understand the implications of withdrawing. Please review our Withdrawal Policy outlining the student’s responsibilities and implications for withdrawing from a study abroad program.

The Pam Hendrix Center for Education Abroad makes every attempt at keeping program and administrative costs to a minimum. Please note, departments within the University have the option to transfer delinquent, uncollectible accounts to Student Financial Services to be placed on your iROAR account. If an amount due to our office remains outstanding, our office may utilize this method for collection and this can result in holds for registration, transfer credit, graduation, etc. Payment collection may also be transferred to a collection agency. Once University accounts are transferred to Student Financial Services, payments must be made to their department.

REFUND POLICY (TUITION & FEES)

For programs where tuition & fees are paid to Clemson, the Pam Hendrix Center for Education Abroad abides by the same refund policy as set by Clemson University for tuition and fees. Please refer to the Student Financial Services page for details. For programs where tuition & fees are paid to a third-party provider or host institution, the refund policy is set forth and provided to your student by them.
SAFETY

Your student’s safety is our top priority. The Pam Hendrix Center for Education Abroad has policies and procedures in place to support the safety and well-being of students who are abroad. Students participating in Clemson's faculty-directed programs, exchange programs, direct-enrollment programs, some third-party provider programs and other university-affiliated travel are required to use Clemson’s international insurance coverage through the Cultural Insurance Services International (CISI).

Students must attend a pre-departure orientation before their experience begins and have access to the Pre-Departure Handbook in their online application at any time. This handbook provides them with comprehensive information and advice to help prepare them for their time abroad. Additionally, Clemson University Police Department (CUPD) phone support is available 24/7 while students are abroad; the CUPD is able to quickly contact the Pam Hendrix Center for Education Abroad in an emergency.

For more information on our health and safety suggestions and policies, visit our Healthy and Safe Abroad page.

COURSE CREDIT

Faculty- Directed Programs
- Students enroll in Clemson courses and receive direct Clemson University credits and grades. (A few exceptions apply).
- Grades are included in the student’s Clemson University GPA.

Exchange and third-party programs
- Students enroll in courses at their host university.
- Credit hours (not grades) transfer from your student’s host university or school of record to Clemson.

Students who plan to take upper-level courses in finance, marketing, management, accounting, etc. must complete a program that is AACSB or EQUIS-accredited. The Office of Career and Global Engagement maintains a list of all study abroad programs accredited by AACSB International and/or EQUIS. Please contact them for details here.

Please note, As part of the application students must complete a Coursework Approval Form. Approved courses are transferred to Clemson upon receipt of the program’s official transcript. Students must receive the equivalent of a “C” grade or higher. Credit hours, not letter grades, transfer. However, grades from transcripts issued by US institutions may affect scholarship eligibility. Students should discuss this with their financial aid advisor. Additionally, graduate and professional schools will take study abroad grades into consideration. Find more information about the credit transfer process on our Transferring Credit 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 on the search engine program page.
- **Exchange program**: contact the Pam Hendrix Center for Education Abroad.
- **Third-Party program**: contact the approved program provider (USAC, TEAN, CIS Abroad, 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.

Our office lists other scholarship opportunities here. Please note, students should start the application process as early as possible and check the individual websites for deadlines. Often application materials are due six or more months before the program start date.

PROGRAM COST DIFFERENCES

Short-term study abroad programs are not necessarily cheaper than longer programs—costs vary depending on the provider, location, etc. For students who can use financial aid on a study abroad program, it may be more cost-effective to study abroad during a semester. Students participating in a summer program may have used their full financial aid allocation during the regular school year and may not have additional aid left (except for loans).
PROGRAM PAYMENTS

The program cost consists of tuition & fees related to the study abroad course enrollment, a non-refundable application fee, a program fee, and the study abroad fee. Payment varies depending on program type.

### Payment according to Program Type
(Who do I pay?)

<table>
<thead>
<tr>
<th>Faculty-Directed</th>
<th>Exchange</th>
<th>Third-Party</th>
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</thead>
<tbody>
<tr>
<td>Non-refundable application fee paid through the application (Select programs also require a deposit paid through the application)</td>
<td>Application fee (if applicable) paid to host university</td>
<td>Application fee paid to the program provider</td>
</tr>
<tr>
<td>In-state tuition and fees billed via IROAR</td>
<td>In-State tuition &amp; fees (fees are combined as one exchange fee) billed via IROAR</td>
<td>Tuition &amp; fees paid to the program provider</td>
</tr>
<tr>
<td>Program fee balance billed via IROAR</td>
<td>Housing fees paid to the host university</td>
<td>Program fee (incl. housing) paid to the program provider</td>
</tr>
<tr>
<td>Program fee includes CISI insurance and is billed via IROAR</td>
<td>Mandatory CISI insurance paid through the CISI website linked in the application (additional national insurance may be required)</td>
<td>Clemson approved insurance may be included in the program fee; otherwise, purchase CISI insurance on their website</td>
</tr>
<tr>
<td>Study abroad fee billed via IROAR</td>
<td>Study abroad fee billed via IROAR</td>
<td>Study abroad fee billed via IROAR</td>
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Please refer to the [iROAR billing page](#) for the billing dates for each term. You can find information about Clemson’s in-state tuition and fees through [Student Financial Services](#).

The program fee inclusions vary by program but typically include housing, on-site support, and international health insurance.

