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Introduction

Congratulations on choosing this international academic opportunity. This handbook is a guide to help you understand International Study Programs’ (ISP) goals and to assist you in preparing for your international experience.

ISP’s main goal is to give you an opportunity to understand the complex nature of our modern world by living, serving, and studying internationally. These academic programs have been specifically designed to enhance your university education and are not simply international tours. Our programs are not designed for those whose primary interest is sightseeing, vacationing, or engaging in their own activities.

Your time abroad will be an adventure; it will be challenging but very rewarding. Understand now that you may be surprised by how different things are in your host country. It is of utmost importance that while in your host country you represent Brigham Young University and The Church of Jesus Christ of Latter-day Saints with dignity and sensitivity. Therefore, we ask that from this point on in your ISP experience, you demand of yourself a higher level of commitment and discipline in both your academic and spiritual life. We hope you will grow personally and spiritually through your international experience.
ISP Objectives and Learning Outcomes

International study will prepare you to understand the complex nature of our modern world. ISP’s mission is to:

• Provide you a quality academic experience not available on campus.
• Provide you a unique opportunity for personal growth through extended residence in a foreign culture.
• Provide you spiritually rich learning experiences.

It is expected that you will:

• Gain skills in intercultural interaction—at the conclusion, participants will have an understanding of intercultural communication and have developed skills for dealing with new cultures.
• Gain specific cultural knowledge—participants will have an understanding of the new culture in which they study.
• Gain specific discipline knowledge—participants will have a deeper knowledge of the specific subjects studied on the program.
• Gain a better understanding of the Church in a global context—participants will return with a deeper appreciation of the worldwide church.
• Understand their global responsibilities—participants will have developed a broader understanding of their responsibilities as a global citizen.
• Gain international experience for future employment—participants will have developed new skills that they will be able to use toward potential careers.

Preparation

To help you accomplish these learning outcomes and to prepare you for a positive international experience, ISP requires all students going abroad to enroll in a Student Preparation Class (IAS 201R or 369R). This preparation class is taught by the program director and takes place during the semester prior to departure. Register for your preparation course online through BYU’s AIM system. You are not allowed to audit or waive the preparation course. Non-BYU students should contact the program director to make appropriate arrangements for taking the class.
For a description of BYU’s Dress and Grooming Standards please refer to the Honor Code Statement at http://honorcode.byu.edu. ISP requires that you also adhere to the following standards:

- Only modest swimsuits should be worn. This means one-piece swimsuits for women.
- Sunbathing policies will be governed by the facilities available and the local customs and surroundings. The director will enforce the policies in each area.
- Proper dress will be required for all classroom attendance.
- Sunday dress needs to be of the best standards. The influence of students on investigators and Church members abroad cannot be underestimated. Students must do all they can to keep the Sabbath day holy in every respect.
- All male members of the programs must abide by BYU Grooming Standards with respect to hair length and facial hair.
- Each program may have unique rules prompted by local conditions or cultural differences. Participants agree to obey these rules as they would any other aspect of the Honor Code.
- These standards are equally applicable for all family members of the directors, graduate assistants, teachers assistants, instructors, and facilitators.

It is of utmost importance that you abide by BYU’s Code of Honor and Dress and Grooming Standards.
Academic Policy

The ISP experience should be one of the most unique and intense learning experiences during your entire college career. Instead of traditional classroom teaching methods, ISP emphasizes experiential on-site learning. Courses are geared to help you experience new ideas, institutions, social patterns, and traditions that you will encounter in your host country. As much time as possible will be devoted in the classroom to prepare you to understand and take advantage of the opportunities outside the classroom.

Course Registration

All participants in a BYU ISP program must register for BYU credit. You must register for the designated, ISP-created courses. You must not register for regular BYU day classes or BYU Independent Study Classes for the semester or term you are abroad. If you do, you will be assessed additional program fees. Registration will depend on the type of program you have chosen.

Most ISP Students will register for the courses associated with their programs; students will be notified of exceptions to this.

Add/Drop Policy

You may add/drop classes up to one week after classes begin on your program; however, you must meet the ISP full-time student requirements. A Petition for Exception to University Policy will be required for all add/drop requests received after this deadline. This must be submitted to the University Petitions office (not ISP).

Recommended Load

You must be a full-time, registered student carrying a full-time course load during the entire program. The same policy governing attendance, class credit, and grading will be in effect on the programs as on the Provo campus. Courses must be ISP section courses and not day school, evening school, or independent study courses.

For Study Abroad programs, undergraduates will be considered full-time students with a 12 credit semester load or a 6 credit term load. Graduate students will be considered full-time students with a 9 credit semester load or a 4.5 credit term load.

Field School and International Internship participants may register for a minimum 9 credit semester load or a 4.5 credit term load, depending on their program requirements. Graduate students must consult with

Ecclesiastical Endorsement

All enrolled continuing undergraduate, graduate, intern, or international study program students are required to obtain a Continuing Student Ecclesiastical Endorsement for each new academic year. BYU students who register for ISP must have a current ecclesiastical endorsement on file with the university. All non-BYU students are required to complete the ecclesiastical endorsement form found at endorse.byu.edu in order to participate on a program.

If you are an ISP participant during winter semester, you will be out of the country during the endorsement process. The Honor Code Office grants students an endorsement exception during their time abroad. This exception allows students to register for fall semester classes without a valid endorsement.

This endorsement exception is found at the bottom of your MyMap registration page. Click the “Endorsement Exception” button, and you will be allowed to register for fall classes on your assigned fall registration date. (Note: By clicking on the endorsement button you signify that you agree to obtain a new Continuing Student Ecclesiastical Endorsement upon your return.) Your new endorsement should be processed by 15 June, or your classes may be dropped. Upon your return, complete the new endorsement process at endorse.byu.edu.

The ISP experience should be one of the most unique and intense learning experiences during your entire college career.
their specific graduate program to determine the minimum requirement. Directors reserve the right to require a minimum core curriculum.

