International Programs Participant Guide 2013-2014

Canada



401 Golden Shore, Sixth Floor Long Beach, California 90802-4210

> Tele: (562) 951-4790 Fax: (562) 951-4983 www.calstate.edu/ip

This Participant Guide is designed to assist you with your preparation for your year abroad. We encourage you to share this information with your family and friends so that they can share in your experience. The Guide is revised annually and we welcome your suggestions.			
Leo Van Cleve, Director			
Editor: Dana Roson			
Production: Danielle Pattee			

Table of Contents

Student Policies and Procedures	Mailing Address in Québec	
What About Alternates?5	Host University Health Insurance	.15
How Involved do I Have to Be?5	Health Care Facilities	.15
Communicating With The Office of International Programs (OIP) 5	Work	.16
IP Website5	Registering at the U.S. Embassy	.16
Deadlines5	Emergency Number	
Moving Before You Go?5		
Do I Have to Register at my CSU	Academic Arrangements	
Campus?5	Introduction	
Nonresident Students5	Academic Planning	
Transfer Students6	Availability of Courses	
Renewal Students6	Courses Crediting	
Students with Dependents6	While You Are Abroad	
Payment of CSU Tuition Fees	Academic Reporting	
Housing Policies6	Assessment and Grading Systems	
Withdrawals6	Academic Policies	
Refunds	The Use of Withdrawal Unauthorized "WU"	
Student Conduct	Frequently Asked Questions	.23
CSU International Programs Alcohol Policy	Finances	
CSU International Programs	Financial Planning	21
Statement on Sexual Harassment9	Explanation of Cost Estimate	
Intercultural Gender Relations9	The State of California Keeps Cost Down by Contributing	•
Privacy of Student Information	Toward the Program Costs	21
Nondiscrimination Policy	Changes to Program Cost	
•	Financial Data Form	
Preparing For Your Year	W-9S	
Ready to Go?11	Payment	
Consular Information	Financial Aid - Procedures	
Passport11	Financial Aid - Disbursement.	
Study Permit	When Can You Expect Your Financial Aid?	
The Visa Application Process: Your Responsibility12	OIP Emergency Loans	
Non-U.S. Citizens12	Certification of Enrollment	
Transportation12		
Photographs12	Health and Safety Abroad	
International Student Identity Card (ISIC)13	Health & Medical Issues	. 28
Pack Light!	Health Conditions Overseas	
Electrical Appliances13	Health Insurance	
The Québec Program	Adjustment & Personal Safety	. 29
Host University Application	Consular Information	.30
Arrival	Final Note	.30
Orientation	Agreement	
		٠,
Registering for Classes	Nondiscrimination Policy	
Housing	CTUDENT'S CODY	.5.
Special Events/Planned Activities	STUDENT'S COPY	
Computer/Internet Access	PROGRAM COST ESTIMATE	
Telephones	Withdrawals	
Money Matters & Banking	Refunds	. ځ
Lumaie 15		

The Participant Guide

- · Your Participant Guide provides information about your study abroad program, specifically about:
 - Important Country-Specific information
 - Academic Arrangements
 - Finances/ Program Costs
 - Health & Safety
- Participation in IP requires considerable commitment on your part. We expect you to read your Participant Guide as it was written to assist you as you prepare to study abroad.

The CSU International Programs: An Overview

- IP is the most affordable study abroad option for CSU students.
 - IP is supported by State funds, so participants pay the same CSU tuition fees had they remained at their home CSU campuses.
- All academic credit earned abroad counts as CSU resident credit.
- Participants gain firsthand knowledge and understanding of other areas of the world through a year of academic study.
- Staff are available at all locations abroad to provide orientation and to assist students on a daily basis.

Student Policies and Procedures

What About Alternates?

- Being an "alternate" means your on the waiting list.
- Alternates must complete all forms and make all payments as if they were regular participants.
- You will be informed immediately if your status changes.

How Involved do I Have to Be?

- Being part of an established program involves commitment.
- At times, you will be expected to behave as a member of a group, such as at the on-site orientation and in other group activities.
- Generally, you'll have a great deal of independence, but you must remember that your actions may affect your group or future groups.

Communicating With The Office of International Programs (OIP)

- From now on, all questions about your participation in the program should be addressed to OIP.
- When making inquiries, we ask that you, and not your parents, contact us.
- OIP is located in downtown Long Beach at the CSU Office of the Chancellor, not on the CSU, Long Beach campus as some mistakenly assume. Our address is:

CSU International Programs

401 Golden Shore, Sixth Floor Long Beach, California 90802-4210 Tel: (562) 951-4790

For all pre-departure questions: <u>ipstudentaffairs@calstate.edu</u>
For all academic questions: <u>ipacademics@calstate.edu</u>

- We will communicate with you by email, so read your email frequently.
- Inform us if you change your email address.

IP Website

All Participants are expected to read the following

online resources:

- 1. Online Form Packet Forms and deadlines
- 2. The IP Participant Guide Program details and policies
- 3. The IP Bulletin Academic Program

Deadlines

- At the top of your "Online Form Packet" there is a Checklist including all deadline dates. Please use it.
- It is not necessary to send materials by overnight mail.
 If you mail materials on the deadline, that's OK. No need to call us if you'll be a day or two late.

Moving Before You Go?

Anytime there is a change in your address, telephone, cell phone or email between now and departure, send us a **Change of Address /Contact Information form**. This form is included in your **Online Form Packet**.

Do I Have to Register at my CSU Campus?

No. Do not register for classes at your home CSU campus while you are on IP. OIP arranges this for you.

Nonresident Students

- Nonresident students are subject to nonresident tuition fees.
- Participants are selected without regard to national origin, citizenship, or residence status. In a competitive situation, however, priority is given to applicants who have not had extensive intercultural experience.
- Resident aliens are advised to check with the US immigration officials on the possible effects of residence outside the US.
- Visa students must check with both their home country consular offices and the consular offices of their IP country to determine if any restrictions exist that might prevent participation.
- Students who are, or have been, citizens of their IP country may have additional restrictions or requirements placed on their admission by the host govern-

ment and/or university. Ask the consular officials.

Transfer Students

If you will be entering a CSU campus for the term you are going abroad, you must provide OIP with two items: a copy of your letter of admission to the CSU, and an updated transcript from your former college. These items must be sent to OIP no later than **June 15**.

Renewal Students

IP is designed as a one-year experience; however, some will want to spend a second year overseas in the same program and are called "Renewal Students". This is only possible for undergraduate students and only in these IP countries: Chile, China, France, Germany, Italy, Mexico, Spain (Granada and Madrid) and Sweden. Renewal applications will be considered taking into account the following factors:

- The renewal applicant does not take the place of an eligible first-time participant.
- · Graduate students are not eligible to renew.
- The overseas center and host university can accommodate the student and assume the additional academic and administrative responsibilities.
- The renewal applicant has the support of the overseas Resident Director or Program Assistant or host university representative, home campus administrators, and the academic advisor.
- The renewal application is received in OIP by March 1.

Students with Dependents

- If you will be accompanied by your spouse, domestic partner and/or children, complete the **Information** for Students with Accompanying Dependents form, found in your Online Form Packet.
- The Application for IP Group Health and Accident Insurance for Accompanying Dependents (also in the Online Form Packet) should be sent to OIP by May 1.
- Note: OIP can provide assistance to legal dependents only, i.e., spouses, domestic partners and/or children.

Payment of CSU Tuition Fees

- Do not pay tuition fees to your home CSU campus.
 These are included in your IP Program Costs.
- You will make payments to OIP in Long Beach.
 - Nonresident students pay nonresident tuition.
 - Send IP copies of Fee Waiver forms and Veteran's Affairs letters as may apply.

The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify

any listed fees, without notice, until the date when instruction for a particular program has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees.

Housing Policies

- Requests for exceptions to mandatory, programarranged housing must be submitted to OIP in writing by **May 1**.
- Married students and students with dependents may be required to find their own housing.
- Students must fulfill all financial & legal aspects of any housing arrangements made on their own.
- If students begin the year in program-arranged housing, they may only move out if:
 - The on-site owner/manager concurs and the student has met the terms of the lease or agreement.
 - The move will not jeopardize the availability of housing for the following year.
 - The CSU Resident Director or IP Program Representative approves.
 - Any applicable penalty or quittance fees are paid.
 - Any refund to the student for prepaid housing fees will be made only to the extent that the housing authorities are willing to release IP from commitments made on behalf of the student.
- Termination of a host family arrangement organized by OIP before the end of the year may be accompanied by an assessment of two or more months' rent.
- If a student moves out of program-arranged housing for personal convenience, or is ejected as a result of misconduct, IP is not responsible for securing replacement housing.
- The terms of lawful leases, signed by students, and as interpreted by local officials under the terms of host country law, take precedence over IP's housing policies. Students are subject to the full range of civil penalties for abuse of property or evasion of contractual obligations abroad in the same way they are subject to such provisions at home. Where legitimate debts arise from accepting accommodations owned or managed by the host universities, or other public entities associated with these universities, such debts may become debts owed to the Board of Trustees of The California State University and to the State of California.

Withdrawals

Prior to Departure

If you decide not to participate, complete a Pre-departure Withdrawal form and submit it to OIP. You retain your status as a student at your home CSU campus.

After Departure

Withdrawal after departure is very serious. Consult with

the Resident Director or Program Assistant abroad.

- Fill out the required withdrawal form.
- Failing to withdraw in writing may result in your receiving failing grades, which will appear on your CSU transcript. Withdrawal after departure constitutes withdrawal not only from IP, but also from your home CSU campus for the same semester.
- Financial aid recipients should work closely with OIP and their home campus financial aid adviser regarding funds that may need to be repaid to the campus and/or debts still owed to OIP.
- If you deferred payment of your IP prepaid costs with financial aid, and then withdraw from the program, you may end up owing IP as well as your home campus.
- In some instances, a change in visa status as a result of withdrawal from IP, (thus no longer having student status), may mean having to leave the host country immediately.
- In all cases of withdrawals and disenrollments, students assume full responsibility for their return to their home, and thereby remove all liabilities and responsibilities from OIP representatives and staff and the Trustees of The California State University.

Refunds

- Submit a written notice of withdrawal to OIP prior to June 15 in order to receive a full refund of funds paid, less any funds already committed or expended on your behalf.
- If you withdraw after June 15, but before the beginning of instruction, you will receive a refund of all monies paid to OIP less \$500 or an amount equal to funds committed or expended on your behalf, whichever is greater.
- If you withdraw or are disenrolled after the beginning of instruction, you will receive a refund of funds not already committed or expended on your behalf.
- Tuition Fee refunds will be based on the amount paid to OIP, the effective withdrawal date and whether or not you receive any course credit for the term at the overseas university.
- No refunds will be made for the IP Study Abroad fee after departure.
- No refunds will be made for health insurance cancellation after departure.
- No refunds will be made for nonparticipation in group activities.
- Determinations concerning eligibility for refunds and the amount and date of refunds shall be made at the discretion of the Trustees.

Student Conduct

General

You are responsible for your conduct, as well as how it reflects on IP, the CSU, the State of California, and the United States. Misconduct by one can result in the loss of opportunities for many. It is important, therefore, for you to learn and follow your host country's standards of good conduct. Honesty, courtesy, restraint and respect for the law are usually sufficient guides for proper conduct anywhere.

Standards of conduct for IP students are based on U.S. and host country law, policy, and practice. The standards of conduct also form part of the Agreement you signed prior to departure. In some cases, host countries and institutions apply standards that differ substantially from \ those normally applied within the CSU. The CSU has concluded agreements with host institutions abroad that recognize the authority of those institutions to apply their own standards to CSU students. It is important, therefore, that you be fully aware of your responsibilities to the CSU as well as to the host university and country.

