

IES Internships Manual

Health	2	- How to Purchase Plane Tickets	8
- Before you leave	2	- How to Avoid Unexpected Fees/Penalties	8
- Health Insurance	2	- Weather Delays/Travel Insurance	8
- Continuation of Care Benefit	2	- Does CISI Insurance Apply to Travel Delays?	8
- Disability Accommodation Request	2	Visas	9
- Food & Dietary Restrictions	2	Packing	9
- Prescription Medications	2	Transportation	10
- Prescription Drug Availability	3	- Taxis/Uber	11
- Over the Counter Medications	3	- Trains and Train Passes	11
- Immunizations	3	Phones/Communication	11
- Illegal Drugs	4	Money & Banking Abroad	12
Safety	4	- Exchanging Money	13
- General Tips	4	- Exchange Rates	13
- ISIS/Terrorism Abroad	5	- Banking Fees	13
- Safety & Gender	5	- Power of Attorney	13
- Identity Support	5	Going Out & Socializing	13
- Emergency Response Plans	5	- Going Out	13
- Staying in Contact	6	- Socializing	14
- Travel Safety	6	Culture Shock/Cultural Resources	14
- Identity Theft/Data Protection	6		
- Conduct While Abroad	6		
Billing and Financial Aid	6		
Academics	7		
Housing/Accommodation	7		
Flights	7		
- When to Buy Plane Tickets	7		
- Which Airport to Fly Into, and How to Get to Your Accommodations When You Arrive	7		

This manual is meant to supplement any information you receive from IES. If any of the information provided in these notes conflicts with information you have received from IES, please contact Amy Bowes (amy-bowes@uiowa.edu), or 319-335-0353) as soon as possible.

Health

For general information about health and Safety, please see our **Health and Safety Abroad** website here:

<http://international.uiowa.edu/study-abroad/prepare/health>

Before you leave

Before you leave the US it's a good idea to contact your doctor, counselor, dentist, and any other related healthcare professional to get a general check-up. Please consult the **Health Preparation Guide for International** on your program webpage, located under Preparation.

Health Insurance

University of Iowa students who study abroad are enrolled in an international health insurance plan through **Cultural Insurance Services International (CISI)**. The cost of this insurance is \$1.33 a day for the duration of the program—totaling about \$150 per semester. This is charged to directly to your U-Bill about three weeks prior to the start of your program. You will receive more information about this plan about three weeks prior to departure.

For more information about CISI, please visit <http://international.uiowa.edu/study-abroad/prepare/health/insurance>

IES will also enroll you in insurance. Coverage levels and benefits vary dramatically and the University of Iowa coverage is mandatory for all students studying under the auspices of the University of Iowa. This ensures that a standard

level of coverage for all so a predictable level of support can be accessed if needed during an emergency response.

Continuation of Care Benefit

Continuation of care for ongoing medical conditions while abroad can be arranged before you travel. The Iowa Regents CISI insurance plan covers all students studying abroad under the auspices of the University of Iowa. CISI can help connect you with appropriate medical care providers abroad in advance of your departure. If you would like to pursue a continuation of care plan for an existing medical condition that will require medical attention while abroad, please contact safety-abroad@uiowa.edu to request assistance.

Disability Accommodations Request

A request form is available from UI Study Abroad to help plan reasonable accommodations abroad for a disability. Check with your study abroad advisor or contact safety-abroad@uiowa.edu for more information.

Food and Dietary Restrictions

In terms of ingredients and preparations, food should be similar to food in the US. If you have dietary restrictions, you will need to be at least a vigilant about what you eat abroad as you are in the US. Please discuss your diet with your doctor to make a plan about how to ensure you are adhering to your required diet while you're abroad, and contact us at safety-abroad@uiowa.edu if you require any special accommodations.

Prescription Medications

If you take prescription medications you'll want to work with your doctor, insurance, and pharmacy to fill enough medication to last the duration of your program. Do not attempt to mail prescriptions or fill prescriptions abroad.