Admission to BYU Day School
Admission to an international study program does not constitute admission to BYU day school.

Students from other institutions who are accepted to an international study program do so without applying to BYU day school. If they subsequently desire to continue in BYU day school, they must follow the normal admission application procedures.

All participants, whether BYU continuing-day-school students or others who have been accepted to an international study program, will receive regular BYU credit on a standard BYU transcript.

Please keep in mind that if a copy of your transcript is needed after your program is over, you must contact the Records Office, B-150 ASB, (801) 422-2631. The ISP office does not release transcripts.

International Study Program Survey
After completing your international study program, you will be responsible for completing an evaluation survey of your program experience. We appreciate honest feedback about the program which we will use to improve future programs. You will receive an e-mail that will direct you how to complete this evaluation online.

Travel
Field Trips: These trips are a planned part of the program and relate to your academic experience. All students are expected to participate on these trips. Your directors will review the program excursion schedule with you.

Optional Travel: Unchaperoned travel (without a member of the faculty or staff) may occur only at your director’s discretion and approval. You should always be accompanied by someone of the same gender on extended travel. A complete itinerary with points of contact must be given to the director before departure and entered into BYU’s International Travel Management System (See the Travel Registration page on travelsmart.byu.edu). Any exception to the rules should come only after consultation with the director(s) and the ISP office. This type of travel needs to be scheduled at times when it will not interfere with coursework, internship, field research, or other program activities. At the director’s discretion, some travel requests may be denied. You should be in residence each Saturday evening to fully participate in Church activities on Sunday.

Pre/Post-Program Travel: Students are prohibited from traveling to any country on BYU’s Travel Restrictions List without prior approval from the program director and the Office of the International Vice President. All students doing pre/post-program travel are expected to enter their information into BYU’s International Travel Management System (See the Travel Registration page on travelsmart.byu.edu).

Modes of Transportation: You should only use regular public transportation for your independent travel. Renting cars or motorbikes is not allowed, nor is hitchhiking allowed.

Accompanying Family Members
Spouses, and/or relatives of student participants, are allowed to participate on ISP programs only if they are a full member of the program. This means that they must meet all of the qualifications of the program, such as language prerequisites or other qualifiers specified by individual programs, including being enrolled in the prep class the semester before departure. They should also complete the required application, including the submission of a valid transcript, Honor Code form, and any other
required documentation, and pay any required fees. There is no discount for spouses who are participating on the program.

Some programs do not have facilities to accommodate couples; subsequently married couples who participate on these programs may therefore be required to live separately in the respective single-gender student housing. Married couples who participate agree, by their participation, to accept such accommodations.

Any exceptions to this policy must be approved by both the ISP program coordinator and the faculty program director. In all cases, participants must demonstrate adequate GeoBlue insurance through ISP to cover both themselves and their accompanying spouse/dependents.

Parents and Friends: You are asked not to interrupt the academic program to travel with parents or friends. If you are expecting visitors, they should schedule such visits and extra travel before the program begins or at the conclusion of the program.

Proxelyting
You are not to actively proselyte for the Church while on an international study program. When the situation is appropriate, you are encouraged to answer questions about the Church and refer interested investigators to the full-time missionaries. Please remember that you are a student on an international study program and not a part-time or temporary missionary.

Religious Activity and Expectations
International study programs are designed to immerse you in local wards and branches of the Church. As an active Church member, you will make friends with members from your host culture who will be eager to share their customs and traditions. Naturally, you will be expected to serve in any capacity where your skills and talents may be needed. This might include participation in church services with music, prayers, talks, or support positions, but should not include leadership positions where your activity would take opportunities from the local members. You should always consult with your faculty director as to the appropriate ways of serving.

You are expected to observe the Sabbath by attending all church meetings and engaging in other appropriate activities. In the case that you are of a faith other than Latter-day Saint, the expectation is the same. If this is your situation, make plans to attend your own church or attend LDS services. Through participation in church activities, you will see the gospel in action in your host culture and grow in your own understanding by seeing what the gospel means to other people in their own cultural settings. This aspect of the program is unique to BYU International Study Programs and adds a dimension of learning that would otherwise be impossible to duplicate.

Housing
ISP is committed to promoting a living environment for you that is consistent with the moral teachings of The Church of Jesus Christ of Latter-day Saints and conducive to study and learning. You must adhere to BYU Residential Living Standards for off-campus housing which stipulates that genders must not share sleeping quarters and that respect for privacy be given for other living areas. You must not room or board with Church members or at Church-owned facilities without advanced clearance from BYU’s international vice president, which would be obtained through your ISP program coordinator.

Dating
Relationships between men and women are viewed differently by other cultures and are often subject to norms, traditions, and taboos that may be difficult to grasp. As a consequence, dating between participants or dating...
Policy Infractions

If you are unable to abide by Dress and Grooming Standards, the Code of Honor, direction from your faculty director, or any other standards outlined in this handbook, you should not participate on an international study program. BYU reserves the right at its absolute discretion to terminate you from the program if you are unable to conform to these standards while on a program. In these cases all academic credits will be forfeited and you will be responsible for all costs of returning early. BYU will not refund any program costs. If the infraction violates the BYU Honor Code (in addition to ISP policy), you will also be referred to BYU’s Honor Code office.

locals of the host country, no matter how innocent, may lead to short- and long-term damage for BYU’s international programs and is not allowed.

Local customs may also require faculty directors to set additional restrictions on male/female interactions beyond the dating policy above. You are required to adhere to these restrictions.

Curfew
The standard curfew for students overseas is 11:00 p.m. on weekdays and midnight on weekends. Faculty directors may make this curfew earlier to meet local customs or security concerns.

Violations of Local Laws
The university recognizes its responsibility to the community for your conduct. When an ISP student is apprehended for the violation of a law of the foreign country, the university will not request or agree to special consideration for the student because of his/her status as a student. The university will cooperate fully with law enforcement agencies and with all agencies for the rehabilitation of the student.

