

Superior Departure

by

Lakehead University International

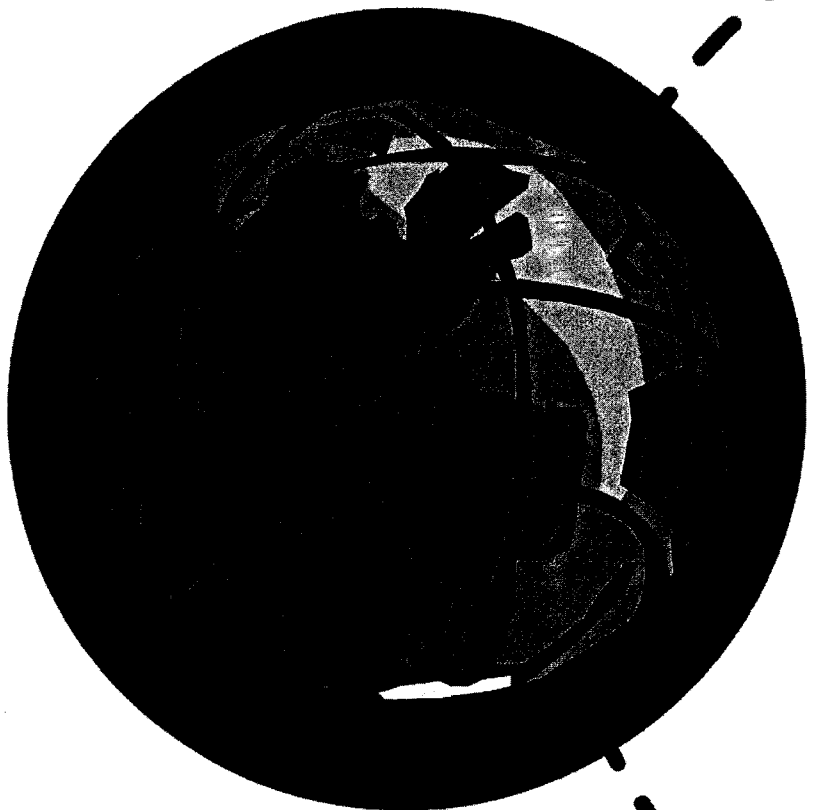


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Dear Student,

Congratulations! You have been selected and approved to participate in Lakehead University's exchange program.

By now you would have already completed your application requirements including preparing and having approved your academic plan, obtaining your letter of permission and applying with the selected university as an official Exchange student. Our International Student Advisor would have already approved these steps and nominated you as well.

Now, it is time to start preparing for your actual departure.

As part of this preparation we have included in this package our Superior Departure Student handbook, which outlines many of the practical steps you must now start making and also it helps advise you on matters to consider for your host country.

Remember, the Lakehead University International Department will be there to assist you with any questions or difficulties that may arise while you are away.

Here are the most important contact emails and numbers for you to take with you as you journey abroad.

Lakehead University Front Office (807) 346-7848

international@lakeheadu.ca

International Student Advisor (807) 343-8068

internationaladvisor@lakeheadu.ca

Associate Director Lakehead University International (807) 346-7848

Associatedirector.international@lakeheadu.ca

We wish you a wonderful academic and social experience. Remember start prepared and you will minimize any obstacles.

All the best ,

Lakehead University International

Getting Started

Travel Documents

Passport

- Your passport is your official identification as a citizen of your country.
- A passport is an essential document required to travel to all countries.
- Applications for Canadian passports may be obtained at travel agencies, passport offices and Canadian embassies, consulates and high commissions.
- If your passport will expire within six months of your departure check with your destination's embassy or consulate in Canada for their rules regarding passport validity and expiration. Most countries will not let you in if your passport is close to its expiry date.
- Make a photocopy of your passport's identification page and keep it separate from the original when you travel.
- It is highly recommended that you might leave a photocopy of your passport with a friend or family member at home, for added security
- In case you lose your passport or it gets stolen, immediately contact the nearest Canadian embassy or consulate in the country for a replacement.
- Know the rules of the country you are going to. Some countries require that all people carry their passports or identity cards at all times.
- Guard your passport carefully and do not travel away from your study abroad site without it.

Visas

- A visa gives official permission from foreign governments for you to enter their countries and to stay for a specified period of time. Not all countries require you to have a Visa
- Visas vary from a simple stamp in your passport to an actual document with your picture attached to it.
- Once a Visa is attached to your passport, do not try to remove it.
 - It can destroy the Visa's validity

- Before travelling it's better to contact the host country's embassy and let them know your situation and ask for specific details depending on your passport and your reason for travelling.
- Work Visas are available through SWAP/Travel Cuts or Visa sections of the various embassies.
 - Visas can take a few hours to eight weeks or more to obtain. So make sure you apply with enough time gap between the day of applying to when your academic session starts.
- When applying for Visa via mail, make sure to use registered mail or a courier, to keep your passport and other document safe and be able to track them.
- Make sure to include all the required documents and send everything at one time . Forgetting some documents can immensely delay your application.
- Be aware of the in-country rules and restrictions governing visas and your length of stay. It might get difficult to stay in a country after visa expires.
- Being deported for visa infractions or for working illegally can make your return to that country difficult in the future.
- A valid passport is required in order to secure a visa or permit to enter the country. You will also be required to submit a supplemental passport photos, and a letter of financial support. There may be some fees involved for the application. A Letter of Acceptance might also be required from your host university if you are going abroad to study on a study visa.
- Bank letters such as a Certificate of Balance or guarantor letters are needed in order to obtain your visa/permit and to clear customs in the country of your exchange university. Check the consulate of your host country in Canada for complete Visa regulations and details.

