Dear Parents/Guardians of UWSP Study Abroad Students:

UWSP International Programs is delighted that your student has accepted the challenge and opportunity of studying abroad. We hope that you are excited about the decision as well! This letter is designed to give you an overview of the planning and decision making needed to make the study abroad experience work as smoothly as possible. Each student receives lots of paperwork. We hope your student will share this information with you, and we urge you to read through the materials carefully.

The International Programs staff does its best to ensure that all major program details are in place before your student departs. We assist each student as much as possible, but the responsibility for preparation ultimately belongs to the student. Here are some key information items and some tips:

### Health Information and Insurance

**Immunizations:** UWSP Health Services will hold a session on campus to explain the recommendations and procedures for obtaining immunizations if any are recommended for your student’s destination country. The Center for Disease Control maintains a website of current worldwide immunization recommendations (www.cdc.gov). Non-UWSP students should contact their own campus health organization or private physician.

**Prescriptions:** Students who need prescription medications should take along an adequate supply with written instructions from a physician. The instructions are in case of emergency. Students should contact their personal health insurance agents in order to determine coverage for prescriptions and payment options while abroad.

**Insurance:** The UW System requires students to purchase health insurance for studying abroad, and each year System negotiates a group policy that is as comprehensive and affordable as possible. This insurance is included in the program cost. The current required policy is administered by CISI-Cultural Insurance Services International and costs $34 per month. **But please note:** Overseas hospitals and clinics will normally expect payment upon receipt of services. Your student will need to keep all receipts and medical notes given to them overseas as these will be needed for completion of CISI claim forms and reimbursement. Your student will also receive information on how to set up an online account with CISI, titled “my CISI: Participant Portal.”

UWSP does NOT carry travel cancellation insurance. Please feel free to purchase a policy if you prefer.

### Passports and Visas

**It is the student’s responsibility to obtain a passport** that must be presented at the airport when departing from and returning to the United States. Passport applications are available in the IP office and at the Stevens Point U.S. Post Office. We strongly recommend that students obtain passports as soon as possible to avoid delays, complications, and extra fees.

Some countries also require visas. Visa applications typically take six weeks to process and must be submitted with a passport. The IP office will give instructions for obtaining visas. **Students who already have a passport should check the expiration date to make sure their passport is valid for at least six months after their program’s return date.** If it is not, they will need to renew their passport before departure.
**Academic Enrollment & Transfer of Credits**

**Current semester enrollment:** All semester abroad students are required to maintain fulltime academic status. Course credits will vary by program (12-18). If you need an Enrollment Verification Statement for insurance purposes, students will be able to print one from their MyPoint account.

**Enrollment following study abroad:** Course registration at UWSP takes place in November for the following spring and winterim terms and in April for the summer and fall terms. Students must pay a $100 registration deposit or a “hold” is put on their registration. They will then be able to register online according to regular UWSP procedures. If students wait to register upon return to campus, course selection is greatly reduced and they incur a late enrollment fee. **Students who will graduate upon return should complete graduation paperwork at UWSP prior to departure.**

**Transfer of credits:** After completing a study abroad program, non-UWSP students must have an official transcript sent from UWSP to their home institution in order to transfer credits. Due to privacy laws, only the student can request a transcript. The request can be made on-line at [www.uwsp.edu/regrec/Pages/default.aspx](http://www.uwsp.edu/regrec/Pages/default.aspx). Students should consult with their home Admissions or Registration Office prior to departure to confirm what degree requirements the program courses will fulfill.

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**Payment for Study Abroad**

The study abroad contract your student signed includes a payment schedule. The payment schedule is also available on our website: [http://www.uwsp.edu/studyabroad/Pages/financial.aspx](http://www.uwsp.edu/studyabroad/Pages/financial.aspx). It is the student’s responsibility to keep up with payments. No billing reminders will be sent. If you will be making the payments, make checks payable to “UWSP International Programs” and send them directly to the IP office. Please include on the check the student’s name, UWSP student ID number, program name and term. Unfortunately we are not set up for processing credit or debit card payments.

**Financial Aid:** Students receiving financial aid must attend to all disbursement of funds procedures before departure from the U.S. For specific instructions, see the enclosed “Financial Aid Information for International Programs.” **Financial aid arrangements are the student’s responsibility.** We advise parents to make sure all steps have been followed.

Note that Direct loans are student loans. Parents cannot apply for these loans on their student’s behalf, nor can the checks be released to or endorsed by a parent. Parents may be eligible for a PLUS Direct loan. Students are also eligible for an alternative or private student loan to assist with additional costs. Please consult the Financial Aid Office website for procedures: [http://www.uwsp.edu/finaid/Pages/loans.aspx](http://www.uwsp.edu/finaid/Pages/loans.aspx).

