



COVENANT COLLEGE

IN ALL THINGS CHRIST PREEMINENT

Covenant College Study Abroad Student Handbook

For more information, contact gloaled@covenant.edu

Or stop by Brock 321

Updated January 2025

Table of Contents

Please use the summary and outline listed for section and subsection navigation.

A. Planning Timeline and Checklist

- a. Initial Steps
- b. Semester Preceding Your Study Abroad Term
- c. Upon Acceptance
- d. During Your Semester Abroad

B. Considerations for Study Abroad

- a. Identify your Priorities
- b. Study Abroad Options
- c. Undergraduate Catalogue

C. Application Procedure

- a. Passport Application
- b. Partner Program Application
- c. Covenant College Study Abroad Application
- d. Visa Application

D. Financial Planning

- a. Expenses
- b. Financial Aid
- c. Study Abroad Budgeting Worksheet
- d. Potential Funding Sources

E. Preparing for Departure

- a. Records & Registration
- b. COR337 Intercultural Engagement
- c. Returning to Campus
- d. Risk Management
 - i. Health and Health Insurance
 - ii. Safety While Traveling
 - iii. Emergency Preparedness
- e. Travel Considerations

F. Leave of Absence

G. Cultural Adjustment

Study Abroad Checklist and Timeline

Initial Steps

- Begin either applying for or renewing your passport. If you have a passport, check that the expiration date extends six months or more beyond the end date of your study abroad semester. Check out <http://travel.state.gov/passport> for more information.
- Meet with your Academic Advisor to discuss the best term for you to study abroad and the degree or core requirements you will need to fulfill.
- Research our [Approved Partner Programs](#) to select a study abroad experience that meets your coursework needs and cultural interests.
- While choosing a study abroad program, meet with the Global Education office for student advising. If you intend to take a Leave of Absence, you will need to begin your preparation at this time. If you intend to remain enrolled at Covenant, please see the steps below:

Semester Before Your Intended Study Abroad Term

- Check your financial aid package reflected in Banner, and use the [Study Abroad Budgeting Worksheet](#) to estimate the tuition and costs incurred by choosing to study abroad.
- Make sure to inform a parent, financial caretaker, or legal guardian of your plans to study abroad and thoroughly discuss the associated school costs, personal expenses, and risk management needs such as insurance and communications.

Application Process:

- Host Organization: Fill out any applications and paperwork required. This may include getting a copy of your Covenant transcript sent over, submitting a copy of your passport information, or writing entrance and scholarship essays.
- Covenant College: You will be required to fill out the Study Abroad Application Form on ScotsPortal. You will provide information such as:
 - Approved Partner Program selected
 - Off-Campus and Emergency Contact Information
 - Proof of Health Insurance
 - Indication that you have Read and Understood the Off-Campus Studies Standards of Conduct and Agreement
- To complete the Study Abroad Application on ScotsPortal, you will need to:
 - Submit a Copy of your Passport, either as a JPEG or PDF

- Submit your intended coursework while abroad and transfer credit equivalents using the [Credit Transfer Key](#). This is just your best guess.
- Schedule an appointment with Priesthill Health Services as early in the term as possible
- An acknowledgment form will automatically be sent to a parent or guardian. This person will need your Scotsportal login to provide their signature.

Upon Acceptance

- Once you are accepted to a study abroad program, meet with your Academic Advisor to choose your coursework while abroad. This meeting is a great time to discuss course offerings for your return semester to Covenant as well.
- Check to see if you will need a visa. Typically, the host organization will send you visa instructions along with an official acceptance letter.
- Check to make sure that you have international health insurance coverage and research travel insurance options.
- Prepare your travel plans by purchasing any flights, trains or buses, and accommodations you may need.
- Attend a mandatory Pre-Departure meeting hosted by Global Education to go over risk management protocols, international travel recommendations, and visa and/or documentation requirements.

During your Semester Abroad

- When you arrive at your study abroad program, contact the Global Education office to inform them of your safe arrival.
- The Global Education Office will contact you during the first few weeks to schedule a mandatory video check-in while you are abroad.
- While abroad, please contact your Academic Advisor, register with Records for your return semester, and connect with Student Development concerning your housing plans. You can contact these offices via email or phone.
- When the program ends and before you leave, make plans to have a grade report sent to Covenant. Make sure that the grading scale has been converted so that Records can more easily transfer in your credits.
- Upon returning to campus, you will meet with the Global Education department to debrief your experience and provide feedback from your program.

