Congratulations on making the decision to study abroad!

You have taken a great step towards enhancing your degree and gaining essential international experience that is highly sought after. While taking advantage of this great opportunity, you will expand your global knowledge, gain a greater perspective into different cultures and business practices and meet people from all over the world!

To aid in the preparation of your study abroad experience and minimize potential “speed bumps” along the way, we have developed this pre-departure information booklet to help guide you through the exchange process. Good luck, be safe and have fun!
PASSPORT

• Many countries require that your passport is valid for at least 6 months after the end of your semester abroad. If your passport will not be valid for this amount of time, please check with the Passport Office to determine whether or not it will need to be renewed.
• Should be obtained as soon as possible. This process can take up to four weeks.
• The current fee is $120 valid for five years; or $160 valid for 10 years.
• Requires two passport photos, proof of Canadian citizenship (eg., birth certificate), proof of identity (eg., driver’s licence) and application form (obtainable at address below)
• If your passport is up for renewal, you can follow a simplified application process without submitting proof of Canadian citizenship or supplementary information and guarantor information.
• ALWAYS carry a photocopy of the identification page of your passport and keep it separate from your passport; also leave a copy at home.
• For more information, visit: https://www.canada.ca/en/immigration-refugees-citizenship/services канадских паспортов.html
• Local Passport Office:
  o Passport Office
    TD Place
    140 Water Street, Suite 802
    St. John's, Newfoundland and Labrador

STUDY PERMIT/VISA

• Determine if a study permit or visa is necessary and what type(s) (eg., entry, student authorization, visitor, long-stay, etc.) are needed. The best place to start your search is typically the website of your host country's embassy in your home country. There, you should be able to find information indicating whether you need an entry visa and/or study visa/permit and how to obtain one.
• PLEASE NOTE: When it comes to visa matters, it is your nationality and not your home university that determines the appropriate visa procedure.
• Initiate this process right away!
• Takes approximately six weeks to obtain on average (although it may take longer – up to several months!)
• You must have a valid passport to obtain a visa
• To ensure the safe-handling of your passport, use a courier and include a stamped, self-addressed envelope that can be tracked, such as Xpresspost or FedEx.
• PLEASE NOTE: Some countries require individuals to apply for a visa in person at the closest embassy for that country. Determine well in advance if you will need to make these additional travel arrangements to obtain a visa.
• ALSO, when travelling to other countries while on your exchange, determine in advance if a visitor's visa is necessary. This applies in many Asian countries.
• Visa requirements can change very quickly and without notice, so do your homework!

WAIVER FORMS

There are a number of forms that will be emailed to you that you will need to sign and submit prior to your departure to your host institution. These forms include:
• International Exchange Program: Student Agreement
• Pre-Departure Acknowledgement Checklist
HEALTH INSURANCE

- You are responsible for ensuring that you are adequately covered by a health insurance policy for the duration of your academic term abroad.
- Sources to check include: MUNSU, Travel Cuts, private insurance providers (eg., Blue Cross, Global Guard, etc.). Contact your current health insurance provider to determine whether they offer long-term travel insurance packages.
- Before purchasing additional health insurance, find out whether you must purchase a health plan from the partner university you will be attending.
- ALL students are REQUIRED to have proof of adequate insurance coverage for the duration of their academic term abroad.
- Things to consider when purchasing health insurance coverage:
  - medical emergencies arising from pre-existing medical conditions
  - repatriation/air evacuation in case of critical illness or death
  - parental bedside visits to host country in case of critical illness
  - whether the policy makes exclusions which significantly limit or refuse coverage when travelling to high-risk locations or regions; especially to locations which Canada has issued a travel warning (https://travel.gc.ca/travelling/advisories)
- There may also be some requirements from your host country/immigration regarding what your insurance coverage must include.
- Some policies make exclusions for health emergencies that occur while under the influence (eg., alcohol) or engaging in high-risk activity (eg., skydiving, skiing, bungee jumping or scuba diving). Know your policy.
- Before departure, it is advisable to become familiar with the procedures for making an insurance claim while abroad (eg., methods of payment for medications or medical treatments while abroad. Will you have to pay up front and get reimbursed later? Will it be directly billed to the insurance provider? etc.) Discuss these details with your insurance provider.
- You must bring a copy of your health insurance policy while going abroad. (Rennes students must provide a copy in French).

