



**Northwestern  
Michigan  
College**



# Student Study Abroad Manual

**International Services and Service Learning**

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# NMC STUDENT STUDY ABROAD MANUAL

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# INTRODUCTION

Congratulations on your decision to study abroad! At Northwestern Michigan College we offer overseas programs that allow students to earn credit abroad through NMC while experiencing other cultures and languages. Here are just a few reasons for participating in one of our unique study abroad experience!

- Studying abroad opens your window to the world, broadening your perspective and exposing you to new and diverse points of view.
- Employers today seek out graduates with resumes that include study abroad, because they value employees with international experience.
- Study Abroad promotes global citizenship and a greater sense of connection to the larger world.
- Study Abroad programs are fun and life-changing! You'll get to visit beautiful places, meet new and interesting people, see amazing sights, and experience personal growth - all while engaging in a unique educational experience that will stay with you for the rest of your life!

This Student Study Abroad Manual has been written with the intent of assisting students by providing resources and establishing guidelines for study abroad through Northwestern Michigan College. As each short-term study abroad course has its own distinct characteristics, the information in this handbook may have to be somewhat modified to meet the needs of the program. Specific forms associated with study abroad are included in the appendix of this manual. The most current versions can be found at [www.nmc.edu/international-services](http://www.nmc.edu/international-services). Throughout this manual the International Services and Service Learning Office will be referred to as ISSLO. Questions regarding the manual should be made to the Director, Jim Bensley at (955-2527), or via email at [jbensley@nmc.edu](mailto:jbensley@nmc.edu)

## 1. GETTING STARTED

### A) Academic Options

There are a variety of ways NMC has integrated the academic portion of a study abroad experience.

1. *Study abroad as component of a current spring course offering.* Students participating will be required to complete an agreed on project within two weeks following their return. The faculty member will design the course so there is an equal project substitution in place of an already existing course assignment (s). Please keep in mind, study abroad experiences are usually offered in May following the end of the spring semester. Therefore, a student enrolled in a corresponding spring course will often need to request an Incomplete until submission of their final assignment (s) following their return to the United States.

2. *As an Independent Study.* If a student has previously taken a specific course currently affixed with a study abroad option, he/she may request a faculty designed 1-3 credit course for the trip.

## **B) Timelines**

Every August, ISSLO develops a time line for study abroad. This document helps faculty/staff and students adhere to deadlines which allow the overall study abroad process to function smoothly.

## **C) Forms**

There are a number of forms you will need to complete in order to participate in an NMC study abroad experience. As mentioned, a copy of each form is included in the Appendix and can also be found at [www.nmc.edu/international](http://www.nmc.edu/international) . A short description is as follows:

- Study Abroad Application Form - the first form you will need to fill out to indicate your interest in participation. Two reference signatures are needed.
- S/1 – Travel Waiver for Students – a release from liability and an acceptance into the program by the program leader.
- S/2 – Parent Right to Data – allows NMC to have parent contact information in case of an emergency overseas.
- S/3 – Student Declaration - an understanding between NMC and the student regarding important rules of participation.
- S/4 – Study Abroad Participant Medical History – a very important form that helps insure a safe experience overseas.
- S/5 – Medical Insurance Conformation Form – NMC requires all participants to have adequate insurance while on a college sponsored study abroad. This form includes space for verification.
- Global Opportunities Scholarship Application Form – NMC offers students participating in study abroad a chance to receive up to \$1000 in scholarship money. A completed form is required to be eligible for the scholarship.

## **D) Site Selection and Visits**

Since 2013, NMC has offered short term study abroad opportunities in the following countries: Brazil, Costa Rica, Cuba, Denmark, Ecuador, Greece, Italy, Netherlands, Peru, Russia, South Africa and the United Kingdom. How each site is chosen involves a variety of factors including: familiarity with the country based on faculty experience; partnerships with a well-regarded institution or organization; previous experience with in-country NMC faculty led study abroad; collegial recommendations from community colleges with a positive history of sustainable programs in a specific country; and academic content suggestions offered by NMC faculty.

NMC is a member of the National Association for International Educators, Michigan Association of International Educators, Community Colleges for International Development, the Midwest Institute for Intercultural and International Education and the Institute for International Education Generation Study Abroad. When considering a site, additional information from these organizations has been very helpful.

Choices are made in partnership with the faculty members leading the learning experience. Proper vetting (educational opportunity, safety, satisfaction with program) is carried out by ISSLO via email, Skype and phone conversations with the sponsoring institution, provider, or agency and with faculty members who have previously led study abroad to a specific country or worked with a specific provider. In addition, the current state of world affairs is also considered when deciding the applicability of a program. The ISSLO also reviews the CDC and United States Department of State Web sites for any listing regarding travel to selected areas of the world. NMC does not offer study abroad to countries currently under a United States Department of State Travel or Terrorist Warning.

If a particular site does not include any of the qualifying criteria above, 3-7 day visits are arranged for faculty through ISSLO, provided there is enough financial support. Visits often include tours of campuses and facilities, excursions, classroom visits, meetings with faculty and staff of host programs. Site visits afford opportunities for faculty and academic advisors to view first-hand the facilities and academic offerings of specific study abroad programs and destinations.

#### **E) Admission to NMC Study Abroad**

Each student must first complete a NMC Study Abroad Application.

<https://www.nmc.edu/student-services/international-services/files/nmc-study-abroad-application.pdf> As part of your application process, faculty will review your academic record carefully to verify that you are in "good academic standing" (i.e., GPA of 2.50 or better and no evidence of current or pending "academic probation"). All students must have a GPA of 2.50 or higher at the time of application; however, this does not guarantee admission. The sponsoring academic department may also establish additional academic eligibility criteria that will be stated in the program flyer.

Program leaders will review your application and academic student report. On December 10th and again on March 1st ISSLO requires a disciplinary review of each student through the NMC Office of Student Life. Your participation may be denied or approval revoked if your conduct before departure raises doubts as to your suitability for program participation. Inclusion in a program may also be denied based on prior disciplinary or criminal action.

Individual interviews with the lead faculty member are **required** before final acceptance is made. During the interview, faculty will discuss goals and level of responsibility/maturity needed as part of study abroad process.

**Student acceptance is based on your record at NMC and your ability to function as a cohesive member of a team.**

References are part of the application process. They should include at least one from an NMC (staff/faculty) and one outside of NMC – as per the NMC Study Abroad Application. Additional references may also be required, depending on academic area policy.

*Remember, participating in an NMC study abroad experience is not a right, but a privilege.*

#### **F) Cancellation Policy**

If NMC must cancel a study abroad program for low enrollment, security concerns, natural disasters, unforeseen dramatic price increase, etc., every effort will be made to do so before airline tickets have been purchased. Most charges will be refunded to student NMC accounts.

#### **G) Late applicants**

In order to achieve a minimum number of program participants, exceptions may be requested through ISSLO. If allowed, late students must adhere to all remaining deadlines and protocols required of other participants.

#### **H) Dates**

The start date is defined as the date of departure from the United States. The end date is the day you will arrive back in the United States. The return date should be when the academic portion of the program ends.

#### **I) Flights**

ISSLO will make arrangements for group flights. You may not make the arrangements on your own. Otherwise, you will be financially liable if you withdraw. ISSLO works with a number of companies such as The Travel Authority and STA to provide the shortest flights for the lowest cost. Even though you may find a reduced cost by searching yourself, this usually does not include the number of seats needed for a group. It is important that arrival in another country is made by all participants at the same time and on the same flight. Exceptions to this are rare; however, if you have a concern regarding separate flight plans, please speak with the director of ISSLO. Final approval will be granted by the VP for Educational Services.

ISSLO is unable to intervene or assist when students are dissatisfied with flight arrangements. Please do not contact our office for this purpose.

#### **J) Housing**

Depending on which country you are visiting, there will be different degrees of accommodations ranging from 3-4 star hotels to hostels and home stays. ISSLO will take the lead on assisting with locating and recommending suitable housing. Safe housing is our foremost concern. In consultation with the host provider and ISSLO, if a faculty leader determines a particular accommodation does not meet a standard level of safety, every effort will be made to locate another option. Students will not be charged additional costs for the move.

We consider reasonable accessibility issues for students with disabilities when selecting housing, classrooms, field trip destinations, etc. NMC's policy prohibits unmarried students of the opposite sex from sharing the same sleeping quarters.

*Providing services outside of formal program offerings and dates can lead to unacceptable liability risks for NMC.*

### **K) Excursions**

There are often unique opportunities involved with an overseas experience which allow students to experience the natural environment in a unique and different way than through the window of a bus or by hiking overland. These may include activities such as a horseback riding, river rafting, mountain trekking, or snorkeling. If you have not consented to participate by registering for the excursion and do not want to participate, accommodations will be made so that one faculty member remains with you until the excursion is complete.

On the advice of the Office of Administrative Services and Finance, no program funds can be used to pay for activities with a high degree of risk. Some activities involve a very high degree of risk. The following are not allowed during an NMC sponsored study abroad experience: **bungee jumping, hang-gliding, skydiving**. Other activities may also be deemed unallowable. The Travel Waiver/S-1 that you sign also indicates NMC is not responsible for injury or loss that you may suffer when traveling with NMC or independently within the established time period of the program. Program leaders will not endorse, encourage or facilitate independent student activities that involve a high degree of risk (most river excursions and horseback rides are not considered high risk). The cost for treatment from any injury or illness resulting from participation in and all activities during the study abroad program will be the responsibility of the student as per the designated insurance provider.

## 2. FINANCES

Many items go into creating a budget for a study abroad experience. It is NMC's intention to keep costs for the students as affordable as possible yet defining an exact dollar amount based on future flight costs and currency fluctuations is very difficult. Therefore, when a cost is listed it is always given as an approximate cost and is the very best assumption we can make 9-10 months prior to the experience. Any surplus from the program fee cannot be returned to the students but will be placed in the NMC Global Opportunities Scholarship Fund.

### A) Finances Abroad

In order to avoid loss or theft, do not carry large amounts of cash with you. You should also bear in mind that it is illegal to enter most countries with \$10,000 or the equivalent in "financial instruments" without declaring the money - and declaring the money in some countries may incur difficult or even unpleasant consequences.

**Most students utilize ATMs on site.** ATMs can provide ready access to local currency and are drawn from your own account. Since daily withdrawals are usually limited and you may need to withdraw large program sums on a daily basis, ask your home bank to increase your daily withdrawal limit. This increased limit may only be accessible during US banking hours - check so you won't be stranded over the weekend! Also, check with your own bank about service charges and accessibility. Many students also use debit cards. **If you intend to use a VISA Checkcard to access your U.S. account, notify your bank that you will be traveling abroad.**

Credit cards are a convenient way to cover expenses, and will usually net the most favorable exchange rates. **Whatever method you use, contact your bank to ensure that you will have access to funds.** Due to fraud losses, some banks are limiting access to ATM and debit card transactions outside of the United States.

It is advisable to carry your funds in a variety of forms (ATM, credit cards and local currency). In some countries, particularly developing nations, U.S. dollars (cash) may be the most readily acceptable form of payment; however, theft becomes a greater risk. Traveler's checks are inconvenient and no longer used by most program leaders. However, you can order Euro traveler's checks online through American Express.

Faculty **WILL NOT** loan students program or personal funds unless it is an extreme emergency. Despite all the advice and pre-departure preparation, you may find yourselves short of funds. Possible solutions are: having your family deposit funds into the home account so you can access the funds through an ATM; have your family send a foreign draft by express mail; send a bank wire or transfer; or send a transfer through American Express or Western Union. This latter option is quite costly.

Most credit card companies provide legal, medical and financial services around the world 24-hours-per-day, including emergency cash advances and card replacement (often within hours).

Money can also be shuttled from a bank in the U.S. to its branch in a foreign city, if it has one. Banks, however, are notorious for keeping bankers' hours. One after-hours option is Moneygram at (800) 542-3590, a for-profit money transfer service with 23,000 agents in 103 countries. The service charges \$40 to send \$500 anywhere (more for larger amounts).

Using the local AMEX office, you can receive funds in about a day, but high fees may apply.

***To avoid getting stuck in need of money, please plan ahead!***

## 3. PERSONAL PREPARATION

### A) Insurance

All students are required to purchase travel medical insurance through United Healthcare ([www.uhcsafetrip.com](http://www.uhcsafetrip.com)). Safe Trip 2 (\$500,000 coverage) is highly encouraged and is often very inexpensive. All information regarding this coverage is provided for you from United Healthcare. Students will receive an insurance card via United Healthcare. Once purchased, the Medical Insurance Form/S-5 must be submitted to ISSLO. When purchasing one of the options, **it is mandatory that the plan includes Evacuation and Repatriation.** You will receive additional information on how to apply via your program leader. Most insurance policies cost between \$20-30 for your time abroad. According to NMC policy, faculty and students without proof of insurance will **NOT** be allowed to board the plane.