Considerations for Study Abroad

Identify Your Priorities

- Is there a culture or region of the world you would most like to explore?
- Is your purpose in studying abroad to pursue a rigorous academic program? Or, is flexibility to travel during your program the goal?
- Do courses need to align with your major degree requirements? Or, are you free to pursue mostly electives?
- Is language immersion a high priority? If so, would you prefer to live with a family or in a dorm or apartment?
- Would you prefer a program that offers internship options and/or planned excursions?
- How will study abroad fit into your larger academic and career planning?

Study Abroad Options

By participating in an Approved Partner Program, students will remain enrolled as full-time Covenant students. Billing is coordinated through Covenant, and students remain eligible for one semester of financial aid. Please see the Financial Planning section below for more information.

For up to date information concerning our portfolio of Approved Partner Programs, check out the Global Education webpages [here](#).

There are two types of Approved Program Partner, consortium and contractual. Covenant has two consortium partners: SCIO Oxford and the Au Sable Institute. This type of partnership guarantees that your credits will transfer to Covenant; not only that, but those credits are calculated into your GPA and reflected on your transcript as if they were a Covenant College course. All of our other partner programs are known as contractual partners. This means that you will have to input course information from your host organization during the application process so that the Office of Records can approve your transfer of credits in advance of your semester abroad. These credits will be calculated into your GPA and reflected on your transcript as transfer credits received from an external institution. In order for credits from a contracted partner to be transferred to a Covenant student's transcript, the student must receive a letter grade of C- or higher. Please refer to your undergraduate catalogue for further details concerning the transfer of credits.

The student is responsible for determining their degree requirements and ensuring that their study abroad program and coursework can fulfill those requirements. All students should speak with their faculty advisor and make an appointment with the Global Education Office before finalizing their study abroad program selection. For students majoring in either International Studies or World Languages, studying abroad is a part of your degree requirements for graduation.

For International Studies students, Dr. Cale Horne will be your primary contact in the decision making process. However, you will still be required to meet with the Global Ed Office for advising, application submission and support, and pre-departure meetings.

For World Language majors, you are required to select a study abroad opportunity that offers upper-level coursework in your chosen language. Both your faculty advisor and the Global Education Office can talk to you about various options. It is your responsibility to make sure that upon taking the language placement exam, you are cleared to enroll in 300-level language courses.

There is another avenue by which students can take a study abroad semester called a Leave of Absence (LOA). By taking a LOA from Covenant College, there are numerous options to study off-campus around the world. Depending on your degree requirements and travel priorities, a program outside of our Approved Partners may best suit your needs. Please refer to the Leave of Absence section below for further details.

Undergraduate Catalogue

Covenant students must be enrolled for one academic year before being permitted to participate in an off-campus studies program. A students' final 32 credits must also be taken at Covenant College, so do not plan to take a study abroad semester during your senior year unless it is with a consortial partner. For this reason, the majority of students will take their study abroad experience sometime during their Sophomore and Junior years. World Languages students are required to take their study abroad term during Junior Year unless granted an exemption from the department. A maximum of 18 semester hours of credit from off-campus study courses may be applied to a degree from Covenant. You must remain in good academic and behavioral standing with the Office of Records and with Student Development in order to study abroad.

It is the express responsibility of the student to make all necessary arrangements for Off-Campus Studies, concerning both your study abroad semester and the semester you return to campus. Before your journey, please make all necessary arrangements with the Offices of Records, Financial Aid, Accounting, Student Development, and

Global Education. It is your responsibility to be aware of deadlines on campus, such as financial aid deadlines and housing sign-up deadlines.

Application Procedure

Passport Application

When studying outside of the USA, you must have a passport that is valid for more than six months beyond the end of your program. If you need a new or renewed passport, apply for one as soon as possible. It can take 9 - 12 weeks to receive your passport unless you pay additional fees for it to be expedited. For instructions and the application, visit: <http://travel.state.gov/passport>. To get a new passport, you'll need:

- Certified Birth Certificate
- Passport Photo, 2 copies - These can be taken at a pharmacy or post office typically, for a fee.
- Completed Application
- Check or Money Order for Applicable Fees
- In-person Appointment

When studying outside of the USA with a Covenant College approved program, a clear, color photo of your passport must be on file with the Global Education Office. Make sure your passport signature line and emergency information is filled out. In order to be valid, your passport must have your signature.