Unacceptable Conduct

IP students are selected for an academic purpose. The following constitute unacceptable conduct while participating in IP:

- cheating or plagiarism in connection with an academic program;
- forgery, alteration, or misuse of official documents, records, or identification, or knowingly furnishing false information:
- misrepresentation of oneself or of an organization to be an agent of the CSU International Programs;
- obstruction or disruption, on or off International al Programs property, of the educational process, administrative process, or other official function;
- physical abuse, on or off International Programs property, of the person or property of any member of the International Programs staff, faculty, or student body, or the threat of such physical abuse;
- theft of, or non-accidental damage to, International Programs property, or property in the possession of, or owned by, a member of the International Programs faculty, staff, or student body;
- unauthorized entry into, unauthorized use of, or misuse of International Programs property;
- the sale or knowing possession of dangerous drugs, restricted dangerous drugs, or narcotics, as those terms are used in California statutes, except when lawfully prescribed pursuant to medical or dental care, or when lawfully permitted for the purpose of research, instruction, or analysis;
- possession, or use of, explosives, dangerous chemicals, or deadly weapons on International Programs property;
- engaging in lewd, indecent, or obscene behavior;
- abusive behavior directed toward, or hazing of, a member

- of the International Programs community;
- violation of any order of the Director of International Programs, or of the Resident Director;
- violation of International Programs rules and regulations as specified in official International Programs publications and correspondence;
- failure to attend classes to the extent normally required;
- failure to carry out a required portion of the program;
- violation of the laws of the host country or the political subdivisions thereof;
- violation of the rules and regulations of the host university institution;
- violation of the terms of stay or visa restrictions imposed by the host country;
- participation abroad in any event, activity, or conspiracy of a political nature, or the making of any public statement which might tend to embarrass or inconvenience the CSU International Programs or endanger the welfare of participating students;
- conduct which might be harmful to the International Programs or infringe upon the opportunities and benefits available to participating students;
- failure to discharge lawful debts abroad in a responsible and timely manner;
- conduct which represents a danger to the personal safety of the student involved or to other students, faculty, or staff members;
- flagrant disregard of local customs, mores or beliefs which might result in offending or antagonizing host country citizens or officials;
- violating the rights of any other participating student or students, faculty or staff members;
- soliciting or assisting another to do any act described above.

Sanctions

International Programs students sign an Agreement with the CSU Board of Trustees which recognizes the authority of the Director of International Programs as the agent of the Board of Trustees, and at the sole discretion of the Director, to apply appropriate sanctions for the violation of the above items of unacceptable conduct, or other items of unacceptable conduct which the Director shall establish. Such sanctions are rarely applied, but must be brought to the attention of program participants:

- Reprimands Verbal or written notice of unacceptable conduct. Reprimands set for threquirements for improvement of behavior and are intended to assist the student in correcting that behavior as part of the educational process where the conduct is remediable;
- Probation Written notice of unacceptable conduct which sets forth specific terms required to avoid termination of enrollment where such conduct is deemed remediable, but of a serious nature;

- **Disenrollment** Disenrollment and expulsion of a student from IP is the final sanction available to the Director of International Programs as a means to remove students from the program who have committed serious infractions and whose unacceptable conduct is deemed unremediable. Students being considered for disenrollment are provided a fair and timely opportunity to explain, justify or deny the behavior in question, or to raise matters of mitigation prior to any decision to disenroll. Disenrollment means termination of status as an enrolled student, the probable termination of legal status in the host country, and withdrawal from the academic program at the host institutions abroad with all of the intendant academic and personal consequences thereof. Disenrollment from IP is not necessarily prejudicial to a continuation of enrollment at the student's home CSU campus; depending on the seriousness of the action, students may be subject to additional action.
- Summary Disenrollment On those occasions where serious incidents of unacceptable conductare combined with any form of imminent danger to the personal safety or health of the student involved, or where any threat to the safety, health or well-being of any other student participant, faculty member or staff member is involved, or where the continued operation of the International Programs is placed in imminent jeopardy by the conduct of the student involved, the Director of International Programs may carry out, at his sole discretion, an immediate disenrollment of the student involved without opportunity of appeal or mitigation.

Grievances

Students who believe that they have been treated unjustly, or have been victims of an error on the part of the staff or the administration of IP, should make every effort to resolve the issue by consulting the Resident Director, if applicable, or the Director of International Programs. Should there be no satisfactory resolution of the problem, it will be the responsibility of the Director of International Programs to advise students with grievances in a timely manner on the availability of additional channels of appeal or assistance as may be appropriate and applicable to the circumstances involved.

CSU International Programs Alcohol Policy

IP does not tolerate alcohol abuse by its participants. Alcohol may be consumed by IP participants of legal drinking age (in the host country). Students must understand that, if they choose to drink alcohol, they remain accountable for their actions and, therefore, must drink responsibly, following all host university and country rules and laws related to alcohol. Prior to departure, students are advised to research their host country's alcohol-related customs and laws.

The intent of this alcohol policy is to help IP achieve the following goals:

Ensure that alcohol is never the primary focus of an IP event.

- Communicate to IP participants that they are expected to act responsibly regarding their consumption of alcoholic beverages while living abroad.
- Raise student awareness that, when choosing to consume alcohol abroad, students are subject to the local laws related to alcohol consumption.
- Remind IP Resident Directors and staff overseas that they should strive to create an atmosphere that does not encourage students to drink alcohol and that respects those who choose to abstain.
- Warn students that excessive drinking or drunkenness is not condoned and will never serve as an excuse for misconduct.
- Encourage students to be aware of local customs and laws related to alcohol consumption.

CSU International Programs Statement on Sexual Harassment

Sexual Harassment

It is the policy of the CSU to maintain a working and learning environment free from sexual harassment of its students, employees, and applicants. All students and employees should be aware that the CSU is concerned and will take action to eliminate sexual harassment. Sexual harassment is conduct subject to disciplinary action.

As a CSU program, IP is concerned about sexual harassment abroad. This policy statement and the procedures below apply to students and employees of the CSU. Students should be aware that this policy does not apply to faculty, students and staff of host institutions abroad.

IP emphasizes the importance of orientation and open communication in order to promote a preventive approach that addresses and explains issues before they escalate into more serious problems.

Is There an International Definition of Sexual Harassment?

IP participants should understand that a definition of sexual harassment abroad must take into account the legal system and culture of the host country. Legal standards and cultural norms may be different than those in the US and this can make harassment difficult to identify abroad.

During orientations before departure and once abroad students will receive information regarding the host country and culture. In some cultures verbal comments that may be offensive in the US may be acceptable abroad. At the same time some types of dress that are considered appropriate in the US may send different messages abroad.

Reporting Sexual Harassment

All alleged incidents of sexual harassment should be reported to the Resident Director, Resident Coordinator or host university contact person. That person will consult with OIP regarding the issue. OIP will consult with other appropriate staff as necessary. On-site personnel and OIP staff should keep a written record and notes of any

conversation surrounding these allegations. Students who prefer to contact OIP in Long Beach first may write to: ipstudentaffairs@calstate.edu.

Responding to Sexual Harassment

Staff should respond to complaints in accordance with IP policies and procedures for responding to such allegations.

Intercultural Gender Relations

Gender relations may be initiated differently in different cultures and students traveling abroad should educate themselves about their host country's customs before they go. Knowledge increases competent behavior, which is important for personal safety.

Understanding the meaning behind certain behaviors may drastically affect your experiences with host nationals. Such things as clothing styles, make-up, cologne and eye contact may send unintended messages in another culture, and put you in uncomfortable or dangerous situations.

Talk to former IP participants, using the IP Facebook pages. Knowledge increases culturally appropriate behavior.

Privacy of Student Information

Section 7(b) of Federal Public Law 93-579, popularly referred to as the Privacy Act of 1974, became effective January 1, 1975. This section of the statute requires that any federal, state, or local government agency which requests an individual to disclose his Social Security account number shall inform that individual whether that disclosure is mandatory or voluntary, by what statutory or other authority such number is elicited, and what uses will be made of it.

The application for admission to The California State University International Programs requires each applicant to provide his or her Social Security number. Authority for this requirement is found in Section 41201 of Title 5 of the California Code of Regulations, and Section 6109 of the Internal Revenue Code.

The student's Social Security number is included in all student records which may include application files, registration records and certification documents, academic records, financial aid and transaction records, and transportation and insurance documents. Also, the Internal Revenue Service requires the University to file information returns that include the student's Social Security number and other information such as the amount paid for qualified tuition, related expenses, and interest on educational loans. That information is used to help determine whether a student, or a person claiming a student as a dependent, may take a credit or deduction to reduce federal income taxes.It is IP policy to protect the personal information of participating students from unnecessary or inappropriate disclosure. Personally identifiable records are not shared or distributed to private individuals or agencies unless such sharing or distribution is authorized by the student or unless otherwise provided for in law. In circumstances where the safety or well-being of participants may be involved, information derived from official files, reports or records relating to participants individually or collectively may be utilized as deemed appropriate by the Director of International Programs for official purposes. Such information may be disclosed pursuant to host country law or regulation whether or not such disclosure is consistent with the laws or regulations of the US or the State of California.

Nondiscrimination Policy

The CSU International Programs welcomes diversity in its student body and seeks to include all who share its values of improved intercultural communication and international understanding. No person shall on the basis of race, color, sex, disability or national origin be excluded from participation in, be denied the benefits of, or be otherwise subjected to unlawful discrimination under the International Programs.

Preparing For Your Year

Ready to Go?

Have you planned for EVERYTHING? What will you do if you slip and break your wrist? What will you do if your wallet or passport is stolen in a country where you don't speak the language? Do you know how to dial "911" in the country you are going to? The U.S. Department of State has provided the following resource for you. Read it before you go: http://www.studentsabroad.state.gov/

Consular Information

The U.S. Department of State provides information about every country in the world. You can find information about a wide variety of issues, such as: the location of the U.S. Embassy; whether you need a visa to enter; crime and security information; drug penalties; as well as medical facilities and health information. To find information about your country, go to http://travel.state.gov/travel/cis_pa_tw/cis/cis_4965. html.

Passport

You must have a passport to leave from and return to the United States. **Apply now for a passport if you do not have one**, or renew your passport if it has expired. If you already have a passport make sure that it is **valid six months beyond your stay abroad**.

Passport Services and Information:

http://travel.state.gov/passport/passport 1738.html

After you receive your passport, sign it and keep it in a safe place until your departure. Send two photocopies of the pages of your passport with your photograph and personal information to OIP by May 1. It is also a good idea to email a copy to yourself.

Study Permit

This information is for U.S. citizens only. If you are a citizen of another country you should consult the website at the end of this section. As this information may change without notice, all students are advised to consult the website at the end of this section.

Students going to Québec, Canada are required to obtain both if they will be on exchange for more than 4 months:

- 1. the Certificate of Acceptance (CAQ) from the Canadian government; and
- 2. the Study Permit

You will receive a letter of acceptance from your Canadian host university, which will include information about the CAQ. Because it may take some time for the Canadian government to respond to your CAQ application, it is very important that you act quickly and apply for your CAQ immediately upon receiving your Letter of Admission from your Canadian host university. Follow these steps:

- 1. Receive your Letter of Admission from your host university along with the Application for the CAQ.
- 2. Immediately complete the application for the CAQ.
- 3. You can fill out an online application for the CAQ: www. immigration-quebec.gouv.qc.ca (English >> Foreign Students). We recommend that you complete the online CAQ application so that you will be able to use the online consultation feature which allows you to monitor the status of your CAQ application. You will also be able to pay the fee by credit card online. (At the time of publication the CAQ fee was CAN\$ 107.) If you choose not to apply online, follow the instructions provided by your host university about returning the application and paying the fee. Note: If you apply online, you will still be required to submit documents to the Canadian government.
- The Canadian government will mail a response to your CAQ application to the permanent address you listed on your CAQ application.
- 5. Take your CAQ to Canada along with your letter of admission from your host university. Upon entering Canada (by auto or air), you will need to present both documents to the immigration official and pay for the Canadian **Study Permit** (fee approximately CAN\$ 125). You will be given your Study Permit upon entering Canada.
- 6. We want to clarify that there are two different fees associated with the Canadian Study Permit. First, the payment for your CAQ, and, second, the fee for the Study Permit itself, which you pay when you cross the border into Canada (by auto or air). Additional information about the Canadian Study Permit may be obtained online at: http://www.cic.gc.ca/english/study/index.asp (Study Permits in the center of the page).

The Visa Application Process: Your Responsibility

A visa or a residence permit (as it is called in some countries) provides permission for you to remain in a country for a period of time. It is an acknowledgement by a foreign government that they trust you. The government official who issues you a visa or residence permit is giving permission to enter his or her country for the purpose indicated on your visa/residence permit application and with the understanding that you intend to leave on the date stated on your application. You should value the receipt of visa approval and honor their decision by showing respect to the country where you have been given permission to live for the academic year.

In recent years applying for and obtaining a visa has become increasingly complex. The United States and many other countries around the world have strengthened their requirements, increased the scrutiny they give all applications, and as a consequence lengthened the processing time. If a visa is required for your country, you must go through the process.