### B) Passports

You must have a passport within 3 week of departure. If you already have a passport, check its validity! It must be good for at least 90 days following your return to the United States.

For processing and information on passports, check the following link:  
<https://www.youtube.com/watch?v=IBs3C3HPyWI>

For passport information, or to schedule an appointment, or to check the status of a passport application, contact the National Passport Information Center at (877) 487-2778 (toll free).

Also visit [www.Travel.State.Gov](http://www.Travel.State.Gov).

Make copies of all important documents, including your passport, visa and airline ticket, and leave them with family. Only carry those credit cards and documents that are needed.

### C)Visas

The ISSLO will inquire about visa requirements for all countries to be visited, including those before and after the study abroad program. Here are a few web sites for more information:

[U.S. Department of State - Foreign Entry Requirements](#)

[Travel Document System](#) \*

Travelers may be denied entry into, or be deported from, a country for which a required visa has not been obtained. For some countries, certain medical requirements must be met before a visa will be issued. A valid passport is required for all visa applications. Additionally, you must be able to send your passport along with the visa application.

Visa requirements may be different for non-US citizens. ISSLO routinely notifies such students that it is their responsibility to obtain a visa in a timely manner. If they are unable to obtain a visa



in time and have to withdraw from the program, the standard financial penalties still apply (page 14).

*\*This site references processing fees - commonly \$45 per visa. Your country Embassy may process visas at no charge, but may not be as fast and as reliable.*

#### **D) Cell Phone Policy**

NMC/ISSLO require that every student provide ISSLO with their cell phone number prior to departure.

There are many ways to obtain international cell service - from renting a phone to adjusting your personal cell phone's service package. See "options" below. Personal calls made on the phone will be the responsibility of the user.

Options for International Cell Phones:

1. Find your own provider through on-site contacts or an Internet search.
2. Add international service to your personal cell phone for the times and locations that you are abroad.
3. Rent or purchase a phone on arrival (phone purchases must be made with departmental funds).

**All students are required to have the free WhatsApp downloaded and in working order on their cell phone prior to departure.** Other apps which allow connection with members of your group should also be reviewed and agreed upon at least 2-weeks prior to departure.

**\*Rental Tip** If you choose to rent a phone, please order it at least three weeks prior to your intended departure.

- Indicate your home address for shipping
- Please remember or record where you plan to have the phone delivered.
- Phones will arrive 1-3 days prior to your departure date. If this is later than you would like, notify the company of an earlier departure date.

#### **E) Laptops and Equipment**

Keep in mind that if you are traveling abroad with controlled equipment or materials (e.g. global positioning systems, encrypted software, or select agents) you may be in violation of federal law.

It is also important to consider the kind of information kept on any laptops you take abroad. If your laptop is lost or stolen, you could put yourself at risk of identity theft. If possible, try not to keep your PIDs on your laptop, or at least only record the last four digits. If you have other participants' home addresses, phone numbers and emails, please encrypt or protect the information with passwords.

## **4. HEALTH, SAFETY, AND SECURITY**

Safety is a prime concern of all who are involved in study abroad. There are risks that are unique to specific settings abroad and, when incidents occur, the impact on participants and their families is often more profound because of the unfamiliarity of the context and the distance that separates participants from their primary sources of consolation and support.

### **A) Health Review Process**

At the time of application, all trip participants will complete a Study Abroad Participant Medical History Form Health Form/S-4 that is reviewed by ISSLO and if needed, medical staff in NMC Health Services in light of the program's location and activities. In most cases, students will not have pre-existing conditions and will be cleared for travel relatively quickly. However, you may be asked to supply more information about your condition or asked to see your physician to obtain confirmation of his/her support for your participation in the desired study abroad program.

If you have a complex health history requiring on-going treatment abroad, your program leader will be included in the development of a medical management plan. Such meetings will be called by the NMC Health Services and will include ISSLO staff, and the student. Sometimes a student may be advised by the Health Services staff to select program in a location with better access to care or delay participation based on a medical condition. Such recommendations can only come from a medical professional. In very rare circumstances, a student's acceptance is rescinded due to concern that the condition cannot be properly managed overseas.

Unfortunately, many students do not disclose pre-existing health conditions because they fear this information will impact their admission. They are not aware that the health review is independent of the academic review. Therefore, in any and all pre-departure meetings, program leaders are asked to encourage you to disclose any medical conditions to the NMC Health Services if you failed to do at the time of application. We also ask you disclose conditions that might be important to know about in order to respond appropriately in a medical emergency (such as animal, insect, food or medication allergies).

NMC encourages students with disabilities to study abroad and we will work closely with the student, the program leader(s), NMC Health Services, and NMC Disability Services to provide reasonable accommodations where possible.

### **B) Health Planning**

You are encouraged to access the links to the best national and international health travel information. Information is often monitored and changed on a daily basis in response to public health information that continually changes as disease patterns and outbreaks evolve. These Web sites include the Center for Disease Control as well as information from other international health and security sites.

### C) Immunizations

Please note that NMC *may* cover the cost of REQUIRED vaccinations and prophylactic medications.

The cost of recommended vaccinations and **routine** immunizations are the responsibility of the traveler. **Routine immunizations** are defined as:

- Tetanus-diphtheria-pertussis (DTP)
- Hepatitis A
- Hepatitis B
- Polio
- Meningitis
- Chicken pox (Varicella)
- Measles, mumps, rubella (MMR)
- Influenza

### D) Health Preparations

Students traveling with pre-existing medical conditions and needing to take medications into some countries will need a letter from a physician describing the condition and the prescription medication necessary, including the generic names of the drugs. Students are advised to check ahead of time to determine whether or not pain or narcotic medications are illegal in the countries they plan to visit. **All medications should be kept in the original prescription bottles.** Remember that if you need to talk with someone about medical concerns, call NMC Health Services (231) 995-1255.

### Managing a Family Member Contact

Program leaders are NOT allowed to make direct, initial contact with any student's family members without the student's permission. Where possible, the student should communicate with their family members about any critical incidents. ISSLO encourages all students to inform their family members, but this disclosure is ultimately up to you.

### E) Safety Policies

Strict attention must be paid to the following policies:

1. The NMC Student Drug and Alcohol Policy ([www.nmc.edu/international](http://www.nmc.edu/international)); which includes information on the definition of prohibited behavior, and
2. the NMC Policies on Student Sexual Assault (<https://www.nmc.edu/about/policies/board-staff/D-602.05.html>) and Sexual Harassment (<https://www.nmc.edu/about/policies/board-staff/D-602.04.html>), which defines prohibited behavior and the consequences of engaging in it and explains how, and with whom, to file a complaint when a sex offense occurs.

## F) Avoiding Sexual Harassment and Sexual Assaults

It is important to understand and be sensitive to the kinds of problems men and women in the group may face overseas. Anyone can be a victim of sexual assault. Should you become a victim of sexual assault, please know that you can contact the program leader at any time.

- Be aware of how you carry yourself and how you dress. Even things as seemingly insignificant as your smile and your stride may mark you as a foreigner. Dressing fairly conservatively will help deflect potential harassers.
- In many parts of the world, meeting another's gaze is widely viewed as sexually provocative, and you may be followed, verbally harassed, or touched as a result.
- Usually the best response to unwanted stares, comments, or touches is to ignore the harasser and to remove yourself from the situation quickly and calmly. Avoidance is often the safest tactic. An effective way to avoid stares while on the subway or bus is to read.
- If you continue to be followed, spoken to, or touched after repeated attempts to get away, try to remove yourself to a very public place. Tell your harasser firmly and calmly to leave you alone.
- Do not judge the physical appearance of your local friends by American standards. You may be inclined to trust someone because he or she is nicely or fashionable dressed, well groomed, self-confident, and outgoing. Sometimes, however, the most fashionable people are those who are the most skilled con artists or who make a mission of befriending Americans in order to gain money, goods, passports, or sex from them. Be wary of smooth operators.

## G) U.S. Department of State Communiqués

In the event a U.S. State Department warning message, worldwide caution or travel alert is issued for a country on your itinerary, ISSLO will share this information by email to all program leaders and students.

## H) Widespread Crisis Management

Demonstrations and protests are increasingly common overseas. Although some have an anti-American undercurrent, most are related to internal objections to the country's governance and/or economy. Nonetheless, students are strongly discouraged from attending such events, no matter how attractive or exciting they may seem, as they have the tendency to turn violent quickly.

If a widespread political or economic crisis should occur in your location abroad, review precautions with your program leader. Attempt to blend in with the local culture, including, when possible, speaking the host country language in public. Maintain a low profile and avoid crowds, protest groups, restaurants, and discos/night clubs where Americans, especially U.S. service people, are known to frequent. Students should keep up with local news through newspapers, radio, and television. In the event of disturbances or protests, students should NOT

get involved. **Use common sense and caution when divulging information to strangers about yourself, the program, your location and itinerary, and your fellow students.**

In case of serious health problems, injury, or other significant health and safety circumstances, your faculty leaders will have with them the NMC Study Abroad Emergency Protocols Guide. At any time, you need emergency assistance, do not hesitate to follow the phone tree guide lines in the aforementioned guide.

#### **I) NMC Refund Policies and Safety & Security Considerations**

##### ***If NMC suspends a program for safety and security reasons***

If NMC suspends a study abroad program for security reasons prior to its departure, the College will provide a full refund of all fees (excluding flight costs) paid to NMC for the program (tuition and program fees).

##### ***If NMC suspends a program for security reasons after it has started:***

- **additional** expenses related to bringing the participants home (or to another approved program location) will be borne by NMC (for example, airline ticket change fees associated with early departures home, or to a new program location).
- Refunds of **program fees** paid to NMC will be prorated and may be limited by non-recoverable contractual obligations.
- Refund of **tuition fees** paid to NMC will depend on how much academic credit the students in the program will still be able to receive for work already completed or to be completed through alternative arrangements. ISSLO will make every attempt to arrange with program leaders and academic areas suitable alternatives to completing planned academic credit.

##### ***If a student chooses to withdraw from a program that has not been suspended***

If NMC does **not** suspend a program but a student chooses to withdraw due to safety and security concerns or any other reason, the standard withdrawal fee policy will apply.

#### **Student Withdrawal Policy**

If a student(s) withdraw from the program after accepting admission and their written notice

- **More than 8 weeks before the program's first day**, the student will be financially responsible for the \$250 deposit and flight cost, if tickets have been purchased.
- **Less than 8 weeks before the program's first day**, the student will be financially responsible for the \$250 deposit plus any non-recoverable costs associated with the program at the time of their withdrawal (flight costs).
- **After the program's first day**, the student will be financially responsible for the entire program fee.

- **Air Transportation**

Refunds are subject to the rules and regulations of the appropriate airline or agency.

## **J) Transportation and Vehicle Safety**

- Student use of automobiles in another country is not allowed
- *Travelers should learn to distinguish between official taxis and so-called "gypsy" cabs in which travelers in some locations abroad have been robbed. Information on identifying official taxis can be obtained from the local U.S. embassy.*

## **K) Emergency Preparedness**

Students should record the phone number of the resident director or another trusted local contact on the back of their Emergency Card. You will also be provided with the local telephone number(s) you should use to contact emergency services (i.e. the equivalent of the "911" that we use in the U.S., which provides access to police, fire and emergency medical services). To find the local emergency numbers, visit [https://en.wikipedia.org/wiki/Emergency\\_telephone\\_number](https://en.wikipedia.org/wiki/Emergency_telephone_number) Also note that "112" is a worldwide mobile emergency number.

Students needing immediate emergency assistance should attempt to reach local contacts first, as this will lead to a quicker response. While you may be inclined to call your parents, particularly in a medical emergency, parents are not generally in a position to guide a response given their lack of local knowledge. If, in a crisis, you cannot reach a program leader or on-site contact, you should call the NMC/ISSLO 24-hour number at 231-313-1298.

## **L) The Buddy System**

Almost all the critical emergencies you will face will be the result of a student being alone, either on purpose, or most often by accident. All Students are required to employ the buddy system, especially when going out at night. Require a "leave no man (or woman) behind" approach to keeping each other safe.

## **M) Communications**

Many students now travel with cell phones that work overseas. Students who don't have a phone will be required to purchase an inexpensive one prior to departure, or within 24 hours of arrival in the country.

