

COLLEGE OF THE HOLY CROSS
STUDY ABROAD PROGRAM

Study Abroad Manual
Class of 2021
2019-2020

July 2019

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Holy Cross Study Abroad Manual

Class of 2021

2019-2020

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Website: <http://www.holycross.edu/engaged-learning/study-abroad>
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College of the Holy Cross Study Abroad Program

MISSION STATEMENT

Committed to the liberal arts and to the College's mission to "serve the wider world," the Study Abroad Program facilitates and supports students' acquisition of knowledge and experience of cultures beyond their own as an integral part of their college education. Through a structured experience abroad, students will enhance their academic opportunities and gain rich occasion for intellectual, cultural, and personal growth.

PROGRAM GOALS

Holy Cross Study Abroad seeks to form:

- Independent, inquisitive learners.
- Intellectually and personally transformed individuals.
- Intercultural human beings.
- Global citizens.
- Increased fluency in languages other than English.

HOLY CROSS EMERGENCY CONTACT INFORMATION

IN CASE OF EMERGENCY

1. International SOS (Global Security Assistance and Medical Travel Insurance):
 - a. 24-hour assistance via phone: 215-942-8478 (depending on whether or not your phone has dial assist, you may need to add +1 before dialing the number)
 - b. IntlSOS App (available for smart phones)
 - c. To access the Holy Cross/IntlSOS website, you can either:
 1. Click [THIS LINK](#);
or, if the link is broken:
 2. Go to <http://www.internationalsos.com/>, click Member Login and enter the Holy Cross membership number: **11BCAS701139**
2. Contact information for your on-site advisor is listed on the program page included with this manual, as well as in pre-departure/orientation materials. Local emergency numbers for police, ambulance, fire, etc. are provided on the program page and pre-departure/orientation materials and can be easily found online. Be sure to save these numbers in your contacts so they are easily accessible in case of an emergency.
3. If a serious emergency occurs, we ask you to also notify our office. Please contact the Study Abroad Office Coordinator, Jacqui Schartner, at (508) 793-3082 during normal business hours (8:30 am – 4:30 pm EST) or you may call one of the directors directly:

Professor Brittain Smith, Study Abroad Director (508) 793-3057
Jimena Valdivia-Collingwood, Study Abroad Asst. Director (508) 793-3090
Christopher Van Booven, Study Abroad Asst. Director (508) 793-2755
Piper O’Sullivan, Study Abroad Asst. Director (508) 793-3053

You may also call the Study Abroad Director after hours or on weekends:
Professor Brittain Smith
Mobile: (617) 610-3871

If you need to contact us after normal business hours, you may also call the Holy Cross Public Safety Office at (508) 793-2224. This is a 24-hour emergency number at the College of the Holy Cross. Please give them your name, academic institution abroad, telephone number where you can be reached, and describe the nature of the emergency and the student(s) involved. Public Safety will be able to contact Study Abroad staff (directors), who will return your call and assist you.

INTERNATIONAL TRAVEL RISK MANAGEMENT and HEALTH INSURANCE: page 1 of 4

The College of the Holy Cross is pleased to announce a partnership with industry-leading [International SOS](#) (IntlSOS), a state-of-the-art **Global Security Assistance and Medical/Travel Insurance Provider**. IntlSOS offers medical, security, emotional support (counseling), as well as logistical expertise, to help safeguard your student while abroad and is mandatory for all students studying abroad. For the academic year 2018-2019, the cost of this Global Assistance Program is covered by the normal [Holy Cross Health Service Fee](#) of \$170 per semester, so there is no additional cost to you.

Global Security Assistance and Medical/Travel Insurance Program

What is International Travel Risk Management?

International travel risk management is the practice of implementing the resources and support necessary to ensure our international travelers have up-to-date and relevant information regarding their intended destinations – as well as access to emergency resources in the event of a crisis or other health- and safety-related issues. The College has partnered with International SOS (IntlSOS), as well as with Cigna and Lloyd’s insurance companies, to provide a comprehensive international travel risk management program for students who are studying abroad. Your primary interface will be with IntlSOS, who will liaise with Holy Cross as well as with Cigna and Lloyd’s, behind the scenes. Of course the Office of Study Abroad is also available to speak with you directly.

What services does this Global Assistance Program provide?

IntlSOS offers a number of important services, including:

- **Pre-departure assistance** with medical vaccinations, security, travel, and cultural information. Think of IntlSOS as your personal, expert resource for travel to and residing in another country.
- **24/7 assistance and advice** while abroad through its dedicated phone app, website, and call centers throughout the world.
- **Emergency assistance** that coordinates and, when needed, deploys resources in the event of an emergency abroad, including emergency medical services, evacuation, repatriation, passport assistance, and security assistance. See the “Summary of Benefits” for further details.

What if I need to go the hospital? How will I pay for these services?

Our Global Assistance Program includes a travel insurance policy from Cigna/Lloyd’s that provides robust financial coverage for these services, including, but not limited to, \$500,000 in medical expenses, \$2,000 in emergency dental coverage, and additional coverage in the event of a medical or security evacuation.

How much does all this cost?

Study Abroad students continue to pay the \$170/semester Health Services fee, which will be directed towards this Global Assistance Program. **There are no additional fees to you for this coverage.**

**INTERNATIONAL TRAVEL RISK MANAGEMENT
and HEALTH INSURANCE: page 2 of 4**

How can I contact IntlSOS in an emergency?