Prescription drug availability abroad

There are two issues to be aware of here: *legality and availability.*

Legality is about whether or not a drug is considered legal, illegal, or a controlled substance in the host country. Some drugs that are common in the US are considered illegal in other countries, and possession of those drugs can lead to fines, jail time, etc.

Availability is about whether or not you can actually buy the drug while you are abroad. Just because a substance is legal does not mean you will be able to easily find it in local pharmacies while you are overseas.

At this time, we are not aware of a good resource to find out about drug legality and availability other than by contacting your host country's embassy here in the United States. But actually, it is quite common that embassies do not return travelers' phone calls, which we understand can be quite frustrating.

Bottom line: **talk to your physician for advice.** Ask your physician for information about whether or not any prescription medications you take in the US are legal and/or available abroad. If they are not, you should discuss alternative medications or treatment options with them. If you need assistance making a plan for alternative options abroad, please contact safety-abroad@uiowa.edu.

This is particularly true for medications used to treat mental or emotional conditions, as well as ADHD and similar disorders.

If you do take medications abroad, please have your physician write a note for you on official letterhead stating that the medications are for your personal use only and that you do not intend to share the substance with others. *You may need to show this doctor's note if you are questioned at airport customs about why you*

have a large quantity of pharmaceuticals in your bags. All medication should be kept in its original packaging with the prescription label attached.

Over the Counter Medications

Most over the counter medications available in the US are available abroad. However, if there is a specific over the counter medication that you take, it is a good idea to bring a supply (in the original packaging) with you just in case it is not available in your area.

Immunizations

Check with your doctor or the International Travel Clinic at the Student Health and Wellness Services (<http://studenthealth.uiowa.edu/services/international-travel>) for information about recommended vaccinations and other health concerns specific to travel in your internship location or anywhere else you might want to travel.

There may or may not be required vaccinations for your destination, but there are definitely several recommended vaccinations that you may want to discuss with a doctor prior to departure. You can find more information about health and safety issues in your country from the Centers for Disease Control website here:

<https://wwwnc.cdc.gov/travel/destinations/list/>

If you're planning to travel to other countries while you're studying abroad, the countries you visit may present specific health concerns that are less of an issue in your host country. If you plan to travel to other countries, please also discuss these plans with a doctor prior to departure just in case!

Illegal Drugs

Internationally there are extremely strict laws related to the sale, purchase, possession, and consumption of illegal drugs. Violation of these laws typically involves heavy fines and significant jail sentences. It is not uncommon for tourists and students visiting many of the places you'll be visiting to be offered illegal drugs. ***For both legal and health reasons, we advise you, in the strongest possible terms, NOT to sell, produce, purchase, possess, or consume illegal drugs of any kind under any circumstances while you are studying abroad.***

Safety

General Tips

Just a few notes on this one in addition to the information covered through the online pre-departure orientation:

- For a general overview of safety and security issues in your country, please carefully read over the following **Crime and Safety Report** published by the US Department of State's Bureau of Diplomatic Security (OSAC):
<https://www.osac.gov/pages/CountryHome.aspx?CatalogLocationId=94>

For more information about your country or any other country you plan to visit while you're studying abroad, be sure to take a look at the **US Department of State's country guides** for country-specific information:
<https://travel.state.gov/content/passports/en/country.html>

- Due to a variety of global issues, over the last few years there has been a global increase in the threat of terrorism. While the specific threat to your personal safety and security is remote, it is wise to keep an eye on the local news, and stay in touch with IES on site as well at the Study Abroad office at the University of Iowa for updates on any security concerns. If

any issues do develop, **it is extremely important for you to take them seriously and take the advice of IES.**

In general, the most likely crime/safety issues you might encounter will be pickpockets and petty theft. Don't leave your valuables out in public, avoid carrying visible wads of cash, and stay aware of your surroundings, **never travel alone- always travel in a group.**

- In big cities student should carry backpacks in front of them, men should carry wallets in their front pocket, and women should carry a cross body purses that zips close. You may also want to consider buying a cut resistant backpack or purse. Tourist destinations, public transportation, and bars are all places you're more at risk for pickpocketing. Be sure to pay attention to your surroundings and be mindful of anyone trying to distract you. Common scams include: children playing musical instruments, men giving women bracelets or flowers, and people dressed up in costumes.