## **N) Medical Needs**

The most common "emergency" that programs face is medical in nature. Most often, you may just need advice on making an appointment with a local physician for non-emergency care. Discuss this with your faculty leaders. Please remember, you have international medical insurance through *UnitedHealthcare Global* and should contact them through their web site, or on their 24 phone line. NMC highly values a student's right to medical privacy—disclosures of a

student's condition will be made only to the most appropriate individuals with the highest level of discretion.

### **O) Paying for Medical Care Abroad**

*UnitedHealthcare Global* can usually arrange for direct-billing of hospital expenses when a student is admitted to a facility for long-term care. However, *UnitedHealthcare Global* must be notified of the need at admission, not discharge. If *UnitedHealthcare Global* is not informed of the need for direct-billing in a timely manner, you may be required to pay upfront and seek reimbursement later. Students should be prepared to pay for non-emergency care out-of-pocket and seek reimbursement upon return to the United States. To obtain a full reimbursement, students must retain all receipts and the care must have occurred during program dates.

### **P) Incident Reporting**

Students are required to inform the program leaders about any real or perceived emergency or critical incident. *For our purposes, an emergency is any circumstance that poses a genuine risk to, or has already disturbed the safety and well-being of program participants. Emergencies may include incidents that are "newsworthy" and reach U.S. news agencies, causing alarm to parents or colleagues.*

Emergencies can include, though are not confined to, the following:

- physical assault
- disappearance, hostage-taking, or kidnapping of a student
- robbery
- sexual assault or rape
- serious illness, physical or emotional
- threat of, or attempted, suicide
- significant accident and/or injury
- hospitalization for any reason or length of time
- terrorist threat or attack
- local political, natural, or man-made crisis/disaster in the vicinity of student accommodations or classrooms that could affect the students' safety or well-being
- arrest or questioning by the police or other security forces
- any legal action (lawsuit, deposition, trial, etc.) involving a student
- death of a student

Pre-departure loss of a passport or documents is not considered an emergency. ISSLO will assist students or leaders to the best of our ability, but response may be limited to business hours.

### **Q) Parental/Family Contacts**

Program leaders, cannot make direct, initial contact with your parents or family members about an emergency or critical incident without your permission (all dependent students should have signed the Parent Right to Data Form/S-2 prior to departure). You are encouraged to

communicate directly with your parents about a critical incident or emergency abroad. In special circumstances, NMC may choose, in consultation with the program leaders or on-site representatives, to inform emergency contacts about a potential emergency abroad without the student's permission.



## 5. DISCIPLINE OR BEHAVIOR PROBLEMS

### A) Minor Behavioral Problems

*Refer to the NMC Student Rights and Responsibilities* for more detail.

Most minor behavior problems are not serious enough to warrant immediate dismissal from a program, but they do have a negative effect on the program. Behavior problems that are allowed to continue may affect the atmosphere and morale of the entire group. Minor problems may escalate into major problems.

Examples of minor behavior problems include:

- excessive tardiness to class or class activities
- personality conflicts between program participants
- indifferent or rude behavior toward guests/guest speakers

Should the behavior persist, the ISSLO and Dean of Students will work with the program leader to assess the situation and, if necessary, will facilitate the dismissal of a student from the program according to the following procedures for dismissal:

If the student has committed a violation that requires immediate dismissal or if the student has committed a lesser violation and the procedures under Addressing Behavioral Problems (p. 18) have been followed and the situation has reached the dismissal stage, the program leader will discuss the next course of action for dismissal with the Dean of Students.

If dismissal seems warranted, dismissal action will occur in consultation with the program leader, the relevant college representative, NMC Health Services (if involved), and the Director of ISSLO. Letters of dismissal are written by the Dean of Students in consultation with the Vice President of Student Services and Technologies. Depending on the student's location, he or she will have 24-48 hours to vacate program-arranged housing and leave the country.

The letter of dismissal will also inform the student that a disciplinary report will be filed and he or she may be referred to the Office of Student Life for a hearing upon his or her return to NMC. Consequences for drug and alcohol violations may include, but are not limited to, some form of disciplinary probation, required attendance at educational programs, referral for assessment at educational programs, referral for assessment and treatment, and suspension from NMC for sale of illegal drugs or repeated violations of the regulations.

### B) Major Behavior Problems

Northwestern Michigan College expects study abroad participants to abide by the laws, regulations, and customs of the host country, community, institution and program. There are certain areas under which the program leader, local resident director, or designated NMC staff has the authority to immediately dismiss a student from a study abroad program.

The following behaviors are among those that can result in immediate dismissal from the program

- conduct that violates NMC Student Code of Conduct
- violation of the laws, rules and regulations, or customs of the host country, community, institution and program
- behavior that is disruptive and detrimental to the group learning process and academic success of the program
- conduct that damages or destroys property of another person, institution or organization
  
- behavior that gives the program director and the NMC ISSLO reasonable cause to believe that the continued presence of the student in the program constitutes a danger to the health or safety of themselves, persons or property or threatens the future viability of the program
- repeated offenses or severe infractions of the housing rules and regulations as established by the local facilities
- alcohol misuse (as defined below)
- physical or sexual assault
- harassment
- possession, use or distribution of illegal drugs
- setting a fire or possession of explosives
- possession of a weapon, including BB guns and knives
- theft
- repeated bad behavior for which the student has been warned in writing

### **C) Addressing Behavioral Problems**

As a condition of acceptance to participate in an NMC study abroad program, every student has signed the Travel Waiver Form/S-1 This statement lists expected behaviors and consequences for violation.

In the event of an incident/infraction where there is an **allegation** of a violation of the laws, regulations, and customs of the host country, community, institution or program or a violation of the NMC Student Code of Conduct, **but does not cause immediate danger to others**, the following procedures will apply:

1. **VERBAL NOTIFICATION:** The program leader-in-residence (referred to as the "leader") will investigate the alleged violation using the resources available to him or her. He/she will

- inform the student of the inappropriate behavior
- tell the student to stop the identified behavior
- state the consequences of inaction (written notification, possible dismissal)
- inform the ISSLO

**2. WRITTEN NOTIFICATION:** If a discussion with the student does not result in mutual understanding and if the behavior continues, the program leader will inform and consult with Dean of Students regarding the alleged violation. The Dean can draft a written warning to the student. The warning statement will provide a brief description of the undesired behavior; clearly stated expectations and consequences (including restricted activities, if applicable) that will remain in effect for the duration of the program; and a statement that this is the final warning and any continuation of the undesirable behavior will result in immediate dismissal with no refund.

#### **D) Student Alcohol and Drug Policy – Study Abroad**

##### **No Tolerance**

To promote a safe learning environment for all students, no alcoholic beverages or illegal drugs may be transported or consumed by students of any age, at any time from departure to return to NMC. Except as provided by this policy, all students are specifically forbidden to use, possess, distribute, or dispense alcoholic beverages or illegal drugs. Violation of any laws and/or NMC regulations or policies related to alcohol and illegal drug use may result in:

1. Immediate dismissal from the NMC study abroad program
2. Temporary or permanent academic withdrawal from the College
3. Students may be sent home or receive disciplinary action upon return to campus, depending on severity of the behavior.
4. Immediate forfeiture and repayment of any funds distributed through the Global Opportunities Scholarship

Faculty leaders are required to report any behavior that violates this policy. Incidents shall be reported to judicial affairs for judicial review through the Dean of Students. If a formal complaint is filed by the program leader, the student will be contacted by a judicial affairs staff member upon return to campus and the judicial process will begin. If the student is found to have violated College policy, the complaint and its resolution will become a formal part of the student's NMC record.

##### **Exceptions**

###### *A. Special Cultural Events*

NMC recognizes that some countries have cultural events that may enhance the understanding of and build unity with those in other cultures. As part of this learning experience, Trip leaders may request preapproval to attend and participate in these cultural events of which alcohol is a part. Trip leaders will request preapproval through the Director of International Services and Service Learning prior to departure. The decision on whether or not participation is appropriate will be made by the Vice President for Educational Service in collaboration with the Director of International Services and Service Learning.

###### *B. Program Requirements*

Specific programs, such as Culinary Arts, involve sampling wine or other alcoholic beverages as part of the curriculum. Use of alcohol on these trips is strictly based on the requirement of the learning outcomes for the trip and the course curriculum. This

exception refers to the tasting of alcoholic beverages and does not include overconsumption of alcohol.

*Alcohol misuse and abuse are not tolerated anywhere in the world and will not be tolerated on NMC study abroad programs.*

E) Mental Health Conditions

### **Pre-Departure**

ISSLO encourages students to disclose all pre-existing health conditions on the Study Abroad Medical Form (S-5). If a student requires on-going care while abroad, such as counseling, the program leader will be informed by ISSLO and the Office of Student Life that a medical management plan is being developed.

### **F) Voluntary Withdrawal from a Program**

If a student has arrived at the program site and decides to withdraw, he or she must begin by discussing the situation with the NMC program leader. The program leader will consult with ISSLO to determine whether or not a solution exists for the situation. If, after consultation, the student still plans to withdraw from the program, he or she must submit a signed and dated statement of explanation to the program leader. This statement must indicate that the student understands that, effective on the date indicated, he or she will no longer be considered a student or participant in the program, and is therefore responsible and liable for his or her own behavior, transportation home, insurance, etc.

If a student leaves a study abroad program because of an emergency situation or illness (either personal or of a family member) the student must submit a written statement of withdrawal to the program leader and/or ISSLO and will be financially responsible. Should a student need to return home due to an emergency and cannot obtain sufficient funds for transportation, the program leader may, in consultation with ISSLO, loan funds. The loaned amount will be billed to the student's account.

If a student experiences the unexpected death of an immediate family member while abroad, NMC will cover reasonable transportation costs for the student's immediate return to the United States.

If a student cancels or withdraws from a program for any reason (voluntary or involuntary), he/she will be required to return any scholarship funds disbursed by the ISSLO. If the withdrawal is done after the award is disbursed, the student's account will be billed for the award amount.

## 6. EMERGENCY PROTOCOL

### General Overview/Approach

NMC has developed a **Study Abroad Emergency Protocol Manual** designed to safeguard the well-being of program participants and to protect the College interests. All program leaders will be familiar with the contents

#### A) U.S. Embassies/Consulates

It is useful to know the location of the nearest US Embassy <https://www.usembassy.gov/> in each location on your itinerary if you lose your passport during the program. Specific guidelines for replacing lost or stolen can be found on each embassy or consulate's web site. **It is very important you know where your passport is at all times.** As a precaution, a copy of each participant's passport will be included in the program leader's Travel Folder.

#### B) Dangers, Risks and Accidents

Do not travel to or through any location where tensions exist and travel may be dangerous. Also be aware of such things as traffic patterns, pub and drinking culture, drug laws, unsafe swimming, and the types of things that can happen when walking down a street alone at night in a foreign city. Pay attention to unsafe behaviors such as certain types of sexual behavior and how to dress and behave to avoid unwanted attention (page 12).

In case of a Medical Emergency:

***UnitedHealthcare Global 24/7 emergency number is +1-410-453-6330***

## 7. PRE-DEPARTURE ORIENTATION

### A) Pre-Trip Meetings

**Program leaders will schedule and lead at least 4 mandatory orientations** (*all students must attend and sign in*) addressing the key program-specific details you need to know (additional sessions may be added as deemed necessary. For example, sessions will include information on safety; health; legal, environmental, political, cultural and religious conditions in the host country; potential health and safety risks; and appropriate emergency response measures. (*Major causes of death abroad include injuries, primarily auto-related, and drowning.*)

Every attempt will be made to communicate a majority of the necessary information prior to the completion of the previous semester. **Regularly check your NMC email accounts.**

Program Leaders will be carrying a cell phone during the program and will inform you of the phone number at the on-site orientation. This is meant to be used in case of an emergency.

You will also receive an updated program itinerary during orientation. This itinerary will include the full name, address, phone numbers and URLs (if applicable) for any overnight accommodations. You will also receive a wallet size **Emergency Card** prior to departure. This card from ISSLO will include: Contact information for the closest US embassy, lead faculty contact information, ISSLO contact information, host provider contact information, first night's hotel accommodation information. In addition, the back of the laminated card will include a place to write extra contact numbers, if needed. This should be carried with you at ALL times. Below are specific subjects that will be addressed in your pre-departure meetings:

#### 1. Health Concerns/Immunizations

Students are advised to see their personal physician if 1) they are not up-to-date on their routine immunizations; 2) they are on prescription medications (to ensure they will have an adequate supply for the duration of the program); or 3) they have a pre-existing medical condition that may require extra attention in the new environment.