If you are applying for a new passport, the closest offices for in-person appointments and photos are: the Rossville Post Office, the Trenton Post Office, and the Chattanooga Public Library Main Branch. Check out USPS <https://www.usps.com/international/passports.htm> and the Library <https://chattlibrary.org/passport-services/> for more information.

If you already have your passport and need to renew, there are two avenues. If you were under 16 years of age when you first got your passport, you will need to apply in the typical manner including booking an in-person appointment. If you were over 16 years of age, it is possible to renew your passport by filing a renewal application and mailing it in, complete with your old passport and a form of payment. Check out [this U.S. Travel page](#) for more information.

Partner Program Application

For your Approved Partner Program application, fill out any paperwork or essays required and make sure to submit the appropriate documents. This may include getting a copy of your Covenant transcript sent over, submitting a copy of your passport information, or acquiring references. It is possible to send a copy of your

transcript online through Banner or by going to the Records Office located in Carter Hall.

Once you begin the application process, you should be connected with a program admissions advisor or representative that can answer any questions you have along the way.

Covenant College Study Abroad Application

Once you have completed the partner program application, you will also be required to fill out the Study Abroad Application Form on ScotsPortal. Submitting the online application is a two step process.

First, you will need to start the application and save your progress. The form will ask for your general contact and degree information, details of your chosen program, health and travel insurance information, and emergency contact information.

The form automatically sends a link to the email address provided for a parent, guardian, or your emergency contact informing them of your intention to study abroad and prompting them for a signature of acknowledgement. You will also need to read the Off-Campus Studies Standards of Conduct and Agreement and indicate that you understand the policies and parameters associated with off-campus studies.

Upon submission, the form will also prompt you to upload a photo of your passport information page as a JPEG or PDF. You can submit your passport information at any time.

Second, you will need to return to the Study Abroad Application on ScotsPortal further along in the process to submit information such as intended coursework. The Office of Records will be able to interact with you through the ScotsPortal form if they need further details, so do your best to upload your coursework information and they will advise you on next steps.

This form is automatically submitted to your academic advisor, the Office of Records, Priesthill Health Services, the Student Development Office, and the Global Education Office for approvals. The Office of Records is responsible for approving your core requirements. Your academic advisor will approve any coursework connected to your degree requirements. The Global Education Office will approve your general electives.

Student Development also has access to the ScotsPortal form, and will not approve your Study Abroad Application if your disciplinary history with the college is not deemed acceptable. Please check the undergraduate catalogue for information on academic and behavioral standards. Lastly, Priesthill Services will need to approve your application after you have completed a general health appointment.

The deadline for the Covenant College Study Abroad Application is **November**

1st for the following Spring Semester and April 1st for the following Fall Semester. Please be in contact with the Global Education Office throughout your application process.

Visa Application

Information should be provided by your host organization upon receiving your official acceptance letter. If not, please meet with the Global Education Office.

Documents commonly needed are: a signed passport with an expiration date six months beyond your travel dates, an acceptance letter from your study abroad host institution, financial statements proving adequate funds for the duration of your stay, and an address for your accommodations. Some host countries will also require an in-person appointment with an embassy. Please allow enough time to handle appointment bookings and travel logistics that may be required to get to the closest embassy for your host country.

Financial Planning

Expenses

The cost for studying abroad with an Approved Program Partner is one regular term of Covenant tuition (ex: 2025 - \$20,400) and a \$4000 Study Abroad Fee. By paying Covenant tuition, student's remain enrolled as Covenant students who are eligible for financial aid as long as they take a full-time course load while abroad. Financial aid packages for study abroad differ depending on the student's major and credit requirements. Approved Partner Program costs and invoices will be handled directly by Covenant College.

The Study Abroad Fee is meant to address an amalgamation of costs - part of it is applied to our on-campus operations and part of it is applied to the program invoice. There are on-campus fees to the library for online resources and IT for email access, then costs associated with Records, Financial Aid, Global Ed etc. staffing. For some of our study abroad programs, the Study Abroad Fee does apply to things like application fees, room and board, or even tuition for more expensive programs. Rather than price every program individually and update it every semester, Covenant opts for a lump sum.

For our Jerusalem University College and East Asia Institute with Tokyo Christian University programs, the Study Abroad Fee will also include the student's round-trip flight cost. Interested students must apply by the stated deadlines to be eligible for this benefit.