- In general, the best way to stay safe is to practice **situational awareness**. Because this is a new place, with new cultural cues, it will be more difficult for you to identify dangerous/generally shady people/places/situations. In your home country, it's much easier to know when a situation is unsafe because you've had a lifetime to learn how to identify a dangerous situation. However, when you're abroad it's much easier to get into dangerous situation and not know it until it's too late.

Because of this, it's extremely important to keep an eye on your surroundings, as well as keeping an eye on your friends. This especially the case if you're drinking... if you're intoxicated, it's always much more difficult to be aware of your surroundings. Please keep this in mind!

- Avoid using a phone/Ipod/MP3 player with ear buds/headphones while you're walking around

abroad. This will severely limit your ability to pay attention to your surroundings, and may make you a target for crime.

- Do not share your travel itinerary, address, specific location, or international travel plans on Facebook, Twitter, Instagram, or any other social media. Since these resources are publically searchable, it is fairly easy for criminals to search for and target individuals who post this information online. It is fine for you to share this information with friends and family, but it is best NOT to share this information in any sort of public forum.

- If you use **Uber, AirBnb, or similar services** while you're abroad, it is important that you do as much research as possible on the individuals you are staying with or riding with. Thoroughly read and pay attention to the reviews for the individuals you are working with, travel in groups, etc.

- Finally, keep emergency contact names and numbers for local emergency responders, IES staff on site, your accommodations, friends, the study abroad office at the University of Iowa, and your family on hand at all times. If you run into any problems, this information can be extremely valuable!

ISIS/Terrorism

There is no indication that ISIS or any other terrorist organization poses an active threat to any of the IES internship locations. However, the safety of our students is our primary concern, and we will continue to monitor any potential threats and respond accordingly. For more information about terrorism and safety abroad, please take a look at our Health and Safety page here:
<http://international.uiowa.edu/study-abroad/prepare/health>

Safety and Gender

Please take a look at the following links for information about safety and gender.

Study Abroad's **Gender Issues** page:
<http://international.uiowa.edu/study-abroad/first-steps/identity/gender>

Journeywoman- advice on clothing and other tips for international female travelers:
<http://www.journeywoman.com/>

Identity Support

Please take a look at the **Diversity and Identity Abroad** section of our website for information about a wide variety of identity issues related to study abroad, including Race and Ethnicity, LGBT, Disabilities, first-generation, and non-traditional students, and feel free to contact us if you have any questions or concerns:
<http://international.uiowa.edu/study-abroad/first-steps/identity>

LGBTI Travel resources can be found through the Department of State:
<https://travel.state.gov/content/passports/en/g/o/lgbt.html>

More information

If you'd like to speak to someone in our office more specifically about gender or identity concerns, please contact Amy Bowes at amy-bowes@uiowa.edu or 319-335-0353.

Emergency Response Plans

Local program staff, and the Study Abroad Office at the University of Iowa have specific safety plans in place to respond to emergencies. If an emergency occurs it is extremely important that you stay in contact with your local staff and the Study Abroad office at the University of Iowa for updates.

Staying in Contact

While you're abroad, it is essential that you check your University of Iowa email account frequently- at least several times a week. The University of Iowa will direct all communication to you through your UI email account. This will be especially important in case of emergency. If there is an emergency of any kind while you're abroad, the University of Iowa will be in contact with you through your University of Iowa email account to 1) check in on your status and ensure that you are safe, 2) provide follow up information to you about getting help and staying safe.

It is essential that you check your University of Iowa email address, and respond to any messages you receive from the Study Abroad office while you're abroad.

