Know Before You Go: 4 Tips for Parents and Students
Freshman Seminars Abroad

1. What should I pack?
Many programs include packing guidelines for students. We recommend that you follow these tips, as most students severely over-pack. Over-packing can lead to fines at the airport, so make sure that you check the limits—both weight and dimensions—provided by your air carrier. Also, over-packing can lead to some logistical problems in country. Large groups of people with large amounts of luggage can overwhelm public and hired transit. Finally, large, cumbersome packs are hard for students to negotiate through many foreign nations. Note that not all overseas accommodations have ramps and elevators. You must be able to carry what you bring.

**Expert tips**
- Ahead of time, mark luggage tags clearly with your name, destination address, email, and phone number. Put these tags on the outside of your bag and keep this information inside your bags too.
- Make photocopies of your itinerary, airline ticket, your passport, traveler's checks, driver's license, ATM card, and the credit cards you take with you. Leave one set at home and keep another with you in a separate place from the originals.
- Pack your bags a few days early and try to carry them when you are tired (i.e., before bed). If they are too heavy, then eliminate non-essential items.
- Do not pack anything you would hate to lose or have ruined.
- NEVER pack your passport and other important documents in your checked luggage. Carry your passports, credit cards, and money should in a money belt, pouch, or other bag close to your body.
- Remember the new restrictions on water, lotions, and gels. You can only have a limited quantity of these items in carry-on luggage.
- When packing your carry-on piece of luggage we suggest you include:
  - An extra pair of eyeglasses or contact lenses;
  - A map, directions, and address of your destination;
  - Any medications you use regularly (Keep medications in their original labeled container to make customs processing easier. If any medications contain narcotics, carry with you a letter from your physician attesting to your need to take them.);
  - Needed toiletries (remembering the limits on water, gels, and liquids);
  - A jacket or sweatshirt; and
  - An extra change of clothes (underwear and socks) in case your luggage gets lost.
- Electrical service is not identical throughout the world, and not all outlets will accept the standard US plugs. Along with a voltage converter, you will need an adapter.
- When packing, remember that you will also have a set of clothes on your body. When dressing for the plane, we recommend that you wear comfortable clothing such as sweat-shirts and running pants. Also, remember the plane can be cold (have some socks). Remember too that the more metal on your person (i.e., belts, shoes, jewelry, etc.) the more you will need to take on and off during security.

2. How much money should I bring and how should I transport it?
Invariably, students want to know how much money they need, but the exact amount depends on the person.
Friends with foreign experience or students who have participated in study abroad programs are excellent sources for advice on spending money and ways to save money while abroad. When planning for money, you should consider your typical spending and eating habits while on vacation and translate your daily expenses into the foreign currency. Students should note that food and snacks tend to cost more money overseas than they do in the United States.

If you are nervous about security, you may want to carry some of your money in the form of traveler's checks, and
to lock in a favorable exchange rate before you leave, you may wish to purchase traveler's checks in the currencies of countries you plan to visit. Please note that traveler's checks in U.S. dollars are accepted at banks abroad, but sometimes accessing a bank during business hours can be difficult. If you do bring checks, leave a copy of the serial numbers of your traveler's checks at home and take another with you overseas, keeping the information separate from the checks themselves. As you cash in the checks, keep a tally of which ones remain unredeemed. Finally, realize you will need to pay fees for both getting them here and cashing them later.

Most students access home funds through ATM cards. Many ATMs abroad will only access a checking account, so do not leave your funds in a savings account before departure. Otherwise, ATMs are used the same as they are here: your home checking account is debited for your withdrawal and you receive local currency. You are charged a service charge and the current exchange rate for the transaction, with the service fee being about the same or less than those charged in the U.S. Check with your local bank concerning use of ATMs abroad. A list of ATM cards available through MSU Federal Credit Union is available at the Credit Union.

Credit cards such as Visa, MasterCard, and American Express are honored abroad. Visa and MasterCard are most common, but Discover is nearly non-existent. Seek advice from the issuing company as to the card's applicability abroad and the billing rate for converting the amount of purchases abroad into dollars; many companies charge between 1 and 3% service exchange fee for foreign purchases.