MCP: OUT OF PROVINCE COVERAGE

- You must fill out an application form for out-of-province coverage certificate for MCP if you are travelling outside of the country for more than 30 days.
- Although you are partially covered by MCP while abroad, MCP does not cover many overseas medical emergencies. In addition, MCP has a flat per day rate that they will cover for hospital or doctor visits; however, these rates are based upon the NL rates and are quite low compared to what you will be charged.
- The MCP out-of-province coverage certificate application form can be found online: http://www.health.gov.nl.ca/health/mcp/forms/oop_request.pdf.
- The IPO will provide you with assistance in obtaining relevant letters to accompany your application.
- Visit the MCP office in person at 45 Major’s Path, St. John’s.
otherwise, you can send it via post or fax and your certificate will be mailed to you.

- **PLEASE NOTE:** You must notify MCP when you return to Canada (1-866-449-4459). Otherwise, you will not be covered for services here in Canada.

- **If you are not a student from Newfoundland and/or are not covered by MCP,** check with your own provincial or national medical plan provider to determine whether similar action needs to be taken.

**VACCINATIONS**

- Determine whether or not you will need to receive any vaccinations before travelling to your host country.
- Family doctors can often provide you with some advice. Private international travel clinics such as the Avalon Travel Clinic and JEMA are also great resources to obtain accurate advice regarding this issue.
- **AVALON TRAVEL CLINIC** is located on the 3rd floor of the Dominion Memorial Market, 20 Lake Ave (near Quidi Vidi Lake). You can contact them via phone: 709 579-3797.
- **JEMA** is located at 736 Water Street. You can contact them via phone: 709 738-5362, email: info@jemaclinic.com or on the web: www.jemaclinic.com. *Please note that there are consultation fees at each clinic.

**AIR TRAVEL**

- Things to consider when booking a flight:
  - departure and return dates (including semester and orientation dates). It is highly recommended that you participate in orientation if available at your host school

- cancellation and lost baggage insurance
- open-ended tickets allow you to decide on a return date at a later time
- baggage number and weight limits – pack wisely!
  - You are likely to purchase things while abroad
- seat sales (pay attention to any and all restrictions)
- additional insurance (if necessary)
- frequent flyer points (e.g. Air Miles/Aeroplan)

**TRAVEL/CANCELLATION INSURANCE**

- The term travel insurance can be very confusing as it may refer to several things such as medical insurance while abroad, trip cancellation/interruption insurance, or even lost baggage insurance.
- Travel agencies offer different types of insurance that often (but not always) need to be purchased at the same time as your airline ticket. If you already have adequate medical coverage for your stay abroad through an insurance provider, you may only need to purchase trip cancellation and/or lost baggage coverage. You may consult a travel agent for more information.
- Some credit cards offer certain types of insurance coverage, such as trip interruption & lost baggage, if you pay for your ticket with that credit card. It is worth looking into to save money.

**ISIC – INTERNATIONAL STUDENT IDENTITY CARD**

- Most widely accepted form of student identification in the world; entitles full-time students to discounted rates on things such as travel, tourist sites, movie passes, etc.
- Can be obtained from MUNSU Office (UC-2000) or online https://www.isic.org/ free of charge.
- Applicants require a passport sized photo and proof of student status (there is no upper age limit).
**COURSE SELECTION/REGISTRATION**

- It is important to plan out your course selection in advance to avoid problems with transferring credits or receiving a sufficient amount of credit for your term.
- You are **required** to email your course selections and course outlines to the Academic Advisor and Exchange Coordinator (**international.business@mun.ca**), for approval before you leave.
- Some things to note:
  - **In the European school system...**
  - 30 ECTS (European Credit Transfer System) credits = 5 Memorial courses/15 credit hours
  - 6 ECTS = 3 Memorial credit hours/1 Memorial course
  - Each university is different. In some schools you must take seven courses to obtain 30 ECTS credits; at others, it may only take three.
  - Credit transfer systems and grading scales vary by country. Please contact the Academic Advisor and Exchange Coordinator if you have any questions relating to your selected courses.
  - In addition to registering for courses at your partner school, you must register for your exchange and pay your tuition and fees to Memorial **before** leaving for your semester abroad. Further details on how to register for your exchange semester will be given before the registration period.