Travel Safety

If you plan to travel outside of your host country during your study abroad program it is important that you follow IES' policy for sharing itineraries and register your travel itinerary with the US Department of State's Smart Traveler Enrollment Program (STEP):

<https://travel.state.gov/content/passports/en/g/o/step.html>. Registering your travel plans with the US Department of State allows them to contact you in the case of an emergency, and provide health and safety/evacuation support.

If you are NOT a US citizen, you may contact your home country embassy for information about any similar programs that might be available to you from your country of citizenship.

Identity Theft/Data Protection

Identity and data theft is not uncommon among students travelling abroad. To help prevent this, it is a good idea to ensure that your passwords and data are as safe as possible. Please take a look at the following article for

advice on to help keep your personal information, bank accounts, credit cards, data, etc as safe as possible:

<https://its.uiowa.edu/security>

Conduct while abroad

- First, remember that you are a representative of not just yourself, but of the University of Iowa, Iowa City, and the US in general. Of course, everyone knows that the behavior of one individual doesn't represent everyone from that place, but your behavior will strongly influence the way that people you meet perceive other people from the US. *All safety issues aside, please act accordingly.*

- It is important to note that the **University of Iowa Code of Student Life** applies while you are abroad in the same way it does while you are on campus, and appropriate conduct is all the more critical given the international and cross-cultural context. All students are expected to adhere to the University of Iowa Code of Student life (<https://dos.uiowa.edu/policies/code-of-student-life-16-17/>), as well as policies and regulations established by IES.

- Finally, keep in mind that while you are abroad, you are subject to the laws of your host country. **If you violate laws in abroad, the United States, the University of Iowa, and the Study Abroad office WILL NOT have any power to change the legal implications of your behavior.**

Billing and Financial Aid

- **For University of Iowa programs**, study abroad program fees are charged to the U-Bill, following the University of Iowa billing calendar. Payment options will be explained on the bill itself (i.e. due date, Billing Office contact information, etc).

As with any other academic session, financial aid (grants, scholarships and loans) will be disbursed about seven days before the program begins, and will apply to your U-Bill first, with the remainder being refunded back to you.

The Course Fees and Administrative Fees related to your program vary based on program, and can be found under the Program Costs Sheet heading of the **Application** section on each program's website.

- You will also be responsible for the mandatory CISI health insurance, which will total approximately \$80 for the 8 week session.

- Finally, if you receive any sort of financial aid (scholarships, grants, or loans) it is important that you set up **direct deposit** with the University of Iowa. Having this set up allows the University of Iowa to deposit any aid that is left over after paying your U-Bill directly into your bank account. If you do not have direct deposit set up the University of Iowa will send your refund via check which can take several weeks to process.

You can set up **direct deposit** on MyUI using the instructions provided on the Billing Office's webpage: <http://ubill.fo.uiowa.edu/financial-aid-refunds-direct-deposit>

Academics

- All interns are enrolled in the Leading Across Cultures course (IN 395) for either 3 or 6 credit hours. In some locations you can also optionally enroll in a language course for 3 more hours. Syllabuses for the courses can be found under the **Academics** tab on your IES program webpage.

- At the point of application you were asked to sign the Credit Agreement and indicate the number of credit hours you were receiving. After this point in time you are not able to

change the number of credits you're enrolled in.

- You will be earning academic credit/semester hours for your program, and your courses will satisfy your degree requirements based on the approvals you received on your **Credit Approval Form (CAF)**. You will earn a letter grade and the letter grade will be reported on your UI transcript as resident credit affecting your UI GPA.

Housing/Accommodation

Housing/Accommodation Abroad

You will receive information about housing from IES. Housing is included in the program fee and roommates can be indicated on your housing preference form through IES.

Flights

When to Buy Plane Tickets

Once you've heard back from IES about your acceptance, it's generally okay to buy your plane tickets. Ticket prices will start to increase significantly within about six weeks of your departure date, so it is strongly advisable that you to purchase your tickets as soon as you can.