However, there may be program fees that remain the student's individual responsibility such as an application fee, visa application fee, tourist tax, independent travel expenses, and personal expenses such as groceries or retail items. These amounts will vary according to your spending habits, travel plans, and program details.

The balance for your Covenant tuition and Study Abroad fees will be updated at the beginning of August for Fall term and the beginning of January for Spring term. **Payment deadlines are the last day of August for the Fall term and the last day of January for the Spring term.**

Financial Aid

Students who are accepted into Approved Partner Programs for semester-long experiences and are enrolled as full-time students, taking courses that have been approved for credit transfer, are eligible to receive financial aid resources. The amount of institutional financial aid that can be applied varies depending on the program and the student's degree requirements.

For most majors, study abroad travel is not a degree requirement. These students are eligible for 50% of their institutional aid, excluding student employment and activity related scholarships. Students whose majors require them to study abroad (World Languages and International Studies) and have attained junior status are eligible for 100% of institutional financial aid for semester-long approved programs, excluding student employment and activity related scholarships. Students requiring study abroad must enroll in coursework with their partner organization that adheres to their degree requirements. All students are eligible for 100% of their external aid packages such as federal, state, or private scholarships, grants, and loans.

- Recipients of the Maclellan Scholarship may access a \$2000 stipend to help with program costs for semester-long or summer programs.
- Recipients of the Wilberforce grant whose institutional aid is reduced to 50% may also access a \$2000 stipend for Covenant-approved



semester-long programs.

- Pell Grant recipients are eligible to apply for the Gilman Scholarship.
- For the East Asia Institute at Tokyo Christian University, students may be eligible for 100% of institutional aid.
- Students attending Jerusalem University College are not eligible for Federal Title IV funds, but JUC will offer a grant to cover the amount of those funds.

Please meet with the Global Education Office or contact the Financial Aid Office for more details. All other policies outlined in the Financial Aid Handbook and the Catalog such as deadlines and satisfactory academic progress requirements remain the same for on-campus and off-campus study programs.

Consider granting Power of Attorney to a reliable friend or relative who will be staying on campus. Power of Attorney grants the chosen representative with the ability to sign financial or legal documents on your behalf. You will need to write a note stating, "I, [your name], grant power of attorney to [representative's name], for the purpose of completing financial aid paperwork." Both parties must sign and date this agreement in ink, and the document must be filed with the Financial Aid Office.

Please refer to the [Financial Aid Handbook](#) on the Covenant website for financial aid program details or contact the Financial Aid Office with additional questions at 706.419.1126 or email: financialaid@covenant.edu.

Study Abroad Budgeting Worksheet

There are two primary avenues for taking a semester-long study abroad opportunity **while remaining enrolled** at Covenant. By choosing an Approved Program Partner to remain enrolled, Covenant College handles your program payments and ensures your transfer of credits. Some majors require that students study abroad with an Approved Partner Program.

Consult the chart below:

Covenant Enrolled Non-Required Travel	Covenant Enrolled Required Travel
Regular Term Covenant Tuition Ex: 2024 = \$20,400	Regular Term Covenant Tuition Ex: 2024 = \$20,400
Plus Study Abroad Fee - \$4000	Plus Study Abroad Fee - \$4000
Minus 50% of institutional aid* **	Minus 100% of institutional aid** for World Lang and International Studies majors

Minus 100% government and private aid	Minus 100% government and private aid
=	=
Covenant Account Balance	Covenant Account Balance
Plus Personal Expenses	Plus Personal Expenses

* Please Note: For the East Asia Institute at Tokyo Christian University program, all students may apply 100% of their institutional aid.

** There may be some exceptions such as activity related scholarships and work study. However, the stipend from the Maclellan Scholarship or private funds administered by Covenant may be applicable. Please contact the Financial Aid office for details.

Students that have opted to take a Leave of Absence are not eligible for Covenant College institutional financial aid, and will be responsible for handling all program tuition, fees, and travel expenses independently. Please see the Leave of Absence section below.