NMC Student Health Services is a good, and cost free resource for questions regarding medications needed overseas. ISSLO always suggest students make an appointment with their local physician for a health assessment prior to traveling overseas.

#### 2. Travel Registry with the U.S. Department of State

During one of the final two orientation meetings you will need to make sure you register with the [U.S. Department of State's Smart Traveler Enrollment Program \(STEP\)](#) prior to departure (and for all countries on your program itinerary).

### **3. Other Information Resources**

Country Background Notes from the U.S. Department of State are good sources of information as is the CIA World Fact Book

## **8. CONCERNS ABROAD**

### **A) Culture Shock**

Be aware of possible indicators of culture shock such as: compulsive eating or lack of appetite; feelings of helplessness, irritability, and loneliness; homesickness; sleeping more than usual; feeling depressed; getting angry easily; decline in inventiveness, spontaneity, or flexibility; stereotyping of host country/culture; increase in physical ailments or pains; inability to work effectively; boredom; or unexplainable crying. Most study abroad participants will experience some form of culture shock; however, some might experience it after only two days in the host country, others not until a week has passed. In addition, the concrete indicators of culture shock vary from individual to individual.

Make sure to care for your health and eat well to help get yourself through these stages. If you display one or more of these behaviors, it is very likely that they are going through the culture shock phase of cross-cultural adjustment.

### **B) Stereotypes**

When you travel abroad, keep in mind that people who do not know many Americans personally may tend to judge the Americans they meet casually by a stereotyped standard: “All Americans are wealthy. . . always in a hurry. . . ignorant of other countries...loud...racially prejudiced...” Many of these stereotypes come from U.S. television, which is available worldwide. When you recognize that you are being judged by an inaccurate stereotype, try to avoid becoming angry or defensive. Just be yourself and hope that your behavior may positively change other people’s judgment of you and of other Americans they meet. Remember, stereotypes work both ways. Undoubtedly you have prejudgments of other nationalities. Try to remain open to the likelihood that these views are inaccurate.

### **C) Loss or Theft of Passport or Credit Cards**

To help in assist the reporting of a lost or stolen passport while abroad, visit <https://www.usembassy.gov/> and click on "American Citizen Services."

To report a lost or stolen credit or debit card, students should contact the bank that issued the card. If they did not record this phone number, they may be able to locate the contact information by searching the Web.

### **D) General Safety in Public Places**

You soon will be entering a city and culture that are probably foreign to you. Because of this unfamiliarity, you may miss some of the danger signals that a local person would automatically take into consideration. You should also realize that in our shrinking world the coexistence of many cultures in a given country is quite likely. For this reason, one must be aware of, and sensitive to, the majority culture, as well as the minority cultures, prevalent in the host country. Please read through the following sections carefully. They are not meant to frighten you, but rather to inform



you of issues of which you should be aware. This advice is applicable no matter where you are in the world.

Many people's impressions of Americans come from what they see on television shows. Americans are often perceived as wealthy, particularly in developing countries, and in many locations you really may be more well off than the local population. Americans may also be easily noticed. We may dress distinctively and speak loudly in groups. We may carry backpacks, wear sneakers, and our American accents can be unmistakable.

By following these suggestions, you can minimize your exposure to unsafe situations:

- Do not leave your bags or belongings unattended at any time. Security staff in airports or train stations is instructed to remove or destroy any unattended luggage. Do not agree to carry or look after packages or suitcases for anyone. Make sure no one puts anything in your luggage.
- When you travel, use a money belt to carry your passport, credit cards, and travelers' checks. Wear the pouch under your clothes. Keep a separate record of your travelers' checks in another part of your belongings so that you will have the necessary information if the travelers' checks are lost or stolen.
- Be as inconspicuous in dress and demeanor as possible.

Downplay those elements of your appearance and manner that broadcast that you are American. Here are some things to avoid if you do not want to be pegged quickly as American:

- Wearing U.S. college insignia clothing or heavily patriotic American clothing.
- Wearing baseball caps or U.S. sports teams' shirts or jackets.
- Talking loudly with a group of friends. Try to speak the local language in public, even with other Americans. Even if you have a heavy accent, you will not attract as much attention, particularly if you take a cue from the locals and speak quietly.

Use the buddy (or in the evening, small group) system, especially in the first few weeks of your stay. Walking with someone else helps to deflect approaches by would-be harassers.

Be mindful how late you come home at night. Try to get home while public transportation is still running or plan to take a taxi. If you and other members of the group are visiting friends in the evening, ask them to escort you to the nearest metro station or even to escort you home if you are concerned. Do, however, be extremely cautious about accepting a ride with anyone.

Be alert to the people with whom you have contact. Be wary of people who seem overly friendly or overly interested in you. Be cautious when you meet new people and do not give out your address or phone number. Be careful sharing information about other students or group events. Be alert to anyone who might appear to be following you or to any unusual activity around your place of residence or classroom. Report any unusual people or activities to on-site staff and/or authorities immediately.

Be careful to observe traffic lights. Stay on sidewalks away from the curb, and walk facing oncoming traffic whenever possible. Drivers in large cities can be aggressive and often erratic. Never assume a car will stop for you or steer out of your way. For those of you in countries where

drivers drive on the left-hand side of the road, you will have to make an extra effort to check both ways before crossing the street.

### **E) Use Common Sense**

You probably take your safety for granted in your home location because it is an environment in which you feel comfortable and with which you are familiar. But soon you will be spending time in what may be unfamiliar territory. A general rule of thumb is to use common sense and be as cautious as you would in any large city in the United States.

Be aware of your surroundings. If you want to visit a new neighborhood, try to go during the day. Look at a map before you leave, and note the nearest metro stops and bus/trolley routes. Walk at your own pace, but look alert and purposeful. If you find yourself in uncomfortable surroundings, act like you know what you are doing and where you are going, and move to a place where you are comfortable.

### **F) Money and Other Valuables**

Keep your cash and other valuables (travelers' checks, passport and visa, airline ticket) in a locked suitcase in your room or use the safe in your program's headquarters, if one is available.

Jewelry that you love or that has sentimental value is at risk of being lost or stolen, and is best left at home. Be aware that it is common in some cities for thieves on motorcycles to pull gold chains off the necks of pedestrians.

Avoid putting valuables in the back pocket of your pants or backpack. Wear your backpack in front of you in crowded places. We highly recommend bringing a money belt that you can wear concealed around your waist under your clothes.

Do not handle or display large quantities of money on the street. Only carry as much money as you need for the day or night.

Always keep an eye, and/or your hands, on your purse, bag or wallet, especially in crowded public areas (public transportation, crowded sidewalks, markets, and metro stations).

Be particularly vigilant in areas where there have been numerous reports of pick pocketing and purse snatching, especially tourist areas. Be aware that thieves on mopeds have been known to snatch purses from pedestrians, so position your bag away from the street.

If you suddenly find yourself being "crowded" in a market, move away from the crowd. Thieves use such occasions to slice open purses or backpacks with a razor.

If you are working at an internship, do not leave purses and backpacks unattended.

### **G) Local Transportation and General Travel**

While abroad, you should remember that public transportation is the way the great majority of local residents get around their town and country, so it should be a part of your experience as well.

If someone leaves a package unattended on a seat near you in any crowded public place (i.e., airports, train stations, “the Tube” in London, or on a bus or other public transportation), notify the driver or other authority and get away from it as quickly as possible.

Be careful with whom you ride in a car. Some cultures are less adamant about not driving while intoxicated, and therefore driving under the influence of alcohol is more common.

***Do not travel alone. Always try to travel with at least one other person.***

Be careful whom you allow to join your group. Make sure that anyone who joins your group is known well by someone you know. Terrorists and thieves have used unsuspecting travelers as covers.

Update yourself on your destination and consider postponing a visit to a place if there have been problems there recently. It is better to be safe than sorry. If there is a U.S. Consulate near you, stop and get their safety information bulletins about the country you are planning to visit.

Have sufficient funds or a credit card on hand to purchase emergency items such as train or airline tickets or to fund a hospital stay.

#### **H) Public Transportation**

When riding public transportation, you may see other passengers who do not appear to be paying for buses or other public transportation. Be careful not to imitate them. Many of them have passes that they show only when asked by an inspector. If you are caught without a bus ticket or pass, you can be pulled off the bus or tram and taken to the police station.

#### **I) Relationships**

Entering into a relationship away from your home campus should be approached with the same precautions as at home. It can be very tempting to be charmed by the idea of a once-in-a-lifetime foreign romance, but you should consider any relationship carefully, particularly when you are overseas. There are different cultural values and expectations regarding dating and relationships.

Please be aware that in a physically intimate relationship, wherever you are, you run the risk of acquiring a sexually transmitted disease or AIDS, becoming pregnant, or getting someone else pregnant. This is not meant to scare you but rather to help you realize that it can happen and has happened. Some countries do not admit that they have an AIDS epidemic. Assume AIDS is everywhere. No matter what your current commitments or plans are, bring protection if you are sexually active.

#### **J) Cultural Harassment**

What may be appropriate or friendly behavior in the United States may bring you unwanted, even dangerous, attention in another culture. Try not to take offense at whistles and other gestures, regardless of whether they are complements, invitations, or insults. These gestures may be as much a part of the culture as its food, history, and language, but if your intuition tells you a situation is dangerous, then act as if it is. Be extra careful with giving your trust.

## **K) Cults**

Cults refer to religiously oriented groups that may not have any affiliation with an established church. Cults differ from traditional churches in a number of ways. Cults generally operate in a secretive way; members' personal possessions sometimes become the group's property, and complete obedience may be required from their members.

Cult members try to recruit other members by offering friendship, help, and answers to problems. They often choose people who appear lonely or confused, because such people are believed to be more vulnerable to cult members' ideas. Cults abroad have similar recruitment techniques as in the U.S. You should be wary of people who tell you they can provide easy solutions to your problems, or who urge you to join them because "everyone is doing it." Be wary of people who push a sense of guilt on you for not joining their organization, or who invite you to retreats without stating clear goals. Do not go to meetings.

## 9. POST-PROGRAM ACTIVITIES

Maintain contact with your faculty leader. As difficult as it is to adapt to an entirely new culture, it can be just as challenging to come back home after being away for any period of time.

You can expect to experience some measure of reverse culture shock. Just remember that the world at home didn't stop while you were gone. Upon return home, you may find you aren't the only one who has changed during the absence. Everyone and everything else will have changed too! Take time to readjust slowly.

### A) Follow-Up Meeting

You are required to attend a mandatory post trip follow up meeting with your program leaders 10-14 days following your return. **This date will have been set prior to the trip.** All students should have arranged to participate prior to departure.

### B) Presentations

As a requirement of the NMC Global Opportunities Scholarship, students must follow-up their study abroad with a presentation. This presentation can be designed in a variety of ways and must occur within 6 months following the trip. Your program leader will be responsible for arranging the presentation(s). Prior audiences for such presentations have included:

- Future students
- Local advisory committees
- NMC Foundation
- NMC administrators
- Discipline faculty
- Local professional organizations
- Local schools

Contact ISSLO @ 231-995-2524 for additional information and *Enjoy your experience!*

# APPENDIX

Special thanks to the following institutions and organizations for references included in this manual: Austin Community College District, Community Colleges for International Development, Inc., Michigan State University, The University of Minnesota



# Study Abroad Application

OFFICE OF INTERNATIONAL SERVICES AND SERVICE LEARNING

(Please print)

NAME: \_\_\_\_\_ DATE: \_\_\_\_\_

NMC ID: \_\_\_\_\_ NMC EMAIL: \_\_\_\_\_

CELL PHONE #: (\_\_\_\_\_) \_\_\_\_\_ LOCAL PHONE #(\_\_\_\_\_) \_\_\_\_\_

LOCAL ADDRESS: \_\_\_\_\_ CITY: \_\_\_\_\_

STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

NAME AS IT WOULD APPEAR ON PASSPORT (Last, First, Middle): \_\_\_\_\_

BIRTHDATE (MO/DAY/YR): \_\_\_\_\_ SEX:  FEMALE  MALE

STUDY ABROAD EXPERIENCE IN WHICH YOU ARE APPLYING (COUNTRY): \_\_\_\_\_

NMC COURSE NAME: \_\_\_\_\_ INSTRUCTOR: \_\_\_\_\_

ACADEMIC TERM YOU PLAN TO PARTICIPATE: FA SP SU YR \_\_\_\_\_

ACADEMIC ADVISOR: \_\_\_\_\_ CUM GPA: \_\_\_\_\_ PROGRAM: \_\_\_\_\_

ARE YOU CURRENTLY ENROLLED IN AN INSTITUTION OTHER THAN NMC?  YES  NO

IF SO, LIST: \_\_\_\_\_

IF AVAILABLE, DO YOU PLAN ON USING SCHOLARSHIPS TOWARDS EXPENSES?  YES  NO

HAVE YOU EVER BEEN CONVICTED OF A CRIME?  YES  NO DO YOU HAVE ANY CHARGES PENDING?  YES  NO

ARE YOU A U.S. CITIZEN?  YES  NO

U.S. PASSPORT NUMBER AND EXPIRATION DATE:  DO NOT HAVE ONE YET  N/A

#: \_\_\_\_\_ EXP DATE (MO/DAY/YR): \_\_\_\_\_

IF YOU ARE THE HOLDER OF A NON-U.S. PASSPORT, WHICH COUNTRY IS IT FROM? \_\_\_\_\_

EMERGENCY CONTACT NAME: \_\_\_\_\_ RELATION: \_\_\_\_\_

PHONE #: (\_\_\_\_\_) \_\_\_\_\_ ALTERNATE #: (\_\_\_\_\_) \_\_\_\_\_

ADDRESS: \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP: \_\_\_\_\_

(Please continue to next page)