**MONEY**

It is wise to sit-down and plan your budget before leaving on your exchange. This will allow you gain a realistic sense of how much money you will have for extracurricular activities and can consequently make your time abroad more enjoyable and stress-free. The following tips may help you save money and/or frustrations while abroad:

- Travel passes are often cheaper than one-way tickets
- Your ISIC card can get you many discounts
- Have a little money on hand, already exchanged, so you can buy a snack on a stopover or pay a cab when you arrive at your host country. Some countries do not accept traveller’s cheques and ATMs may not be readily available.
- American currency is sometimes easier to exchange than Canadian
- Convert the majority of your money there, not here. Using a credit card to pay for flights, hotels and large purchases will usually get you the best rate.
- Interac payment is not common in most countries outside of North America, so do not rely on this a method of payment.
- You can use your debit card to withdraw money from many ATMs; however, you can expect to pay a $3-$7 fee for each international cash withdrawal, so try to withdraw less often than at home. Remember not to carry around large amounts of cash on your person.
- In order to withdraw money from an ATM while abroad, you will need to ensure that your card has a 4-digit pin number and has “plus” or “cirrus” certification. You will also need to have your money in a chequing **not** savings account.
- Sometimes it is best to set up a bank account in your host country and transfer funds into it. This can eliminate banking fees and the need to withdraw large amounts of cash.
• Vendors sometimes get frustrated if you do not have the correct change. Ensuring that you have enough change and bill denominations may help prevent unwanted frustrations.

• Contact your credit card company to inform them that you will be living abroad and potentially travelling to other countries. If you do not do this, they may freeze your account, thinking that your card is stolen – you do not want this to happen while travelling!

• Check with VISA and MasterCard for the addresses of their ATMs around the world

• Write down the international emergency numbers for your bank and credit card companies in case your card(s) are lost or stolen while abroad.

• Before you leave Canada, visit your bank to learn about fees, charges, and additional information you will need to know. Inform them that you are going abroad and the duration of your stay, so they can make a note of it on your account in case you encounter any problems.

• Set up online banking if you do not already have it. It can make managing your finances easier while abroad.

• Bring along an extra debit card (if possible) to activate in case your original is lost or stolen

• Make arrangements for how you will get additional funds if needed; foreign travel is often more expensive than people plan for. PLAN AND BUDGET. Keep the receipts for any purchases you make or medical bills.

• It is beneficial to have someone you trust who is able to deposit money into your account or credit card in case of emergency.

PROOF OF MEANS OF SUPPORT

• It is often necessary to provide proof of means of support with your applications to partner institutions or consulates for a visa.

• To do so, obtain an official letter from your/your parent’s bank stating that you will be able to support yourself for the duration of your stay overseas – this may or may not include your bank balance.

STUDENT LOANS

• Applications for student loans should be initiated at the earliest possible opportunity. It is often better to visit the student aid office in person (in Coughlan College), as it can be difficult to reach them via phone. For information regarding student loans and to complete the online application, visit: [www.canlearn.ca](http://www.canlearn.ca)

• The Student Aid Office processes the loan and handles any appeals or reassessments.

• Any student who intends on receiving a student loan should speak with Ying Zhang, Manager of International Programs to receive a letter confirming that you are going on exchange. This letter is often needed to be included with your loan application.

• For further information speak to the Student Aid office (Coughlan College, 729-5849) or email studentaid@gov.nl.ca

SCHOLARSHIPS

• There are a variety of scholarships available to students who intend to study abroad. Sometimes students are evaluated automatically for eligibility, in other cases, an application or essay is required.

• Visit the Scholarships and Awards Office website: [https://www.mun.ca/scholarships/scholarships/exchange/](https://www.mun.ca/scholarships/scholarships/exchange/)
PAYMENT OF FEES

- As previously outlined, you must register for your exchange through the Memorial Self-Service account and pay your tuition and fees to Memorial (not your host institution) before leaving for your semester abroad.
- You will be exempted from the Recreation Fee (for the Works); however, you still must pay your MUNSU student union fees.
- If you are currently covered by the MUNSU Health and Dental Insurance policy and are required to purchase international health insurance through another service provider while abroad, please visit the MUNSU office (UC 2000) or their website (http://www.munsu.ca/) for the possibility of opting out of the MUNSU plan.