Sexual Harassment
Unlawful discrimination on the basis of gender will not be tolerated whether initiated by university faculty, administrators, staff personnel, or students on any International Study Program. The university prohibits unlawful sexual harassment by or against all persons involved in International Study Programs, including administrators, faculty, staff, students, visitors, vendors, and contractors. The university also prohibits inappropriate gender-based behavior in the workplace or in the academic setting directed at another due to that person’s gender and which violates the Church Educational System Honor Code or the individual dignity of university personnel, students, or campus visitors, but which does not rise to the level of unlawful sexual harassment.

If you encounter unlawful sexual harassment or gender-based discrimination, please talk to your professor or contact Landes Holbrook, the Title IX Liaison for International Programs, (801) 422-4302, or the International Study Programs director, (801) 422-6244.
Financial Policies and Procedures

Application Fee
A $35.00 application fee is required of all applications before receiving an acceptance/rejection letter or participating in the program. This fee may be paid when completing the online application. The application fee is not calculated as part of the program cost and is not refundable (unless the program is canceled by ISP).

Acceptance Deposit
A nonrefundable deposit is required to secure your place on a program and will be charged to your BYU student account. Payment will be due two weeks from the time the charge posts to your account. You may be dropped from the program by failing to pay this deposit.

Payment Schedule
The payment schedule for your program will be sent to you when you are accepted to a program. Copies of the payment schedule for the current year are also available in 101 HRCB.

Payments may be made in person at the BYU Cashier’s office (D-155 ASB), which closes at 4:45 p.m., online through MyBYU by credit card (American Express, Discover, MasterCard with a 2.75 percent service charge), or by eCheck (no service charge). To pay by eCheck please call (801) 422-4104.

Charges should show up on your student account at least one week prior to the payment deadline in your payment schedule. Please wait until a charge has been posted to your account to pay the charge. If you are approaching a deadline and are concerned that a charge has not gone on your account, please contact the ISP accountant at (801) 422-3560 or kennedy_accounts@byu.edu.

Please notify, kennedy_accounts@byu.edu if you are receiving financial aid to cover some program fees. Please remember to include your name, BYU ID #, and program name in your e-mail message.

Scholarships and other forms of financial aid will be applied first to your tuition payment; if there are additional funds, they will be applied to your last program payment.

Late Fees
- The university will drop you from your courses if tuition is not paid by the university add/drop deadline.
- Students using financial aid to cover program costs will not be charged a late fee if they notify the ISP accountant at kennedy_accounts@byu.edu.

All outstanding balances (program charges, traffic tickets, health center charges, etc.) owed to the university must be cleared prior to departure. If these debts are not paid before a student departs, that student is in jeopardy of being sent to collections and/or being sent home from their program. You will receive your complimentary ISP flight bag after you have been financially cleared by the ISP accountant. If you have any questions about your account status, please contact (801) 422-3560 or kennedy_accounts@byu.edu.

Financial Aid on International Study Programs

BYU Financial Aid Office
BYU-administered loans, scholarships, and grants may be applied to your program charges if you are a full-time, degree-seeking student at BYU. Application should be made through BYU’s Financial Aid office, A-41 ASB, (801) 422-4104. The BYU Financial Aid office has reduced the credit-hour requirement for Study Abroad students from 14 credits to 12 credits per semester. The requirement for International Internships and Field School students is a minimum of 9 credits per semester and 4.5 per term to still qualify for university tuition scholarships.
You must notify both the Financial Aid office, A-41 ASB, (801) 422-4104, and the Kennedy Center’s ISP accountant, (801) 422-3560 or kennedy_accounts@byu.edu, of any financial aid or scholarships you plan to use to pay for your program. If you are a dependent of a full-time BYU faculty member or staff member, contact the Benefits office, B-202 ASB, (801) 422-6868, to have your dependent benefit applied to your ISP charges.

ISP Financial Aid

A limited number of program discounts are available through ISP to assist students with program expenses. These program discounts are available to current BYU day school students only.

To apply for financial aid on an ISP-sponsored program complete the following steps:

• When you apply for a program using the online application, you must complete the application. Upon completing the application, you will need to click on the hyperlink that says “Yes, I want to be considered for ISP financial aid,” which is found on the “Application Items” tab of the “Application Summary” page. If you have questions, please contact isp@byu.edu

• You must be officially accepted to your program by ISP, be caught up on your program payments, and have a current FAFSA on file by the date below in order to be considered for ISP Financial Aid. Please submit the completed Free Application for Federal Student Aid (FAFSA) to the Financial Aid Office, A-41 ASB, (801) 422-4104.
  - Winter programs—20 October
  - Spring programs—9 February
  - Summer programs—30 March
  - Fall programs—28 April

STUDY ABROAD AND FIELD SCHOOL PROGRAMS

All Study Abroad and Field School program discounts are based on financial need and academic performance.

INTERNATIONAL INTERNSHIP AND DIRECT ENROLLMENT PROGRAMS

Discounts are based on financial need, performance, and preparation. Contact the ISP coordinator for your program.

International students who are interested in discounts should meet with Art Young (art_young@byu.edu or (801) 422-4595) to find their FAFSA score. He will e-mail it to the correct person.

Cancellations and Refunds

Once you have been accepted to an international study program, if you choose not to participate, you must cancel the program online, even if program payments have not been made. To cancel, go to http://kennedy.byu.edu/isp and click on “Edit Existing Application.” On the page that displays your MyBYU information, click “Continue.” Click on the cancel button next to the program you need to cancel, fill out the cancellation form, and click “Submit.” When we receive your web cancellation, you are then officially cancelled from a program, and any resulting fees will be assessed. No other method of cancellation will be accepted. Please see your payment schedule for further details.
International Security and Health Information

As you make your final travel preparations, please take time to follow the steps listed below and review the associated information on the TravelSmart™ link at http://travelsmart.byu.edu for detailed security and health information. This information may help you reduce and manage security and health risks, as well as make you aware of what to do and who to contact for help in the event of an emergency crisis:

- Read the “Know Before You Go” tab on BYU’s TravelSmart website to begin reviewing safety and security information on your destination country.