**WHAT FOREIGN LANGUAGES HAVE YOU STUDIED AND FOR HOW LONG? (Please specify high school or college)** \_\_\_\_\_

**WHERE DID YOU FIRST HEAR ABOUT NMC STUDY ABROAD?** \_\_\_\_\_

**WHAT FOREIGN COUNTRIES HAVE YOU VISITED AND FOR HOW LONG?** \_\_\_\_\_

Northwestern Michigan College is committed to a policy of equal opportunity for all persons and does not unlawfully discriminate on the basis of race, color, national origin, religion, disability, genetic information, height, weight, marital status or veteran status in employment, educational programs and activities and admissions. Read more at [nmc.edu/nondiscrimination](http://nmc.edu/nondiscrimination). Michigan Law requires that a person with a disability or handicap requiring accommodation for employment must notify the employer in writing with 182 days after the need is known. If you require accommodation for your study abroad program, please contact NMC Disability Support Services at 231-995-1929.

**Your signature verifies the following:**

1. I have completed at least 12 credits at Northwestern Michigan College with an overall GPA of 2.5 or higher by December 30 of the year prior to my departure.
2. I have completed the necessary prerequisites to enroll in this program.
3. I understand that study abroad programs require that applicants and participants are in good academic and disciplinary standing at the college.
4. I authorize NMC to bill my student account. I understand that all cancellations must be submitted in writing and meet any required deadlines.
5. I agree to and will abide by the NMC Student Code of Conduct (Student Rights and Responsibilities) located at [www.nmc.edu/about/policies/board-staff/D-602.01](http://www.nmc.edu/about/policies/board-staff/D-602.01) and the mandatory Risk Management documents (forms S1-7) located at [www.nmc.edu/student-services/international-services](http://www.nmc.edu/student-services/international-services)
6. I understand that one of students' rights under FERPA is that they may authorize the release of specified information from their educational record to a specified third party. If I wish to do this I will use the online form under NMC's website titled, "Authorization to Disclose Non-Directory Information to 3rd Party". While studying abroad, it is furthermore understood that, in case of emergency, the school may release such necessary and relevant information from my record as deemed necessary and appropriate to protect the integrity of my record and my personal well-being.
7. I authorize NMC to make public that I am studying off-campus. Yes No
8. I will have all childhood and routine immunizations up to date and meet with my physician, The Travel Clinic or NMC Student Health Services for recommendations on vaccines specific to the area of travel prior to my departure in order to ensure my continued health.
9. I understand that NMC has the right to ensure a secure and positive learning environment for all who travel with NMC. Therefore, although most every student who has the desire and funding to travel will be accepted, there may be an occasion where to ensure the safety and success of a program, after review by the Study Abroad Review Committee, a student may not be eligible to participate.
10. **References:** Two signatures are required. One reference **MUST** be from an NMC faculty member. We recommend that the other be from an additional professor, teacher, advisor or work supervisor. Others could be from a religious leader, coach, extracurricular advisor, etc. References from family members and/or friends are not acceptable.

**NMC Faculty Member Referral:**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Ph# \_\_\_\_\_

**Additional Reference:**

Name: \_\_\_\_\_ Signature: \_\_\_\_\_ Ph# \_\_\_\_\_

\*\*By signing this, I agree to serve as a reference for this student who is applying for the opportunity to be selected in an NMC Study Abroad experience.

**SIGNATURE OF APPLICANT:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**SIGNATURE OF STUDY ABROAD FACULTY LEADER:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**THIS APPLICATION MUST BE COMPLETED AND RETURNED TO:**

OFFICE INTERNATIONAL SERVICES AND SERVICE LEARNING, SCHOLARS HALL-LOWER LEVEL-SUITE 29,

1701 E. FRONT STREET, TRAVERSE CITY, MI 49686 (231) 995-2524



AN NMC *global* OPPORTUNITY

ISSUE OFFICE USE ONLY: APPLY DATE: \_\_\_\_\_ RECEIVED BY: \_\_\_\_\_





# Travel Waiver for Students



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## APPROVALS:

### SEEK APPROVAL AND SIGNATURE OF FACULTY PROGRAM LEADER

(Must have signature or attach e-mail approval before submitting application)

#### REQUIRED SIGNATURES

I accept this student into the specified Study Abroad program.

\_\_\_\_\_ Date \_\_\_\_\_

Signature of Faculty Program Leader

I verify that this **student (print name)** \_\_\_\_\_

- is in good academic standing at Northwestern Michigan College
- has cleared judicial review
- has obtained travel health insurance acceptable to Northwestern Michigan College requirements

\_\_\_\_\_ Date \_\_\_\_\_

Signature of Director of International Services and Service Learning

#### ASSUMPTION OF RISK AND RELEASE FOR OFF-CAMPUS ACTIVITIES

If accepted for participation in this program, I understand that I am accountable for all program fees. I acknowledge that an official hold may be placed on my records until all financial responsibilities are fulfilled. I acknowledge that I am responsible for my personal conduct and that I can be dismissed from the program for violation of program rules. I understand that tuition is not included in the program cost.

**SELECTION** - Selection of participants for Northwestern Michigan College (NMC) programs will be made by the faculty leader and with consultation with NMC. Off-campus experiences can be demanding and the selection may be competitive. Factors influencing selection are: the number of available places for a given program site, the applicant's prior academic and conduct record, language skills, evidence of motivation, ability to represent NMC, and evidence of maturity and independence. Participation may be denied to an applicant whose conduct prior to departure raises doubts that he or she should be allowed to participate in an international experience.

Whenever possible, the foreign study program will try to accommodate special needs. In some cases, however, this is not possible. The safety of our students will take priority over all other considerations in the selection of students, site selection, and housing arrangements.

NMC reserves the right to withdraw an offer of acceptance to any student who voluntarily or involuntarily leaves NMC or is found to have falsified the application.

**CANCELLATION** - I understand that I will be held accountable for the entire cost of the program once the confirmation date has passed. In the event that I notify NMC in writing of my intent to cancel my participation or withdraw for reasons beyond my control, I will remain responsible for all program costs incurred on my behalf.

(Initials)

## Assumption of Risk/Release & Indemnification of All Claims and Covenant Not to Sue

This is a legal and binding agreement which, when signed, will permanently limit your ability to recover from the parties indicated below for injuries or losses you may sustain as a result of participating in a Program on or off campus.

Northwestern Michigan College (NMC) is a public Michigan community college. References to NMC or Northwestern Michigan College include the Trustees of Northwestern Michigan College, its employees, volunteers, students, authorized organizations and participating organizations, agents, and assigns, and anyone participating in the program activities.

I freely choose to travel on the Program indicated above and any other related or substitute travel including personal travel for the purposes of education, personal business, social service, or other experience (referred to as the Program) and I freely accept all the risks associated with the Program. I expressly agree that I am not an employee of NMC, and have no employee rights or benefits including, without limitation, any workers compensation benefits.

I understand that NMC is not an agent of, and has no responsibility for, any third party including without limitation any sponsor that may provide any services, equipment, training, or activities associated with the Program.

I understand that Programs conducted off campus contain certain inherent dangers and risks, including jurisdictional laws for which I may not be familiar, customs of conduct for which I may not be familiar, lack of medical service and treatment, and other risks generally associated with travel. I agree to inform myself about these potential dangers of the areas I am traveling to and precautions which should be taken, including reviewing the State Department Consular Travel Information at <http://www.travel.state.gov> and the Centers for Disease Control Travelers Information at <http://www.cdc.gov/travel/> for health and immunization information. I agree that my safety is primarily dependent upon my taking proper care of myself and avoiding any activity or behavior which would harm me or others. I agree to observe the rules and practices which may be posted or advised by NMC. I agree that if I fail to act in accordance with this agreement I may be dismissed from the Program.

Despite precautions, accidents and injuries can occur. I understand the activities I may undertake may be potentially dangerous and that I may be injured and/or lose or damage personal property or suffer financial loss as a result of use of the facilities, equipment, or program participation. Therefore, **I ASSUME ALL RISKS RELATED TO THE ACTIVITIES** including but not limited to:

- Death, injury, or illness from accidents of any nature whatsoever, including but not limited to bodily injury or illness of any nature whether severe or not, temporary or permanent, which may occur as a result of participating in an activity or contact with physical surroundings, equipment or other persons.
- Loss or injury as a result of a crime or criminal act by third parties, terrorism, war, civil unrest, riot, detention by a foreign government, arrest or other act of any government or authority.
- Theft or loss of personal property during the Program or any Program-related travel.
- Loss or death or injury as a result of any natural disaster or event or extreme weather conditions or events.
- Alteration including delay, extension, or cancellation of the Program due to natural disaster, civil unrest, war, terrorist attack, medical quarantine or any other disturbances or causes.

I further acknowledge that the above list is not inclusive of all possible risks associated with the Program or facilities, equipment, or services in association with the Program, and that the above list in no way limits the extent or reach of this release and covenant not to sue. I understand that participating in this Program and use of facilities at NMC is an acceptance of risk of injury.

\_\_\_\_\_  
(Initials)

### Medical Treatment Authorization

I authorize NMC to act on my behalf in any medical emergency, if and as may be applicable.

\_\_\_\_\_  
(Initials)

## Release from Liability, Indemnification Agreement, and Covenant Not to Sue

In consideration of NMC's support of the Program, I, the undersigned, to the fullest extent permitted by law, agree to forever release and on behalf of myself, my spouse, heirs, representatives, executors, administrators, and assigns, hereby do forever release NMC from any cause of action, claims, or demands of any nature whatsoever, including but not limited to a claim of negligence which I or my spouse, heirs, representatives, executors, administrators, and assigns, may now have, or have in the future against NMC on account of personal injury, bodily injury, property damage, death, or accident of any kind, arising out of or in any way related to my use of the facilities, equipment, or services in association with the Program howsoever the injury is caused including whether by the ordinary negligence of NMC or otherwise.

In consideration of NMC's support of the Program I, the undersigned, COVENANT NOT TO SUE and agree to INDEMNIFY AND HOLD HARMLESS NMC from any and all causes of action, claims, demands, losses, or costs of any nature whatsoever arising out of or in any way relating to my use of the facilities and my use of facilities, equipment, or services in association with the Program.

I hereby certify that I have full knowledge of the nature and extent of the risks inherent in the Program and the use of facilities, equipment, or services in association with the Program; that I am voluntarily assuming all risks, whether known or unknown; and that I am voluntarily participating in the program.

I understand that I will be solely responsible for any loss or damage, including death, which I sustain or cause, whether in whole or in part, while participating in the Program and my use of facilities, equipment, or services in association with the Program, and that by this agreement I am relieving NMC of any and all liability for such loss, damage, or death.

My signature below indicates that I have read and freely signed this agreement, which shall take effect as a sealed instrument. I further certify that I am at least 18 years old and am legally competent to sign this agreement. I further understand that the terms of this agreement are legally binding and I certify that I am signing this agreement after having carefully read and understood the same, of my own free will. This agreement is made in sole consideration of NMC permitting my use of facilities and my use of facilities, equipment, or services associated with the Program.

This agreement shall be construed and enforced in accordance with Michigan law and I consent to the jurisdiction of said state. I expressly agree that this waiver and release is intended to be as broad and inclusive as permitted under Michigan law and that if any portion hereof is held invalid, it is agreed that the balance shall, notwithstanding, continue in full force and effect.