**Non-UWSP students should not assume their grants and loans will automatically transfer to UWSP.** Their campus financial aid office must approve a Consortium Agreement in order for that to take place. If they are refused, students must apply for admission and financial aid at UWSP.

**Financial aid for the year following study abroad:** Students who want financial aid for the academic year following study abroad may be required to apply while outside the country. Academic year program participants may file via the internet after January 1.

**If a student applies for financial aid with the intention of studying abroad and does not go abroad, the UWSP Office of Student Financial Aid and IP must be notified and the aid amount will be adjusted. Students who subsequently decide to attend another college or university must return any financial aid funds that they may have received through UWSP. Failure to do so is fraud and may result in federal prosecution.**
Money Abroad

During the time abroad, parents often transfer funds to students’ bank accounts that are accessible through ATM’s and can be monitored via the internet.

Credit Cards: Visa, MasterCard and American Express cards are all widely accepted—but much of Europe is moving to a “chip and PIN” card rather than the magnetic strip card. Legally, business agreements are supposed to ensure that U.S. citizens can use the magnetic strip credit card outside the U.S., but sometimes local store clerks will refuse to accept a magnetic strip card. Prior to departure, you may want to obtain a supplementary credit card for your student or co-apply for a credit card with your student. Credit cards can be used to obtain cash advances while abroad. To avoid interest charges, credit the account before departure with the amount you and your student have agreed upon.

Debit Cards: ATM debit cards can be used for cash withdrawals in most destinations. Check with your banking institution for any fees or restrictions—AND PROVIDE THE BANK WITH THE DATES AND COUNTRIES IN WHICH THE CREDIT/DEBIT CARDS WILL BE USED. Also, by adding your name to your student’s debit/checking account or opening a joint account, you can deposit money as needed.

Travel Information

Flight Arrangements: The majority of program participants elect to have our office make flight arrangements. Because there are so many restrictions and regulations to international travel, students should carefully consider all options before deciding to make their own arrangements. Finding a trustworthy travel agent is often the best way to avoid problems. Students arranging their own flights are responsible for transportation costs from the airport to the group’s lodging.

Packing: Students should use lightweight, sturdy luggage and pack lightly enough to be able to carry all of their luggage for several city blocks. In most countries there is no stigma attached to being seen repeatedly in the same outfit. Students should take a small number of versatile clothing items and a small supply of toiletries that can be replenished abroad. Students with contact lenses, however, must bring enough lenses and solution to last the duration of their stay. In most locations bedding is supplied, but it’s a good idea to bring at least one towel.

Calling home: Students may not be able to call home immediately upon arrival in the host country. They may need to catch a bus, be guided through arrival/orientation formalities or move into a housing situation where access to a phone is limited. We advise asking your student to call within three-four days of arrival. Students often purchase cell phones in their site countries. This appears to be a good option but there is often a charge on the cell account for incoming calls. Several U.S. phone companies have international plans. Past program participants and parents have recommended this type of arrangement as a means of guaranteeing regular family contact and controlling expenses.

Computers: Many students take their laptops or notebook computers. We find that they rarely regret having done so—but we remind everyone NOT to leave such valuable items unattended, even in their place of residence!

Visits from Family/Friends: We encourage family and friends to visit students while abroad, but each student’s first priority is to attend classes. Students are not excused to spend time with guests instead of attending classes or required field trips. Guests are welcome to visit lectures with the instructor’s permission, and students are free to entertain guests when not in class or on required field trip.

Emotional Matters: All students experience some degree of culture shock when studying abroad. You are more likely to hear from your student during low periods and to hear more bad news than good. A brief period of disappointment, homesickness or depression is a normal part of the study abroad experience. Call the IP office if you are concerned about the welfare of your student. We can contact on-site program representatives to determine if any action should be taken or to give you additional information.

Alcohol: Eighteen is the drinking age in most foreign countries. Leaders do not tell students they cannot drink, but if the behavior of any student becomes a detriment to the group or the reputation of UWSP, students may be reprimanded and/or removed from the program.
Withdrawing from study abroad: Please review the refund policies for your student's program. There are non-refundable deposits and, because international travel often requires pre-departure payments, the closer we are to the date of departure the more difficult it is to secure refunds from international partners. If a student does withdraw from the program after departure, there is no refund. In addition, financial aid funds may need to be repaid.

PLEASE NOTE: UWSP International Programs does NOT provide travel cancellation insurance for its programs. If you want to purchase a policy, please inquire with a qualified travel agent.