OIP does not set the rules or control the visa or residence permit application process. This is a request made by you to a foreign government. OIP and the California State University cannot act on your behalf or intervene.

In nearly all cases, CSU students participating in the International Programs are issued visas/residence permits. In some cases there may be delays, and in very rare cases, students have been denied visas. The visa/residence permit application process is entirely your responsibility.

NOTE: You may feel that you have followed all of the instructions, submitted your visa application and all of your documentation beautifully, early and in duplicate. However, **no one has the right to be issued a visa** and you will have to respond to whatever additional requests the Consulate may make.

Non-U.S. Citizens

If you are not a citizen of the United States, special travel restrictions and/or requirements may affect you.

- Inform OIP, in writing, of your citizenship status not later than May 1. If you are a permanent resident, you must send OIP a copy of your alien registration card (green card).
- 2. Contact the consulate of your host country to find out about special visa fees or requirements.
- 3. Before you can apply for a visa or residence permit, you need a passport (or travel document) that is **valid six months beyond your stay abroad.**
- 4. If you are a permanent resident of the U.S. or visiting the U.S. on a student visa, you must consult the U.S. Citizenship and Immigration Service (USCIS) about the documents you require for reentry to the U.S.

Keep OIP informed of your progress in dealing with these issues. It is your responsibility to determine and comply

with all USCIS and host country requirements necessary to study overseas.

Transportation

You will make your own arrangements to travel to Canada, but you must arrive on the date indicated.

Contact your own travel agent and shop to get the best fare. You will deal directly with the travel agent to make your reservations and payments.

Please complete the Flight Information form and return it to OIP by — July 15.

Arrival instructions will be sent to you in June.

Although you are traveling independently, you are agreeing to the following conditions:

- 1. You will not depart before visa approvals (where required) have been obtained.
- 2. You will make scheduled payment before departure.
- 3. You will notify OIP in writing if your plans change.
- You will report to your overseas center on the day and time specified. Reporting instructions will be provided by OIP. You should plan on arriving on or before the arrival date.

In the event that there is a change to the starting date of the program, it is your responsibility to make modifications to your Flight Information form to accommodate such changes. OIP is not responsible for any nonrecoverable transportation charges you may incur.

- 5. You will not be met at the airport. Accommodations and program services will not be available to you until the starting date of the program.
- 6. You release OIP of any responsibility for your transportation to the overseas center.

Air travel involves risks and could result in damage to property, injury to persons, and death. Please be informed that the California State University assumes no liability for damage, injury, and death which may occur during air travel required by the California State University-affiliated programs. Your participation in the program is voluntary, and you participate at your own risk.

Prior to departure you must sign an agreement, which includes a release from liability (see Agreement section of this book).

Travel Agencies Specializing in Student Travel:

Frosch Student Travel

STA Travel

www.froschstudenttravel.com 1-800-467-5032 www.statravel.com 1-800-781-4040

Photographs

Photographs for OIP Long Beach:

Send one (1) photo to OIP by **May 1** for official use.

- Must be official passport photograph.
- Print your name and study center on the back of photo.

Photographs for Your Use:

- Photos will be needed for the Student Visa (see Consulate website).
- Your host university may require additional photos (i.e. university application, housing application, etc.)

Photos MUST meet these requirements:

- 2" X 2" recent high-resolution color or black and white photograph
- Full face view and have only your head and shoulders at the center of the photo.
- Taken on a white background and printed on photo paper.
- Photocopies, scanned or digitally altered photographs will NOT be accepted.

The most convenient way to get acceptable photos that will not cause any delays is to obtain them at a passport photo service like AAA, Costco, Walgreens, and CVS.

International Student Identity Card (ISIC)

OIP recommends that you purchase the ISIC, a card internationally recognized as proof of student status. The card provides cardholders with discounts and travel benefits around the world.

The ISIC also provides basic health and accident insurance while you are traveling abroad, which will supplement the mandatory IP health insurance. Cardholders also have access to a toll-free Traveler's Assistance Hotline for assistance in medical, legal, and financial emergencies.

If you are interested in obtaining the ISIC, you must purchase it on your own. IP does not provide students with the ISIC. You may purchase the ISIC online at www.mylSIC.com.

The website also provides a list of available discounts in each country.

Pack Light!

In general, you will find that what students wear in California is acceptable overseas, taking into account the local climate. Comfort is a priority.

- A good pair of walking shoes is a necessity.
- Pack clothing that requires little care since you may not have easy access to washers / dryers.
- Specialty items (skis, bicycles), can be rented or purchased secondhand overseas.

It may be difficult to imagine what to pack for a whole year, you will be happy if you can stick to this rule: Pack enough for a 7-day trip, and you'll be just fine. You don't need as much as you think you do.

Keep these things in mind as you pack:

- You, and you alone, must be able to pick up and carry all
 of your luggage by yourself.
- Airlines charge for baggage. Inform yourself of your airline's baggage allowances.
- · You may have very little storage space abroad;
- A backpack is a useful piece of luggage for short weekend trips.
- Toiletries: You will find that you can survive the academic year using what is available abroad. After all, when in Rome.... However, if you have specific toiletries that you must have, pack enough for the year.

Take one carry-on bag on the flight in case your luggage is lost in transit. Pack everything you might need for a couple of days in your carry-on bag, including toiletries and one or two changes of clothes.

OIP has a Facebook page for every IP group. This will give you an opportunity to interact with previous IP participants and ask them more specific questions about what to pack.

Electrical Appliances

Both the United States and Canada operate on 110 volts AC at 60 cycles. You will not need an electrical converter or adapter to use your electric appliances in Canada.

The Québec Program

You will be part of a small group CSU students who will be participating in an exchange program with Concordia University. Information and specific requirements are in this section, so please read it carefully and comply with all of the deadlines.

Now that you have been accepted by OIP, your application will be forwarded to Concordia. When you receive the letter admitting you to Concordia University, keep it in a safe place as you will need it for immigration purposes.

Ms. Christine Archer, International Liaison Officer, will serve as your contact while you are studying in Montreal. She will be introduced to you in the communications that you will receive directly from Concordia University. If you have any administrative questions while you are at Concordia, she is available to assist you. In general, however, you will need to be very independent in adjusting to your host university.

Host University Application

Please complete the online Concordia University application http://international.concordia.ca/students/exchange programs/studentsfromabroad/howtoapply/. Print the pdf application and send it to OIP by **April 1**.

Arrival

You will make your own arrangements to fly to Canada, and you must plan to arrive on the date indicated in the "Calendar" section below.

As there are many things you will need to do prior to the start of classes (register for courses, find a place to live, buy furniture and other things for your apartment, open a bank account, and so on.), we recommend that you arrive at least two to four weeks before classes begin. (Students should register as soon as they receive their letter of admission form Concordia by following the instructions on their letter of admission.) You may find that the choice of courses is limited if you arrive too late. More information will be provided by Concordia University in your admission letter.

Orientation

Prior to departure, you will be mailed information about Orientation. It is important that you read the orientation

materials carefully in case there are any payments or reservations that you need to make in conjunction with the orientation activities. The orientation will acquaint you with university life as well as practical information about life in Montreal.

Registering for Classes

WARNING: It is your responsibility to remove all CSU home campus "holds" on your records before you go abroad. A "hold" on your records will prevent you from registering for classes. This includes holds from the Library, Records Office, Financial Aid Office, your own academic department and any other campus office. Clearing holds is your responsibility and will prevent problems in the future.

Concordia University will refer to the course titles and course codes you provided on your application to pre-approve you for classes.

Keep in mind that you are required to meet all prerequisites in order to register for classes. If it does not appear that you have met prerequisites for certain classes, Concordia University will not grant you permission for those. (Concordia does not register you for courses). Remember, all IP students are required to take at least one French course each term.

Restricted Courses: Not all of Concordia's courses are open to exchange students. When selecting which courses you would like to take at Concordia, please keep the following lists of restrictions in mind.

Restricted Courses List for 2013-2014: http://international.concordia.ca/documents/students/exchange-programs/studentsfromabroad/coursesandregistration/Restricted Courses List 2013-14.pdf

Housing

It is your responsibility to reserve and pay for your own housing and meals.

You will receive information from Concordia about housing options for the academic year. There is also housing information on their website. Past participants have been happy in both the residence halls and in off-campus apartments.

See the IP Facebook page for Canada (Notes section) to read previous participants' comments. Please note that there is a non-refundable residence application fee of \$100.

One benefit to living on campus is that you can make the reservation before you leave. Another benefit is having the opportunity to meet a lot of Canadian students. Look at Concordia's web page for more information and housing applications.

If you prefer to look for housing after your arrival, make use of the housing office and talk to the advisors at Concordia about your options. Note that you will be responsible for the cost of any temporary housing you need while looking for permanent housing.

Special Events/Planned Activities

You will find many opportunities to join clubs, play sports, and get involved in extra-curricular activities. The Concordia International Students Association (CISA) organizes many trips and events for exchange and International degree-seeking students. There will be many events for you to get involved in that are arranged by either the International Student Office or another office on campus.

Computer/Internet Access

There are computer labs on all of the campuses. If you have a laptop we recommend that you bring it with you for convenience sake.

Telephones

The telephone system in Québec is almost exactly the same as what you are accustomed to in the U.S. The cheapest way to call home (California) is with Skype.

Money Matters & Banking

Before you go, you should have enough money in a bank account/ATM to cover your first two months worth of expenses.

Overall, you will find that banking practices in Canada are very similar to banking practices in the U.S.

Most U.S. students find it convenient to keep their U.S. bank accounts open throughout the year and to do their banking with their ATM cards.

If you are a financial aid recipient, we recommend that you keep your U.S. bank account open and have your financial aid deposited into that account.

Currency Exchange Rates:

http://www.oanda.com/converter/classic

Climate

You will experience all seasons while living in Québec with warmer weather from April - September, cooler fall weather in October and November and winter temperatures December through March. You will need boots, gloves/mittens, hats, scarves, and jackets/coats for the rain and snow. There are large department stores offering a selection of styles and prices from which to choose. Students in Québec dress casually, wearing t-shirts, jeans and sweaters.

Vacation Travel

Students are advised not to travel alone. It is always better to travel with a companion. In addition, all IP students are required to inform the international office at the host university of their travel plans whenever they leave town.

2013-2014 Calendar

These are tentative dates. Once your acceptance has been finalized, Concordia will send you information.

Arrival At least 2 - 4 weeks before classes begin
Fall Term September 03 - December 19, 2013
Winter Term January 07 - May 6, 2014 (including final exams)

Mailing Address in Québec

Once you arrive and are settled, advise your friends and family of your address so that they can mail things directly to you. It is best not to mail personal mail/belongings to the university.

Host University Health Insurance

Québec law requires that all international students, their accompanying spouses and children, be covered by a health insurance plan that meets Canadian government standards.

Concordia University will require you to purchase their health insurance in addition to the IP insurance coverage. An estimate for this cost is included in your Program Cost sheet.

Health Care Facilities

Generally, health care in Québec is very good. During orientation, the international student office at your host university will provide you with information about doctors and medical facilities. In addition, you can ask for their assistance in making appointments and filing claims.

Europ Assistance USA - Your CSU student health insurance policy includes emergency travel assistance coverage administered by Europ Assistance USA. This is a supplemental part of your health insurance policy valid around the world and can assist you if you should need emergency medical care or travel assistance while traveling abroad, 24 hours a day, 365 days a year. To access this benefit, you MUST contact Europ Assistance and let them make all arrangements for any services that you need. Some of the

services provided are listed in the insurance brochure.

Upon request, pre-trip counseling for any countries you will be traveling to can be provided by Europ Assistance. They can also answer questions you may have about your prescription medications before departure or help you replace a prescription while traveling.

For further information on the services provided by Europ Assistance, please see the brochure, or contact them at: (202) 659-7803 (call collect) or Stacey Weeks at Alliant Insurance Services at (415) 403-1448 or sweeks@alliant.com.

For information about the mandatory CSU health insurance policy, please see "Health Insurance" in the Health & Safety Abroad chapter of this Participant Guide.

Work

Under the terms of your student visa, you are allowed to work part-time on campus in Québec. While working will give you additional experience and some extra spending money, it should not be something you rely on to fund your study abroad program, as there is no guarantee of employment.

Registering at the U.S. Embassy

Americans residing outside of the United States for a period of six months or more are always advised to register at the U.S. Embassy. Registering assists the U.S. Embassy in the event of serious emergency situations that require the Embassy's support such as disasters, civil disturbances requiring evacuation, accidents, arrests, and serious injury.