The study abroad fee contributes to the provision of services offered by the Office of Global Engagement and covers advising, registration, credit transfer, pre-departure orientations, record review and maintenance, support and contact while abroad, etc.
FINANCIAL AID DURING PROGRAM

Unless your student is paying completely out-of-pocket for his or her education, meeting with a Student Financial Aid advisor is crucial. During their meeting, students participating in exchanges or third-party programs receive the Verification of Enrollment form (VOE).

- The VOE must be signed by on-site staff, consequently, financial aid cannot be released before the program’s start date.
- If the program’s payment schedule falls earlier than the financial aid disbursement, then your student completes payments to the host university or program and receives the financial aid disbursement later as a check or direct deposit.
- All charges on a student’s Clemson bill are satisfied before releasing aid.

Discuss this process with your student’s program and with Student Financial Aid.

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”.

Students participating in an exchange or third-party program, and some Clemson programs transfer 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.

- Transcripts may take up to three months after the program end date to be delivered to our office.
- Courses must be approved via the Coursework Approval Form in order to transfer.
- Any courses not pre-approved will delay credits transferring back.
- Students must earn the equivalent of a “C” or better in each course.
- Courses must be graded (no pass/fail courses will transfer).
- After the courses have been transferred, Student Financial Aid can review the student’s record and process aid disbursement.

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.
PASSPORT

Students must have a signed, valid passport that will not expire for a minimum of 6 months after the planned return date. If your student does not have a passport, or it is about to expire, they need to apply or renew as soon as possible. Students can refer to the U.S. Department of State’s website for more information.

VISA

Students will need a visa to study abroad in many countries; especially if the stay is for 90 days or longer. Please refer to 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). The Pam Hendrix Center for Education Abroad offers group visa submission for Italy, Spain, and France. Students need to apply for individual visas for other destinations. If students are participating in a third-party program, the provider may have additional directions and services for visa applications. Please note, visas typically come in the form of a stamp that is inserted directly into the passport. Students will not have access to their passport during visa processing. Traveling internationally prior to the start of the study abroad program will interfere with the visa application process.

FOREIGN LANGUAGE

Most programs do not have a foreign language requirement and offer courses conducted in English even if the host country’s first language is not 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. 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. Students can enroll for up to one additional month of coverage if planning to extend time abroad. For more information on study abroad insurance, please visit our Insurance page.

Faculty-Directed Programs

Students participating in faculty-directed programs pay for international insurance coverage through CISI as part of their program fee, and it is purchased on their behalf. These students do not need to independently purchase Clemson’s international insurance.

Other Programs and University- Affiliated Travel

Students participating in exchange programs, direct-enrollment programs, some third-party programs, and other university-affiliated travel are required to purchase Clemson University’s CISI international insurance coverage. Please note, some of the approved third-party programs (ex: USAC, TEAN, CIS Abroad, etc.) offer Clemson approved insurance as part of their program fee. Students must submit proof of Clemson approved third-party insurance coverage as part of their Clemson online application.
OTHER DEPARTURE NECESSITIES

STEP Program

Clemson students who are U.S. Citizens and 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.

Alert Traveler

AlertTraveler is a mobile application for iOS and Android devices that the Pam Hendrix Center for Education Abroad uses to provide your student with country and city intelligence to help them make informed decisions while traveling. The AlertTraveler also provides safety and security alerts to let students know of any events that could potentially impact their travel or safety. An instant check-in option allows them to report their status back to PHCEA staff in case of an incident. To target these alerts to their location and interests, AlertTraveler uses GPS and the travel itinerary associated with your student’s study abroad application Please note, downloading and activation is required. Students who do not have a smartphone will receive notifications via email.
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/. Students can also consult with their program director for general advice on in-country expenses.

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 the Pam Hendrix Center for Education Abroad team 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 In an emergency page.
HANDLING FINANCES

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 before travelling abroad:

- 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. 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.
- 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.

Please 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. Western Union is another way that parents can send emergency funds abroad.

COMMUNICATION

If you and your student have smartphones, iPads, or other wifi-capable portable devices with access to the Internet, then messaging and Internet calling apps are a great way to stay in touch. WhatsApp, GroupMe, Skype, and FaceTime are just a few examples of apps you can download. 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.

CULTURAL ADJUSTMENT

It is normal to experience some form of cultural adjustment while abroad. It 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.
CULTURAL ADJUSTMENT CONTINUED

Cultural adjustment 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. The key to coping with cultural adjustment is patience. Parents should try to be supportive and assure students that what they are experiencing is normal and temporary.

RETURNING HOME

Many students also encounter reverse cultural adjustment upon returning form their overseas experience. As they readjust to life in the U.S. and 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, the adjustment becomes easier. The Pam Hendrix Center for Education Abroad also provides resources for returning students to assist them in their re-acclimation to the US.

TRANSFERRING COURSES

With a few exceptions, all courses on faculty-directed programs are Clemson courses, and no transfer is necessary. Students’ grades on a faculty-directed program are included in their Clemson University GPA.

For exchange and third-party programs, approved 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 credits.
- Courses must be graded (no pass/fail courses will transfer).
- Credit hours, not letter grades, transfer.
- Grades from these programs do not affect the student’s Clemson University GPA.

Please note, grades from transcripts issued by US institutions may affect scholarship eligibility. Students should discuss this with their financial aid advisor. Additionally, graduate and professional schools will take study abroad grades into consideration. Find more information about the credit transfer process on our Transferring Credit page.

Different policies apply to the transfer of graduate credit. Students are responsible for checking with their academic adviser and graduate school about credit transfer for graduate courses and required forms. Students should refer to graduate school academic regulations.
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.