- Enroll in the U.S. State Department’s Smart Traveler Enrollment Program (STEP), and they will update you via e-mail with any pertinent security, health, and current event information that could affect you. If you are not a U.S. citizen, please contact your nearest embassy or consulate once you have arrived in your host country.

- Review your health insurance coverage for the time you will be abroad (see Health Insurance for International Study Programs, p. 19).

- Review the Centers for Disease Control and Prevention Traveler’s Health web site (wwwnc.cdc.gov/travel/destinations/list/) for specific information on immunizations, health risks, medical care, and emergency procedures for your ISP destination. Additional medical/health information can be found at the Department of State web site (https://travel.state.gov/content/travel/en/international-travel.html). Immunization guidelines may also be obtained from the Utah County Health Department (151 S. University Ave., Provo).

- Before you depart, take time to familiarize yourself with local police, fire, and medical emergency numbers, as well as your program’s in-country contacts and the nearest embassy or consulate representing your citizenship (see Emergency Contact Numbers, p. 24). It is a good idea to carry this information with you at all times. This information is available on the State Department’s country-specific pages.

- Consider whether or not to get a medical and dental checkup. Living and traveling abroad may be physically demanding and medical care may sometimes be difficult to arrange while in the midst of your program. Take whatever preventative measures you can to ensure that you are physically prepared to start your international study experience.

- Collect the following information:
  a. Copies of the photograph page and any visa stamps in your passport. Take both the original and copies with you, but keep them in separate locations. Always carry a copy of the photograph page of your passport with you at all times.
  b. The numbers and phone numbers of your credit cards and passport. Keep these numbers separate from your original cards and documents.
  c. Always take another form of identification with you (i.e., driver’s license, university ID, ISIC, etc).

- It is a good idea to also leave copies of this information, along with a detailed travel plan, at home with your family or friends.

- Ask for help. If you have any questions or concerns about health or security issues, feel free to contact BYU’s International Security Advisor, Benjamin Cluff, at benjamin_cluff@byu.edu.

- Pay particular attention to the ways to reduce being a target of crime:
  Always travel with a companion, avoid traveling after dark, don’t leave personal items unattended in public, etc.

- Take note of current political and social issues in the country you are visiting.

- Become familiar with potential food and water health risks peculiar to your destination.
Health Insurance for International Study Programs

Students enrolled through ISP are required to fulfill the BYU domestic health insurance requirements and have international health insurance while abroad.

In addition to your personal insurance, BYU requires every student to have international health insurance while abroad. BYU has contracted with GeoBlue to provide comprehensive international health insurance for BYU students abroad. As a participant on an international study program at BYU, you will receive a certificate number and access to online services from GeoBlue. Upon receiving a certificate number by e-mail, you must register at www.geobluestudents.com to view benefit plans, download claim forms, and check claim status. You may also register on the GeoBlue App (find at www.geo-blue.com/mobileapp/).

GeoBlue provides emergency and medical advice while abroad. You may contact GeoBlue within the U.S. at 1-800-257-4823 or when abroad call collect +1-610-254-8771.

GeoBlue Insurance

GeoBlue Insurance

GeoBlue protects you from costly health incurred expenses abroad by providing you with excellent medical coverage and care as well as natural disaster, political, and security evacuation benefits. GeoBlue requires no deductible and covers you 100 percent. Once enrolled, you will have access to GeoBlue’s web site, www.geobluestudents.com. This site gives you full access to qualified pre-screened doctors, dentists, clinics, hospitals, city health and security profiles, medical translation guides, and travel health information.

When does my GeoBlue coverage begin and end?

Your GeoBlue coverage begins and ends according to the dates of your ISP program. If you choose to travel internationally before or after your program dates, you must extend your GeoBlue coverage to include these travel plans. You will be charged for additional coverage. Please call or visit 204 HRCB, (801) 422-8687, or send an e-mail to ISP/GeoBlue Enrollment Manager Angelique Powell, angelique_powell@byu.edu, for more information on enrollment and purchasing additional insurance coverage.

Do I still need a domestic health insurance plan even though I am not going to be in the U.S.?

Yes. Some medical situations that occur abroad may require you to return home for further treatment. However, as soon as you return to the U.S., you are no longer covered by GeoBlue. Do not cancel your current domestic insurance plan.

How do I enroll in the GeoBlue Health Plan?

Upon acceptance into your ISP program, you will be enrolled with GeoBlue. Before departure, GeoBlue will send you a welcome e-mail to help you prepare for your trip abroad. Create your personal account to access your GeoBlue Identification Card and the online medical and health tools and information provided by GeoBlue’s web site: www.geobluestudents.com. Before leaving, save your ID card in an easily accessible format and print several copies of it to carry with you while you are abroad. An electronic copy is also available on the GeoBlue App.

How does GeoBlue work while I am abroad?

Contact GeoBlue for information on local healthcare providers and facilities, to arrange medical appointments, or for general medical advice. GeoBlue also arranges payment or provides reimbursement for any medical expenses you incur while you are abroad. See “Medical Situation Guidelines” below for more information on the steps to take in medical emergencies and non-emergencies.

How do I receive reimbursement from medical expenses I paid for?

If you contact GeoBlue before your appointment or visit to a healthcare professional, hospital, or clinic abroad, in most cases, GeoBlue will work with that provider to guarantee payment for your medical expenses. However, there may be situations where you will be required to pay for your
medical expenses. That is why you should always bring a means of payment (card or cash) with you whenever you receive medical care. If you pay for your medical expenses, obtain and keep all receipts, including for medications.