Once abroad, participants rarely withdraw from their programs. But if your student is expressing a desire to return home, they must speak to their program leader and contact International Programs. Many problems can be resolved without returning home. Although withdrawal is in rare cases the best option for the student, we ask you to consider carefully all aspects of the situation (personal, academic and financial) before advising your student to return to the U.S. Before a withdrawal is considered official, the student must inform IP in writing. Be aware that the withdrawal may be recorded on your student's transcript if it occurs after the program has begun.

If you have questions, please call or visit the IP office to speak with a member of our staff. We hope that you and your student truly have a great experience with study abroad!

UWSP International Programs
Collins Classroom Center, Room 108
715-346-2717
intlprog@uwsp.edu

Attachments: Financial Aid Information Handout
              IP Payment Schedule
              CISI Coverage Plan
Listed below is your Payment Schedule for Semester I or II. **Note that it does not announce the final program cost.** Due to the wide fluctuation of foreign currencies, we will notify you of the final cost as soon as it is determined, normally 1 month prior to your departure. **Please pay by the given dates (bills will not be sent) unless you have made special arrangements with Linda Garski, Business/Office Manager.**

<table>
<thead>
<tr>
<th>MONTHLY PAYMENT SCHEDULE</th>
<th>Semester I (Fall) Programs</th>
<th>Semester II (Spring) Programs</th>
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<tr>
<td></td>
<td>European Countries (except Ireland)</td>
<td>Australia and Ireland</td>
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<td>August 1 $1,500.00</td>
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<td>August – Final bill will be sent with amount and due date</td>
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<td>December – Final bill will be sent with amount and due date</td>
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We are making every effort to keep your program costs as low as possible, in spite of the significant fall of the dollar. If you have a serious problem in meeting the above schedule or are receiving Financial Aid, please consult with Linda for issuance of a “Deferred Payment Form.” If you do this, please remember that we have no funds to cover the necessary prepayment of airfare/housing reservations, so no matter how you plan to pay, **please make sure that you pay us a minimum of $1,500.00 by May 1 for Semester I programs and a minimum of $1,500.00 by September 1 for Semester II programs.**

Please make your checks payable to **UWSP International Programs** (no cash, please). **Put your UWSP ID number and the program in which you are participating in on the face of your check.** Mail payments to: **UWSP International Programs, 2100 Main Street, Stevens Point, WI 54481.** Financial aid checks will be applied to your balance; we will make arrangements for signatures and refunds as appropriate. We currently are not set up for credit card payments. **Remember:** when your acceptance packet arrives between scheduled payment date, we expect you to send in the proper amount to cover any payment due **prior** to your acceptance.
Financial Assistance for Students Interested in Attending a Semester Abroad through UW-Stevens Point

Where to Apply

Students planning to receive their degree from UW- Stevens Point:

If your “home campus” is UW- Stevens Point (meaning that you will continue your education at UWSP and receive your degree there), you should contact the Financial Aid Office at UWSP for the necessary information regarding how to go about receiving an additional loan for the special expenses associated with your study abroad.

Students who will not receive a degree from UWSP:

If you are a visiting student or “guest matriculant” at UW-Stevens Point and will be returning to another home campus to receive your degree, you must contact the Financial Aid Office at your home campus to arrange for aid through a Consortium Agreement with UWSP. With this arrangement, your home campus provides the aid for your study abroad at UWSP. Not all campuses are willing to undertake such an arrangement, but you will not know this unless you inquire at the Financial Aid Office at your home campus. If they are unwilling to aid you by this means, you will not receive financial aid for your study abroad through UWSP unless you transfer in.

Changing Your Home Campus to UW – Stevens Point:

Some students from other campuses find it desirable to enroll regularly at UW- Stevens Point as transfer students finishing their education and receiving their degree from UW- Stevens Point. In this manner they may be considered for financial assistance as a UW- Stevens Point student both for the semester abroad and thereafter. If you wish to do this, you should apply for admission as a regular transfer student without delay.

A Final Note:

It is possible for students to receive additional loans under the Student Direct, Parent Direct Loan (PLUS) or Alternative School Loan Programs to help finance their education while they study abroad. Please see our website for details at: http://www.uwsp.edu/finance/loans

It takes time to process an aid application. The overall processing of your application forms and the awarding and vouchersing of your checks can take anywhere from 4-6 week, depending upon the time of year, the type of aid involved, the completeness of the forms, and the need to verify information. This is due largely to the fact that the efforts of a lot of people in different places have to be coordinated before a payment can be issued (you, various school officials, State, Federal as well as servicing agencies). It is important that you plan well ahead and apply early for the aid you need.