The Embassy of the United States 490 Sussex Drive Ottawa, Ontario K1N 1G8

The Embassy and Consular Section's mailing address is:

P.O. Box 866, Station B Ottawa, Ontario K1P 5T1 Phone: (613) 238-5335 Fax: (613) 688-3082

Internet: http://canada.usembassy.gov

Emergencies should be reported to the Consular Section at (613) 238-5335 (24 hours/7 days a week).

Emergency Number

If you are in immediate danger, call the police at 911.

Academic Arrangements

Introduction

This section contains important academic policies and other academic information which pertain to your participation in the International Programs (IP). As a participant, it is your responsibility to read and adhere to the academic policies and procedures provided in the following pages since these will be enforced by the Office of International Programs (OIP).

For specific academic information related to your study center, refer to The IP Bulletin which is the International Programs "catalog".

Academic Planning

Before departure, the OIP requires that with the help of your academic advisor(s), you formally plan which courses you will take by completing the **Academic Advisement form** in addition to other campus-based forms that you may be required to complete. Completion of the Academic Advisement form provides you with a listing about what courses are still required for your major, minor and general education requirements. It also gives you an indication of what courses you should take overseas and provides you with a clear idea of how these courses will be applied to your degree requirements.

If you will be studying overseas in a field other than your major, you should consider declaring a second major or a minor in that field, where available.

Students can experience a great deal of difficulty in trying to take care of academic formalities at their home campus once they are overseas so you should handle certain matters before you go. Examples are:

- taking—and passing—all English and mathematics proficiency exams required by your campus
- · changing or adding a major or minor
- filing a petition for course substitutions or waivers
- clearing up any incomplete coursework.

Graduating seniors: It is often not possible to graduate in the SAME semester that you concluded your study abroad experience due to the time it takes to process reports. Graduating seniors must take this into consideration when submitting their applications to graduate since degrees

will not be posted until all courses taken abroad are reported to the students' home campuses.

Availability of Courses

Student access to academic opportunities increases as their academic preparation for the particular host institution environment improves. The major limitations are language fluency and literacy (in non-English speaking countries) and specific preparation in the major. It is important that IP participants develop a realistic view of what they can actually accomplish in their year overseas and set realistic goals. For students studying in non-English speaking countries, students should not overestimate their facility in the host country language and realize that some limits on choice of coursework are to be expected. As is the case with any CSU campus, not all of the courses are offered every semester so students should not enter the overseas academic experience with rigid and narrowly defined course requirements.

Please note that courses related to U.S. history and institutions and California State and local governments, as well as science courses with labs may not exist or may not be open to visiting international students. If you have yet to complete required courses such as these, please understand that experience shows that you will probably not be able to take them overseas.

Graduating seniors and graduate students: Students whose graduation depends on specific courses should note that course availability is not guaranteed. You must be open to the idea of returning to your home campus for additional terms following your participation in IP. The rewards gained by studying abroad tremendously outweigh the disadvantages of a delayed graduation. Future employers will not evaluate negatively for needing an extra one or two terms to graduate if it means that you will have successfully added an international experience to your resume, learned another language and proven your ability to adapt to another culture. To the contrary, these accomplishments will be admired. You should not miss out on the opportunity of a lifetime, even if it means that you might have to delay your graduation by a term or two.

Students pursuing credentials or second baccalaureate degrees are admitted as post-baccalaureates, but academically they are treated as undergraduate students.

Graduate students: Graduate students are eligible for participation at most of the study centers operated by the IP. Applicants just beginning graduate work should be aware however, that studying abroad at this point in their academic career removes them from the home campus department and advisor at a critical juncture in their studies. It is essential that graduate students considering application for the IP obtain from both their graduate department and dean of graduate studies on the home campus advance information on how work accomplished within the IP can be applied to their degree program. At a later point, this also requires that both the department chair and the dean of graduate studies sign the Academic Advisement form. Graduate students may find that only six to nine units will count toward their degree; they must, however, maintain the unit load requirement.

Graduate students must be realistic about what they can accomplish in a year of study overseas, both in terms of what can reasonably be expected in the way of course offerings and of what preparation they have to pursue the available offerings. They should not expect, for example, to work in a narrowly defined area of specialization, particularly one in which they have not had previous preparation. Similarly, their competence in the language of instruction might not be sufficiently advanced to permit them to take courses for which they are otherwise intellectually prepared. Acquisition of the foreign language in itself may be a valid reason for a graduate student to study abroad; however, such study is usually credited on the undergraduate, even lower division, level.

Students pursuing graduate degrees must obtain classified graduate standing before departure for overseas. They should plan to complete before departure any course or courses which are either required as part of the graduate program and unlikely to be available at the foreign university or are prerequisite to other graduate work.

Courses Crediting

All coursework taken overseas will be accepted by the student's home campus as resident credit (not transfer credit). The appropriate authorities at the student's home campus determine the applicability of coursework completed overseas to major, minor, general education, and elective degree requirements. In some cases, this may mean that a minimum number of units or specific coursework to be credited toward the major must be taken at the home campus. Specific questions regarding CSU campus policies and how courses will apply towards the degree should be directed to CSU campus advisors rather than host university staff.

It is the student's responsibility to:

- check all major departmental rules prior to departure for overseas;
- to meet with the appropriate department advisor(s) to determine which courses will count toward specific degree requirements; and
- collect and provide course information from professors to submit to his/her advisor.

The campus advisor's role is to:

- determine how courses will be credited to the degree;
- suggest appropriate courses to be taken abroad which might fulfill degree requirements in terms of course content, course level and unit value; and
- guide the student through the course substitution (petitioning) process at the home campus.

It is OIP's role to:

 report all courses attempted at the host university to the student's home campus

Since courses abroad can differ from the CSU courses required for your degree, advisors can suggest that the student take similar courses to fulfill specific course requirements. In these cases, campuses usually require that students submit a petition (or course substitution request) to have these courses count towards specific course requirements. This process protects the integrity of the degree and the transcript while allowing students the flexibility of taking related courses to meet specific requirements. Students are advised to discuss the process with advisors and appropriate officials at the student's home campus PRIOR to going abroad.

The Academic Advisement form must be completed as accurately as possible and signed by the department advisor(s), where indicated. Without these signatures, there can be no guarantee that students will receive credit toward their degree objectives.

Even with prior approval for course credit, students are advised to keep course syllabi, term papers, reading lists, examinations, and any other pertinent materials, until the degree is completed. Students are advised to take sections of their campus catalog overseas which pertain to the requirements for the degree being pursued). Current catalogs are on the web, but students may find it useful to have printed information from the catalog available.

When selecting courses at their host university, students should choose courses which best represent the home campus course requirement they are seeking to fulfill in terms of course content, course level and the unit value. In cases when the unit value of the home campus course requirement is MORE than the host university course, students should consult with their home campus advisor about selecting an additional course which would fulfill the unit value of the home campus course requirement.

Graduate credit will be granted only in courses that are judged by the host institution and by the OIP to be graduate level. Graduate students must be aware that credit, in any case, will be granted only if prearranged with their respective home campus major departments and graduate deans. As few as six units per year may be directly transferable into their course requirements for the master's degree; nevertheless, all graduate students are required to maintain a full academic load (see Enrollment Requirements below). These additional units may be accepted by their major departments to meet other degree requirements.

If students have questions about how their course work will apply to home CSU campus requirements, they should contact their departmental advisors. Before departure, students should obtain their advisors' fax numbers and email addresses so they can communicate while abroad. Specific questions regarding CSU campus policies should be directed to CSU campus advisors rather than host university staff. Remember to consult with CSU campus catalogs which are available online for reference.

While You Are Abroad

While studying abroad, you will be asked to submit course information, enrollment details, and other information to the OIP which will be important for ensuring your participation in IP and crediting of courses taken abroad. You will be given instructions about what information is needed and how you should submit the information after your arrival to your host university, if not sooner.

IMPORTANT: Remember to check your emails on a regular basis to receive messages regarding your academic studies. If you are using an email address which is different from the one that you provided in your IP application, then notify the OIP of your new email address immediately.

Academic Reporting

At the conclusion of the student's study abroad experience, the OIP evaluates, translates and reports all courses in which the student was enrolled, units attempted, and grades earned to the student's home campus on what OIP refers to as an "Academic Report". The Academic Report is the **official and the only** academic record of the entire year, since mid-year reports are not provided. Grades earned while on IP will be computed in the cumulative grade point average on the student's CSU transcript.

Each student receives an Academic Report which is sent to the student's permanent home address. It is the student's responsibility to inform the OIP of changes in permanent home address which must be done in writing.

Reports are also provided to the student's Study Abroad/ International Programs Office and the Registration/Records Office at the home campus. Once the Registration/Records Office receives the Academic Report, the information is entered to the student's record. It may take the Registration/Records Office several weeks to post courses, units and grades to the student's CSU transcript so students should check their academic records periodically. If courses do not appear on the CSU record after four weeks, students may wish to contact the Registration/Records Office at their home campus to find out when your courses will appear on their record. The CSU transcript becomes the official record of coursework attempted and grades earned abroad.

Once courses appear on the student's CSU academic record, students should verify that courses listed on their Academic Report also appear on their CSU academic record. If there are any discrepancies, students should contact the Registration/Records Office at their home campus.

If an error has been made on a student's Academic Report, for instance, a grade was recorded incorrectly or a course that was taken was not listed on the report, then the student should email the OIP to request a course or grade review at IPacademics@calstate.edu. Course and grade reviews can take several months to complete depending on circumstances, the urgency of your request and the time the request was received. For more information, students are advised to read the cover letter attached to their Academic Report.

Since courses are posted to the student's CSU transcript and become a permanent part of the student's CSU academic record, courses listed on the Academic Reports must accurately represent the courses taken abroad. To ensure accurate reporting, IP reports courses attempted by reporting the title of the course and the CSU home campus department in which the course is closely related. This method of reporting means that students will need to furnish course descriptions, syllabi, and other course materials to their advisors in order to apply for credit towards specific major, minor, or general education requirements. If courses are not needed for specific degree requirements, then it is usually not necessary to complete any other campus-based forms although students should verify this with their campus IP coordinator or home campus academic advisor.

Refer to the Academic Advisement Form Instructions and the IP Bulletin for additional academic reporting information and arrangements pertaining to specific programs.

When to Expect Your Academic Report

Since the grade reporting operating procedures of international institutions are different than the CSU campuses, IP students will not receive their grades as quickly as they do at their home campus. For most countries, it can take a minimum of four months for courses attempted at their host university to be reported to their CSU campus after they have completed their year abroad. In various cases, reports can take longer than four months to process depending on specific circumstances. This is especially true for students who study in France, Germany, Ghana, South Africa and Sweden where reports can take a minimum of six months or longer to finalize. While OIP does its best to report grades as quickly as possible, delays in reporting are beyond our control largely due to academic differences between the CSU and how overseas partners process and provide academic information to the OIP. Refer to the IP Bulletin of the country for additional information regarding the time it takes to finalize academic reports.

Students should note that delays in reporting may also affect financial aid eligibility and payments upon return to their CSU campus. Students are advised to discuss this with their home campus financial aid advisor if they are concerned.

Students who have not received their report by the end of the fourth month after they have completed their year abroad may contact OIP at (562) 951-4790 to check on the status of their Academic Report.

Graduating Seniors: Due to the delays with receiving grades for some countries (e.g. France, Germany, Ghana, South Africa and Sweden), graduating seniors might have to postpone their graduation date depending on when the Academic Report can be sent to their home campus.

Academic reports for graduating seniors are given priority processing but seniors should understand that it still can take a minimum of four months to process reports. For this reason, it is often not possible to graduate in the term following the last semester abroad. Students who plan to apply to graduate schools following their year abroad can still apply for graduate programs as long as they inform the institutions to which they are applying of a possible delay in the posting of their degree.

IMPORTANT: If students have an outstanding account related to their international studies, the Academic Report will NOT be released to their home campus until the debt has been cleared. Notification of outstanding accounts will be sent to the student's permanent home address.

Assessment and Grading Systems

Higher education institutions outside the United States typically use grading systems which differ from those in use in the CSU. The examination systems vary widely as well. In many universities, students pursue specific degree objectives in which the individual courses taken are not graded separately. Rather, a final comprehensive examination is given at the end of the year or at the end of the course of study, when the student's advisors feel that the student is prepared in all subject areas. Continuous assessment as known on American campuses is uncommon. Where examinations are given, they are usually highly specific, may focus on only a fraction of the subject, and may be oral or written. Grades for an entire term or year's work may be assigned on the basis of a single final examination.