Potential Sources of Financial Aid for Off-Campus Study Programs

1. Program Specific Financial Aid (i.e. scholarships from the host organization)
Please check the website for your intended study abroad program.
2. Databases for Study Abroad Scholarships and Grants:
 - a. [International Education and Financial Aid](#)
 - b. [International Scholarships](#)
 - c. [Study Abroad General List of Scholarships](#)
3. Pell Grant Recipients
Check out the [Gilman Scholarship and Grant](#).
4. General Financial Aid Sources Database
 - a. <https://finaid.org/otheraid/>
 - b. [International Study Abroad Loan Program](#)

This is by no means a comprehensive list, but should provide some initial information for your funding search.

Preparing for Departure

Records & Registration

There are two possible registration processes available to study abroad students.

- If you are assured of your plans to study abroad the following term, meet with your academic advisor and receive a pre-registration pin. Students should register for an Off-Campus Studies “course” listed online, and manually enter the number of intended credits they will be completing during their study abroad term.
- If you are in the process of determining your study abroad plans, meet with your academic advisor to receive a pre-registration pin. Students should register for a full-term of on-campus courses in the typical manner. You would then need to go back and withdraw or update your registration once your study abroad plans are finalized.

No matter which process you choose, please meet with your academic advisor to pre-register for some kind of coursework. This helps the Office of Records manage your enrollment, transcripts, and transfer credits upon return to campus.

The Office of Records encourages study abroad students to pre-register for a full course load of credits at Covenant College as a backup plan, in case their plans fall through due to injury, pandemic, war, etc. It would be rare for that to happen, but this method will help students avoid a situation where they can neither study abroad nor return to Covenant because of full classes.

COR337 Intercultural Engagement Registration

Study abroad students who intend to take COR337 Intercultural Engagement will enroll for the semester they return to campus. While abroad, students are responsible for fulfilling the reading and assignment requirements for the course. They will also pre-register for COR337 while abroad, along with the rest of their coursework for the following term, at which point they will have returned to campus. Please check the Study Abroad web pages to download a complete copy of the COR337 Intercultural Engagement Assignment Instructions. Please email amy.bagby@covenant.edu for more information about how COR337 Intercultural Engagement is administered.

Risk Management

Health and Health Insurance

Verify that you have health insurance coverage while studying abroad - not all insurance plans provide coverage while you are out of the country. Many study abroad programs will have insurance options for you to explore, but all students are required to maintain health coverage for the duration of their study abroad program. When studying outside of the U.S. with an Approved Partner Program, proof of insurance must be on file with the Global Education Office. Please see the Off Campus Studies Standards of Conduct and Agreement for more details.

For all students, but especially those with allergies or pre-existing medical conditions, it is important to be informed about your own healthcare needs and communicate clearly with both your host organization and the Global Education Office. Make sure to travel with copies of relevant medical records or prescriptions that indicate your condition and care plan. It can be difficult to source prescribed drugs abroad or even get replacement glasses or contacts. Talk with your doctor about plans to travel for an extended period and work with them to ensure your needs are met. For contacts and glasses, you will need a hard copy of your prescription to get them filled abroad. Your appointment with Priesthill Health Services is the perfect time to inform our institution of any known critical conditions that could impact travel. If you are comfortable disclosing that information to the Global Education Office, please do so. Most importantly, work with your partner program coordinator to find local medical resources.

It is common for any person to face fatigue or illness in response to new environments. Prioritize fueling your body to the best of your ability and pay attention to giving your body the rest it needs. Please check out the following resources for more information regarding remaining healthy abroad:

- [World Health Organization](#)
- [Center for Disease Control and Prevention](#)

Safety While Traveling

The Global Education Office encourages students to sign up for the [Smart Traveler Enrollment Program \(STEP\)](#) conducted by the U.S. Department of State. This free service allows the U.S. Department of State to contact a traveler in emergency situations such as a family crisis or crisis arising in the country of the traveler.

Other recommended measures:

- Leave a travel itinerary and contact information with family or friends. In case of emergency, they will have more than one method to get in touch with you.

- Make sure your passport signature line and emergency information is filled out. In order to be valid, your passport must have your signature. Also, make sure to travel with a copy of your study visa.
- The student is solely responsible for becoming familiar with the local conditions, laws, and regulations of their host country. Check out the US Dept. of State website for information regarding safety, local law enforcement services, and cultural norms of your host country and any other countries you intend to visit.

The web pages offer Consular Information Sheets for every country of the world. They include information such as unusual immigration practices, health conditions, minor political disturbances, drug penalties, current travel warnings, and public announcements. The sites are also a good resource to find country specific safety information.