If you think you'll have problems paying for your ticket, please contact Amy Bowes (amy-bowes@uiowa.edu or 319-335-0353) as soon as possible so we can discuss your options.

Which Airport to Fly Into, and How to Get to Your Accommodations When You Arrive-

IES will provide you with information about which airport to fly into, and how to get from the airport to your accommodation. Some locations offer airport pick up, be sure to arrive during the given arrival window or plan to wait at the airport until the shuttles/taxis depart for housing.

Pay attention to airport codes! Many large cities in Europe have multiple airports, some of them are far outside of the city center. It is important that you fly into the correct airport and are mindful of which airport you're flying into when you coordinate independent travel during the program.

How to Purchase Plane Tickets

If you want to work through a travel agent, we recommend working with Meacham Travel Service. Meacham is a locally run, vetted, University-sanctioned travel service provider. They can generally provide good deals and excellent logistical support throughout the process. You can contact Meacham Travel at 319-351-1360.

You can also purchase your tickets directly through an airline or through a website like STA Travel, Kayak, Orbitz, Priceline, etc. Students that purchase their own tickets online generally have good luck with STA Travel, which is a student-oriented travel service, but you should use the option that works best for you.

How to Avoid Unexpected Fees/Penalties

It is essential that you thoroughly read and understand the terms and conditions of any flight arrangements you make, as a wide variety of rules, restrictions, and additional fees can apply.

If you need to rebook your ticket for any reason, you will be responsible for all costs associated with rebooking your ticket. **The University of Iowa will not be responsible to pay for any additional fees incurred as part of any flight changes.**

This applies to rebooking for **any reason**, including a **weather delay** that prevents arrival to the airport in time for your flight, a flight cancellation due to bad weather, a lost passport,

a missing visa, denial of entry to your country, illness, or any other reason.

It is important to be aware of all fees related to changes or cancellation of your tickets before you finalize your purchase.

Weather Delays/Travel insurance

If you purchase your ticket through Meacham Travel Service (319-351-1360), they will be able to provide you with an insurance policy called **Travel Guard Gold**. This policy insures against changes to flight plans for covered reasons such as inclement weather and documented illness. The cost for this insurance policy is variable based on the policy holder's age, destination, etc. Meacham will be able to clarify the cost if you choose to pursue this option.

If you choose to purchase trip insurance elsewhere, it is essential that you confirm that it covers travel delay or cancellation due to inclement weather as many insurance policies do not. The University of Iowa will not be responsible for paying any fees associated with your airline ticketing.

Does CISI Insurance Apply to Travel Delays?

Not always. While the CISI policy you're enrolled in has robust coverage for medical and security emergencies, it offers only limited insurance coverage for travel delays. Under the Iowa Regents CISI insurance policy, some hotel stays and other costs resulting from a travel delay may be reimbursable to you if you file a claim with CISI insurance. You will be enrolled in this policy for the duration of your internship. You can find a claim form and details about the trip delay coverage of the mandatory Iowa Regents CISI insurance policy here: <http://international.uiowa.edu/study-abroad/prepare/health/insurance>

Visas

For most IES locations US passport holders do not need a visa to travel. Instructions for obtaining a visa for Shanghai, London, and Sydney will be located in your IES pre-departure guide. Non-US passport holders should consult the document [Non-US and Non-EU Passport Holder Visa Instructions](#) which is found under the **Preparation** tab on the program website.

Packing

General Packing Advice

- **Emergency contact card**- The emergency contact card (https://international.uiowa.edu/sites/international.uiowa.edu/files/emergency_card_4.27.15.pdf) is a place for you to easily access local emergency contact information for your host country, as well as the contact information for the Study abroad office. It is important that you keep this information with you at all times so you are prepared to seek help in an emergency situation.

- **Prescription drugs**, enough to last the duration of your program and in their original packaging.

- **Your academic advisor's name, email, and phone number**. You can use this to get in touch with your advisor if you have any academic issues along the way.