Academic Policies

Minimum Academic Qualification

The OIP requires that accepted applicants must:

- · remain in good academic standing;
- maintain the required GPA (as set for the particular program) after acceptance into the program;
- fulfill any program language and other requirements prior to the program start date;
- · meet all other conditions set by the OIP.

Students who do not meet these requirements may be subject to further action up to and including disenrollment.

Academic Disqualification

All IP participants must be students matriculated at a CSU campus. If a student is disqualified by their CSU campus after his/her application to the IP has been accepted for participation, the student is no longer eligible and will be dismissed from the program.

CSU Registration

IP participants are fully matriculated CSU students who remain enrolled at their home campuses as full time students while studying overseas. The OIP arranges for the registration of all students at their respective home CSU campuses at the beginning of their academic year abroad. Therefore, students must NOT enroll for any courses at their home campus for the time that they will be abroad through IP.

Students are not permitted to enroll in online courses, which are offered at their home campus or another CSU campus, since the purpose of studying abroad is to engage in full time study exclusively at the study center or host university.

Requests for exceptions to the above must be submitted in writing to the OIP and approved by the OIP **before** the academic year abroad begins.

Enrollment Requirements

IP participants are concurrently enrolled at their home CSU campus and the host university. To facilitate concurrent enrollment process, the OIP notifies the campus of each student to request that the campus registers the student as full time before the start of the academic year abroad. This will allow students to maintain their status as CSU students and receive financial aid, if applicable.

The following unit enrollment policies apply:

- Undergraduate students are required to carry a minimum courseload equivalent of 15 semester units per term and a total of 30 semester units for the overseas academic year. This requirement applies to all undergraduate students regardless of the number of units they need to graduate or the enrollment requirement of the host university if this differs from the IP requirement.
- Post-baccalaureate students pursuing credentials or second undergraduate degrees are required to carry the same courseload as undergraduates as described above.
- Graduate students must carry a minimum courseload equivalent of 12 semester units per term on condition that at least six of those units are taken at the graduate level; otherwise, graduate students must carry a courseload on the same basis as undergraduates as described above.
- Any units earned during a pre-session, special session, or preparatory language program conducted outside the host institution academic year calendar, are not counted in meeting the semester courseload requirement unless advised otherwise in the IP Bulletin for that program.

Full time enrollment at the host university is critical and a requirement of participation in the IP. Failure to enroll in full time studies can jeopardize conditions of the student's visa to remain in the host country, impact financial aid eligibility and result in dismissal from the program.

Students are not normally allowed to enroll in more than 18 units a semester except by exception by the OIP. Students requesting to take more than 18 units in the second semester of their international study must be in good academic standing and have earned a grade point average of 3.0 (B

average) in the first semester of study.

In exceptional cases, students may petition for a reduction in the prescribed courseload. Such petitions are granted only in cases of extreme hardship due to conditions beyond the control of the student. The discovery that coursework is at a greater degree of complexity than was assumed, that academic requirements are demanding, or that the student faces lower grades than expected are not grounds for the approval of a reduced courseload.

Extended illnesses and emergency situations requiring absence from the study center are generally considered grounds for the submission of a petition. Failure to maintain the prescribed academic load without prior approval may result in disenrollment from the International Programs.

Students who withdraw from courses without approval from the OIP will be assigned the administrative grade of WU (Withdrawal Unauthorized), which for purposes of grade point average and progress point computation, is equivalent to an F.

Questions regarding enrollment and requests for exceptions to policies should be directed to the OIP by emailing < IPacademics@calstate.edu >.

Academic Progress

As an official academic program of the CSU, all students participating in the IP and its offerings are subject to all of the academic regulations of their home campuses as well as those of the IP and the host institutions they attend abroad. Home campus rules for academic probation and disqualification apply overseas at the study centers as they do at home.

IP participants are expected to make normal academic progress and to maintain a grade point average of at least a 2.0. Graduate IP participants are expected to maintain a minimum grade point average of 3.0 for all graded work for the degree. Students who fail to meet these requirements are subject to probation or disenrollment from the IP.

Furthermore, any student whose academic performance does not meet standards necessary for successful progression in the program may be in jeopardy of disenrollment.

Attendance

IP participants are expected to attend classes in which they are enrolled regardless of the flexibility of the host country's educational system or the practices of local students. In addition to its affect on academic performance, excessive and/ or unauthorized absences during the academic year constitute grounds for disciplinary action by the OIP including dismissal from the program.

Personal travel should be restricted to weekends and university holidays.

Examinations

Students are expected to complete all course requirements and take all examinations (including final exams) for the courses that they are enrolled in before leaving their host university. They may not request early exams or special favors in order to leave before the end of the term unless

there are extenuating circumstances involved and the OIP has approved an early exam date.

Host universities can have strict test-taking policies, including refusal to permit students to take exams if they arrive late or they have failed to achieve minimum academic standards prior to the final exam. Students are expected to read and comply with university policies which pertain to their studies at their host university.

Although some host universities permit students to retake a final examination several weeks or months after the original examination period has taken place, IP participants are not permitted to retake exams once the academic year at their host university has ended.

Independent Study

In general, the IP is not designed to accommodate students pursuing independent study. The structure of overseas programs offered by the IP is fundamentally one of immersion in host institution instruction and supporting studies — such as language studies. The pursuit of other academic purposes tends to remove the student from the immersion environment and is, therefore, not generally encouraged. However, there may be a few students whose academic needs involve the completion of a paper or project during the period of study abroad, or who have a unique and very specific interest to pursue which is particularly relevant to the study center locale. In such instances, the OIP may approve limited independent studies on a case-by-case basis.

Where and when it is permitted and approved by the OIP, Independent Study is limited to a maximum of three semester units per term, except where the student's home campus permits only a lesser amount. In order to carry out independent study, a student may need to possess near-native fluency in the language of instruction, in addition to any special academic preparation and research skills required for the proposed study project. The student must have advanced written approval from the major department advisor and department chair, as well as from the OIP. Independent study must result in a paper or project capable of being graded on the student's home campus. Special tutors are not available, and students must be capable of carrying out all aspects of such study in terms of study and research skills, language skills, and access to appropriate resources. Independent study that involves additional instructional cost to the student cannot be given credit by the IP, and additional cost to the IP cannot be authorized. Upon request, independent study proposal forms will be sent to students interested in independent study.

Internships

Internships are unavailable at most study abroad centers, but where internships are available, the following guidelines are used:

- internships are credited at one unit per three internship hours per week over a 15-week semester;
- internships will not exceed six semester units for the year (i.e. three units per semester);
- internships will be appropriately supervised by an aca-

demic supervisor from the host university and an internship supervisor from the organization where the internship is being performed;

- internships require a written component to be stipulated by the host institution/supervisor;
- students seeking internship credit in their major or minor must comply with all the policies and procedures on their home campus for internships and have approval of the major department; and
- the OIP has final approval of all internships requests.

Internship applications must be completed and submitted to the OIP within the first four weeks of the semester. Late applications will be not approved.

Repeated Course Work

Undergraduate students may not repeat courses which are equivalent to courses they have already successfully completed. Since a course taken abroad may have the same or a similar title but have different content than a course previously taken, the student should keep complete records of their coursework so that if credit for the course is questioned at the home campus, the content of the course can be verified. For more information, students are advised to consult with their home campus catalog and advisors regarding the repeat of courses.

Assignment of Grades

Through the experience of many years the OIP has developed a general system for converting foreign grades to CSU equivalents. Extreme care is exercised by the OIP to ensure that students neither benefit from nor are penalized by different evaluation methods prevailing at the various study centers.

The OIP is required to report all courses taken at the host university and report a grade for each course attempted. This includes any failed courses which may or may not appear on the host university academic report or transcript, e.g. Waseda University, Uppsala University and German institutions.

All grades as reported to the CSU campus registrars by the OIP are considered permanent and final except "incompletes" which are rarely given. Under ordinary circumstances a grade may not be changed except to correct a clerical or procedural error. No change of a final grade may be made on the basis of re-examination or by completing additional work for the course.

Grading Symbols

To evaluate student performance, host universities often use different grading symbols which are converted to the grading symbols used at the CSU.

Grades earned while on IP will be calculated in the cumulative grade point average on the student's CSU transcript. Academic symbols CR, NC and W do not affect grade point averages.

The basic grading system that the OIP uses in academic reporting to the CSU campuses is the A though F system in which the highest grade that can be reported is an A. To

obtain a definition for each grade, students are instructed to refer to their home campus catalog.

The Use of Withdrawal Unauthorized "WU"

The symbol "WU" indicates that an enrolled student did not withdraw from the course and also failed to complete course requirements. It is used when completed assignments or course activities or both were insufficient to make normal evaluation of academic performance possible such as not taking the final exam. For purposes of grade point average and progress point computation, this symbol is equivalent to an "F" and shall be counted as units attempted but not passed.

Incomplete Work

Because of the difficulty of completing and grading work after the end of the academic year overseas, no incomplete grades are given. Students who fail to complete all course requirements by the end of the academic year at their host institution will receive a grade of WU. Exceptions to this policy must be pre-approved by the OIP.

Auditing

Auditing a course must be approved by the host university and the OIP. Audited courses which bear an additional cost to the IP will not be approved.

Enrollment as an auditor is also subject to permission of the instructor of the course. Regular class attendance is expected although full participation in classroom activities will be at the discretion of the instructor. Once enrolled as an auditor, a student may not change to credit status.

Students do not receive credit for audited courses, and they are not reported to the CSU home campus. An audited course may not be counted toward meeting the required minimum academic courseload requirement and may not be considered a reason for a student to be permitted to take a deficit load.

Credit/No Credit Option

Subject to home campus restrictions, students may request to have one course during each semester reported to the home campus for a Credit or No Credit (CR/NC) grade which will not affect CSU grade point averages. The following conditions apply:

- All courses must be taken for a regular grade at the host university; however, via this form, students may designate one course per semester for a maximum of six semester units for the year to be reported to the home campus as a CR/NC.
- Requests must be consistent with CR/NC regulations set by the student's home campus and major department. Normally, courses fulfilling major requirements must be taken for a letter grade.
- CR is awarded for grades A through C- in undergraduate courses, and A through B- in graduate courses. NC is assigned for D+ through F in undergraduate courses, C+ through F in graduate courses, contingent upon compli-

ance with #2, above.

- 4. Approved requests are final and will be reported to the student's home campus as a CR/NC which will appear on student's CSU academic record. CR/NC grading symbols have no effect on the grade point average.
- 5. Language courses which are local or native in countries where the national language is not English do not qualify for the CR/NC option and will be reported to the student's home campus using letter grades except when approved by the OIP.
- 6. CR/NC requests must be submitted to the OIP at least four weeks prior to the scheduled final examination date for courses which are two or more months in length. If the course is less than two months in length, requests must be submitted at least two weeks prior to the scheduled final examination date. Forms must be received in the term in which the course was taken.
- Incomplete forms, which omit the information requested above and/or signatures and dates below will not be considered.

Course Withdrawals

For semester-long courses, a student will receive a grade of "W" (Withdrawal) when the student has withdrawn from a course after the fourth week of instruction with the approval of the host university and the OIP. It carries no connotation of the quality of student performance and it is not used in calculating grade point average

Withdrawals shall not be permitted during the final twenty percent of instruction except in cases, such as accident or serious illness, where the cause of withdrawal is due to circumstances clearly beyond the student's control. Withdrawals of this sort may involve total withdrawal from the campus or may involve only one course.

Program Withdrawal

A student may withdraw completely from International Programs for serious and compelling reasons or in verified cases of accident or serious illness. Withdrawal after departure constitutes withdrawal not only from IP, but also from the student's home CSU campus for the remainder of the term. The health and accident insurance plan is terminated and the student's visa status to remain in the host country is also affected.

All requests for withdrawal from the host university must be submitted in writing using the Program Withdrawal Form. Students studying in Chile, China, France, Germany, Ghana, Italy, Japan, Korea, Spain and Taiwan can obtain the form from their on-site Resident Director or Program Coordinator. Students studying in Australia, Canada, Denmark, Mexico, New Zealand, South Africa, Sweden and the UK must consult with the International Office at their host university about their plan to withdraw and contact the OIP by emailing < IPacademics@calstate.edu >. The Program Withdrawal form will be emailed to the student.