**Expert tips**

- The best way to assure you of adequate funds is to take more than the proposed budget.
- Determine your credit limit and be sure not to charge over that amount on your trip.
- Let your bank and creditors know you are traveling overseas.
- Make sure to check that your ATM card and/or your credit cards are properly working before you leave.
- Most ATM, debit, and credit cards will work overseas. We typically recommend taking several forms of money and a small amount of cash, rather than only a large amount of travelers' checks. Travelers' checks and cash cost money to exchange in foreign banks and require one to show his or her passport.
- To use the ATM and debit cards, you usually need to have a checking account at your home bank, not just a savings account.
- Make sure someone at home has access to your bank account, in case you need money.
- If in doubt about using an ATM machine overseas, try your ATM (not debit) card first. ATM cards are easier to replace and harder to “steal” money from than debit cards.
- Rates from bureaus d'exchange are not as good as those from banks. It is the student’s responsibility to access funds. If a student needs to exchange money from a bank, they should note the bank's opening hours. For conversion rate tables, consult the foreign exchange listings online at http://www.oanda.com.

**3. What will college academic work be like?**

Sometimes students mistake a study abroad program for a family vacation or tourist experience. While the faculty and staff want all the participants to have a good time abroad, they also want to make sure that students learn something about the program’s content and the host culture. When approaching the academic portions of a study abroad program, students should know that they will be held to the same standards as on campus.

Students should know that—because study abroad programs tend to be highly experiential—their participation and attitude will often affect their grade. In other words, a student who spends 15 minutes trying to get a picture of a waterfall instead of listening to the guest speaker could expect to get a reduced participation evaluation. Overall, participating in a study abroad program is about balance. Students must balance their academic goals with their site-seeing and social goals.

**Expert tips**

- Spend some time prior to departure learning about the program’s theme and the countries you will visit. Reading foreign newspapers and magazines, or a quality US newspaper, will help you better understand your living-learning context.
• Even though you will feel pressured to see and experience everything while abroad, remember to take some time for yourself to get your homework, laundry, and errands done. You need to manage yourself well while overseas; students who try to do too much or who get too little sleep typically suffer academically and physically (they get ill).
• Read your syllabus and understand the program’s goals and expectations. Try to relate your readings and activities to these goals and expectations.

4. Should I be concerned about safety and security?
Whenever you travel, you should most certainly take precautions to ensure your safety and security, but be assured that MSU regularly monitors the safety of all its programs and students. In addition, all staff members on-site have training on how to respond to problems associated with safety and security. For detailed information on MSU’s Study Abroad Safety and Security procedures, please refer to the web: http://studyabroad.msu.edu/safety/index.html.

Overall, most problems associated with study abroad do not stem from major disasters or external threats. Most safety and security issues relate to decisions made by students while abroad, specifically decisions about the use of alcohol. Through good decision-making and common sense, students can greatly decrease the chances of something bad happening to them. Never hesitate to approach a program faculty or staff member if you have issues or concerns before or during the program.

Expert tips
• Know the laws and regulations of the host country and MSU. These are the rules you will need to follow aboard.
• Students will be covered by an international accident and sickness insurance policy while on the program.
• Use the buddy system. Try not to go off alone, and always make sure others know where you are going.
• Keep your valuables in a safe place and close to you at all times.
• Avoid excessive alcohol consumption and never accept a drink from stranger.
• As with any new place, learn something about the city you are going to live in. For example, you should know that East Lansing has a curfew at midnight for students under the age of 18.
• Get plenty of sleep and rest.
• If you would not do something at home, perhaps you should not do it overseas. Many students find it easier to take risks overseas, but you should weigh the risks as if you were at home. Just because you are in a different country does not make jumping off a bridge safer.
• Carry a list of emergency numbers, including your faculty member’s cell phone and your accommodation’s phone number, with you in your wallet.
• Check the Center for Disease Control (http://www.cdc.gov/) health warnings about the nations you will visit, and if necessary, seek professional medical advice about health concerns.
• Be aware of what the weather will be like during your program. Also, be aware that some conditions, such as depression, can be exacerbated by the change in climate, seasons, and time experienced during travel.