**IN WITNESS WHEREOF, this instrument is duly executed at \_\_\_\_\_, \_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.**

### Release of Name, Address, and Number

May Northwestern Michigan College provide your name, e-mail address, and telephone number to current and future study-abroad participants and applicants?      yes      no

Note: Faculty leaders may request additional information, and NMC will also require additional information regarding health insurance, emergency contacts, etc.

**I have read this release, thoroughly understand it, and have asked questions if I did not understand it. My signature below indicates my complete and willful consent.**

\_\_\_\_\_  
**Signature of Participant**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Name (Please Print)**

\_\_\_\_\_  
**Date of Birth**

If you are under eighteen, please have your parent/guardian sign below. There will be additional forms that will need to be completed as well.

**As the parent or legal guardian of the participant whose signature appears above, I have read and understand the conditions outlined above, have given my child or ward permission to participate in the program, and agree to be bound by the conditions outlined above as if I myself had signed above.**

\_\_\_\_\_  
**Signature of Parent/Legal Guardian**  
**(if under 18 years of age)**

\_\_\_\_\_  
**Date**



# Parent Right to Data

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Northwestern Michigan College, in compliance with the Family Educational Rights and Privacy Act (FERPA), follows a policy of allowing parents of students who qualify as dependents access to academic, financial, and other information. Dependent students are defined as students eligible to be claimed by their parents as dependent for income tax purposes.

### Northwestern Michigan College Students

You must complete this form to provide parent/guardian contact information for NMC foreign travel programs. Your Parent Right to Data status has already been determined and is on file at the Office of the NMC Registrar. If you wish to change your Parent Right to Data status, you must contact the Northwestern Michigan College Registrar. Filling out this form will not change your Parent Right to Data status.

### Non-Northwestern Michigan College (Visiting) Students

You must complete this form to provide parent/guardian contact information for the NMC office of International Services and Service Learning. You will be assumed to be dependent unless we are notified in writing to the contrary. If your parents/guardians do not have the right to access your data, you must complete an independent student status form provided by the Northwestern Michigan College Office of the Registrar, contact: 231-995-1049

<b>Please Print</b>	
Last Name: _____	First Name: _____
NMC ID: _____	Program: _____

Home Institution:  Northwestern Michigan College  
 Other \_\_\_\_\_

\_\_\_\_\_  
Parent/Guardian Name

\_\_\_\_\_  
Relationship

\_\_\_\_\_  
Address

\_\_\_\_\_  
Daytime Phone

\_\_\_\_\_  
Evening Phone

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
E-mail

\_\_\_\_\_  
Parent/Guardian Name

\_\_\_\_\_  
Relationship

\_\_\_\_\_  
Address

\_\_\_\_\_  
Daytime Phone

\_\_\_\_\_  
Evening Phone

\_\_\_\_\_  
Cell Phone

\_\_\_\_\_  
E-mail

**Make a copy for your records. Please submit completed form to your Study Abroad Faculty Leader.**  
**If you have questions, please contact:**  
**The Office of International Services and Service Learning – Northwestern Michigan College**  
**1701 E. Front St., Traverse City, MI 49686**  
**Phone: 231-995-2524; E-mail: jbensley@nmc.edu**



# Student Declaration



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Last Name: \_\_\_\_\_ First Name: \_\_\_\_\_

Program/City: \_\_\_\_\_ NMC ID: \_\_\_\_\_

Indicate program semester and year:  Fall 20\_\_  Spring 20\_\_  Summer 20\_\_

1. I certify that the information on my application is correct and agree to keep it updated as necessary. I understand that in becoming a participant in an NMC Study Abroad Program, I am subject to the program, and College rules and regulations regarding conduct, scholarship, and full participation in the program. I understand that if I am found in violation of these rules and regulations, I will be subject to NMC disciplinary action up to and including expulsion from NMC. In addition, I agree to abide by the laws of the host country.
2. I understand that illegal drugs in any form are not tolerated. Possession or use of illegal drugs may be punishable by fine, imprisonment, and/or deportation. I understand that program participants found using or possessing illegal drugs in any form are subject to immediate expulsion.
3. **I understand that, due to the special nature of off-campus programs, the on-site directors reserve the right to affect the return of any student who is not meeting the standards of scholarship or conduct of the program. I agree to bear the costs of return transportation in this case and to accept the withdrawal policy of the program.**
4. I understand that NMC cannot be held responsible for any injuries, loss, or damage to my person or property. I understand that there are risks associated with study abroad in addition to those which relate to cultural differences or other local conditions.
5. I understand that my parents may be contacted regarding issues that relate to my health and safety or behavior which may arise during and regarding my participation in a NMC study abroad program.
6. I accept final responsibility for tuition and fees associated with the program. I agree to pay or make arrangements suitable to NMC for payment of all fees and charges by the settlement deadline set by NMC Student Financial Services.
7. I understand that NMC reserves the right to alter or cancel any course or program at any time when deemed appropriate due to unforeseen circumstances.
8. I have the NMC Student Rights and Responsibilities Handbook and agree to abide by the policies and conditions therein.

**Student Signature** \_\_\_\_\_

**Date** \_\_\_\_\_

**Parent/Guardian Signature (required if student is under 18)** \_\_\_\_\_

**Date** \_\_\_\_\_

**Make a copy for your records. Please return completed form to your Study Abroad Faculty Leader.**

**If you have questions, please contact:**


**International Services & Service Learning Office | Northwestern Michigan College | 1701 E. Front St., Traverse City, MI 49686**

**Phone: (231) 995-2524 | Email: [jbensley@nmc.edu](mailto:jbensley@nmc.edu) / [www.nmc.edu/student-services/international-services/](http://www.nmc.edu/student-services/international-services/)**



# Northwestern Michigan College Study Abroad Participant Medical History

S - 4

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It is the aim of Northwestern Michigan College (NMC) to have each participant enjoy as complete an experience as is possible within his/her capabilities. Your medical history will provide the essential information needed to meet that goal. The history is required primarily to determine what adjustments, if any, should be made in schedules of activities to meet the individual needs of participants, and that the participant may safely participate in those activities. The information will also be used in the event of any participant injuries. Please do not leave out any information that may affect your experience! **NOTE: NMC RESERVES THE RIGHT TO DETERMINE THE EXTENT OF PARTICIPATION OF EACH PARTICIPANT IN ALL ACTIVITIES CONDUCTED BY NMC.**

PARTICIPANT FIRST, MIDDLE NAME	LAST NAME	
HOME STREET ADDRESS	AGE	BIRTHDATE
HOME CITY, STATE, ZIP	DAYTIME TELEPHONE	HOME TELEPHONE

**IN CASE OF EMERGENCY CONTACT (Available 24 hours) IMPORTANT!**

LAST NAME, FIRST, MIDDLE	RELATIONSHIP	TELEPHONE
HOME STREET ADDRESS	ADDITIONAL ADDRESS	
HOME CITY, STATE, ZIP	CITY, STATE, ZIP	ADDITIONAL TELEPHONE

### FAMILY HISTORY

Please list here any close relatives who have had the following illnesses

	YES	NO	RELATIONSHIP		YES	NO	RELATIONSHIP
Asthma/Hay fever				Kidney disease			
Arthritis				Stomach disease			
Diabetes				Tuberculosis			
Epilepsy/convulsions				Heart disease			

**PERSONAL HISTORY**

Check box beside those medical problems participant has had or now has.

- |                                                  |                                                      |                                                        |                                                      |
|--------------------------------------------------|------------------------------------------------------|--------------------------------------------------------|------------------------------------------------------|
| <input type="checkbox"/> Measles (Rubella)       | <input type="checkbox"/> Cancer                      | <input type="checkbox"/> Kidney, bladder problems      | <input type="checkbox"/> Ankle sprains/knee injuries |
| <input type="checkbox"/> Rubella (3 day measles) | <input type="checkbox"/> Insomnia                    | <input type="checkbox"/> chest pain                    | <input type="checkbox"/> Mild                        |
| <input type="checkbox"/> Mumps                   | <input type="checkbox"/> Tension or depression       | <input type="checkbox"/> Chronic pain                  | <input type="checkbox"/> Severe                      |
| <input type="checkbox"/> Chickenpox              | <input type="checkbox"/> Frequent headaches          | <input type="checkbox"/> Palpitations                  | FEMALES ONLY:                                        |
| <input type="checkbox"/> Thyroid                 | <input type="checkbox"/> Head Injury                 | <input type="checkbox"/> High blood pressure           | <input type="checkbox"/> Irregular periods           |
| <input type="checkbox"/> Sinusitis               | <input type="checkbox"/> Hay fever, asthma           | <input type="checkbox"/> Heart problem or murmur       | <input type="checkbox"/> Severe cramps               |
| <input type="checkbox"/> Eye trouble             | <input type="checkbox"/> Tuberculosis                | <input type="checkbox"/> Rheumatic fever               | <input type="checkbox"/> Excessive flow              |
| <input type="checkbox"/> Ear trouble             | <input type="checkbox"/> jaundice, liver disease     | <input type="checkbox"/> Back problems                 |                                                      |
| <input type="checkbox"/> Throat problems         | <input type="checkbox"/> Stomach, intestinal trouble | <input type="checkbox"/> Sexually transmitted diseases |                                                      |
| <input type="checkbox"/> Hypoglycemia            | <input type="checkbox"/> Fainting                    | <input type="checkbox"/> Gall bladder trouble          |                                                      |
| <input type="checkbox"/> Joint problems          | <input type="checkbox"/> Allergies to drugs, food    | <input type="checkbox"/> Neurological disorder         |                                                      |
| <input type="checkbox"/> Sickle cell anemia      | <input type="checkbox"/> Diabetes                    | <input type="checkbox"/> Pneumonia                     |                                                      |
| <input type="checkbox"/> Hernia                  | <input type="checkbox"/> Seizure disorder/epilepsy   | <input type="checkbox"/> Other _____                   |                                                      |

Please list here any HOSPITALIZATION or OUT-PATIENT SURGERY participant has had within the past five years.

Name of Hospital	City & State	Date	Type of illness or operation	Outcome

**USE ADDITIONAL SHEET IF NECESSARY**

Please comment in detail in the space below on any medical condition checked with an "X" in Personal History.

---



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**IMPORTANT:** List any medications participant is receiving regularly (medications that are required by participants should accompany them on program).

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List any other health or personal concerns that NMC should be aware of in regard to the participant.

---

---

---

Does participant have any health problems that require periodic evaluation or testing?  Yes (Give details)  No

---

---

---

List drugs or food which participant is allergic to:

---

---

---

Date of last tetanus injection: \_\_\_\_\_

Date of last physical exam: \_\_\_\_\_

*\*NMC encourages students to see their physician within 6 months prior to study abroad departure.*

I HEREBY AUTHORIZE THE RELEASE OF INFORMATION FROM MY MEDICAL HISTORY UPON THE REQUEST OF NORTHWESTERN MICHIGAN COLLEGE. I FURTHER AUTHORIZE THE RELEASE OF INFORMATION BY NORTHWESTERN MICHIGAN COLLEGE TO ITS ADMINISTRATIVE CENTERS AND TO COOPERATING OR AFFILIATED INSTITUTIONS PERTAINING TO MY INTERNATIONAL TRAVEL AND STUDY ABROAD PROGRAM AT NORTHWESTERN MICHIGAN COLLEGE. I CERTIFY THAT THE INFORMATION ON THIS MEDICAL INFORMATION FORM IS TRUE AND CORRECT, AND I WILL NOTIFY NORTHWESTERN MICHIGAN COLLEGE OF ANY RELEVANT CHANGES IN MY HEALTH THAT OCCUR PRIOR TO THE START OF THE PROGRAM. I UNDERSTAND THAT THIS INFORMATION WILL BE USED ONLY FOR THE PURPOSE FOR WHICH IT WAS PREPARED.

DATE	SIGNATURE OF PARTICIPANT
	PRINT NAME

Make a copy for your records. Please return completed form to your Study Abroad Faculty Leader.

If you have questions, please contact:

International Services & Service Learning Office | Northwestern Michigan College | 1701 E. Front St., Traverse City, MI 49686

Phone: (231) 995-2524 | Email: [jbensley@nmc.edu](mailto:jbensley@nmc.edu) / [www.nmc.edu/student-services/international-services/](http://www.nmc.edu/student-services/international-services/)



# Medical Insurance Confirmation Form

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Print Your Name

NMC requires that all participants of study-abroad programs be insured while abroad. Of particular importance is coverage for medical expenses relating to sickness, injury, medical evacuation, and repatriation. NMC requires you to certify the coverage stated on this form, but does not undertake to verify existence or extent of coverage under your insurance policy. You remain solely responsible for obtaining adequate insurance coverage and maintaining it in force during the entire duration of your period abroad.