Failure to follow formal OIP procedures may result in the assignment of WU's for all courses.

Students who receive financial aid funds must consult with

their Financial Aid Office at their home campus. If a recipient of student financial aid funds withdraws from the IP during an academic term or a payment period, the amount of grant or loan assistance received may be subject to return and/or repayment provisions.

Academic Misconduct

Students are expected to follow the same principles on academic integrity at their host universities as they would at their home campuses. Students who have committed any act of academic misconduct including (but not limited to) plagiarism, forgery, cheating or other such actions, are subject to disciplinary action based on the IP Student Conduct Code.

Academic Questions

The first point of contact for all academic questions for students attending programs where the OIP employs an IP representative is the Resident Director or Program Coordinator (in the absence of a Resident Director). Programs where the OIP employs a representative include Chile, China, France, Germany, Ghana, Italy, Japan, Korea, Spain and Taiwan. Students attending programs in other countries who have academic policy questions may email IPacademics@calstate.edu.

Frequently Asked Questions

Question: Am I required to take the equivalent of 15 units each semester abroad even though I don't need the extra units to graduate? **Answer:** Yes.

Question: I want one course to be reported as a Credit/No Credit to my home campus. Can I take this course on a Pass/Fail basis at my host university? **Answer:** No. You must take the course for a regular grade but if you complete the Credit/No Credit Request form and your request is approved, the course will be reported to your home campus as a Credit or No Credit depending on the grade that you received for the course

Question: Someone told me that if I don't take an exam in one course while I am on IP, the course would not show up on my CSU transcript and that this course will not appear on my host university transcript. Does this mean that the course won't be reported to my campus? **Answer:** No. The OIP receives a list of **all completed and uncompleted courses from all institutions where our students are attending and reports all attempted courses to the student's home campus.** If a student does not complete a course for any reason, the course will be reported as a WU to the home campus. This is equivalent to an F in GPA calculations.

Question: I have been abroad for one semester and I would like a mid-year report of the work that I've done. Will the OIP provide this to me? **Answer:** It is not our policy to issue mid-year Academic Reports. Reports are only provided after ALL grades for the entire year have been submitted to the OIP.

Question: I am going to a university which doesn't have a Resident Director or a person employed by the CSU Inter-

national Programs. Who can I contact if I have academic questions? **Answer:** If your question relates to IP Academic Policy, reread the Academic Arrangements section of your Participant Guide which is also available online. You may also email your question to **IPacademics@calstate.edu** but only after you have read the Academic Arrangements of your Participant Guide since many questions that students ask is addressed in this section. You can also go to the International Office of your host university. If they are unable to answer your questions, they will contact our office for assistance.

Financial Planning

A crucial key to a successful year overseas is a sound financial plan. This section gives you the information you need to plan your finances.

By now you should have a good idea of your resources for the coming year and should have applied for financial aid, if necessary. The amounts shown on the Program Cost sheet (attached to the Agreement) are based on the experience of current year students. These **estimates** are useful for planning purposes, but are subject to change due to **currency fluctuation**, inflation, and costs out of IP's control. Furthermore, these estimates should be considered minimum amounts. Do not expect to get by on less.

The Office of International Programs (OIP) does not generate a profit. The money you pay to us is used solely for your own expenses. You will receive a refund if your account has a balance at the end of the year. In a very rare situation, as specified in item #13 of the CSU OIP Agreement, you will be asked to pay the difference if costs are higher than expected.

Since you ordinarily cannot work legally overseas, you should not plan on earning any money during the year.

Explanation of Cost Estimate

Program Cost Estimates are costs paid by you, the student, and are divided into two categories: "Prepaid Costs," which you pay in advance to OIP, and "Out-of-Pocket Expenses," which you will pay individually while overseas. Refer to the Program Cost Estimate sheet to see when certain payments are due. The separate costs are further described below:

Tuition Fee - This fee covers home campus enrollment.

Additional fees are due from graduate/post baccalaureate and non resident students. The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a program has begun. All CSU listed fees should be regarded as **estimates** that are subject to change upon approval by the Board of Trustees.

IP Study Abroad Fee - Mandatory fee for all IP participants. Fee covers costs related to overseas operational expenses including student on-site support and operating costs of the program.

IP Mandatory Insurance - A mandatory group health and travel assistance plan ordered by OIP.

Pre-Departure and Re-entry Processing - Includes orientation materials sent to students prior to departure and upon re-entry.

Academic-Year Housing and Meals - During the academic year, students locate and pay for their own housing, either in residence halls or off-campus. Arrangements for meals depend on the housing option.

Public Transportation - Provides cost from residence to campus.

Host University Health Insurance-Academic Year - The student is required to pay this fee while in Canada.

Personal Expenses - Estimates of personal expenses can at best be only a rough guess, but the amounts indicated are based on current year student expenses. Included are items such as clothing, postage, entertainment, books, etc. Please bear in mind that estimates for personal expenses, as well as for other out-of-pocket expenses, are minimum amounts. Do not expect to get by on less.

Roundtrip Airfare - The cost of transportation to and from the overseas center.

Warning: Vacation expenses are NOT included in the Program Cost sheet. Vacation/travel expenses have not been estimated because the amount students spend on this item varies so greatly.

The State of California Keeps Cost Down by Contributing Toward the Program Costs

It is useful for you to know that the cost of providing education at any California State University campus is approximately \$11,508 per year per student. The student has to pay about \$5,447 per year, and the State of California pays about \$6,061 per year toward each student's education.

IP programs are more affordable than most study abroad programs of comparable quality, duration and academic value because the State of California supports study abroad by contributing to the IP program costs. When you study abroad with IP, you are still only required to pay the same tuition fee that you would pay if you were attending your home CSU campus, including graduate and non-resident fees.

The State of California wants CSU students to study abroad to broaden their horizons and to acquire international, linguistic and multicultural skills, and therefore contributes toward the cost of study abroad, instead of passing those costs on to students. The costs that are covered by the State of California include such things as the host university tuition, academic and logistical program arrangements, overhead for operating office facilities, and staff salaries in California and overseas.

Changes to Program Cost

The Program Cost sheet shows the estimated standard costs for a single IP student at your host country. This information must be adjusted for students with dependents and those students who arrange their own housing. Request for changes to your program cost should be made in writing and arrive at OIP by — May 1. Once an adjustment has been approved, which will affect your prepaid costs or payment schedule, OIP will send you an official revised Program Cost Estimate sheet.

Financial Data Form

To be assured that IP students have sufficient funds for the year overseas, OIP requires that each student completes a Financial Data form and return it by **May 1**. If your financial situation changes before departure, you must inform OIP.

W-9S

Students enrolled in IP may be eligible for the Lifetime Learning credit, which provides for a credit of qualified tuition per tax year. We request that you complete Part I of the W-9S form and return it to our office by **May 1**. The form is provided in the Online Packet. More information: http://www.irs.gov/pub/irs-pdf/fw9s.pdf.

Payment

The total Prepaid Cost should arrive at OIP by **May 1**. You may send your check or money order payable to:

CSU INTERNATIONAL PROGRAMS

Mail to:

CSU International Programs 401 Golden Shore, Sixth Floor Long Beach, California 90802-4210

Make sure your name and host country are clearly indicated on the check. This is particularly important if someone other than you is making the payment. Otherwise

we may not be able to credit the proper account. If you wish to pay using your Visa or MasterCard, please complete the required information on the Program Cost Payment form and return to the OIP by **May 1**.

No receipts will be given for personal checks; your cancelled check will serve as a receipt. A \$10 fee will be charged for each returned check.

Deferment of Prepaid Cost

Your entire Prepaid Cost is due by **May 1**. However, if you are unable to pay the full amount you may choose one of the following options:

Financial Aid - Prepay \$500 and defer the remainder until your financial aid is disbursed. If you choose this method of payment, you should indicate so on the Program Cost Payment form and return **with your \$500 deposit**.

By July 1—or before you leave for your study center (which ever comes first)—you will need to provide OIP with an award letter or a letter from your financial aid counselor stating that sufficient aid to cover your remaining payment due will be awarded. The amount due will be deducted from your financial aid by the term of your home campus.

Parents' Payment Schedule - Prepay \$500 and parents make payments for the balance due. If you choose this method of payment, you should indicate so on the Program Cost Form and return **with your \$500 deposit.** The balance due should be paid in not more than 6 monthly installments with the final payment arriving in OIP no later than November 30.

Parents should be aware that any refunds due will be returned to the *student*.

Note: If you have a financial obligation at the end of your academic year, it will result in a financial hold being placed on your academic records. If the obligation continues, your account will be turned over to the Franchise Tax Board for collection.

Financial Aid - Procedures

Except for Federal Work Study, IP participants continue to be eligible for all student aid programs such as Cal Grant A or B, Pell Grant, SEOG, SUG, Perkins Loan, EOP Grants, Stafford Loans, and scholarships. We expect that, if you require financial aid, you have already filed the Free Application for Federal Student Aid (FAFSA) and that you are complying with your campus financial aid office's requests and deadlines.

U.S. Department of Education FAFSA:

http://www.fafsa.ed.gov/

If you have just determined that you will need assistance, we recommend that you contact your campus financial aid office immediately. Most campus financial aid offices have designated a counselor to work specifically with IP students.

1. Visit your financial aid office and complete the applica-

tion materials as instructed. Inform the counselor that you will be an IP participant. Many campuses will ask you to indicate this on your application and on all documents to make it easier to process your award and to handle your checks properly while you are overseas.

- 2. Make sure that you have submitted all required paperwork. This is **YOUR** responsibility.
- Complete and submit the Financial Data form to OIP. The Authorization for Transmittal of Financial Aid (part of the Financial Data form) permits your home campus to send IP what may be owed on your program cost or send your financial aid to IP.
- 4. A few weeks before you depart, contact your financial aid counselor to verify that your file is complete.

IMPORTANT NOTE: Students who will rely on financial aid during periods of study abroad must confirm with the financial aid office that they will be eligible for aid during the period of planned enrollment.

If you are a financial aid recipient you must also confirm with your campus financial aid office that you are currently making satisfactory academic progress and that you will not exceed the maximum time frame for receiving financial aid during the period that you are abroad.

Financial Aid - Disbursement

WARNING: It is your responsibility to remove all CSU home campus "holds" on your records before you go abroad. A "hold" on your records will prevent you from registering for classes. This includes holds from the Library, Records Office, Financial Aid Office, your own academic department and any other campus office. Clearing holds is your responsibility and will prevent problems in the future.

In order for you to receive your financial aid efficiently, your home campus may disburse your financial aid directly to you rather than through OIP. Most campuses are able to do this, but a few are not. If you have deferred any portion of your program costs with financial aid, the amount due will be deducted and sent to OIP each quarter/semester with the balance disbursed to you. It is your responsibility to make sure your home campus has your disbursement instructions on hand prior to your departure. Double check that your mailing address is current at your home campus and double check their Financial Aid disbursement schedule.

If your campus cannot disburse financial aid directly to you, they will send it to OIP and OIP will send it to your permanent home address unless you make other arrangements. Again, any deferred program costs will be deducted equally each quarter/semester prior to disbursement. If you have questions about where your financial aid check is being sent, please contact your campus financial aid office and if you have questions about your deferred program costs, please contact OIP prior to departure.

When Can You Expect Your Financial Aid?

Every year, IP students are very anxious about receiving their financial aid overseas. Please read this information carefully so that you will not be financially unprepared for your year abroad.

The first thing you must understand is that it will take time for you to receive each semester/quarter check. You are advised to have enough money to cover your first two months worth of expenses. It may take that long for your financial aid to reach you.

Second, you need to know where your financial aid is being sent.

Third, you need to have a back up plan in case your financial aid is delayed.

OIP Emergency Loans

Students may borrow money from OIP as follows:

- 1. In an emergency, students may borrow up to \$500.00 at a time through March 31; this date is subject to change.
- Students may borrow funds against late receipt of financial aid if OIP can determine status of the financial aid disbursement.
- 3. Students may borrow money to pay for medical expenses such as extended hospitalization.

Certification of Enrollment

OIP can provide certification/verification of enrollment to scholarship donors, insurance companies, etc. To request a verification of enrollment, email: ipacademics@calstate. edu and provide your name, home CSU campus and the IP program (country) you will be a participant in.

Health and Safety Abroad

Each year hundreds of students study abroad and return safely. This does not mean that you should ignore this aspect of your preparation, studying abroad is not "risk free." In preparing you should first realize that there are a wide range of potentially serious situations that may or may not apply to you. In one country, traffic accidents may pose the largest danger to you, while in another country the AIDS virus may be a more serious threat. The most important variable is you—your health situation, personal habits, the activities you choose to engage in or the places you choose to go.