Dual Citizenship

- Dual citizenship means that you are considered a citizen of both Canada and another country.
- Find out whether you or your family members are citizens of another country before you leave.
- Some countries may claim you as a citizen if you were born there, if one of your parents is a citizen, or if you are considered a citizen under that country's laws.
- There are privileges to having dual citizenship, such as being able to work in some countries without having to get a visa.
- To get more information on the advantages and disadvantages of dual citizenship please visit www.voyage.gc.ca

International driver's License

- This license in conjunction with a valid driver's license from home country allows a person to drive legally in the host country for up to one year.
- International Drivers Licenses may be obtained from a Canadian Automobile Association (CAA) office.
 - Or you can visit them on their website, www.caa.ca/travel/travel-permits-e.cfm

International Student Identity Card (ISIC)

- ISIC makes you eligible for a board range of discounts overseas. Especially in Europe.
- To get an ISIC, take your student card, along with a small picture of yourself, to any Travel Cuts office. Visit the website www.travelcuts.com

International youth Hostels Membership Card

- This allows you to stay in hostels all over the world for a discounted rate.
- There may be an age limit.
- Memberships are available through any affiliated Youth Hostel for a small fee.
- They can also be obtained at www.travelcuts.com

Language Skills

In case you do not speak the language of your host country, a small, easy-to-use language phrasebook can be almost as important as a good guidebook.

Background Reading

Gain an understanding of the history, politics and social customs of your host country. Acquiring a local map before departing might be a good idea.

Mail, Phone, Fax, E-mail, & Social Media

- Take a list of addresses from home. It would be smart to write numbers in a small note book as well an electronic device (cell phone)

- When you get settled in host country, provide your local mailing address and telephone numbers to your friends and family members.
- Telephone systems vary from country to country. Ask someone who's been there before, or consult your guidebook to figure out the best way of phoning locally or internationally
 - Canada Direct is a telephone service which allows you to have your calls home handled by a Canadian operator and allows you to pay Canadian rates. Phone them at 1-800-561-8868, or visit their website:
<http://www.infocanadadirect.com>
 - Family Contact Cards from Bell Canada (416-310-2355), are designed specifically for cardholders to call the home of the card owner
 - Mobile Phones, Cellular (Cell) Phones: Contact your host university and previous exchange students for advice about mobile phones in the country where you will residing.
 - Web Phone (eg. Skype): Convenient and usually free or inexpensive
- E-mail - most universities have access to the internet. You retain access to your Lakehead University e-mail account by using Lakehead's "myEmail" feature. You may also want to set up a free Hotmail, Gmail, or Yahoo account, which is not location specific.
- Social Media - set up your own free accounts and share information, updates, photos, videos, and more. Lakehead University International has Facebook and Twitter accounts and you can freely upload your media items there.

What to take (and What Not to Take)

Our advice: Take as little as possible!

- Get in touch with someone who has already been to your host country, preferably from the same place as you are, and ask them if there is anything special you should take.
- Some airplanes have restrictions regarding the size, number and weight of luggage. Also confirm the policy for the carry-on items that are allowed to be taken in the cabin.
- Do not over stuff your luggage, that even you are not able to carry for long distances.
- An internal frame backpack or suitcase on wheels is easiest to carry and handle on train and buses.
- Pack at least three days in advance as this gives you the time to decide what you really need and to buy any last minute items.
- It would be a good idea to divide your items into categories of really important to take, might be important, and not really that important. And not start packing with the items

that are really important to take. You might still have a lot of items, but this is a good way to start.

- If travelling long distances, make sure to not carry any food or drink item in your carry-on as many airplanes do not allow that, and they might confiscate the item before your board in your plane.
- Certain items such as camera or any other small fragile item is advised to be carried in your carry-on as oppose to checked baggage.
- Make sure there are no sharp items or objects that might be considered weapon, such as nail files and medical syringes in your carry-on luggage. Such items should be packed in your checked bag. It is best to check with your airline for further details.
- You may want to ship some of your items by sea as it is much cheaper than shipping it through courier. But, if you do this, leave enough time, as their journey can take several weeks, or even months. If you require something to be delivered quickly and safely, try using the courier services like DHL or FedEx.
- Keep in mind that you might be purchasing goods while abroad. And your baggage limit is the same coming back home as it was while going to the host country.
- Some short-term travellers often take one suitcase or backpack to the host country, and if necessary they purchase a second suitcase to fill in all the goods they have acquired from the host country and transport the baggage home separately. This tends to be a more feasible option sometimes.
- You may request visitors you have during your stay abroad to bring items from home or take items back with them. it is a good idea to request visitors to bring one empty suitcase for just this purpose.

In Transit: Airports and Customs

- Dress respectably when you travel. It gives you a nice feel and your trip is more satisfying.
- It is advisable to treat the immigration officials with utmost respect.
- Study abroad students should have their passports, visas, letter of acceptance to the host institute, proof of financial status, return ticket and proof of immunizations ready to be shown in that exact order.
- The fact that you have a visa in your passport does not guarantee your entry into a country.
- The immigration officials at the border hold the final decision.
- Do not be afraid to tell immigrations officials that you are a university student. Remember that students are always treated with respect worldwide.

- Be friendly (no matter how tired you are) and be ready to show everything but so as not to complicate things - produce only what is asked for.
- Never joke about carrying bombs or drugs, not even to a friend.
- Never carry a package or envelope through customs for someone else. It may contain drugs, guns, or other prohibited material. You will be held responsible and could be charged with smuggling.
- Drug use and trafficking is prohibited almost everywhere around the world, even in places where drugs seem more socially acceptable than in Canada.
- After getting your passport stamped and you have collected your luggage, you must pass through a customs inspection. You most likely would have received a customs declaration form on the plane. Customs officials will examine this when they look at your luggage. Your luggage might be examined very carefully, or you may be waved through with no special attention.
- Before you go, watch the video or read or read the booklet Bon Voyage, available free of charge from the department of Foreign Affairs and international Trade (DFAIT) online at www.voyage.gc.ca. This booklet contains information for Canadians travelling abroad, such as customs, consular services and important contacts in DFAIT.
- Any expensive personal items that you take with you such as cameras, cell phones, music players, and computers should be registered with Canadian Customs prior to your departure, particularly if they are new or foreign made.