**Check your policy to ensure that:**

1. The coverage extends to your location(s) abroad.
2. You are within the age limit for the entire duration of your time abroad.
3. The coverage extends for the entire period of the program and your time abroad.
4. **The coverage includes medical expenses related to sickness, injury, medical evacuation, and repatriation.**

**Other questions you should be able to answer:**

5. Is prior authorization from a primary care physician required before any services can be rendered?
6. Does it include medical evacuation back to a student’s home, or to a health care delivery site abroad?
7. What exclusions are there for medical evacuation?
8. Consider pre-existing conditions – how are they determined and by whom? What is excluded?
9. What is the claim process? *Are payments made directly to the hospital and/or physician abroad, or do they require the student to pay and then file for reimbursement?* If the latter is true, you must retain all receipts for payment for medical treatment. You should request an itemized bill in English, if possible, in the event there is a dispute over the reimbursement. Without the receipt, and possibly the bill, you may not be able to collect on the claim.

The name of my international travel insurance company is: \_\_\_\_\_

The policy number and contact information for my insurance company is: \_\_\_\_\_

I certify that this insurance policy meets criteria 1-4, and that this certification of coverage provided to the International Services and Service Learning Office is true and accurate.

Signature of Participant

Date

Northwestern Michigan College has coordinated international travel medical insurance through **UnitedHealthcare Global (Travel Medical and International Health Insurance)**, and said coverage can be applied for and accepted by each student participant upon payment of fee requirements. For further information, please see NMC officials.

**Health and Emergency Agreement:**

**I certify that I am in good physical and mental health and that I do not have any special mental or physical condition which would prevent me from successfully taking part in a study abroad program. I agree to notify my program coordinator of any conditions which may affect my participation in a study abroad program.**

**I certify that the above statements are true and accurate, and I will notify NMC's study abroad staff member hereafter of any relevant changes in my health that occur prior to the start of the program.**

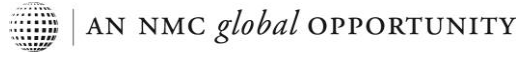
**Signature of Participant:** \_\_\_\_\_ **Date:** \_\_\_\_\_

**Make a copy for your records. Please return completed form to your Study Abroad Faculty Leader.**

**If you have questions, please contact:**

**International Services & Service Learning Office | Northwestern Michigan College | 1701 E. Front St., Traverse City, MI 49686**

**Phone: (231) 995-2524 | Email: [jbensley@nmc.edu](mailto:jbensley@nmc.edu) / [www.nmc.edu/student-services/international-services/](http://www.nmc.edu/student-services/international-services/)**



## Student Conduct

Northwestern Michigan College (“NMC” or “College”) seeks to provide all members of the College community with an environment conducive to learning. Membership in this community entails rights and responsibilities for each of its members. By enrolling in or attending a course or program of study sponsored by the College, all persons are deemed to have agreed to respect the rights of the College and its members, to abide by the provisions of the code of Student Rights and Responsibilities and the rules and regulations of the College, and to be subject to any sanctions that may be imposed for their violation. NMC reserves the right to rescind program acceptance, suspend or dismiss any student for failure to maintain a satisfactory academic record, acceptable personal behavior, or satisfactory standards of health.

While participating in the program, you are not only subject to the NMC Standards of Conduct and Disciplinary Sanctions, but also to the local laws and sanctions of the particular location in which you are studying. In many countries the punishment for possession and/or distribution of controlled substances and for driving while under the influence of alcohol or controlled substances is much more severe than in the United States. You should be aware that if you are arrested for a crime overseas, there is little NMC or the local U.S. Consular authorities can do to intercede on your behalf.

NMC also has the authority to establish rules of conduct necessary for the operation of the program and to reserve the right to require a student to withdraw from the program. In such instances, the student will be entitled to the same due process established on the NMC campus.

## Judicial and Academic Status

All participants must be in acceptable judicial and academic standing. If NMC becomes aware of judicial or academic issues after a student is accepted into a program, we reserve the right to rescind acceptance. NMC is not responsible for costs incurred by the student resulting from rescinded acceptance.

Any NMC student in academic suspension or expulsion status is not eligible to participate in an international travel program through NMC during the period of suspension. Any NMC student in residence separation status is not eligible to participate in a international travel program during the period of residence separation.

## General Safety in Public Places

You soon will be entering a city and culture that are probably foreign to you. Because of this unfamiliarity, you may miss some of the danger signals that a local person would automatically take into consideration. You should also realize that in our shrinking world the coexistence of many cultures in a given country is quite likely. For this reason, one must be aware of, and sensitive to, the majority culture, as well as the minority cultures, prevalent in the host country. Please read through the following sections carefully. They are not meant to frighten you, but rather to inform you of issues of which you should be aware. This advice is applicable no matter where you are in the world.

Many people’s impressions of Americans come from what they see on television shows. Americans are often perceived as wealthy, particularly in developing countries, and in many locations you really may be more well off than the local population. Americans may also be easily noticed. We may dress distinctively and speak loudly in groups. We may carry backpacks, wear sneakers, and our American accents can be unmistakable.

By following these suggestions, you can minimize your exposure to unsafe situations:

- Do not leave your bags or belongings unattended at any time. Security staff in airports or train stations is instructed to remove or destroy any unattended luggage. Do not agree to carry or look after packages or suitcases for anyone. Make sure no one puts anything in your luggage.
- When you travel, use a money belt to carry your passport, credit cards, and travelers' checks. Wear the pouch under your clothes. Keep a separate record of your travelers' checks in another part of your belongings so that you will have the necessary information if the travelers' checks are lost or stolen.
- Be as inconspicuous in dress and demeanor as possible.

Downplay those elements of your appearance and manner that broadcast that you are American. Here are some things to avoid if you do not want to be pegged quickly as American:

- Wearing U.S. college insignia clothing or heavily patriotic American clothing.
- Wearing baseball caps or U.S. sports teams' shirts or jackets.
- Talking loudly with a group of friends. Try to speak the local language in public, even with other Americans. Even if you have a heavy accent, you will not attract as much attention, particularly if you take a cue from the locals and speak quietly.

Use the buddy (or in the evening, small group) system, especially in the first few weeks of your stay. Walking with someone else helps to deflect approaches by would-be harassers.

Be mindful how late you come home at night. Try to get home while public transportation is still running or plan to take a taxi. If you visit friends alone in the evening, ask them to escort you to the nearest metro station or even to escort you home if you are concerned. Do, however, be extremely cautious about accepting a ride with anyone.

Be alert to the people with whom you have contact. Be wary of people who seem overly friendly or overly interested in you. Be cautious when you meet new people and do not give out your address or phone number. Be careful sharing information about other students or group events. Be alert to anyone who might appear to be following you or to any unusual activity around your place of residence or classroom. Report any unusual people or activities to on-site staff and/or authorities immediately.

Be careful to observe traffic lights. Stay on sidewalks away from the curb, and walk facing oncoming traffic whenever possible. Drivers in large cities can be aggressive and often erratic. Never assume a car will stop for you or steer out of your way. For those of you in countries where drivers drive on the left-hand side of the road, you will have to make an extra effort to check both ways before crossing the street.

### **Use Common Sense**

You probably take your safety for granted in your home location because it is an environment in which you feel comfortable and with which you are familiar. But soon you will be spending time in what may be unfamiliar territory. A general rule of thumb is to use common sense and be as cautious as you would in any large city in the United States.

Be aware of your surroundings. If you want to visit a new neighborhood, try to go during the day. Look at a map before you leave, and note the nearest metro stops and bus/trolley routes. Walk at your own pace, but look alert and purposeful. If you find yourself in uncomfortable surroundings, act like you know what you are doing and where you are going, and move to a place where you are comfortable.

### **Money and Other Valuables**

Keep your cash and other valuables (travelers' checks, passport and visa, airline ticket) in a locked suitcase in your room or use the safe in your program's headquarters, if one is available.

Jewelry that you love or that has sentimental value is at risk of being lost or stolen, and is best left at home. Be aware that it is common in some cities for thieves on motorcycles to pull gold chains off the necks of pedestrians.

Avoid putting valuables in the back pocket of your pants or backpack. Wear your backpack in front of you in crowded places. We highly recommend bringing a money belt that you can wear concealed around your waist under your clothes.

Do not handle or display large quantities of money on the street. Only carry as much money as you need for the day or night.

Always keep an eye, and/or your hands, on your purse, bag or wallet, especially in crowded public areas (public transportation, crowded sidewalks, markets, and metro stations).

Be particularly vigilant in areas where there have been numerous reports of pick pocketing and purse snatching, especially tourist areas. Be aware that thieves on mopeds have been known to snatch purses from pedestrians, so position your bag away from the street.

If you suddenly find yourself being “crowded” in a market, move away from the crowd. Thieves use such occasions to slice open purses or backpacks with a razor.

If you are working at an internship, do not leave purses and backpacks unattended.

### **Local Transportation and General Travel**

While abroad, you should remember that public transportation is the way the great majority of local residents get around their town and country, so it should be a part of your experience as well. We strongly discourage students from renting automobiles or other motorized vehicles. If your internship, community placement, or cultural reimbursement activity involves travel, you may not rent a car or other motorized vehicle for that purpose.

If someone leaves a package unattended on a seat near you in any crowded public place (i.e., airports, train stations, “the Tube” in London, or on a bus or other public transportation), notify the driver or other authority and get away from it as quickly as possible.

Be careful with whom you ride in a car. Some cultures are less adamant about not driving while intoxicated, and therefore driving under the influence of alcohol is more common.

***Do not travel alone. Always try to travel with at least one other person.***

Be careful whom you allow to join your group. Make sure that anyone who joins your group is known well by someone you know. Terrorists and thieves have used unsuspecting travelers as covers.

Update yourself on your destination and consider postponing a visit to a place if there have been problems there recently. It is better to be safe than sorry. If there is a U.S. Consulate near you, stop and get their safety information bulletins about the country you are planning to visit.

Have sufficient funds or a credit card on hand to purchase emergency items such as train or airline tickets or to fund a hospital stay.

### **Public Transportation**

You will most likely be using public transportation on a regular basis. You may see other passengers who do not appear to be paying for buses or other public transportation. Be careful not to imitate them. Many of them have passes that they show only when asked by an inspector. If you are caught without a bus ticket or pass, you can be pulled off the bus or tram and taken to the police station. Consider a monthly pass if you will have to take the bus or subway every day. In the long run it is much cheaper than the fines, which can be 50 times the cost of the ticket.

## **In Times of Political Conflict**

Knowledge of current events is important. Read the paper, listen to the radio, watch some television, or check the internet to stay informed. For up-to-date information, check the U.S. State Department Website at: [www.travel.state.gov](http://www.travel.state.gov). In the event of an emergency, advisories may be made to the general public through the media. In case of an emergency, remain in contact with the on-site staff and the American Consulate nearest you.

When in large cities and other popular tourist destinations, avoid or spend as little time as possible in potential target areas for terrorist activities, especially places frequented by Americans: bars, discos, and U.S. fast food restaurants, branches of American banks, American churches, and American consulates or embassies.

Keep away from areas known to have large concentrations of residents with interests unfriendly to the United States and its allies. Always consult with the on-site director(s) before traveling to neighboring cities or popular tourist destinations.

Keep away from political demonstrations, which can easily result in clashes between demonstrators and authorities, particularly those authorities seen as aligned with the United States. If you see a situation developing, resist the temptation to satisfy your curiosity and investigate what is happening. Walk the other way. Go home and watch it on the news.

Do not agree to newspaper or other media interviews regarding political conflicts or controversial issues. It is important to remain as inconspicuous as possible. Do not make reference to your program group. In such cases, always say “no comment” and hang up or walk the other way.

## **Alcohol and Drugs**

It is important to keep the following in mind so that you do not find yourself in a situation that could lead to violation of the NMC Student Rights and Responsibilities Handbook:

Avoid consuming large quantities of alcohol, particularly with people you do not know well. You should be careful in public places where alcohol may be consumed. Do not lose sight of the fact that you are in a location with a different set of social customs. Until you are familiar with these customs, you should err on the side of caution.

Alcohol consumption can impair your ability to make sound judgments and jeopardize your safety. If you choose to drink alcohol, drink responsibly and take appropriate precautions so as not to put yourself in danger.

Many drugs sold over-the-counter in other countries are not normally available in the U.S. When purchasing medication be certain that you know the ingredients and understand their effects, especially if you are taking other medications.

Do not consume alcohol while taking any medication.

Penalties for any violation may include expulsion from the program.