No orientation can alert you to every potential difficulty. We will provide you with some background and additional information sources so that you can make informed decisions both as you prepare and while you are abroad. Read this Guide, attend the Predeparture Orientation, and learn as much as you can about the country to which you are going.

Health & Medical Issues

The Health Examination

You are required to have a medical checkup before you go. Your medical record will be on file for reference purposes in case of emergency. You and your physician must complete the Health Status Report and return it to OIP by **May 1**.

You should make an appointment immediately in order to meet the deadline. Many campus health centers will complete the form for enrolled students if arrangements are made well in advance of the end of the term.

Students with Special Needs

IP makes every effort to accommodate students with special needs in cooperation with host institutions abroad. Students are encouraged to identify themselves to make adequate planning possible. In some cases, adequate facilities or services for students with specific types of disabilities may not be available at their chosen overseas study centers.

Emergency Notification

This form also contains a request for emergency contact information. This is extremely important and in case of an emergency IP staff will make contact.

Preparing for Other Health Issues

You can also prepare for the year ahead by reviewing the following:

Medical/Dental Work - Take care of any existing medical problems and dental work before departure. Routine dental care is not included in IP insurance coverage.

Inoculations - Although specific shots may not be required for all IP countries, depending upon your personal situation, it may be a good idea to be immunized against major communicable diseases. If you are planning to travel to other countries while overseas, check to see if any inoculations are required. Consult your physician for advice.

Eye Glasses/Contact Lenses - Take a copy of your prescription, as well as an extra pair of glasses or contact lenses with you. Routine eye examinations are not included in the IP insurance coverage. Consider taking a supply of cleaning solution for contact lenses.

Medications - If you can, take along a year's supply of any prescription medications and any nonprescription medicines (e.g., aspirin, allergy medicine) that you use regularly.

Students currently taking medication for an ongoing medical condition should consult with their physicians regarding their ongoing care. Ask your doctor if the medications you take are available in the country you are going to and whether the drug is known by another name. You may be able to continue treatment under a physician's care overseas. If you determine that you will need to have medications shipped to you overseas, you must observe any laws enforced by your host country regarding shipment and receipt of medication. The IP insurance company's "Emergency Assistance" coverage, Europ Assistance USA, includes pre-trip planning; they can provide information to help you plan. We recommend you call them first. See "Health Insurance" below.

Health Conditions Overseas

Health issues will be a topic during your on-site orientation. Regardless of your host country, most IP students will probably have a few minor stomach upsets due to adjustments to food and water. The CDC website has helpful information about staying healthy overseas.

Centers for Disease Control:

www.cdc.gov/travel

International Association for Medical Assistance to Travellers (IAMAT)

 IAMAT is a non-profit organization that was established in 1960. IAMAT's objective is to advise travelers about health risks, the geographical distribution of diseases worldwide, immunization requirements for all countries, and to make competent medical care available to travelers by western-trained doctors who speak English besides their mother tongue.

International Association for Medical Assistance to Travellers (IAMAT)

http://www.iamat.org/

Medical Facilities Overseas - Adequate medical facilities are available in the event of serious illnesses, and staff overseas can refer you to appropriate doctors and medical facilities.

Health Insurance

CSU policy requires that all study abroad students be insured. Therefore, all IP participants are covered by Accident and Sickness Insurance for CSU Students Studying Abroad, and is included in your IP program costs.

This insurance is only valid outside the U.S. and is considered a primary medical policy. This means that if you have other insurance coverage with another company outside of IP (e.g. through your parents) the IP insurance carrier is your primary coverage. This policy includes "medical expense benefit" for covered expenses as a result of a covered accident or sickness. The limit is \$250,000 per accident with no deductible. There is an accidental death benefit @ \$50,000. The policy also provides for a benefit for "pre-existing conditions" where "pre-existing condition is treated as any other medical condition." For details regarding coverage of medicines or drugs prescribed for outpatient treatment, please refer to the brochure. Carefully study the policy limitations and exclusions provided in the brochure. We should also mention that many of the host countries require students to purchase local coverage, which provides students with additional coverage.

Please note that in order for the student to not incur any out-of-pocket expense at the time of the doctor visit, EuropAssist must be contacted at (202) 659-7803 (call collect) and a case is opened for you. If a case number is not provided, you will need to pay for any service or medicine up front and file a claim later.

The required insurance goes into effect the day before you are asked to arrive overseas and remains in effect as long as you are enrolled in classes with IP. No insurance premium refund is given once you depart the U.S. for your study center.

If you withdraw or are disenrolled from IP prior to the end of the academic year, you forfeit participation in the health and accident insurance plan effective on the date of withdrawal as established by OIP. Although the health insurance coverage has proven adequate for most IP participants, it is not a comprehensive policy. You should carry your insurance card with you at all times.

Insurance Brochure & Claim Forms:

http://www.csurma.org

(Click on 2013 International Programs. Then click on pdf for the Brochure or Claim Form.)

Europ Assistance USA - Your CSU student health insurance policy includes emergency travel assistance coverage administered by Europ Assistance USA. This is a supplemental part of your health insurance policy valid around the world and can assist you if you should need emergency medical care or travel assistance while traveling abroad, 24 hours a day, 365 days a year. To access this benefit, you MUST contact Europ Assistance and let them make all arrangements for any services that you need. Some of the services provided are listed in the insurance brochure.

Upon request, pre-trip counseling for any countries you will be traveling to can be provided by Europ Assistance. They can also answer questions you may have about your prescription medications before departure or help you replace a prescription while traveling.

For further information on the services provided by Europ Assistance, please see the brochure, or contact them at: (202) 659-7803 (call collect) or Stacey Weeks at Alliant Insurance Services at (415) 403-1448 or sweeks@alliant.com.

Adjustment & Personal Safety

During your time abroad, you will be required to make adjustments to the people, organizations and culture of your destination. Students going to the United Kingdom often underestimate the number of differences they will encounter. Students going to Asia may tend to underestimate the number of similarities they will encouter. Our purpose here is to point out how differences may cause miscommunication and affect you, your adjustment and your personal safety.

While you are abroad you will take the opportunity to do and see many things. As you undertake these activities you should always make informed and reasonable decisions concerning your safety. You will decide what you do and you must accept the consequences. Please read the "Student Conduct" section of this Guide for program policies. Some areas seem worth mentioning.

Alcohol - Attitudes about alcohol and customs surrounding its use can be very different abroad than they are at home. Alcohol abuse can be a danger and it contributes to other dangers as it impairs your judgment.

Illegal Drugs- In addition to the inherent dangers in the use of illegal drugs, drug use abroad can present serious legal

problems. Drug laws abroad may be much different than those in the U.S. and penalties can be severe for foreigners. Avoid illegal drugs. U.S. laws and legal procedure do not apply in other countries. While a guest in another country you are subject to their laws. The U.S. Embassy can provide only limited assistance in locating legal help.

Drugs Abroad: You Can Be Arrested

www.travel.state.gov/travel/living/drugs/drugs_1237.html

Political Activity - Students in other countries are more likely to demonstrate than American students do. You may sympathize with the students and be tempted to join the demonstration. However, the dangers of becoming involved, intentionally or unintentionally, are real. Demonstrations can unexpectedly become violent and authorities are not sympathetic to foreign participants. IP students should not get involved in demonstrations abroad.

Vacation Travel - Students are advised not to travel alone. It is always better to travel with a companion. In addition, all IP students are required to inform the international office at the host university of their travel plans whenever they leave town. Give a copy of your travel itinerary, including departure time, destination information and your planned return date/time to the IP Resident Director or to a member of the international programs staff at the host university.

U.S. State Department Travel Information - A copy of the Consular Information Sheet for the country you will be going to is included at the end of this section. Consular Information Sheets are produced by the U.S. Department of State and provide an overview of the conditions related to traveling to a particular country.

You may access updated U.S. State Department Consular Information Sheets and Travel Warnings on the Internet at the address provided below. We suggest that you read the information provided for any of the countries you might be visiting while you are abroad.

For U.S. State Department Travel Information:

http://travel.state.gov/

Consular Information

The U.S. Department of State provides information about every country in the world. You can find information about a wide variety of issues, such as: the location of the U.S. Embassy; whether you need a visa to enter; crime and security information; drug penalties; as well as medical facilities and health information. To find information about your country, go to http://travel.state.gov/travel/cis_pa_tw/cis/cis_4965. html.

Final Note

We expect that you will have a productive and challenging year abroad. As we have said, no location in the U.S. or abroad can be considered risk free. By informing yourself and acting responsibly, you can help make your stay abroad a safe one. Nevertheless, changing circumstances that pose risks to students may require OIP to act. In those cases, that action may include evacuation, relocation or suspension of the program. While this is extremely rare, it remains a possibility of which you should be aware.

As a participant in the International Programs, you are a representative of the CSU, the State of California, and the United States. As such you are bound both by the normal requirements of social behavior which apply at home and by additional requirements related to maintaining the reputation and interests of the program overseas. This section features the legal and policy requirements that apply to your year overseas.

As a condition of participation in IP, all students are required to sign a program Agreement, a copy of which follows for your records. A separate copy for your signature is included in Online Form Packet. You should read the Agreement carefully, sign and date it and return it to OIP by **May 1**. Particular attention is directed to paragraph 9.

This form constitutes the basic agreement between you and the Trustees of the CSU. It is important to understand that this agreement legally binds you to abide by all IP rules and regulations, which are described in this Guide, the IP Bulletin, and elsewhere.

Students are expected to comply with IP requirements before departure and while overseas and to give OIP staff and host university officials their full cooperation. Actions such as disruption of the administrative process or physical or verbal abuse toward any member of the IP community are not acceptable. Regarding the academic process, unacceptable conduct includes cheating or plagiarism, failure to attend class, failure to maintain the prescribed minimum unit load, unauthorized absences from the study center (e.g., leaving early for vacations or not returning on time), or violation of IP academic policies.

Normally, common sense will dictate acceptable personal conduct outside the classroom. Examples of behavior considered unacceptable are: disregard for the laws or customs of the host country, theft, failure to pay debts, trading in, consumption, or use of illegal or dangerous drugs or narcotics, or violation of any local law or ordinance with respect to these substances, involvement in illegal or offensive actions of a political nature as defined and interpreted by the lawful authorities of the host country, or engaging in any act which represents a potential danger or an embarrassment to the program or to others.

Failure to abide by these rules and regulations may result in one of several sanctions, depending upon the seriousness of the problem. In order of severity these include a verbal and/or written reprimand by the Resident Director or host university representatives, a written reprimand from the Director of International Programs, probation, and disenrollment.

We expect that you will have a productive and challenging year abroad. As we have indicated previously no location here in the U.S. or abroad can be considered risk free. By informing yourself and acting responsibly, you can help make your stay abroad a safe one. Nevertheless, changing circumstances that pose risks to students may require OIP to act. In those cases, that action may include evacuation, relocation or suspension of the program. While this is extremely rare, it remains a possibility of which you should be aware.

Nondiscrimination Policy

Gender (Title IX)

The California State University does not discriminate on the basis of gender in the educational programs or activities it conducts. Title IX of the Education Amendments of 1972, as amended, and the administrative regulations adopted thereunder prohibit discrimination (including harassment) on the basis of gender in education programs and activities operated by California State University. Such programs and activities include admission of students and employment. Inquiries concerning the application of Title IX to programs and activities of California State University International Programs may be referred to the Director of the Office of International Programs or to the Regional Director of the Office for Civil Rights, Region IX, 50 UN Plaza, Room 239, San Francisco, California 94102.

Disability

The California State University does not discriminate on the basis of disability (including AIDS) in admission or access to, or treatment or employment in, its programs and activities. Section 504 of the Rehabilitation Act of 1973, as amended, and the regulations adopted thereunder prohibit such discrimination. Inquiries concerning compliance may be addressed to the Director of the Office of International Programs.

Race, Color, or National Origin

The California State University complies with the requirements of Title VI of the Civil Rights Act of 1964 and the regulations adopted thereunder. No person shall, on the

grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination under any program of The California State University.

Age, Ethnicity, Religion, Sexual Preference, Marital Status, Pregnancy, or Vietnam Veteran Status

California State University does not discriminate on the basis of age, ethnicity, religion, sexual preference, marital status, pregnancy, or Vietnam veteran status in any of its programs or activities. California State University International Programs complies with all applicable federal laws, state laws and Trustee policies in this area. These statutes and policies also prohibit sexual harassment. Inquiries concerning compliance may be addressed to the Director of the Office of International Programs.