Health & Safety Abroad

Your Health

- An essential element in a successful study abroad is remaining healthy throughout your visit abroad. The best way to handle potential health problems is be covered.
- Contact a health care provider to discuss certain health issues and required immunizations and vaccines for your specific area of travel.
- For information on international health concerns see the Centre for Disease Control.
www.cdc.gov
- The International Association for Medical Assistance for travelers (IAMAT) will provide climate charts, current information on diseases specific to the region to which you will be travelling and a list of doctors worldwide.
 - IAMAT
67 Mowat Avenue, Suite 036,
Toronto, Ontario, Canada M6K 3E3

416-652-0137
e-mail: info@iamat.org
www.iamat.org

Medical & Dental Check-up and Eye Exam

It is a good idea to have a complete medical and dental checkup a few weeks before your expected departure date.

When visiting your physician you should discuss the following:

- What are the required, recommended immunizations and vaccines for all of my possible travel destinations?
- Whether your regular immunizations are up to date?
- Are there any specific insect, disease, food or water concerns I should consider?
- In case i am sexually active, what precautions do I need to take?
- What is my HIV status?
- In case of getting a transfusion, where are some safe sources of blood in my destination country.
- Am I required to take a supply of sterilized syringes or needles?
- Am I required to take any medications or injections?
- Should I get copies of any drug prescriptions, including birth control?

- Am I required to have a doctor's certificate for any habit forming or narcotic drug prescription?
- For women: have I had a Pap smear and breast exam, and possibly a pregnancy test?
- Am I required to have a doctor's certificate showing the results of an HIV antibody or Tuberculosis test for my destination?

Immunizations & Vaccinations

- Immunizations and vaccinations should be researched early in your pre-departure preparation.
 - Some shots have to be administered months before departure in order to be effective and many require multiple doses, weeks apart. Do not leave this till the last minute.
- Some people have short-term reactions to certain immunizations so allow some time.
- Due to health concerns and conditions in various countries, you may need to show report that you have received certain immunizations.

Prescription Drugs

- Take an adequate supply of any needed medication, keep it cool and dry and carry a copy of your prescription with you. Speak to your physician regarding refilling your prescription while overseas.
- Do not buy medications over the counter unless you are familiar with the product
- if you have diabetes, allergies or any other condition that may require emergency attention, carry an identification (a tag, a bracelet, or a card), on you at all times. This should indicate the specific nature of the problem and what measures should be taken if you are unable to communicate this information yourself. MedicAlert offers a bracelet service. Call 1-888-633-4298 or visit www.medicalert.com for membership information.
- If you are required to take a medicine containing narcotics you should carry a doctor's certificate attesting to that fact.
- Keep all medicines in their original containers
- To avoid potential problems, consult the embassies of the countries you will visit before departing to ask about any laws or restrictions regarding your particular drugs.
- If you wear eyeglasses or contact lenses, carry an extra pair as well as a copy of their prescription.

Special Needs Travellers

- It is possible for people with special needs (such as mobility, hearing, vision, medical, or learning disabilities) to travel in most countries of the world.
- Mobility international is an American organization specializing in educational travel for students with disabilities. Visit the website at www.miusa.org
- Consider whether will there be transportation, accommodations, restaurants, markets, stores, medical facilities, etc., to meet your needs?
- Also consider whether will you take any special supplies or medications from home? and also whether you will be able to buy any there?
- If necessary, will you be travelling with someone who can help you get through your daily routine?

Effects of Climate on Health

- Canadians mostly face health related problems in warm places.
- Protecting yourself from sun is the utmost importance.
 - Wear sunscreen, hats and sunglasses to reduce the risk of sunstroke and UV damage.
- In hot climates, be wary of dehydration and heat stroke.
- Drinking plenty of water or fruit juices helps you stay hydrated and try to be in shade as much as possible.
- In some moist and warm conditions, fungal infections, such as athlete's foot, can be a problem. Air out clothing and belongings daily and try to keep your feet as dry as possible.
- Take precautions if flying to northern climates (Sweden, Finland, even England) as you may experience mood swings or feeling of lethargy. This is usually experienced in places with less sunlight.

Women's health

- Women have special needs when it comes to health and travelling. All women can prepare themselves by reading about health issues.
 - 'Her Own Way - Advice for the Woman Travellers' is a free publication from the Department of foreign Affairs and international Trade website: http://www.voyage.gc.ca/Consulare/Publications?her_own_way-e.htm
 - 'Gusty Women Travellers, and 'Gusty Mama Travellers'
 - Journey Woman magazine

- Women are advised to take a pre-departure medical exam, including a Pap smear to detect cervical cancer, pregnancy test (if you have been sexually active) and a breast examination. Learn how to examine your breast and do it regularly.
- Menstruation may become much less frequent or even stop when travelling.
 - Pre-menstrual symptoms may also change. This is common and is usually caused by a new diet and environment.
- Few months after settling in, your mind and body will acclimatize and you should fall into a regular cycle of menstruation.
- In case of heavy and more frequent periods, eat plenty of foods rich in iron and folic acid such as green leafy vegetables, red meat, dried apricots or figs.
 - Use of iron pots can increase the level of iron content in you.

First-Aid Kit Checklist

It is important to make sure to have the basic elements of a first-aid kit, especially when travelling to remote areas. It is easier to carry the items in a sturdy, accessible container, such as a hip pouch or plastic food storage box. Below is a checklist of the important items;

First-Aid

Absorbent cotton	Disinfectant
Absorbent gauze	safety pins
ace bandage	scissors
adhesive tape	sterile non-adherent pad
alcohol swabs	Swiss army knife
antiseptics	tensor bandage
burn ointment	tweezers
bandages	triangular bandage/sling

Medicine

analgesics (acetaminophen)	medication
antacids	antihistamines
antibiotics (prescription)	cold sore and lip ointment
anti-diarrhea medication	sun screen
anti-fungal cream	toothache medication
anti-malarial	urinary tract infection medication

cold/sinus medication
cough medicine
decongestant
ear and eye infection
medication
fever/pain medicine

Other

contraceptives (condoms, dental dams,
etc.)
disposable gloves
insect repellent
insect sting kit
needles/syringes/monitor
oral thermometer
petroleum jelly

itch and bite cream
laxatives
medication for menstrual cramps
motion sickness
nausea medication
vitamins⁴⁰

prescriptions, doctor notes
spare eyeglasses/contact
lenses
tampons/sanitary napkins
toilet paper
water purification kit

Insurances + OHIP

The type of insurance you purchase will depend upon your present coverage, type of travel and length of stay in the host country. When shopping for insurance, there are fundamental questions you should ask:

- What does the Insurance cover or not cover?
- What is the deductible (what amount am i going to be responsible for)?
- Is there a maximum amount I can claim?