You can complete a claims form and submit it to GeoBlue for reimbursement, but the form must be submitted within a year from the date you received medical care. This form may be found on www.geobluestudents.com on your account under “Member Hub” > “My Claims.” There you will find both the medical and prescription drugs reimbursement forms, as well as information on where to submit them.

Who do I contact at BYU if I have additional questions?

For coverage, enrollment, and reimbursement, contact International Study Programs, (801) 422-3686 or isp@byu.edu, or ISP/GeoBlue Enrollment Manager Angelique Powell, (801) 422-8687 or angelique_powell@byu.edu.

For medical emergencies, contact your ISP director or coordinator or BYU International Security, (801) 422-5357, (801) 422-0286, (801) 422-4302, or international_security@byu.edu.

MEDICAL SITUATION GUIDELINES

What to do in a Medical Emergency.

Note: Before you go abroad and upon arrival, research the GeoBlue contracted facilities (if applicable) and/or the best non-GeoBlue facilities nearest your residence, study, and work locations. Know where to go before you have an emergency and what medical services may be provided to you at these facilities.

1. Go to the nearest reliable medical facility (GeoBlue contracted or not). Take a valid debit/credit card or cash and your GeoBlue Card. Be prepared to pay upfront for your medical care.

2. Contact GeoBlue at 1-610-254-8771 as soon as possible. Be prepared to inform them of your current situation, your certificate number on your GeoBlue card, your current location, information on your program, and a number where they may contact you. Stay in regular contact with GeoBlue advisors and follow their instructions. They will monitor your medical condition and arrange guarantee of payment with your medical facility. Let them know any concerns or questions you may have. They will also notify BYU International Security.

3. As soon as possible (after receiving initial treatment), you or an able peer must contact your BYU program director, supervisor, or ISP Coordinator. Inform him/her of your current situation, location, and a contact number for you. Let them know of your concerns and questions.

4. Stay in contact with your BYU director, supervisor, or ISP coordinator with regular updates on your condition and progress.

5. If you pay for your medical expenses, keep all of your receipts so you may file a reimbursement claim later. Receipts should be itemized with the name and address of provider, name of patient, date of service, amount charged for each service described, diagnosis or reason for treatment and costs in local currency.

What to do in a Medical Non-Emergency.

1. Contact your BYU program director or supervisor and inform him/her of your situation.

2. Find GeoBlue-contracted doctor or hospital near you using the “Provider Finder” on the GeoBlue App or the “Member Hub” on www.geobluestudents.com. If you do not have a GeoBlue-contracted hospital or doctor in your area, go to the best possible hospital, clinic, or doctor available.*
3. After choosing a doctor or hospital, you may arrange an appointment, receive additional help, and request direct pay of medical services on the GeoBlue App or by calling 1-610-254-8771.

4. If GeoBlue does not arrange an appointment for you, contact the doctor or hospital and arrange an appointment. Mention that you are GeoBlue-insured. If they do not recognize GeoBlue insurance, be prepared to pay for any medical services and medication given to you.

5. Take a valid debit/credit card or cash to guarantee payment if required and your GeoBlue card. If you have misplaced yours or forget to take it with you, you may access it on the GeoBlue App.

6. Remind the clinic or hospital upon arrival that you are GeoBlue-insured.

7. At the end of your visit, the clinic or hospital you attended should bill GeoBlue directly. If you are required to pay, obtain receipts for any and all services, including medications, so you may complete the reimbursement process later.

8. Provide regular updates to your BYU program director, supervisor, or ISP coordinator.

*Note: You may also visit any doctor or medical facility in your area, pay for the services, and submit reimbursement to GeoBlue at a later date. If you need help with reimbursement, visit the “Member Hub” on www.geobluestudents.com.

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**Emergency Contact Numbers**

Landes Holbrook, senior manager of Global Security, Health, and Safety, or Benjamin Cluff, International security advisor, may be contacted in the event of an emergency or for security consulting and advice.

8:00 a.m.–5:00 p.m., MST (work hours)

(801) 422-4302, (801) 422-0286, (801) 422-5357 (801) 422-3378
(385) 505-5424 (Benjamin Cluff, after-hours)
(801) 369-0430 (Landes Holbrook, after hours)
benjamin_cluff@byu.edu
landes_holbrook@byu.edu
international_security@byu.edu

University Police or the BYU operator may assist you in contacting the international security office or with other BYU back-up security personnel and administration:

(801) 422-2222 (police)
(801) 422-1211 (operator)

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Please keep your ISP coordinator informed about any emergency at the following numbers:

International Study Programs Student Services
(801) 422-3686, (801) 422-6192 (101 HRCB, front desk)
(801) 422-8687 (204 HRCB, administrative offices)

Lynn Elliott, ISP director, may be reached at the numbers below. Elliott also serves as a security back-up to Holbrook and Cluff.

(801) 422-6244 (office)
(801) 361-4092 (cell)

Travel Agents
Main Office: (801) 422-3872
Emergency: (801) 360-1404

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**Other Medical Issues**

**Eyeglasses and Contact Lenses**

If you wear contacts or eyeglasses, it may be a good idea to take a prescription and an extra pair. Contact lens solutions are often not available or extremely expensive in less-developed countries, making it wise to take all needed supplies with you.

**Prescription Medicines**

If you travel with prescription drugs, always have the medication in a pharmacy container with the label bearing your name, the doctor, and
fore deny that jet lag even exists. A number of travel publications on the market today promote programs, schedules, diets, or other suggestions for “beating” jet lag. However, there is no guarantee what will be the most effective for you because each individual is different. Listed here are only a few common sense suggestions that might make your body clock’s adjustment a bit smoother.