- **Bring your US driver's license or other form of government-issued ID**. You will not be able to drive while you're abroad, but your US driver's license is a good alternative form of identification to have on you just in case.

- **Student ID** for discount admissions and train tickets.

- A **travel guide** from Lonely Planet, Let's Go, etc.

- Your **CISI health insurance information**. If you haven't received this information by email already, you will very soon! Be sure to understand your CISI health insurance policy, and how to use it while you're abroad.

- **Copies of your passport**- you won't need to carry your passport with you while you're abroad, so go ahead and keep it in a safe place in your apartment/homestay when you arrive. However, it is important to carry a copy of your passport with you, so be sure to make a photocopy and keep it with you at all times. This can help with identification, and help speed up the process of replacing your passport if it gets lost or stolen.

- **Outlet adaptors**- These allow you to plug in your US plug-ables into the outlets abroad. Plugs in Spain, Germany, France, Italy, and Chile look like this:



Plugs in the UK and Ireland look like this:



South Africa plugs look like this:



Australia and China plugs look like this:



However, countries in Europe (and around the world) have different outlet designs, so most of our returnees recommend bringing a universal adaptor (or maybe more than one) so you're covered if you plan to travel. Something like this should do it:



Many electronic devices can now be charged by USB. Hotels are even starting to install USB wall chargers instead of typical outlets that require travelers to use adapters. You may wish to purchase a USB "brick" like this one if most of your devices charge by USB:



- **Shoes**- You'll be walking A LOT every day, so plan to bring several pairs of good shoes that don't hurt your feet and keep you stable when walking on uneven terrain (cobblestones).

- **Sunblock/sunglasses/sunhat**- In the summer things heat up in the northern hemisphere.

Come prepared for a lot of direct sunshine and pack clothing that is light and breathable.

- **Layers**- For those of you interning in the southern hemisphere you'll want to pack plenty of layers. During the day it will be mild, but it could be rainy or windy.

- **Address for your accommodations**- Bring a copy of your street address for your accommodations! You'll want to know exactly where you're going when you arrive so you can get there easily on your own, or tell a taxi driver exactly where to drive. Remember, you'll be tired and jet lagged when you arrive and telling a taxi driver that you live "IES Milan" isn't going to get you to your apartment or the program center!

- **24/7 contact information for IES**. Having information about who you can contact anytime of the day or night from IES will be helpful if you run into any problems with accommodation, transportation, etc. when you arrive.

- **Clothing**- Check with your work supervisor about what is appropriate to wear daily to work. Some work situations may lend themselves to business casual, others may require more formal business attire.

- In general, **pack fewer clothes!** It's easy to find cheap clothes abroad, and they tend to be a little more locally fashionable. Save the bag space for stuff you want to bring back home with you!

Transportation

Public Transportation

- On your daily commute you'll make use of metros, trams, trains, buses, and your feet! Prepare to walk more than you walk here in the US and bring comfortable shoes.

Taxis/Uber

- When taking a taxi you have several options. You can call and request a taxi for private pick-up (more expensive) or you can go to a taxi stand. In most cities outside the US, taxis will not pick you up just anywhere, they are legally mandated to pick you up from the taxi stand. Be sure to take marked, government-registered taxis.

- Uber may be the most convenient way for you to get to and from work each day, depending on the city and the location of your job. Listen to the advice of IES when it comes to utilizing Uber and try to plan your rides with other interns so you can share the expense.

Trains & Train Passes

- Trains are a very popular option when you want to visit another city. You have several choices when you book: you can usually choose between the fast train or regional/slower train and you can decide what class ticket you want. The best part about the train is that you can usually buy tickets the day of travel and there's no limit to the amount of baggage you can bring on board.

- A note on train passes: Generally train passes are a good idea when traveling continuously before or after the program, or during Spring Break. But you probably won't want a train pass for your whole stay because you won't be able to use it often enough for the price tag to be worth it. During the program it's recommended you buy from Trenitalia, you'll save yourself a lot of money.