Health Insurance

- Before you start in to looking to purchase insurance, check to see if you are already covered by a parent's or spouse's plan.
 - You may be able to pay a small supplemental fee and get coverage if your parents or spouse have existing private health insurance.
 - However, consider if you will want to submit all possible claims through a family member's plan.
- Some host countries or universities provide mandatory health insurance for all international students. Make sure to confirm from your host country whether there's something mandatory from their side.
- LUI would recommend to get an insurance plan either from the country where you reside in or from your host country. In case of an emergency you should be prepared with an optimal health care to protect yourself from significant financial problems while abroad.
- While considering a health coverage plan or travel abroad health insurance, keep in mind the following features that are critical to the quality of the coverage.
 - continuous coverage from the time of departure until you return safely back to your home country.
 - your coverage should offer a 24-hour emergency contact number in English, provided with translation services for the health care providers in the host country that if they do not speak english.
 - medical evacuation cost should be covered (costs may exceed \$50,000)
 - hospitalization coverage in case of serious illness or accident.
 - coverage when visiting a doctor and/or prescribing medicines
 - ask the health insurance providers whether they can pay direct bills abroad, so that you do not need to pay, and then wait to get reimbursed.

- pre-existing conditions limiting coverage of existing health concerns (also make sure that your policy covers congenital or pre existing conditions, such as asthma, diabetes, etc.)
- Take into consideration that 100 per cent covered plans are more expensive but are definitely helpful in case of great illness or an accident)
- emergency dental care
- ambulance and emergency transportation
- exclusions which significantly limit coverage during your desired travel abroad.
 - ensure all countries along with the cities of travel are covered.

Travel and Cancellation Insurance

This allows travellers the flexibility they need when faced with an unforeseen change in plans. You might want to purchase extra traveller's insurance available through some credit card or from the airlines themselves. Ask about it when purchasing your ticket.

Credit Card Insurance

All credit cards are different. They all have different property or travel insurance. Consider what items are covered or get only limited coverage by your credit card. Understand fully on how to make a claim in case of emergency?

Ontario Health Insurance Plan (OHIP)

If you are planning on living outside of Ontario for a long period of time, you must notify your provincial health plan (OHIP), that you will be outside of the province. Failing to do so can void your health insurance and not be renewed until three months after you return. If you are currently covered with by a provincial plan be sure to contact the closest office to find out what what are the limitations of your coverage while away and after you return.

Ontario residents, please see:

www.health.gov.on.ca/english/public/pub/ohip/pdf/canada.pdf

www.health.gov.on.ca/english/public/pub/ohip/pdf/longer.pdf

Or, call +1.416.326.1234 OR +1.800.267.8097

Money Matters

Expenditures

- Costs vary greatly by country.
- The location within a country matters as well. Some areas of a country are more expensive than others. For example: the main downtown area of the city could be more expensive than the countryside.
- Additional travelling around the country could increase your cost.
- Ask past participants for more information and alternatives. This way you can avoid any unnecessary/avoidable cost.
- Research yourself on how to minimize your costs.
 - Find student discounts/deals that may apply to a student (international)

Financial Assistance

- Before you leave you should make sure that you can continue with your current financial aid program when you are overseas.
- You should also make sure that you are still eligible for the scholarship that you may be currently receiving when you go on exchange.
- OSAP and continuing Lakehead scholarships, along with some external scholarships could still be available to eligible students who study abroad on exchange programs.
- The OSAP application must be submitted prior to the deadline or decisions regarding bursaries and funding could be delayed.
- It is your responsibility to sort out and clear any Lakehead debts such as parking tickets, library penalties, unattended bursaries, etc.
- Plan ahead to file your income tax while away for exchange.

Important Notes on OSAP Application for Students Going on Exchange Programs administered by Lakehead

- Apply for OSAP (Ontario Student Assistance Plan) well in advance before leaving. For online help you can visit OSAP website, <https://osap.gov.on.ca/OSAPPortal>
- An important section that can affect your participation in an Exchange Program is "Information on the Study Period". It is your responsibility to accurately complete the form.
- Do not forget while on exchange, you are still a registered student at Lakehead University and your OSAP Application form should reflect that. The first question on the

OSAP online application will be: "Select the name of the post-secondary institution you plan to attend from the following list." Select "Lakehead University"

- On the page, search for your 2013-2014 Program type "Exchange". This will provide a list by term/session. Choose the one that applies to you.
 - The name of your program: exchange program + [name of the host institution].
for example: Exchange Program - Lakehead University
- Undergraduate Students require a 100 per cent full course load for University wide Academic Exchange programs. Graduate students are required to take a 100 per cent full course load if registered as a full-time student.
- You should figure out where you are going to stay during the study period. Other cost of one return trip:
 - If you are considered a dependent of your family (you are single and out of high school for less than four years by the beginning of the 2013 - 2014 study period), enter the cost of one return trip from your host to your home. If you are enrolling online you must fill in an amount.
 - if you are not considered a dependent, you may not claim any part of your flight. In this case, fill in zero dollars (\$0).
- All those students applying for OSAP (including those renewing) must submit the "OSAP Supplement Information Form" along with the "OSAP Signature Form" to student Financial Services. The "OSAP Supplemental Information Form" must be signed by the coordinator, Lakehead University International.
- The OSAP assessment takes into consideration the cost of tuition, books, and a standard living allowance for the academic session that you will be abroad. Some resources could be automatically considered against these costs. The actual amount awarded would be expected income minus cost.
- Scholarships or bursaries may affect OSAP assessment. Hence, it is important to advise Student Financial Services (SFS) at Lakehead immediately of any changes to your financial situation so that your entitlement is reassessed accurately. This can also help you in budgeting your travel and living costs.