- Don’t worry about it too much. Worry inevitably increases stress levels and slows your body’s ability to adjust.
- Set your watch to the time zone of your destination as soon as you leave. Keeping track of “home time” only encourages your body to stick to that schedule. By referencing your new time zone, you can mentally help your body begin adjusting before you leave.
- Maximize your comfort on the plane. Loose-fitting clothing aids circulation and increases comfort, especially on long flights. Eat lightly, even refusing a meal. Avoid soft drinks. Juice and water will make you feel better during the flight, because they help counter the effects of the cabin’s dry atmosphere. Try to get some sleep. Avoiding artificial means of relaxing (sleeping pills) may lead to a better—quicker—adjustment.
- If jet lag does not hit during your stay abroad, it may strike you when you return home. This may be because the time shift is finally catching up to you, because the adrenaline that may accompany travel is no longer sustaining you, or because two clock adjustments in a short period of time are too much for your body to handle. By following the same steps as you did when you left, you will make the adjustment period easier.

Jet Lag
When you fly overseas, crossing several time zones in the process, you may find yourself eating lunch when your body expects you to be getting ready for bed. You thereby force your body clock to begin adjusting to a new cycle. The physical challenge of dealing with this change is referred to as jet lag. The physical, mental, and emotional effects of this adjustment phase (like any adjustment phase the body might experience) depend on the person.

Jet lag may influence attention span, judgment, and other cognitive skills; it can cause irritability, drowsiness, headaches, and other physical discomforts that may be a hindrance on a trip. However, while jet lag is a problem for some, it is only one source of travel stress, and its effects are generally less serious than some horror stories would suggest. The effect—while real—may be hardly noticed by some individuals, who there-
with culture shock. And, as with jet lag, the individual impact of culture shock depends on the person and the circumstances. Nearly everyone recognizes differences between cultures. Some people never notice any feelings of inadequacy or confusion, and they readily adapt to a new environment. Others, however, are taken by surprise and may demonstrate some symptoms of stress related to culture shock. The more differences between one's own culture and the host culture, the greater the potential for culture shock. Also, the more settled one is in the home culture (which can be exhibited as narrow-mindedness, ignorance, or even paranoia), the greater the chance of experiencing culture shock.

Symptoms of culture shock may include the following:

- Noticeable homesickness or a propensity to talk too much about home
- Unreasonable paranoia (everyone is a pickpocket and all food is unsanitary)
- Excessive frustration at minor inconveniences
- Biased or overly critical attitudes toward local customs
- Refusal to use and/or fear of learning phrases in the local language
- Upset stomachs, headaches, and other physical side effects.

The stress of culture shock may be avoided with some preparation and an open mind. The following six tips should be helpful in diminishing the effects of culture shock:

- Learn about the areas you will be visiting before you go—and not just where the best restaurants and shops are. Learn about the people, their lifestyle, their history, and their current conditions.
- Learn a little bit of the language(s) for the areas you will visit. While awkward attempts to speak another language may result in a few smirks, a sincere effort will nearly always be appreciated. Knowing a little may help you feel more comfortable in the new environment—not so helpless or foreign.
- While you should not be foolish when it comes to hygiene, try to sample local foods. If traveling where sanitation is questionable or tap water is unsafe, only eat foods that are well cooked and hot, and peel all vegetables and fruits. But don’t avoid local specialties for reasons of unfamiliarity or smell. You will only further alienate yourself from the culture.
- Take a positive attitude and open mind with you. Do not judge the other culture on the basis of your own but accept it for what it is and look for the unique or positive. Don’t let minor frustrations annoy you. Remember that frustrations also occur at home.
- If you need a reference point, such as your home culture, to understand the new culture, search for similarities that allow you to identify with the culture before you look at the differences that make both cultures unique.
- It may help lessen the impact of culture shock to take some familiar items with you. The following are suggested: your favorite music, a favorite book, a jar of peanut butter, or whatever might provide some comfort in a new environment.
Traveling Abroad

Passports

In order to participate in an international study program, you must have a valid passport. Passports must be valid for at least six months after your return date. If you do not already have a valid passport, it is strongly recommended that you apply for one immediately after being accepted into the program. Passport applications may be obtained online by following the links at http://travel.state.gov. You may rush your passport application, but an additional fee will be incurred.

Please add your passport number in your International Study Programs application as soon as you receive it.

You are required to have a Passport Book in order to participate on an international study program (not a U.S. Passport Card). U.S. Passport Cards are designed for use by U.S. citizens who live close to Mexico or Canada and who frequently cross these borders.

NOTE: It is advisable to sign and take a photocopy of the page of your passport that shows the issuing passport agency, passport number, and picture. Make sure it is kept in a place separate from your original passport. This will expedite a replacement of your passport should it become lost or stolen. It is also advisable you leave a photocopy of your passport at home.

International Students

If you are an international student, you must have all your papers in order to be allowed to return to the U.S. and continue your education at BYU. Please consult with your international study program coordinator. ISP does not assume the responsibility to process reentry to the U.S. for non-U.S. students.

General Recommendations for Packing

When planning your wardrobe, consider the weather, clothing care requirements, and the limited luggage space available (most carriers charge for more than one checked bag). Choose clothing that is neat, comfortable, easy to care for, appropriate in your host country, and which meets BYU dress standards. You will frequently be traveling on buses or other transport, so choose clothing that does not soil easily and requires little maintenance. As a general rule, clothing that requires dry cleaning should be left at home.

Most importantly, take as little as possible! You will need to carry your own luggage at airports and on field trips. Usually taking only your favorite outfits seems to be enough, since those outfits tend to be worn over and over. Most students regret that they packed too much.

The following is a suggested packing list. However, your director/facilitator may give you more specific suggestions for your destination country.