- You can find information on train tickets and passes here:

<https://www.raileurope.com/index.html>

(Europe)

<https://www.travelchinaguide.com/china-trains/railway-map.htm> (China)

<https://www.greatsouthernrail.com.au/rail-australia> (Australia)

- In South America and Africa it is much more common to fly or take buses. Lonely Planet and Rick Steve's are both great sources of information when it comes to how to get around via other forms of public transportation.

Phones/Communication

IES requires every student to have a cell phone that can send and receive phone calls (Wi-Fi calling will not be sufficient). It is important that you decide on your cell phone strategy before you depart and discuss all potential costs/implications with your cell phone provider.

- You generally have three options if you'd like to have a cell phone/smart phone while you're abroad:

1- Use your current phone, and purchase a SIM card abroad that will allow you to access the network there. Check with your US-based services provider to ask if your current phone can be unlocked, and/or if it can be used abroad with another country's SIM card. Note: the SIM card will change your phone's number to a local number.

2- Purchase a cheap phone and calling plan abroad. This is a good option if you don't want a smart phone or data plan, or if you only want to use your smart phone over a WiFi connection. Some programs also offer the ability to rent a phone, inquire with IES for more details.

3- Use your current phone and calling/text/data plan abroad. Some US service providers provide international calling plans, and in some cases this might be a good option for you. However, this is usually the most expensive option. The coverage is often limited and the fees related to going over the call/text/data limits may end up costing you several hundred dollars. Before committing to an international

plan, please be aware of the requirements! Check with your provider for more information on pricing.

- Remember that if you have a smart phone/iPod/tablet/laptop/etc. you can use services like Skype, What's App, Viber, Weibo etc. through Wi-Fi, so staying in touch with home can still be cheap and easy.

Smart Phone Apps

Smart phone apps can be extremely helpful when travelling abroad for making travel plans, purchasing tickets, avoiding getting lost, storing personal information, etc. Please use caution when sharing travel information over social media and be sure that the apps you are using are secure and trustworthy.

- Relying on apps to navigate while you travel is helpful, but relying too heavily on these apps can make it difficult for you to have a clear knowledge and awareness of your surroundings. If you use apps for this purpose, it is wise to also make an effort to familiarize yourself with your surroundings so you can navigate your way around without your phone in case your battery dies or you lose your phone.

A couple of useful apps for travel:

- Citymapper: public transit guide
- Trip Advisor: read reviews, download maps, and write reviews for other travelers
- Skyscanner: discount airline tickets
- Google Translate
- Uber
- Duolingo: practice your language skills and learn common phrases
- Airbnb
- Oanda: currency converter

- Discuss expectations with parents and loved ones prior to departure. Are you going to call once a week? When do you plan to call and check in first? Keep in mind that whatever

expectation you set, you'll need to adhere to this or you'll worry your family unnecessarily.

Money & Banking Abroad

Here are a few tips for dealing with money abroad:

- You can use your US credit cards and debit cards relatively easily throughout the world, HOWEVER, it is **ESSENTIAL** that you contact your bank and credit card company to let them know that you'll be using your cards abroad. If you don't contact them to tell them that you're planning to use your cards abroad, they will assume your cards have been stolen and will lock access to your account- meaning that you will not be able to use the card to access money or make purchases of any kind until you contact the bank to resolve the issue.

- Visa is the most widely accepted credit card abroad. Discover, AMEX, and others are sometimes taken, but we recommend having at least one card that is Visa.

- Be sure to let your bank know when you're traveling outside your host country, too!

- While you can use your cards abroad, most countries outside the US tend to be cash-based economies. This means you'll need cash on hand to purchase your daily coffee, ride public transportation, buy groceries at the open markets, and handle day to day transactions.

- The **chip and pin** system

(<https://en.wikipedia.org/wiki/EMV>) is much more common abroad than it is in the US, If your current debit/credit cards do not contain these security chips, contact your bank to ask if you can request them. This will make it much easier to use your credit/debit cards abroad.