Check out these online resources to find out more about traveling conditions in your host country and other safety information:

- [U.S. Dept of State, International Travel Information](#)
- [Overseas Security Advisory Council Reports](#)
- [Safety Abroad First - Educational Travel Information](#)
- [Information for Women Travelers](#)
- [Mobility and Disability Rights](#)
- [CDC - Centers for Disease Control and Prevention](#)

Emergency Preparedness

If there is an emergency, please be familiar with emergency services and protocol in your area. It is important to know who to call or where to go so that you can quickly respond in an emergency situation.

- **Contact Local Authorities** - Know the equivalent of 911 in your host country or city to gain immediate emergency assistance. Find local emergency phone numbers and country-specific information at travel.state.gov/destination.
- **Notify your Program Director or risk management contact** - Know how to reach your Program Director, Resident Assistant, host institution, host family, or program provider emergency contact. Someone is available to you 24/7 on-site and you should contact this person as soon as you are able.
- **Contact the U.S. Embassy nearest you** - Consular personnel at US Embassies abroad are available 24 hours a day, 7 days a week, to provide emergency assistance to U.S. citizens. Check out the [Bureau of Consular Affairs](#) website for

US Embassy and Consulate contact information. The Office of Overseas Citizen Services in the State Department's Bureau of Consular Affairs may also be reached for assistance with emergencies at +1.202.501.4444.

- **Get in touch with your family** - If you are involved in an emergency, remain in communication with your family when possible. It is best for those interested parties to communicate with you directly, to eliminate miscommunication or delay.
- **Contact the Global Education Office** - If you need immediate assistance, please contact local authorities and your Program Director. Once you are removed from immediate danger, have found medical assistance, or are otherwise able to do so, please contact the Global Education Office. They will have provided you with multiple methods of contact before your departure.

The [US Embassy](#) or consulate in your area can offer limited assistance if you encounter legal, political, health, or emergency concerns. It can provide you with a list of attorneys or physicians, contact next of kin in the event of an emergency or serious illness, contact friends or family on your behalf to request funds or guidance, provide assistance during civil unrest or natural disaster, and replace a lost or stolen passport. An embassy or consulate is the primary source for information on where to obtain advice, but they will not be able to directly advise you.

In any situation where students are able to identify appropriate medical care, communicate with relevant family or hosts, make travel arrangements, and generally conduct their own affairs, students will determine whether or not to notify their emergency contacts. The Global Education Office will contact a students' emergency contact persons in the event of perceived health and safety emergencies while the student is abroad such as changing travel restrictions, the study abroad program is disrupted or ended, emergency evacuation is considered necessary, or if the student has been dismissed from their partner program for any reason. Any costs associated with leaving the program voluntarily or involuntarily for violating program policies or in the event of emergency response to a crisis are the responsibility of the student. Please see the Off Campus Studies Standards of Conduct and Agreement for details.

Travel Considerations

Transportation

Once you have received your acceptance letter and have acquired a study visa, if necessary, begin researching flights to arrive at your partner program in time for

accommodation assignments or orientation commitments. It is the responsibility of the student to be familiar with their airline's policies on packing and documentation for international flights. It is also recommended that you spend time researching modes of transportation available in your host country. Many countries offer numerous options for cross-country trains, metro area train networks, and city or long-haul buses. Identify the most common means by which you will commute to your classes and navigate the city or countryside in your area. Depending on your program, cycling might also be an accessible option, so you could look into rental options.

Communications

It is important to establish a reliable means of communication while abroad. While most urban environments will have options for public WIFI and your program facilities should also be equipped with WIFI, it is good to research options for data and service while abroad. Most mobile service providers offer options to add an international calling and data plan month-to-month, but rates may vary. It is also possible to buy international SIM or eSIM cards, which can be sourced by a mobile or third-party service provider. Access to cell phone service, data, and WIFI varies a lot from place to place so make sure to look up what options are best for your specific travel plans.

Packing Recommendations

It can be helpful to research common clothing practices and safety measures that are recommended for the area to which you will be traveling. Consider what attire is common in that area. Things that are common in the U.S. that may be perceived differently elsewhere are outfit elements such as brand logos, baseball caps, athletic wear outside of athletic contexts, or the exposure of shoulders, knees, elbows etc. For safety purposes, carefully consider where and how you store valuables. If you carry a bag, consider an option with a crossbody strap rather than a backpack. Store your items in front pockets or in clothing items with zippers. Keep an eye on your belongings and your surroundings. Also, make sure to check the weather! Even during the summer months items like rain jackets, umbrellas, or layering for warmth may still be needed.