<table>
<thead>
<tr>
<th>Women</th>
<th>Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>3–5 pairs of pants</td>
<td>3–5 pairs of pants</td>
</tr>
<tr>
<td>6–8 shirts</td>
<td>6–8 shirts</td>
</tr>
<tr>
<td>1–2 modest, casual skirts</td>
<td>1 set of nice church clothing</td>
</tr>
<tr>
<td>1 nice dress</td>
<td>swimsuit</td>
</tr>
<tr>
<td>1 one-piece swimsuit</td>
<td>pajamas</td>
</tr>
<tr>
<td>pajamas</td>
<td>jacket</td>
</tr>
<tr>
<td>jacket</td>
<td>toiletries</td>
</tr>
<tr>
<td>toiletries</td>
<td>1–2 pairs of comfortable shoes</td>
</tr>
<tr>
<td>1–2 pairs of comfortable shoes</td>
<td>walking shoes</td>
</tr>
<tr>
<td>comfortable dress shoes</td>
<td>comfortable dress shoes</td>
</tr>
</tbody>
</table>

The following items are not required, but are strongly recommended to make your ISP experience more convenient (and less expensive too!):

- laundry bag
- towel
- batteries
- passport holder or money belt
- travel alarm clock
- umbrella
- travel hair dryer and curling iron (it may be more convenient to purchase a hair dryer or curling iron in your host country to avoid converter problems)
• electrical outlet converter kit
• any medication or prescription you are currently taking
• small gifts for host families
• small flashlight (pocket size)

Packing Tips
• Don’t take jewelry, clothing, or electronic items that are of high monetary or sentimental value. If you do decide to take such items, make sure that you carry them onto the plane rather than packing them in checked luggage.
• Label your suitcases—both inside and outside—with your name and address. On your way to your international study program, the address you put on your luggage should be the address of where you will be staying in your host country. On the way home from your program, use your home address.
• Seal all bottles with waterproof tape to avoid leakage, unless they have screw caps. Be sure they are as full as possible. Air in a bottle expands with atmospheric changes and may cause leaks or breakage (it is recommended that you use only plastic bottles). Sealing bottles in Ziploc bags may also minimize problems.
• Pieces of luggage often look alike; examine yours carefully before leaving with it.
• Always have your passport and other entry documents on your person—never pack them in your checked luggage.
• Always pack your own suitcases. Airport officials will often conduct a security check and question you regarding the packing and handling of your luggage.
• Do not take pocket knives, scissors, razor blades, or any other sharp objects in your carry-on luggage.

Luggage Limits and Tips

Checked Baggage
On most airlines, you are required to pay for checked bags. The total measurement of both bags (length + width + height) must not exceed 105 inches and each bag must not weigh more than fifty pounds. These are general guidelines so please check with the air carrier you will be traveling with for any modifications to these guidelines. It is a good idea to leave some space in your luggage or take an extra suitcase or duffel bag since you will acquire items before returning. If you pack wisely you won’t have to mail things home. Be sure your luggage is extremely durable, with solid construction.

Since you will need to handle your luggage by yourself, it should be as lightweight as possible. **If you can’t carry it, don’t take it!**

Carry-on Baggage
For your air trip, the following articles may be carried on the plane in addition to the checked baggage allowance:
• a lady's handbag
• an overcoat
• an umbrella
• a small camera
• a reasonable amount of reading material for the flight
• containers with liquids or gels must be under 3 oz. and placed in a one-quart-size, clear plastic, zip-top bag

Your carry-on luggage must not exceed 9 x 14 x 22 inches and must fit under your seat or in the overhead compartment.

**Pack as little as possible! You will be glad you did!**
Electricity Abroad

If you are taking electrical appliances or devices, check to see if they have dual voltage. The U.S. uses 110 volts and most countries use a standard of 220 volts. If your appliance or device is not dual voltage you will need to bring a converter. Check each item carefully. Laptops, ipads, cell phones, and battery chargers for cameras are usually dual voltage; hairdryers, razors, and irons are usually not.

Remember to purchase a converter rated for the same (or higher) wattage than the appliances or devices you use. For example, if your blow dryer uses 1500 watts, make sure your converter is suited for at least that amount.

You will most likely need a plug adapter when abroad. The type of plug (adapter) used in different countries may vary greatly. If you do not know the standard plug used in a country, it is best to buy a conversion kit that has adapters for a variety of countries.

Customs

Your baggage will be processed through customs each time you enter a new country. You should be prepared to declare what you have in each bag; do not lock your bags unless you have TSA approved locks, as the U.S. TSA may search bags both leaving and entering the United States. You will be asked to handle your own luggage throughout in order to be certain that your luggage stays with you. Further instructions and special customs declaration forms may be distributed on the aircraft for your initial arrival abroad and again when you return to the U.S.

The goods that you purchase abroad may be subject to import duties. Typically, if you are a U.S. citizen, if the goods in question are for personal use or gifts, and if the goods are accompanying you (in your baggage), you may bring up to $800 worth of purchases with you into the U.S. without paying import duties. This limit falls to $200 if you were overseas for less than forty-eight hours, and rises to $1,600 if you are arriving from an American dependency (Guam, American Samoa, Virgin Islands, etc.). If you have more than these limits with you, you may need to pay import duties that will be assessed by the customs agents on your arrival. It is a good idea to keep the receipts of the goods you purchase in order to prove their value.

You may never bring meats, fruits, vegetables, plants, plant products, furs, pelts, and animals into the U.S. from another country.

Handling Money Abroad

How to Carry Money

When traveling/living abroad, one has several options for how to carry money. Your program director/facilitator should give you specific suggestions for handling money in your ISP host country, but this section will give you general information on handling money abroad.

The trend in international travel is for an increased reliance on credit/debit cards for purchases. However, ISP participants may also purchase local currencies using U.S. cash. Each of these means has advantages and disadvantages and may be of use to you depending on your destination.

How you carry your money is your responsibility. BYU does not have insurance to replace lost or stolen possessions.
Credit/Debit Cards

Because of their convenience, the trend in international travel is to use a credit/debit card for most purchases and for cash advances at ATMs in order to receive local currency. Use only ATMs that are in secure locations. The most reliable ATMs are in banks or hotels where there is increased security. Avoid ATMs located out in open public areas such as transportation hubs, public plazas, and tourist sites. When using an ATM, do not accept help from strangers or let other people handle your card. Before inserting your card in the card slot, inspect the machine for signs of tampering. When entering your PIN, use your other hand to cover the keypad. Use ATMs only during daylight hours and have another person with you while using the ATM.