Power of Attorney

In case you cannot be physically present to deal with your OSAP related matters, and would like to have a representative (for example: your parent(s) to deal with them on your behalf. In order for this to take place you must authorize (give power of attorney) a designate to do the paperwork for you. Below are the steps you can take;

1. Complete a third party Access Permission Form; this form gives allowance to the staff members to release the appropriate financial aid forms to your selected designate.

2. Complete the Power of Attorney form if you are authorizing your designate to sign the loan documents on your behalf. There are two forms which you need to complete:

- The Ontario Power of Attorney form for your Ontario Student Loan
- The HRSDC Power of Attorney for the Canada Student Loan portion of your entitlement

When your designate comes to pick up your OSAP, he/she will need to bring along the following completed forms:

- Third Party Access Permission form.
- The HRSDC Power of Attorney form
- The Ontario Power of Attorney form
- Your Lakehead University Student Number (or copy of your LU card)
- Designate's own current government issued photo identification (for example: passport, driving license, etc)

The completed forms will then be attached to your student loan documents and then transferred to the National Student Loans Service Centre. The forms can only be submitted once, regardless of the loan documents you may negotiate during the year. Delays while picking up the forms by the designate can be avoided by bringing a copy of the Power of Attorney as well as the Third Party Access permission forms and present it to the representative on every visit to the Financial Aid Services department.

Disclaimer: These power of Attorney forms are specifically designed to assist with the negotiation of OSAP funding only and cannot be used for any other purposes.

Transferring Money Overseas

- There are many ways of transferring money overseas. This should be looked into if you are expecting money from a friend, family member, relative, or an organization.
- It is not advisable to carry large amount of cash with you. The quickest and most easy way to transfer money is to plan ahead and use ATM Bank Cards upon arrival or a traveler's cheque that can be deposited into a local bank and is accessible instantly.
- Traveler's cheques can easily be carried around and get replaced in case they are lost or stolen.
 - They come in various denominations, currencies, and can be obtained from most banks and credit unions. If you run out of cash while abroad you can ask someone to send you a foreign currency draft (similar to traveler's cheque). But

if you would prefer something quick and safe to be send to you by someone, you can try to wire transfer from your bank account to a local bank in your area.

Currency Exchange/ Local Currency

- An individual has to remember that one Canadian Dollar might be of a different value in some other country. For example: 1 CAD could be equal to only 0.752881 EUR. Hence, one should find the currency rate and figure out the expense in their local amount.
- The rate changes every day and so the individual should check before whether if they are getting a good deal on that day.
- The currency conversion tables are provided in the newspaper with the most up to date rate of conversion. You can also find the rate as well as calculate your actual conversion by visiting the website <http://www.xe.com/>. The site can also help you understand and anticipate fluctuation between the rates of your host and home country's currency.
- It is probably a good idea to convert some foreign currency and keep it with you for emergency reasons.
- It is easy to get confused if you do not understand the relative cost of things right away. It is suggested that you learn the currency rate upon arrival and if you feel more comfortable, carry a calculator with you to help you with conversions.

Finding a bank overseas

- Waiting to open a bank account until you reach your destination is a bad idea. Carrying cash around is also a bad idea. Hence Lakehead University International and past visitors recommend getting familiar with the places around you and start searching for a bank account closest to your accommodation.
- Also, check for their hours of operation as they might differ from where you currently live, or may process certain transactions during certain hours.
- Get familiar with, what types of transactions are famous in the country where you are going. This might help you decide whether you should invest in a foreign bank card, a new credit card, etc.
- Ask others for advice and preferences on which bank do they prefer.

Credit and Debit Cards

- Also keep in mind that many foreign banks it is possible to use a credit card to get cash however, the interest rates are often very high and compounded daily.

- Using credit cards might be a really convenient but keep in mind that not all merchants carry them.
- Others who carry them might have an additional fee on using their machine. The amount charged on the credit card is converted to the value of your host currency depending on the rate of the day purchased.
- Keep records of your card numbers and other important documents in a different location in case of theft or lost items.
- You might want to look into extra travel insurance that could be available through your credit card company.
- Advise your bank and credit card companies of your travel dates .

Tips for keeping your money safe

- In case you lose your traveler's cheque make sure you write down the serial numbers as a separate record, as that can help you get a refund in case of lost or stolen items.
- Obtain the information about policies and procedures regarding funds before hand.
- If travelling to North America, Europe, or Australia it is best to take traveller cheques of high denominations. This will save you from paying the high service fees charged for cashing them.
- In case of local currency being unavailable, traveler's cheques can be made in US dollars which can also get easily exchanged overseas. You can possibly get a better exchange rate on US Dollars.
- Avoid exchanging currency at the airports, hotels, or retail shops. There is a high possibility of exchange rate being incredibly high. Banks and credit unions offer a fair exchange rate.
- Also expect to pay commission every time you exchange currency.
- Make sure of the location where you exchange your money from. There are many black market money dealers, that will give you a really nice rate but you can end up with paying more than necessary and could also be illegal

Budgeting Tips

After planning finances, it is important to budget your money so that you do not run out of funds while away.

- Make both weekly as well as monthly budgets. They might have to be altered once you reach your destination and settled in, you will be more aware of actual prices and cost of items and you can set your actual budget then.

- Give yourself some room for the first and last week abroad. An individual tend to spend more during those two weeks than their whole time abroad.
- Learn the value of local currency in comparison with Canadian Dollars as quickly as possible.
- Watch for student rates and discount. Invest in an International Student identification Card (ISIC) so that you can benefit from it by getting discounts on transportation, accommodations, and entrance fees.
 - The ISIC card is very helpful in Europe especially.
- Meal wise, reduce your consumption from restaurants and try to cook yourself. Eat in student cafeterias. Some pubs offer cheaper meals than other regular restaurants. Also watch out for lunch specials
- Look for free, discounted, or inexpensive entertainment events such as outdoor concerts and festivals.
- Shop in local street markets for local goods.