Federal Drug-Free Schools and Communities Act of 1989

California State University is committed to achieving and maintaining a campus community that fosters personal and institutional excellence and strives to provide conditions under which the work of the University can go forward freely, with the highest standard of quality and integrity. In keeping with this commitment, all faculty, staff and students are urged to ensure that the learning environment is free of the problems of substance abuse and dependency. For information regarding the Federal Drug-Free Schools and Communities Act of 1989, please contact the Director of the Office of International Programs.

Privacy Rights of Students in Education Records

The federal Family Educational Rights and Privacy Act of 1974 (20 U.S.C. 12329) and regulations adopted thereunder (34 C.F.R. 99) set out requirements designed to protect the privacy of students concerning their records maintained by the Office of International Programs. Specifically, the statute and regulations govern access to student records maintained by the campus, and the release of such records. In brief, the law provides that the campus must provide students access to records directly related to the student and an opportunity for a hearing to challenge such records on the grounds that they are inaccurate, misleading or otherwise inappropriate. The right to a hearing under the law does not include any right to challenge the appropriateness of a grade as determined by the instructor. The law generally requires that written consent of the student be received before releasing personally identifiable data about the student from records to anyone other than a specified list of exceptions.

The Office of International Programs is authorized under the Act to release "directory information" concerning students. "Directory information" includes the student's name, address, telephone listing, date and place of birth, major field of study, participation in officially recognized activities and sports, weight and height of members of athletic teams, dates of attendance, degrees and awards received, and the most recent previous educational agency or institution at-

tended by the student. The above designated information is subject to release at any time unless the Office of International Programs has received prior written notice from the student specifying information which the student requests not to be released. Written objections should be sent to the Director of the Office of International Programs.

The Office of International Programs is authorized to provide access to student records to campus officials and employees who have legitimate educational interests in such access. These persons are those who have responsibilities in connection with the campus' academic, administrative or service functions and who have reason for using student records connected with their campus or other related academic responsibilities. Disclosure may also be made to other persons or organizations under certain conditions (e.g., as part of accreditation or program evaluation; in response to a court order or subpoena; in connection with financial aid; to other institutions to which the student is transferring).

Important Note: While you are abroad you will be encountering cultures which have values and standards of behavior different from your own. Such differences are reflected in the educational system, in social relationships and the legal system. Attitudes surrounding the use of alcohol and drugs, for example, have social as well as legal implications. You need to know that while United States and California law continue to apply to you and Trustees with regard to your participation in the international education program, you are also subject to the laws and customs of the foreign country where you study, and your relationship with foreign nationals and foreign institutions will be governed by the law of the host country.

THE CALIFORNIA STATE UNIVERSITY INTERNATIONAL PROGRAMS AGREEMENT

	This agreement is entered into by and between the State of California through the Trustees of The State University, hereafter called "Trustees," and, hereafter the Student."	
	WHEREAS, the Trustees intend to provide an international education program in for selected students of The California State University and	
forth,	WHEREAS, Student desires to participate in the program under the terms and conditions hereafte	r set

NOW, THEREFORE, Trustees and Student agree as follows:

- 1. Student shall qualify for admission as a student for credit in the International Programs of The California State University by satisfying all requirements, including payment of fees.
- 2. Student shall pay to Trustees' Office of International Programs by the dates specified the amounts set out in the Program Costs sheet which is attached hereto and by this reference made a part of this agreement. Refund of amounts which Student pays to the Office of International Programs and assessment of charges shall be as provided in the Program Costs sheet.
- 3. Student shall pay to Trustees' Office of International Programs sums in addition to those specified in the Program Costs sheet as may be necessary due to increases in charges by the host university or housing authority, fluctuation in United States dollar exchange rates, or commitments made by Student while overseas that are subsequently discharged by Trustees, and increases in fees or other charges relating to enrollment in the CSU International Programs. Student shall pay to the Office of International Programs any additional sums within 30 days notification by Trustees.
- 4. The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a particular program has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by The Board of Trustees.
- 5. Student shall obtain and provide all materials, meet all deadlines, and otherwise comply with all participation requirements established by the Office of International Programs.
- 6. Student agrees to expend his or her best efforts in successfully completing the academic requirements of the courses in which Student enrolls.
- 7. Student understands and agrees that acts, omissions, occurrences, or events beyond the control of the parties hereto may make necessary or desirable the modification, relocation, or cancellation of the program contemplated by this agreement. Trustees shall be authorized to modify or relocate the program contemplated by the agreement with respect to cost, dates and times, and academic

Page 1 of 3

content so long as any such modification or relocation is a reasonable substitute for the originally contemplated program. Student acknowledges that courses may be added, cancelled, or changed by the host institution as well as by the Trustees.

Furthermore, Trustees reserve the right to suspend or relocate a program in a host country if, in their judgement, it is deemed advisable to do so in the event of civil disturbance, hostilities, potential hostilities, or warning from the U.S. State Department. Student acknowledges and agrees to cooperate and follow any instructions from the Trustees in connection with a suspension or relocation of a program.

- 8. Trustees shall enroll Student in the International Programs of The California State University if Student otherwise qualifies for enrollment and shall provide appropriate academic credit for the courses that Student successfully completes.
- 9. Trustees shall provide or arrange for the provision of those services and benefits stated in the Program Costs sheet.
- 10. It is understood that the international implications of this agreement are such that the conduct of Student during the course of the program is of utmost importance. Student, therefore, agrees to conform to standards of conduct consistent with the maintenance of a positive reputation of The California State University and to conform to all applicable rules, regulations and policies of The California State University International Programs. Student understands and agrees that in the event the Director of International Programs, in his or her discretion, shall determine the conduct or academic standards of Student are detrimental to the best interests of the International Programs, the Director may terminate the participation of Student in the International Programs. Such termination shall not diminish or otherwise affect Student's obligation to make to Trustees any payments specified in this agreement. Trustees in no event shall be required to refund to Student any payment made by Student to Trustees, but may make such refunds as are consistent with Trustees' policy.
- 11. Student understands that there are dangers, hazards, and risks inherent in international travel, living in a foreign country, and the activities included in the international education program including but not limited to air, land and sea travel, dietary differences, diseases less common in the United States, differences in legal expectations and protection, building code and other safety differences, any of which could result in serious or even fatal injuries and property damage. Student agrees to assume all the risks and responsibilities surrounding student's participation in the international education program, and understands and agrees that the Trustees cannot and do not assume responsibility for any such personal injuries or property damage.
- 12. This agreement is subject to all applicable laws and regulations. If performance of this agreement involves violation of applicable law or regulation thereby making it legally impossible to perform and such illegality is not the fault of Student, Trustees shall refund to Student those payments made pursuant to this agreement which are authorized to be refunded in Section 41802 of Title 5, California Administrative Code. Upon payment of said refund, all rights of Student and Trustees are waived under this agreement.
- 13. Student agrees that the State of California, the Trustees of The California State University, the International Programs of The California State University, and each and every officer, agent and employ-

ee of each of them (hereafter in this paragraph 11 and in paragraph 12 collectively referred to as "the State") shall not be responsible for any injury, damage, or loss to Student or Student's property which occurs from any cause beyond the control of the State, or which does not occur from the sole negligence of the State.

- 14. Student further agrees to hold harmless, defend and indemnify the State from any and all claims, injuries, damages, losses, causes of action, and demands, and all costs and expenses incurred in connection therewith (hereafter in this paragraph 12 collectively referred to as "liability") resulting from or in any manner arising out of, or in connection with any negligence on the part of Student, his or her agents, or employees, in the performance of this agreement, irrespective of whether such liability is also due to any negligence on the part of the State.
- 15. This agreement contains the sole and entire agreement between Trustees and Student and shall supersede any and all other agreements between the parties. Trustees and Student acknowledge and agree that any statements or representations that may have heretofore been made by either of them to the other are void and of no effect and that neither of them has relied thereon in connection with his or her or its dealings with the other.
- 16. No alteration or variation of the terms of this agreement shall be valid unless made in writing and signed by the parties hereto.
- 17. The laws of the State of California shall govern the interpretation of this agreement. Any action brought to enforce any right or obligation under this agreement or any action which arises out of or in connection with this agreement shall be brought in the courts of the State of California.

By signing below, Trustees and Student manifest their agreement to these terms and conditions.

TRUSTEES OF THE CALIFORNIA STATE UNIVERSITY	STUDENT
Tom Roberts, Director Procurement and Support Services Officer	Student's Signature
Date	Student's Printed Name
	Date

Page 3 of 3

THE CALIFORNIA STATE UNIVERSITY INTERNATIONAL PROGRAMS

PROGRAM COST ESTIMATE 2013-2014 CANADA

PREPAID COSTS for the Academic Year	
--	--

Amount student pays to IP covers these items ONLY:

TOTAL PREPAID- PAYMENT DUE MAY 1, 2013	\$6,462.00*
Pre departure and Reentry Processing	70.00
IP Mandatory Insurance	170.00
IP Study Abroad Fee	750.00
Tuition Fee	5,472.00*

ADDITIONAL/OUT-OF-POCKET EXPENSES

Student pays directly for these items as they occur during the year overseas:

Academic Year Housing-off campus	5,000.00
Academic Year Meals-off campus	4,000.00
Public Transportation	1,000.00
Mandatory-University Health Insurance-academic year	800.00
Personal Expenses	3,000.00
Round-trip Airfare	<u>75.00</u>

TOTAL ADDITIONAL \$14,550.00

This is an estimate of *minimum* out-of-pocket expenses. The estimate does not include personal entertainment or independent travel abroad; nor does it account for fluctuations in exchange rates.

TOTAL ESTIMATED PROGRAM COST (PREPAID+ADDT'L)

\$21,012.00

*Additional fees are due from graduate/post baccalaureate and non resident students. The CSU makes every effort to keep student costs to a minimum. Fees listed in published schedules or student accounts may need to be increased when public funding is inadequate. Therefore, CSU must reserve the right, even after initial fee payments are made, to increase or modify any listed fees, without notice, until the date when instruction for a program has begun. All CSU listed fees should be regarded as estimates that are subject to change upon approval by the Board of Trustees.

Withdrawals

A student who wishes to withdraw from International Programs must complete a Predeparture Withdrawal Notification form and submit it to OIP as soon as possible so that alternate students may be offered the opportunity to participate.

Prior to Departure

Students who withdraw from IP before departure retain their status as continuing students at their home CSU campuses.

After Departure

Because of the extensive commitments made by the State on each student's behalf, withdrawal after departure is a very serious matter. Students who request withdrawal at any time after arrival at the overseas site must consult with the Resident Director or host university representative and must fill out the required withdrawal form. Students who discontinue their academic programs without completing the required steps for withdrawal may receive failing grades in all courses. Withdrawal after departure constitutes withdrawal not only from IP, but also from the student's home CSU campus.

Financial aid recipients should work closely with OIP and their home campus financial aid counselor regarding funds that may need to be repaid to the campus and/or debts owed to OIP as a result of their withdrawal.

Students who defer payment for their prepaid costs with financial aid (and then withdraw from the program) may end up owing IP as well as their home campus.

In some instances, a change in visa status as a result of withdrawal from IP, (thus no longer having student status), may mean having to leave the host country immediately.

In all cases of withdrawals and disenrollments, students assume full responsibility for their return to their home, and thereby remove all liabilities and responsibilities from OIP representatives and staff and the Trustees of The California State University.

Refunds

Students are entitled to a full refund of funds paid, less any funds already committed or expended on their behalf, provided that written notice of withdrawal is received by OIP **prior to June 15**.

Students who withdraw or are disenrolled **after June 15**, but before the beginning of instruction, will receive a refund of all monies paid to OIP less \$500 or an amount equal to funds committed or expended on their behalf, whichever is greater.

Students who withdraw or are disenrolled after the beginning of instruction will receive a refund of funds not already committed or expended on their behalf.

Tuition Fee refunds will be based on the amount paid to OIP, the effective withdrawal date and whether or not a student will receive course credit for the term at the overseas university.

No refunds will be made for the IP Study Abroad fee after departure.

No refunds will be made for health insurance cancellation after departure.

No refunds will be made for nonparticipation in group activities.

Determinations concerning eligibility for refunds and the amount and date of refunds shall be made at the discretion of the Trustees.