REGISTRATION OF CANADIANS ABROAD (ROCA)

- The Department of Foreign Affairs and International Trade (DFAIT) offer a registration service for all Canadians travelling or living abroad. The Registration of Canadians Abroad (ROCA) service is provided so that they can contact and assist you in an emergency in a foreign country, such as a natural disaster or civil unrest, or inform you of a family emergency at home. You will need to register yourself with ROCA when you reach your final destination and update your profile with any travel plans during your semester abroad: (https://travel.gc.ca/travelling/registration).

TRAVEL REPORTS AND WARNINGS

- Travel reports offer information of safety and security, local laws and customs, entry requirements, health conditions and other important travel issues. (DFAIT, 2010)
- Travel warnings are sometimes issued in response to natural disasters, political and civil unrest and health issues, advising individuals to either avoid non-

essential or all travel to a country or to specific region(s) of that country.
- Travelling to a country with a travel warning can affect your health insurance and/or trip cancellation insurance coverage. Therefore, it is important to check the travel reports of the countries where you intend to study and travel.
- Travel reports and warnings can be found on the following websites:
  - Canadian Government: Department of Foreign Affairs & International Trade
  - Australian Government: Department of Foreign Affairs
  - This site is also linked to the U.S. Department of State and Foreign & Commonwealth Office websites

TRAVEL IN ASIA

- While most areas of Asia are very beautiful and safe, it is important that you research the areas to which you intend to travel. Do your research. Read travel advisories issued by Canada, Australia and the US for advice regarding potentially threatening locations!
- Travelling by air is the safest option while travelling in Asia.
- Avoid travelling to areas overland by bus. Especially through border towns. These areas have historically been dangerous – especially for tourists.
- Ensure you research the visa requirements of all the areas to which you plan to travel!
- When staying in hostels/hotels/AirBnBs in Asia, look for locations that offer airport pick-up.

HOSTELS

- Hostels and AirBnBs are generally the cheapest form of
accommodations. They can be great places to meet other travellers and fit your budget. However, it is often wise to take the advice of someone who has previously stayed there. Read reviews for honest opinions from other travellers. www.hostelworld.com is a great resource for finding and booking hostels; each hostel is rated and reviewed, complete with pictures. www.hostelbookers.com & www.hihostels.com are also other good sources to find hostels.

- When booking, take note of curfews, lock-times and baggage storage. Some hostels require that you are in by 11 P.M. and will lock you out for several hours in the day. It is also a good idea to find a place with lockers to ensure the security of your bags.

**Noteworthy packing items:**
- shower shoes/sandals
- travel alarm
- quick-dry, microfiber towel (you can find these in sport or outdoors supply stores, e.g. Outfitters or Sportchek; they are very compact and dry quickly)
- pad lock or combination lock
- travel hair dryer
- mini first-aid kit (Tylenol/Advil, Band-Aids, anti-diarrhoea tablets, etc.)
- money belt
- camera
- comfortable sneakers/shoes
- back-pack for weekend or day trips
- multivitamins
- plug adaptor/converter

**PROTECTING YOUR VALUABLES**
- The Canada Border Services Agency (CBSA) offers a free identification service recommended to individuals who are travelling outside of Canada with valuable items. This service is available for items that have serial numbers or other unique markings. For items that do not have such markings, the CBSA can apply a sticker to them so that they can be identified for customs purposes as goods that are legal in Canada. When you show your valuables to a border services officer and state that you acquired them in Canada or lawfully imported them, the officer will list your valuables and their serial numbers on a wallet-sized card called a Form Y38, *Identification of Articles for Temporary Exportation*. If you are questioned about your goods when you return to Canada, show your card to the officer. This will help identify the valuables that were in your possession before leaving the country. (For more information on the CSBA’s services, visit: http://www.cbsa-asfc.gc.ca/menu-eng.html)
- To register your valuables (e.g. laptops, cameras, etc.), bring them to the CSBA office in the Sir Humphrey Gilbert Building; 165 Duckworth St., 6th floor, Tel: (709) 772-5544

**THINGS YOU MAY NOT KNOW**
- Tipping is not a common practice in many foreign countries. At many restaurants, the tip is already built in. Leaving change on a bar or restaurant table can sometimes be considered offensive. Research the norms in your host country!
- Sometimes there is a sitting fee in restaurants. This just
means that they will charge you more to sit to eat rather than they would for take-out. There may also be small fees for sitting out on a street-side patio rather than in the restaurant.