Income Taxes

Every individual is required to file federal and provincial income tax returns even if you are out of the country when income tax forms are due. You can contact the Canadian embassy, high commission, or consulate in your host country for information on your tax obligations.

If you may have any further questions you can visit their website www.cra-arc.gc.ca or call 1-800-959-8281.

Financial Checklist

Refer to this list to ensure all the necessary items are dealt with

Complete a list of expenses and sources of income

Raise sufficient funds

Inquire about student discounts

Plan weekly and monthly budgets, keeping in mind that the first and last week being more expensive than any other week.

Research the types of banks and nature of banking to expect in your host country. What banking options are available in the host country and which one fulfills your needs?

Inquire at your bank account about transferring money to your travel destination.

Ask in which countries you can access cash using your bankcard.

Secure traveler's cheques, record the serial numbers in a safe place and know how to cancel them. Record emergency numbers to call in case of loss or theft.

Record your ATM, and credit card numbers and the hotline number to call in case of loss or theft.

Plan for a Power of Attorney if you require one.

Have some local or American cash to use upon arrival

Have some Canadian cash for your return home

Make necessary OSAP arrangements

Housing

Off campus or On campus living ?

Search for housing usually depends on the particulars of the university and country who is hosting you. There are many things to consider before finalizing your placement.

Own personal needs and Goals - Identifying yourself!

- Are you a kind of person that likes being surrounded by people?
 - If yes, then you might want to consider on-campus housing.
 - If no, then you might want to consider off-campus housing.
- If age matters to you, then you should consider living with people of your age
- Would you be interested in living with locals or with other exchange students from all over the world?
- Are you ready to do your own cooking, laundry, or cleaning?
- Do you have any dietary restrictions or allergies that may limit your housing options?
- Do you want to be in a “party” atmosphere or would you rather be in a calmer environment
- Do you have any health issues that should be taken into considerations before selecting a house?
- What is your budget, how much are you willing to spend every month on rent?

Once you have sorted out the above need/questions about yourself, consider what options are available to you in the host country/university you are going to. You might be able to choose between on-campus and off-campus housing.

When looking for housing either on-campus or off-campus keep the following into consideration

- Respect the rules set by the landlord
- Time yourself from your housing to the university centre so that you are not late for classes and are always on time
- Explore the area around you so that you are well aware of what surrounds you. There might be convenience store that might be helpful in getting something quickly.
- Select a room with enough spacing for you to settle in nicely
- Respect the bathroom rules (if any) when sharing with roommates

- Are there any facilities provided like laundry, internet, cable, gymnasium, meal, etc
- Whether the cost is reasonable.

Consular Support

Canadian Embassies and Consulates

If you are living abroad you should register with the closest Canadian embassy, high commission or consulate. This will make you easier to locate in case of an emergency.

www.voyage.gc.ca

If there is no Canadian consulate in the country that you are residing , Canadian citizens may obtain the same services from an Australian mission. If there is neither, you will have to contact a Canadian or Australian consulate in a nearby country.

To get assistance from Canadian consulate abroad, phone or visit the nearest mission during regular business hours. After regular business hours, you can phone consular officials in Ottawa: 1-800-387-3124; call collect 1-613-996-8885; call 1-613-943-1055; or fax 1-613-943-1054.

Check the Canadian Department of Foreign Affairs and International trade Website for more information on consular services for Canadians.

Adapt to a New Culture

Many students who travel or live overseas go through what is usually called to “culture shock.”

Throughout the first stage, often described as the "honeymoon," everything you see and do in the country you are visiting is exciting and positive. However, in the second stage, known as "culture shock," you can feel a sense of dislocation and general awkwardness. To manage the culture shock, learn to recognize its symptoms:

- You feel mad, uncomfortable, confused, frustrated or irritable and lose your sense of humor.
- You withdraw and spend excessive amounts of time alone, only with Canadians or other foreigners, and avoid contact with the local people.
- You develop negative feelings about the people and culture of the host country.
- You eat and drink compulsively or need an excessive amount of sleep.
- You are bored, fatigued and unable to concentrate or work effectively.

During the third and final "adjustment" stage, you start to accept your new surroundings and make a compromise between the honeymoon and culture shock phases.

You might also experience “reverse culture shock” after living abroad. Be prepared for a period of readjustment when you return to Canada.

Common stages of adapting to culture shock

Stage 1: Happiness and fascination.

Just before or shortly after arriving in your new country you may:

- Have high hopes and expect great things
- Feel this is a very exciting time
- Feel everything is new and interesting
- Feel confident and that you can easily cope with problems and stress
- Tend to focus on what is similar between Canada and the culture and country you come from

Stage 2: Disappointment, confusing feelings, frustration and irritation.

During the first six months you may:

- Feel happy about the challenges you have overcome

- Feel frustrated, confused and disappointed
- Feel very positive one day and very negative the next
- Miss your family
- Have difficulty going to school
- Feel loneliness for your country and loved ones
- Feel guilty about leaving family members behind

Stage 3: Gradual adjustment or recovery.

During this stage of adjustment you may:

- Feel more in control of your life as you gain a better understanding of your host university
- Feel more confident in your language skills
- Gradually get involved in the community
- Have a better understanding of how to adapt to another country
- Have a better sense of what you need to do to get what you want in your host country

Stage 4: Acceptance and adjustment.

During this stage of adjustment you will likely:

- Feel more comfortable in your host country
- Have made some friends and be more involved in your new community
- Understand better how things are done in Canada
- Be studying, planning to return to school or working at better jobs
- Generally feel content about having gone on an exchange

Managing the Culture Shock

Probably the best plan for managing the different impacts of culture shock is to make a mindful effort to adjust to the new culture.

Here are some suggestions from travel.gc.ca on how to make yourself feel more at home in your new surroundings:

- **Admit frankly that these impacts exist.** It is not a sign of weakness to admit that you feel uncomfortable, tense or confused.
- **Learn the rules of living in your host country.** Try to understand how and why the local people act the way they do. Their behavior and customs, although they may be different from your own, are neither better nor worse than what you are used to.
- **Get involved in some aspect of the new culture.** Whether you study art or music, or learn a new sport or martial art, being an interested student will make a world of difference.