Another important consideration is packing adapters or converters. The main difference between an adapter and a converter is what they do with electricity. An adapter changes the plug configuration so your U.S. power plugs fit into the wall socket in the country you are visiting. The configuration required changes from place to place as many different standards are used internationally. Please research which adapter is necessary for your trip. A converter changes the voltage of an outlet to match the voltage of a device. Converters are needed when a device is single-voltage and not compatible with the electricity in a foreign country. If you plan to pack appliances such as hair dryers, straighteners, curling irons, steamers etc. that are not dual-voltage, you will need a converter when visiting countries that have a higher standard output than the U.S. If possible, forego items that are not absolutely necessary or coordinate with

your classmates to pack fewer of them overall.

International Banking and Currency

Please determine the best method for handling international banking and money transfers for your travel plans. While it is becoming more common for banks to offer no fee international purchasing on debit or credit card transactions, it is not a universal practice. Check with your bank's policies regarding international transactions, and make sure to declare your travel plans to your bank so that any international purchasing will clear.

It is also helpful to research what kind of transactions are customary in the region to which you will be traveling. For example, there are some cities where cash is no longer commonly used and ATMs may be few and far between. There are also parts of the world where small or local shops may not accept debit or credit at all, and transactions will need to be conducted in cash. It is crucial to determine the most common methods of payment in your area.

It is also the student's responsibility to become familiar with the currency and currency exchange rate in their host country. This can significantly impact personal budgeting, so it is best to find and track information regarding currency exchange in advance.

International Student Identity Card (ISIC)

Consider purchasing an ISIC, which is sponsored by the Council on International Education Exchange and entitles students who are traveling abroad to discounts on airfare, travel, museums, and other activities. Applications are available at: <https://www.isic.org/>. You may also want to purchase their travel insurance which includes health and accident insurance as well as medical evacuation and repatriation benefits.

Leave of Absence

Taking a Leave of Absence from Covenant College opens up numerous study abroad options around the world. Depending on your degree requirements and travel priorities, a program outside of our Approved Programs may best suit your needs.

An approved Leave of Absence (LOA) is a temporary interruption in a student's program of study. Students must petition for a LOA in writing to the Office of Records at least three weeks prior to the beginning of the term of the LOA. The petition must include the reason for the student's request.

A LOA must not exceed a total of 180 days in any 12-month period. If a student is a Title IV loan recipient, the Financial Aid Office can explain the effects that the student's failure to return from a LOA may have on the student loan repayment term, including the expiration of the student's grace period. While on a LOA, students retain their "in-school status" for federal loan deferment eligibility. However, if a student does not return from a LOA, the student's grace period begins the date the student began the LOA.

Students may choose to maintain their Covenant email and network access by paying the off-campus Technology Fee or by placing a non-refundable deposit for their returning semester which will then apply as payment toward that term. A deposit will be required before being permitted to pre-register for the returning term.

If you choose to take a leave of absence, your financial aid will be reinstated upon your return as closely as possible, according to federal guidelines, to their previous amounts. Credits will not automatically transfer to Covenant, so be sure to work closely with your academic advisor and the Office of Records before taking a LOA.

It is the express responsibility of the student to make all necessary arrangements for their Leave of Absence, their partner program applications and payments, their study abroad semester, and plan for the semester you return to campus. It is your responsibility to be aware of deadlines on campus, such as financial aid deadlines and housing sign-up deadlines. Students that have opted to take a Leave of Absence are not eligible for Covenant College institutional financial aid, and will be responsible for handling all program tuition, fees, and travel expenses independently. Please contact the Office of Records for further information or to obtain the necessary Leave of Absence paperwork.

Independent Funding Opportunities to Consider:

- [Institute of International Education](#)
- [Scholarship Database](#)

Cultural Adjustment

Adjusting to a new place and a different culture does not happen all at once! It can be a slow process with many joys and many challenges! To prepare for your study abroad experience, it is helpful to become familiar with the stages of cultural adjustment and perhaps gather a few tips to offset some of the fatigue or frustration.

Before departing for your host country, try to do some preliminary research about the social customs, geography, weather, and general history of the region. If English is not the primary language for the area you are traveling, plan to learn some common phrases for navigating and memorize the address of your accommodation. Seemingly simple things like packing items that are sufficient for the weather or studying the city on a map can provide the confidence to step into your experience with openness and curiosity.