Exchanging Money

- It is best to arrive in your host country with some cash in the local currency. **You will NOT be able to use dollars in your host country.**

Check with your bank to get about \$200 - \$300 worth of your host country currency before you depart. If you can't get any before you depart, you can exchange money (**although at an unfavorable exchange rate**) at the airport.

- The Wells Fargo on 2nd Street in Coralville has an exchange counter that carries Euros, British Pounds, Australian Dollars, and Chinese Yuans, Chilean Pesos and South African Rand must be ordered ahead of time. If you don't bank at Wells Fargo there's a small fee to exchange money (about \$7). We highly recommend getting smaller bills, if possible, during this exchange as most ATMs abroad will give you larger bills that can be difficult to break when making smaller purchases. You can supplement future withdrawals with your smaller bills until you can break some of the larger ones.

Exchange Rate

- If you withdraw cash from an ATM, the current exchange rate will be used to withdraw the US dollar equivalent of local currency from your US account. So, if you were to withdraw 20 euros from an ATM in Italy today, the ATM would withdraw about \$22 from your US account.

When you withdraw money from an ATM abroad, it will take money out of your US account, and give it to you in the local currency, NOT US dollars.

- Always stay aware of the current **exchange rate**. They fluctuate daily and in some cases hourly.

Banking Fees

- Many banks in the US charge **service fees** for international transactions, so be sure to check with your bank to find out how much you will be charged per transaction for any international

charges. We recommend withdrawing larger amounts from ATMs less frequently to help reduce the cost of these international service fees.

- Some major US banks have partner banks abroad that can reduce or even eliminate foreign transaction fees. For example, Bank of America partners with BNL D'Italia in Italy, if you're a Bank of America member and you use BNL you won't pay the extra fee for withdrawing money. Check with your bank for more details.

Power of Attorney

- If possible, give someone you trust (family members, partner, close friend, etc) access to your bank accounts so they can help you work out any financial issues you might have in the US. You may be able to do this simply by contacting your bank and signing a few forms, but you may need to set up **Power of Attorney** for your loved one. Here's some more information on that:

<https://international.uiowa.edu/study-abroad/prepare/finances-and-money/power-attorney>. This can usually be set up through a lawyer, but it depends on your circumstances.

Bank Accounts Abroad

- Finally, there's the option of setting up a bank account in your host country. **For most students**, since you can easily access your US bank accounts while you're there, setting up a bank account is usually not worth the trouble. If you are interested in setting up a bank account abroad, please check with IES.

Going Out & Socializing

Going Out

- In many of the major study abroad cities (Rome and Barcelona, for example) there is an

active targeting of Americans who are interesting in going out and partying. Be wary of individuals who invite you to American themed parties, bar crawls, American bars, or special VIP rooms/events for study abroad students. There have been multiple cases of theft, sexual assault, and harassment during these events. For your safety, you're best to stick to places locals frequently go and keep your wits about you/don't drink too much.

- If you decide to go out with friends be sure to bring everyone back home with you. Don't leave friends behind who aren't ready to leave yet or wander off with strangers. If you find yourself alone don't hesitate to take a cab back to your apartment/homestay.

Socializing

- All of the IES programs have opportunities to get involved and learn more about your host culture. Volunteer, join a club, or attend program social events. Most of the time these activities are included in your program fee or highly subsidized by IES as an incentive for you to participate.

Culture Shock/Cultural Resources

The best first step to adjusting to your new surroundings will be to learn as much as you can before you depart- read, watch documentaries, explore Instagram, and carefully read through all of the pre-departure materials you receive from your host institution.

And, once you arrive, the best advice will be to stay relaxed, take care of yourself (and each other!), keep an open mind, and learn as much as you can.

For more advice on adjusting to the cultural differences you'll find abroad, take a look at the **Prepare for Departure**

(<http://international.uiowa.edu/study-abroad/prepare>) and **Living Abroad** sections of our website (<http://international.uiowa.edu/study-abroad/living-abroad>).