- **Take time to learn the language.** It always helps to understand as much as possible of what people are saying. They will appreciate your effort to communicate with them in their language, even if it is just a few simple phrases, and it will make your daily life much easier.
- **Take care of yourself.** Eat well, exercise and take the time to sleep. Limit your alcohol consumption to moderate amounts.
- **Travel.** Take the time to be a tourist and explore the country's sights.
- **Make friends and develop relationships.** Getting to know local people will help you overcome cultural differences and understand the country. It will also show you how to be more sensitive to cultural norms and expectations.
- **Maintain contact with friends and family back home.** Writing home about your experiences and problems can help you sort through them. It is also a good idea to keep a journal of your feelings and thoughts.
- **Do something that reminds you of home.** Listening to your favorite music or practicing a familiar hobby can boost your spirits when you are feeling homesick.
- **Avoid idealizing life back home.** Try to make the most of your stay and consciously adopt an open mind.

While Abroad

Promoting Lakehead University at your Host University

When you participate in the Study Abroad Program, you are a representative of Lakehead University and of Canada!

While there, if an opportunity to represent Lakehead University at your host university arises – a study fair for example - please participate by making a presentation about Lakehead University to the local students! Even if your host university does not have a study fair, you may consider asking the International Office at your host university if it is possible for you to make a presentation for potential exchange students to Lakehead University.

This is your chance to help promote Lakehead University! The Exchange Program can only exist if exchange students travel both ways in balanced numbers. You can help us increase awareness of Lakehead University, so that students at your host university will consider spending a semester here.

Lakehead International can help you with a marketing package with posters and brochures which we may send you. Please contact internationaladvisor@lakeheadu.ca to receive this package (minimum 3-week notice please).

Returning to Canada

Checklist for Your Return to Lakehead University

Ensure that you have:

- ❑ Enrolled in your Lakehead courses for the semester/year you will return to study at Lakehead University.
- ❑ Applied for student loan if necessary
- ❑ Paid all debts to the host institution.
- ❑ Obtained detailed descriptions of each course you have completed at the host University for the Credit Transfer Process at Lakehead University. These should include method of evaluation and number of class, lab, & seminar hours.
- ❑ Provide your change of address to the appropriate office at you host institution. It is best to give your permanent address.
- ❑ Verify that two copies of official transcripts will be sent to Lakehead University International as soon as it becomes available at your host institution.
- ❑ It is to your advantage to obtain a copy of your transcript and courses descriptions before you leave for your own records. Have official transcript mailed to your permanent address.
- ❑ Prior to your departure at your host institution, obtain the e-mail address, mailing address, telephone numbers and fax numbers of the International Office and/or academic advisor at your host university .
- ❑ Take a walk around campus and say goodbye and thank you to everyone who is important to you. Remember to get their contact information for future correspondence.
- ❑ Go by the International Office at the host institution and ask if they need you to do anything.

Welcome Home!

Welcome back to Canada. Without doubt you are excited to be home, surrounded by your family and friends. Just about every person who returns from studying abroad will experience the ups and downs of reverse culture shock.

Even if you are not feeling the disquiet of reentry, you still may be trying to figure out how you can incorporate everything you have learned abroad into your life here. Read on for information on for overcoming the obstacles of reentry shock.

I hope you enjoy this guide. It should give you some ideas on how to have a successful transition back to life in Canada.

What have you gained from studying abroad?

There is a consensus among experts that studying abroad can be one of the most enriching and valuable experiences a person can have in their life. So, what are some of the skills and qualities you may have gained ?

Skills and Qualities

- Establish rapport quickly self-reliance
- Function with a high level of ambiguity
- High energy level/enthusiasm
- Achieve goals despite obstacles appreciation of diversity
- Take initiative and take risks perseverance
- Time management skills flexibility
- Accept responsibility tolerance
- Communicate despite barriers assertiveness
- Learn quickly inquisitiveness
- Handle difficult situations self-confidence
- Handle stress
- Diplomatic
- Adapt to new environments independence
- Learn through listening and observing
- Maturity
- Recognize the changes that have occurred within and the new skills you have
- These skills will serve you well as you reintegrate into life at your home campus and in your future.

Study Abroad can increase your:

- Independence. You had learned to fend for yourself in a foreign culture and adapt to a new way of doing things.
- Awareness of International Issues. You have stepped outside the protective comfort of home to see that people in the world have concerns that many Canadians are not well aware of. Additionally, you may be better at determining the objectivity of the media.
- Sensitivity to Diversity. Having immersed yourself in a different culture, you have seen that there are very different ways of doing, thinking, feeling and communicating. This helps you in relationships with people whose values and customs might be different from yours, but not any less valid or “normal” than yours.
- Language Competency. If your studies were in a language other than English, most likely you have greatly increased your proficiency in that language.

One of the goals of study abroad is to train future global leaders to be more effective, respectful of other cultures, and political and economic systems, and willing to take a stand for the world’s welfare, not just what benefits a specific country. You now have the foundation to become one of the future global leaders.

Defining Reverse Culture Shock (RCS)

So, now that you know what you have gained, it is important to understand the rest of the process of returning home. There are several interpretation of Reverse Culture Shock, and different people experience RCS to different degrees.

Several definitions include :

1. “ Reverse culture shock is the process of readjusting, reacculturating , and reassimilating into one’s own culture after living in a different culture for a significant period of time “
2. “ Reverse culture shock has been described as the unexpected confrontation with the familiar or deculturation .
3. “Reverse culture shock results from the psychological and psychosomatic consequences of the readjustment process to the primary culture”
4. “Reentry shock, or reverse culture shock, is losing the signs and symbols of social intercourse during the transition into one’s home culture after living and working in another culture.

So , what does all this mean for you ?

RCs is something every study abroad returnee may experience to some degree. So, if you feel a little out of place, you are not alone. Many people experience a wide variety of personal and interpersonal concerns when they return from living abroad. Stay positive! It will not last forever.