Your initial arrival into a new culture can be both thrilling and exhausting. When you first begin navigating your host city expect inconveniences, expect transit delays, and expect a learning curve. It is common to go through a “Honeymoon” stage in the first weeks where each cultural encounter is met with curiosity and enthusiasm. This may spur you to pack in a lot of activities, sightseeing, or socializing. It may even seem like this energy to go, go, go will never end! However, the mind gets tired in entirely new environments, so make sure to rest and recover properly each day so that you don’t crash once the first wave of energy evens out.

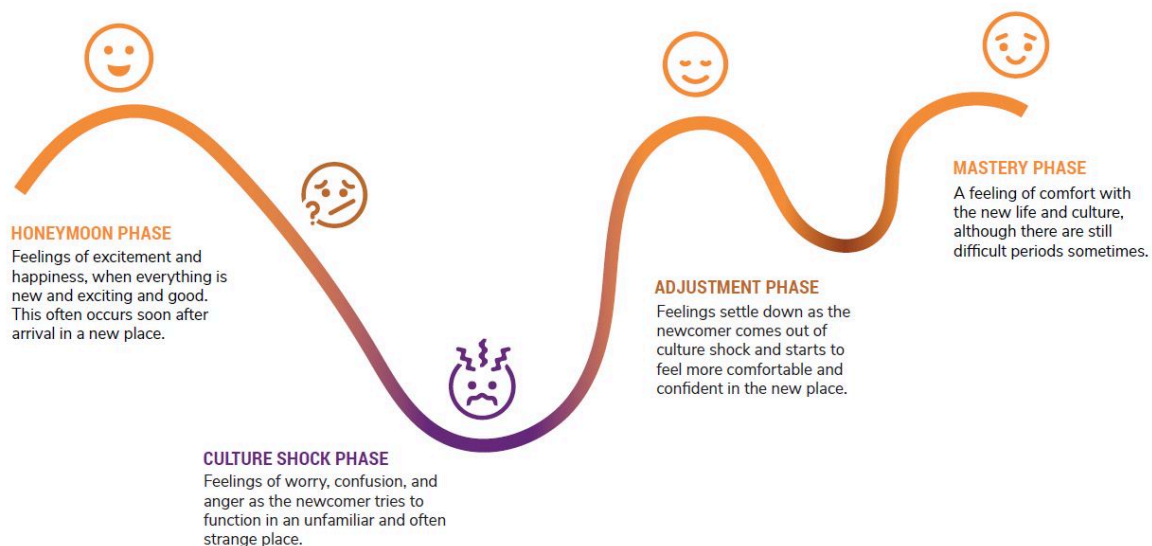
Culture Shock is the experience of increasing irritation or disorientation that may come

at some point after the initial adrenaline and excitement of settling in. The feelings and behaviors known as “Culture Shock,” varies person to person. It could present as frustration and negative interpretations of unfamiliar cultural customs. It could also involve periods of sadness, loneliness, or homesickness. It is exceptionally important to maintain a support network during this time. That can include contacting friends and family back home, finding local connections who can act as a ‘guide’ to the culture, and interacting with other study abroad students who will likely feel just as unfamiliar with their new environment as you!

Adapting to the culture around you is no easy feat. It does not happen all at once, but instead in small moments of familiarity and understanding. You may feel all the stages of cultural adjustment at once! Rest assured that it is normal to have good and bad days. Adjustment takes time, but it will come!

U-CURVE OF CULTURAL ADJUSTMENT

The graph below shows the common phases of cultural adjustment that most people experience when moving to or visiting a new place. It is important to note that the length and intensity of each phase will vary, and that a newcomer may skip a phase altogether (such as those who plan to move on to another destination and do not go through the honeymoon phase) or go through the U-Curve, or portions of the U-Curve, several times.



<https://coresourceexchange.org/support-poster/the-u-curve-of-cultural-adjustment/>

The graphic above is a cultural adjustment model developed which visually represents the ups and downs of cross-cultural engagement. Encountering new and unfamiliar norms and expectations can be known as culture shock. This process encapsulates a range of emotions, such as disorientation, fatigue, frustration, anxiety, and confusion. While it may simplify the complex experiences of cultural adjustment, The U Curve can help travelers anticipate their experience.