Before you leave, make sure to inform your bank and/or credit card company that you will be traveling internationally and would like your card to remain active. American Express cards generally are not as widely accepted. However, if you have an American Express card you may use the American Express travel service abroad that allows you to receive mail and get travel information.

Advantages of Credit Cards

In making large purchases, Visa, MasterCard, and American Express typically have the advantage of charging you an exchange rate that is equal to or better than the rate you can get at a local bank or exchange office, plus it will save you having to pay a commission on the exchange. Credit cards may also be used for cash advances, and often it is cheaper to use your credit card to get cash in the local currency (which can be done at a bank or ATM machine) than it is to exchange cash.

Disadvantages of Credit Cards

Many credit card companies now assess a fee for purchases in foreign currencies that eliminates any savings that may come from a more favorable exchange rate. If this is the case with your credit card, you may consider trying to find a credit card that charges less for international purchases.

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Wiring Money
In emergency situations, it is possible to have money wired to you while overseas. Money may be wired to your host country through many financial institutions, including MoneyGram (1-800-moneygram), Western Union (1-800-225-5227), and American Express (1-800-543-4080). However, the service charge is often very expensive and varies depending on the amount being sent and the destination.

Dealing with Exchange Rates
One of the challenges of traveling abroad is dealing with exchange rates. The most important thing to remember about exchange rates is that whenever you change money into another currency it will cost you. And because the cost will depend on how and where you make the exchange, it will be useful for you to know some basics about dealing with exchange rates. Making a money exchange, where to exchange, and how to change money back to U.S. dollars will be discussed below.

Making a Money Exchange
When you go to the exchange counter at a bank, airport, or hotel, you will usually see a chart that is similar to the example below:

<table>
<thead>
<tr>
<th></th>
<th>BUY</th>
<th>SELL</th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Dollar</td>
<td>1.5</td>
<td>1.6</td>
</tr>
<tr>
<td>Euro</td>
<td>1.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Pound</td>
<td>1.0</td>
<td>1.2</td>
</tr>
<tr>
<td>Yen</td>
<td>117.1</td>
<td>118.5</td>
</tr>
</tbody>
</table>

The “Buy” column indicates how much of the local currency you can buy per dollar, pound, euro, etc., and the “Sell” column indicates how much of the local currency it will cost to buy back (for the bank to sell) a dollar, pound, etc. For instance, assume the local currency is the Jordanian dinar. According to the above chart you can buy 1.5 Jordanian dinars for one U.S. dollar. Likewise, it will cost you 1.6 Jordanian dinars to buy an American dollar. Since the bank, airport, hotel, etc., wants to make money on every exchange, the sell column will always be higher than the buy column.

Where to Exchange
Exchange costs will depend greatly on where you have the exchange made. Hotels, airports, and merchants usually give a less favorable rate than banks or exchange offices. Any of these places, however, will usually charge a commission. This commission may either be a percentage of the amount exchanged (which can range from 5 to 20 percent) or, less commonly, a flat exchange fee. In the case of a flat rate, it is to your advantage to exchange as much money as you think you will need all at once, rather than exchanging a little bit at a time.

Do not exchange money at places other than legitimate businesses (hotels, exchange offices, merchants, banks). You may meet people on the street who will offer to exchange money at rates...
Communicating with Home

International calls may be made from most destinations by purchasing a local phone card which will allow you to call from a pay phone. Rather than purchasing phone cards, some students choose to purchase local cell phones which can also be used to make international calls. In addition, in most locations, you can find Internet video conferencing access while on your program.

Your parents have an interest in you and your international study program. It is up to you to tell your parents about all program preparation, costs, materials, and details (flight arrangements, deadlines, contact information, etc.). Federal regulations (FERPA) do not allow the ISP office to give information to anyone other than the student, unless written and signed consent is given by the student. Please remember to contact your family as soon as you arrive in your destination country!

Money Tips

- Plan a place(s) to conceal your valuables. When you carry your passport, money, credit cards, etc. conceal them in several places rather than putting them in one wallet or pouch.
- Avoid handbags, fanny packs, and outside pockets that are easy targets for thieves. Inside pockets and a sturdy shoulder bag is somewhat safer. But the safest place to carry valuables is typically a pouch or money belt that you wear under your clothing. Carry a small amount of money (an amount you can afford to have stolen) in a more easily accessible pocket for daily use.
- Do not reveal large amounts of money when paying a bill. Make sure your credit card is returned to you after each transaction.
- Be cautious with your ATM code. Only use ATM machines that are near areas with frequent human traffic and visibility.
- Be particularly cautious while riding public transportation and visiting tourist locations. Sit at the front of the bus. A pickpocket's favorite place is wherever a crowd is assembled.
- Never resist armed robbers.
- Remember every exchange of money will cost you.

better than those offered by legitimate businesses. It may generally be assumed that these people are breaking the law, and you should never exchange with them.

How to Change Money Back to U.S. Dollars

Changing money back into dollars is usually as easy as changing money into a foreign currency. There was a time when some countries would not change local currency back into dollars, but in most countries it is now possible to do so. Remember, though, every exchange will cost you, so it is always wise to change only as much money as you will need in the local currency. Remember also that some exchange offices will not take coins. Therefore, it is usually a good idea to exchange as many of your coins as possible for paper money before trying to buy back dollars.
Flight Arrangements

Except in rare circumstances, you are required to make your own travel arrangements to and from the host country. It is strongly recommended that you use BYU travel agents (280 HRCB) to make these arrangements, though you may use a travel agency of your choice. You should input your travel itinerary in your ISP account and submit a copy to director or program facilitator. Any changes in travel plans should be discussed and approved by the faculty director.

Travel Agents
Office: (801) 422-3872
Emergency: (801) 360-1404