Important Internet Resources

Amnesty International

www.amnesty.org

Canada Customs and Revenue Agency

www.ccra-adrc.gc.ca

Canada Direct

www.infocanadadirect.com

Centre for Disease Control

www.cdc.gov

Currency Converter

www.xe.com

Department of Foreign Affairs and International Trade

www.international.gc.ca

Elections Canada

www.elections.ca

International Association for Medical Assistance to Travellers

www.iamat.org

International Vegetarian Union

www.ivu.org

Internet Guide to Hosteling

www.hostels.com

MedicAlert

www.medicalert.com

Ontario Ministry of Health

www.health.gov.on.ca

OSAP (Ontario Student Assistance Program)

<http://osap.gov.on.ca>

Radio Canada International

www.rcinet.ca

World Guide for Vegetarians

www.veg.org

Notes & Sketches

Notes & Sketches



Limited Continuing Power of Attorney
(Made in accordance with the *Substitutes Decision Act*, 1992)

To: Her Majesty the Queen in right of Ontario, as represented by the Minister of Training, Colleges and Universities ("the Ministry")

1. I, _____ appoint:
(print full name of person giving the power of attorney)
- _____ to be my attorney
(print the full name of the person you appoint)

to enter into and endorse, on my behalf, the Certificate of Loan/Grant Approval and Eligibility form relating to a student loan offered by the Government of Ontario through the Ontario Student Assistance Program. I confirm that my attorney may do so even if I am mentally incapable.

2. I acknowledge and agree that my attorney, by entering into and endorsing the Certificate of Loan/Grant Approval and Eligibility form, binds me to all terms, conditions and obligations associated with such form including all repayment obligations.
3. I confirm that both I and my attorney are at least 18 years old.
4. I understand that this continuing power of attorney will be the only power of attorney accepted by the Ministry for the purposes of the Ontario Student Assistance Program. The execution of this document, however, will not revoke any other continuing powers of attorney previously executed by me and I expressly provide that there may be multiple continuing powers of attorney.
5. Subject to paragraph 6, this continuing power of attorney will come into effect on the date it is signed and witnessed and will be valid for 1 year.
6. I understand that my attorney may act on my behalf until:
- this continuing power of attorney expires or the Ministry receives written notice of my death, bankruptcy, termination by a court order, court appointment of a guardian of my property or revocation by me of this power of attorney; or
 - the Ministry receives written notice of the resignation, death, bankruptcy or mental incapacity of my attorney.

Any notice of revocation by me must be in writing, signed, dated and witnessed in the same way as this continuing power of attorney. All other notices must be in writing, signed and dated. All notices, including any notice of revocation, must be forwarded to the National Student Loans Service Centre – Public/Private Institutions Division. Until any notice has been given and acknowledged in writing by the Ministry all that my attorney will do in accordance with this power of attorney is fully accepted and confirmed.

7. My attorney is not entitled to compensation for acting pursuant to this continuing power of attorney.
8. Signature of Person giving the Continuing Power of Attorney

Signature: _____ Date: _____
(sign your name in the presence of two witnesses)

Address: _____
(insert your full current address)

9. Witness Signature

Notes:

- Both witnesses must be present together when you sign.
- Both witnesses must sign their names in your presence and in the presence of each other.
- The following people cannot be witnesses: the attorney or his or her spouse or partner; the spouse, partner or child of the person making the document, or someone that the person treats as his or her child; a person whose property is under guardianship or who has a guardian of the person; a person under the age of 18.

Witness # 1: Signature: _____ Print Name: _____

Address: _____

Date: _____

Witness # 2: Signature: _____ Print Name: _____



To: Her Majesty the Queen in Right of Canada, as represented by the Minister of Human Resources and Skills Development to be styled Minister of Human Resources and Social Development

LIMITED or SPECIAL POWER OF ATTORNEY

This LIMITED or SPECIAL POWER OF ATTORNEY is given by:

(Full name of donor/grantor/mandator)

(Address)

I appoint _____
(Full name of attorney/mandatary/donee)

of _____
(Address)

to be my attorney/mandatary/donee or in the event that my attorney/mandatary/donee is unable to act by reason of his/her mental incapacity, court order, resignation or death, I appoint (this may be left blank)

(Full name of attorney/mandatary/donee)

of _____
(Address)

to enter into and endorse, on my behalf, a Direct Loan Agreement (Full-time or Part-time) with the Minister of Human Resources and Skills Development to be styled Minister of Human Resources and Social Development, and to obligate me to repay this loan, according to its terms.

I acknowledge that this power may be exercised for the accommodation or benefit of third persons or of my attorney/mandatary/donee or substitute attorney/mandatary/donee with or without consideration.

I understand that my attorney/mandatary/donee or substitute attorney/mandatary/donee must be at least 19 years old.

In accordance with the applicable *Powers of Attorney Act* or other applicable provincial legislation (in New Brunswick, the *Property Act*; in Newfoundland and Labrador, the *Enduring Powers of Attorney Act*; in Ontario, the *Substitute Decisions Act, 1992*; in Quebec, the *Civil Code of Québec*, in Saskatchewan, *The Powers of Attorney Act, 2002*), I declare that this limited or special power of attorney may be exercised during any subsequent legal incapacity or mental incompetency, mental incapacity or mental infirmity, on my part.

Save and except for the purpose of entering into and endorsing a Direct Loan Agreement with the Minister of Human Resources and Skills Development to be styled Minister of Human Resources and Social Development, the execution of this document will not revoke any other continuing powers of attorney previously executed by me and I expressly provide that there may be multiple continuing powers of attorney. (*Applicable where Power of Attorney given in Ontario only*)

You may deal with my attorney/mandatary/donee or substitute attorney/mandatary/donee, as the case may be, until you receive notice of my death or bankruptcy or notice of termination by a court order or until notice of revocation by me of this power of attorney has been given in writing to you. You may deal with my attorney/mandatary/donee, until you receive notice of the resignation, death, bankruptcy or mental incapacity of my attorney/mandatary/donee. You may deal with my substitute attorney/mandatary/donee, when applicable, until you receive notice of the resignation, death, bankruptcy, or mental incapacity of my substitute attorney/mandatary/donee. Until such notice has been given and acknowledged, all that my