## **Relationships**

Entering into a relationship away from your home campus should be approached with the same precautions as at home. It can be very tempting to be charmed by the idea of a once-in-a-lifetime foreign romance, but you should consider any relationship carefully, particularly when you are overseas. There are different cultural values and expectations regarding dating and relationships. Proceed cautiously, recognizing that you are in the country for only a short period of time. Evaluate your reasons for entering into a relationship. Are you attracted to the individual or are you struggling with a strong bout of homesickness?

Please be aware that in a physically intimate relationship, wherever you are, you run the risk of acquiring a sexually transmitted disease or AIDS, becoming pregnant, or getting someone else pregnant. This is not meant to scare you but

rather to help you realize that it can happen and has happened. Be sure that you know the person very well before developing a more intimate relationship and always demand that you both practice safe sex. Some countries do not admit that they have an AIDS epidemic. Assume AIDS is everywhere. No matter what your current commitments or plans are, bring protection if you are sexually active.

### **Sexual Harassment Policy**

NMC is committed to the principle that no employee, student, or applicant for employment should be subject to sexual harassment. The College strives to provide workplaces and learning environments that promote equal opportunity and are free from illegal discriminatory practices, including sexual harassment.

Sexual harassment is a violation of federal and state laws and College policy, as is retaliation against any individual who in good faith files a complaint of sexual harassment or cooperates in the investigation of such a complaint. Upon receipt of a complaint of sexual harassment or retaliation, NMC will undertake a fair and thorough investigation, with due regard for the rights of all parties. Every reasonable effort will be made to protect the confidentiality of the parties during the investigation. After an investigation, any person who is found to have sexually harassed or retaliated against another will be subject to discipline, up to and including termination of employment and, if a student, expulsion from NMC.

### **Culture or Harassment**

What may be appropriate or friendly behavior in the United States may bring you unwanted, even dangerous, attention in another culture. Try not to take offense at whistles and other gestures, regardless of whether they are compliments, invitations, or insults. These gestures may be as much a part of the culture as its food, history, and language, but if your intuition tells you a situation is dangerous, then act as if it is. Be extra careful with giving your trust. This applies generally, but is especially important when traveling alone.

### **Avoiding Sexual Harassment and Sexual Assaults**

Men and women should read this section:

It is important to understand and be sensitive to the kinds of problems men and women in the group may face. Anyone can be a victim of sexual assault. Should you become a victim of sexual assault, please know that you can contact the resident director at any time.

- Be aware of how you carry yourself and how you dress. Even things as seemingly insignificant as your smile and your stride may mark you as a foreigner. Dressing fairly conservatively will help deflect potential harassers.
- In many parts of the world, meeting another's gaze is widely viewed as sexually provocative, and you may be followed, verbally harassed, or touched as a result.
- Usually the best response to unwanted stares, comments, or touches is to ignore the harasser and to remove yourself from the situation quickly and calmly. Avoidance is often the safest tactic. An effective way to avoid stares while on the subway or bus is to read.
- If you continue to be followed, spoken to, or touched after repeated attempts to get away, try to remove yourself to a very public place. Tell your harasser firmly and calmly to leave you alone.
- Do not judge the physical appearance of your local friends by American standards. You may be inclined to trust someone because he or she is nicely or fashionable dressed, well groomed, self-confident, and outgoing. Sometimes, however, the most fashionable people are those who are the most skilled con artists or who make a mission of befriending Americans in order to gain money, goods, passports, or sex from them. Be wary of smooth operators.



## Cults

Cults refer to religiously oriented groups that may not have any affiliation with an established church. Cults differ from traditional churches in a number of ways. Cults generally operate in a secretive way; members' personal possessions sometimes become the group's property, and complete obedience may be required from their members.

Cult members try to recruit other members by offering friendship, help, and answers to problems. They often choose people who appear lonely or confused, because such people are believed to be more vulnerable to cult members' ideas. Cults abroad have similar recruitment techniques as in the U.S. You should be wary of people who tell you they can provide easy solutions to your problems, or who urge you to join them because "everyone is doing it." Be wary of people who push a sense of guilt on you for not joining their organization, or who invite you to retreats without stating clear goals. Do not go to meetings where you are not free to leave at any time.

## A FINAL NOTE

Your off-campus study will introduce you to many people whose lifestyles and cultures differ from those to which you are accustomed. In fact, your experiences on the program may be quite different from what you initially expected. Getting the most out of your program depends on your ability to adapt to new and challenging situations.

Our staff in Traverse City and at each program site is trained to assist you in adjusting to your new environment. However, we cannot anticipate the exact course of events you might experience during the semester, nor can we make the world run as we wish it would. The decision to study in a particular program or region of the world must be made by each student and her or his family, in light of their own interpretation of events and the student's willingness to live with a certain degree of ambiguity. Unfortunately, it is impossible to predict future events or guarantee a completely safe environment in any region of the world, including our own. Therefore, we reserve the right to alter or cancel a course or program due to unforeseen circumstances.

## Going out of Town? (for those of you on extended study abroad itineraries)

Keep the resident director informed of your whereabouts. **You must let the resident director and your host family or roommate know of any traveling you plan to do and how you may be reached.** This is so we can contact you in case of an emergency.



# CULTURAL ADJUSTMENTS



AN NMC *global* OPPORTUNITY

## Preparation

The decision to study abroad may be one of the most significant choices you make in your life. Study abroad will influence the way you view yourself and the world around you. Along with the basic preparations for your study abroad, take some time to investigate the cross-cultural experience and adjustment that you will encounter and to re-evaluate your academic, personal, and professional goals for the program.

Taking the time to research your host country prior to your departure is very important. By reading extensively, you will arrive with a good understanding of the country's history, geography, political system, and culture. This knowledge will ease your adjustment and help you understand course lectures and readings during the first weeks of your program.

The U.S. Department of State publishes information on approximately 170 countries with data about each country's culture, history, geography, economy, government, and current political situation. Visit the State Department's Web site at [www.travel.state.gov/](http://www.travel.state.gov/).

If you have not done so already, begin reading periodicals or viewing web sites that have good international news coverage such as *BBC*, *International Herald Tribune*, *The New York Times*, *The Wall Street Journal*, and *The Economist*, *Zite*. Most college libraries also maintain subscriptions to foreign newspapers, which will give you a different perspective on the news in the country you will visit and on the United States, as well as help you hone your language skills.

Equally important, you should become knowledgeable about the history, geography, political system, and culture of the United States. You will be asked about the United States when traveling overseas and may feel uncomfortable if you are not well informed. If you are well prepared, you will be better able to assimilate and learn from new experiences. You will gain a deeper understanding of the new country and culture, and minimize the effects of culture shock if you take the time to inform yourself before you go.

## Predeparture Orientation

To help you prepare for your off-campus study program, we hold pre-departure orientation sessions on the Northwestern Michigan College ("NMC") campus. These meetings are mandatory for NMC students, and visiting students are encouraged to attend, if possible. Information about the meeting location and the date and time for the session will be emailed to your NMC email by the specific faculty program coordinator.

The orientation will provide you with more information about the program and about the city in which you will be studying. You will have the chance to meet fellow students and to discuss any questions or concerns you have with the program administrators and with past participants.

For those going overseas, the orientation will assist you in beginning the adjustment to the differences in culture, manners, and communication that you will encounter.

## Be Informed

Check out these newspaper Web sites for more information about current and recent events in the country in which you will be studying:

[www.nytimes.com](http://www.nytimes.com)

[www.iht.com](http://www.iht.com)

[www.wsj.com](http://www.wsj.com)

[www.economist.com](http://www.economist.com)

[www.bbc.co.uk/news](http://www.bbc.co.uk/news).

## Language Preparation

To better prepare yourself linguistically for your time abroad:

- Enroll in a language class before departing
- Listen to radio broadcasts in your target language, watch foreign television programs, or attend foreign films
- Read foreign language press
- Arrange for conversation exchanges with native speakers on your home campus.

## Stereotypes

When you travel abroad, keep in mind that people who do not know many Americans personally may tend to judge the Americans they meet casually by a stereotyped standard: “All Americans are wealthy. . . always in a hurry. . . ignorant of other countries...loud...racially prejudiced...” Many of these stereotypes come from U.S. television, which is available worldwide. When you recognize that you are being judged by an inaccurate stereotype, try to avoid becoming angry or defensive. Just be yourself and hope that your behavior may positively change other people’s judgment of you and of other Americans they meet. Remember, stereotypes work both ways. Undoubtedly you have prejudgments of other nationalities. Try to remain open to the likelihood that these views are inaccurate.

## Keep a Journal

We encourage you to think and write about your foreign travel as an out-of-classroom learning experience. Writing about this experience will provide you with:

- A summary of what you have learned, for your future reference
- A way to connect your activity to your academic interests, to additional out-of-classroom learning options, and to work/life choices
- Material on which to base an essay for the returned-students essay contest.

## Coping with Culture Shock

Experiencing a period of adjustment to a new place and culture is normal. Do not be passive. Try to keep busy by taking advantage of the cultural and historic resources around you. Make plans to go somewhere — the local café or market, a museum, the theater. Set goals for yourself; learn ten new foreign phrases a day. Remember that your feelings of confusion will not last forever. While it may be somewhat painful, culture shock can be a very valuable learning experience that will leave you with broader perspectives, deeper insight into yourself, and a wider tolerance for other people.



**Northwestern  
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College**

### **Zika Virus Waiver**

I, \_\_\_\_\_ (participant name), fully understand that my participation in traveling to \_\_\_\_\_ will be completely and absolutely at my own risk with respect to any exposure I may have to the Zika virus. I have read the Center for Disease Control advisory and understand the risk to women who are pregnant, or planning to become pregnant **within 90 days** of traveling to \_\_\_\_\_, and/or men who have a pregnant spouse, or a spouse who may become pregnant during the period that the Zika virus is active.

In the event that the Center for Disease Control advises against or restricts travel to \_\_\_\_\_ due to health risks in connection with exposure to the Zika virus, I understand Northwestern Michigan College reserves the right to cancel travel or limit participation for high-risk groups.

I take full responsibility for any risk and completely absolve any company, agent, employee, supplier or sponsor associated with Northwestern Michigan College and any and all legal or financial responsibility including, but not limited to, any personal injury or death. Also, I agree not to make any type of legal or equitable claim on Northwestern Michigan College, or any of their corporate sponsors, agents, affiliates, employees with respect to any exposure I may have to the Zika virus, and further agree that if any such claim is made, I will indemnify and defend Northwestern Michigan College with respect to any such claim.

\_\_\_\_\_  
Printed name

\_\_\_\_\_  
**Signature**

\_\_\_\_\_  
Date

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Ave. Avigiras E12-170 y Ave. Eloy Alfaro (next to SOLCA)	
Quito, Ecuador	



Northwestern  
Michigan  
College

Northwestern Michigan College  
**Office of International Services and Service Learning**  
**Service Learning Waiver and Release for Participant Traveling Independently of Group**

Complete this form if you are, not arriving or returning with the group, or otherwise traveling independently at any time during an NMC affiliated Service Learning program.

I, \_\_\_\_\_, have reviewed and considered the seriousness of the consequences of the statement and the intent to be bound by this statement and hereby agree as follows:

I am enrolled as a participant in an NMC sponsored Service Learning experience. The program will take place from \_\_\_\_\_ to \_\_\_\_\_, 2020.

On my own volition, I am joining the group at \_\_\_\_\_ (location)

on \_\_\_\_\_ (date and time) and/ or leaving the group

at \_\_\_\_\_ (location) on \_\_\_\_\_ (date and time).

During the period of time when I will not be with the group, I am assuming full responsibility for my safekeeping and welfare. I acknowledge and understand that Northwestern Michigan College and the Office of International Services and Service Learning does not provide insurance for me. I also acknowledge and understand that I will not be under the supervision and direction of a Northwestern Michigan College representative before or after the above stated times and hereby release and discharge and agree to hold harmless Northwestern Michigan College, employees and representatives from any and all liability and legal obligations regarding my own personal welfare. This release also shall bind my heirs, executors, administrators, and assigns that might benefit from my well-being.

To the maximum extent provided by the laws of the State of Michigan and any other state, and the country of the United States of America, I agree to defend, indemnify, and hold harmless Northwestern Michigan College and its employees, and representatives free from and against all claims, liability, loss and expense, including attorney fees and court costs, which may arise because of my conduct including but not limited to, any negligence, misconduct of fault of myself during all periods of time when I am not participating in an NMC Service Learning program.

\_\_\_\_\_  
PRINTED NAME (participate)

\_\_\_\_\_  
SIGNATURE (Participant)

\_\_\_\_\_  
DATE