- **Visit your doctor** for a check-up **before** you depart. Stock-up on any prescription medications (e.g. birth control pills, insulin, etc.) that you will require throughout the semester, as it can sometimes be difficult and expensive to find the particular type/brand of drug that you require while abroad.

- If you have any special prescriptions that you need to take with you, bring along a doctor’s note/extra prescription in case you are questioned going through customs or if your prescriptions are lost or stolen.

- You will need a plug adaptor for most countries. You can purchase an adaptor travel kit from places like Wal-Mart or sometimes these adapters can also be found for affordable prices in your host countries.

- In addition to an adaptor, you may need to buy a converter for your higher voltage items. Research your electronics (e.g. laptop, camera, etc.) to ensure the best care for it while abroad.

- Beware! Converters may not work for straighteners with multiple heat settings. Sometimes, it can be just as cost efficient to buy a cheap hair dryer or straightener at your destination. This can save room in your bags and reduce the stress of potentially ruining an expensive item.

- **DO YOUR HOMEWORK.** Fully preparing yourself for your travels and educating yourself on cultural differences can make your experiences more enjoyable. It is very important both for your well-being and to maximize your experience abroad, giving you a greater level of cultural sensitivity.

- **In Europe** - keep receipts of any purchases you make; you may be able to get a VAT (Value Added Tax) refund at the airport when you leave the country for the taxes you paid.

**CULTURE SHOCK**

- Culture shock is a natural phenomenon that can be expected when a person moves quickly from a familiar environment to a new setting where languages, food, clothing and social relations are very different. Everyone experiences culture shock very differently. There seem to be very distinct stages to culture shock. After the initial feeling of euphoria and energy, you may find yourself with less energy. You may even find yourself thinking more about home and making comparisons between your home and host country. You may also feel lonely being away from your friends, family and familiar day-to-day life. This is the beginning of culture shock. During the middle phase, you may find that you have even less energy.

**Some possible symptoms of culture shock include:**

- homesickness
- boredom
- loss of appetite
- compulsive eating/drinking
- irritability
- relationship stress
- stereotyping or hostility towards host nationals
- loss of ability to work effectively
- physical ailments
How to cope with culture shock:
- know that your reactions are normal
- keep your perspective; most students who study abroad experience some amount of culture shock
- seek other international students for support
- seek students who are native to your host country; this can really help gain a greater perspective about their culture
- keep in touch with friends and family at home
- work at being flexible, patient and open-minded
- participate in school and outside activities
- keep a sense of humour; treat culture shock as a learning experience
- learn to tolerate and accept differences
- break the language barrier by attempting to learn the native language
- learn to cope with uncertainty
- don't expect immediate assimilation
- bring familiar items, such as pictures, from home

OTHER IMPORTANT NOTES
- It is your responsibility to find and secure accommodations. However, many universities guarantee or assist in finding suitable places to stay.
- You should keep a file on hand with all your exchange information (exchange location, term dates, new student number, letter of acceptance, etc.). This will alleviate countless problems when dealing with the student aid office, consulate, immigration, etc.
- Keep copies of ALL documentation in a separate, but readily accessible file, including your passport number, visa information, health insurance policies, acceptance letter from exchange institution, addresses, etc.
- Look up the contact information of the Canadian consulate in the places that you are travelling in case of an emergency.
IMPORTANT MEMORIAL CONTACTS

Academic Programs Office
Email: international.business@mun.ca; busihelp@mun.ca
Tel: (709) 864-8512

Ashley Holloway – Academic Advisor and Exchange Coordinator
Email: ashley.holloway@mun.ca
Tel: (709) 864-3602

Ben Jesseau – Academic Advisor and International Student Coordinator
Email: bjesseau@mun.ca
Tel: (709) 864-4504

Dr. Larry Bauer – Associate Dean (Undergraduate Programs)
Email: llbauer@mun.ca
Tel: (709) 864-8853

Lisa Long – MBA Program Assistant
Email: llong@mun.ca
Tel: (709) 864-8522

Dr. Rachelle Shannahan – Associate Dean (Course-Based Masters)
Email: rshannahan@mun.ca
Tel: (709) 864-8522

Registrar's Office
Tel: (709) 864-8260; www.mun.ca/regoff

MUNSU
Tel: (709) 864-7633; www.munsu.ca

GSU
Tel: (709) 864-4395; www.gsumun.ca

If you have any questions or concerns, please do not hesitate to contact us!