If you have an emergency, please contact IntlSOS through the IntlSOS App (see STEP 2 under “What should I do next?” below) or you can reach them by phone at (+1) 215-942-8478. IntlSOS will work with you to understand your situation, identify the appropriate assistance, and arrange for that assistance.

Where should I go for general travel assistance and for advice about residing in my host country?

Prior to your departure, we recommend you review the [IntlSOS website](#) to understand all of the services available. You should also access the International SOS phone app and you may also call INTLSOS’s 24/7 center. You may need our Holy Cross Membership Number, which is **11BCAS701139**.

What should I do next?

STEP 1: VISIT THE INTLSOS WEBSITE

Visit the Holy Cross/IntlSOS website to review IntlSOS resources and access your Proof of Membership:

To access the Holy Cross/IntlSOS website, you can either:

1. Click [THIS LINK](#);
or, if the link is broken:
2. Go to www.internationalosos.com, click Member Login, and enter the Holy Cross membership number: **11BCAS701139**

STEP 2: DOWNLOAD AND REGISTER THE INTLSOS APP ON YOUR SMARTPHONE

1. Using our Holy Cross membership number of **11BCAS701139**, download and register the IntlSOS App on your phone. Click [HERE](#) for more information on the IntlSOS App.
2. Once you have registered the IntlSOS App, you can easily contact IntlSOS by simply clicking on the button below in your IntlSOS App.



STEP 3: ADD THE HOLY CROSS INTLSOS PHONE NUMBER TO YOUR CONTACTS

1. Add the following dedicated Holy Cross IntlSOS phone number to your contacts now:
215-942-8478

(Depending on whether or not your smart phone has “dial assist,” you may need to add +1 before dialing the number.)

**INTERNATIONAL TRAVEL RISK MANAGEMENT
and HEALTH INSURANCE: page 3 of 4**

Please note that there is no coverage for students engaging in the following activities and we strongly recommend you avoid them:

Flying: crop dusting, spraying or seeding, giving and receiving flying instructions, firefighting, sky writing, sky diving or hang-gliding, pipeline or power line inspection, aerial photography or exploration, racing, endurance tests, stunt or acrobatic flying, an ultra-light or glider, parachuting, participating in any motorized race or contest of speed, travel in or on any off-road motorized vehicle not requiring licensing as a motor vehicle, an accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license (except when participating in driver's ed), operating any type of vehicle while under the influence of alcohol or any drug, narcotic or other intoxicant including any prescribed drug for which the Covered Person has been provided a written warning against operating a vehicle while taking it. If you are injured or die while participating in of these activities, you will not be covered to any degree by this Travel Assistance Program. In addition, any and all expenses incurred for medical services or treatment in the Insured's country of permanent residence are not covered. Other exclusions may apply.

Whom should I contact if I have additional questions?

Professor Brittain Smith at:

(508) 793-3082 (Study Abroad Office)

(508) 793-3057 (Direct)

bsmith@holycross.edu

Summary of Benefits:

Policy Dates: 6/15/19-6/14/20

Insurance Company: Cigna Global (policy number 07835H)

Travel Medical

- Sickness & Accident Medical Expense: **\$500,000**
- Emergency Dental (includes accident & alleviation of sudden pain): **\$2,000**

AD&D

- Accidental Death & Dismemberment: **\$10,000, \$500,000 aggregate per any one loss**

Medical Evacuation and Repatriation

- Medical Evacuation: **\$250,000**
- Repatriation of Mortal Remains: **\$250,000**
- Return of Dependent Children: **Included in evacuation benefit, if insured is evacuated**

**INTERNATIONAL TRAVEL RISK MANAGEMENT
and HEALTH INSURANCE: page 4 of 4**

Insurance Company: Lloyd’s (policy number EQX2018011)

Supplemental Travel Benefits

- Trip Interruption: **\$2,000**
- Lost Baggage: **\$250**
- Visit by Family Member or Friend:
\$20,000 and meals & accommodations not to exceed \$500 per day if the insured is expected to be hospitalized 3 or more days
- Visit by Family Member or Friend due to Felonious Assault:
\$5,000 and meals & accommodations not to exceed \$500 per day, max of 5 days
- Necessary Repatriation due to Felonious Assault: **\$500,000**

Security Evacuation

- Political Evacuation: **\$100,000**
- Natural Disaster Evacuation: **\$100,000**
- Aggregate Benefit for any one occurrence: **\$500,000**

Program Highlights:

<ul style="list-style-type: none"> • International SOS case fees covered • First Payer 	<ul style="list-style-type: none"> • Mental health covered up to medical max • Prescription drugs covered up to medical max
<ul style="list-style-type: none"> • No deductible and 100% coinsurance 	<ul style="list-style-type: none"> • Pre-existing conditions covered

May I cancel my own health insurance while I’m abroad?

Students **are required** to maintain their domestic (U.S. based) health insurance coverage while abroad in case they need to return to the U.S. outside of the enrollment period. Note, as well, that the Global Assistance Program does not satisfy the coverage requirements outlined by the Affordable Care Act, but is optimal coverage for students studying abroad. If a student is not covered by a family health insurance plan, the College has partnered with University Health Plans (UHP) and Blue Cross Blue Shield (BCBS) to provide student health insurance for the 2018-2019 academic year. Please visit the [Holy Cross - University Health Plans](#) website for more information on Health Insurance and Voluntary Dental and Vision Insurance OR you can log into your STAR account, go to Finances, and click on “Student Health Insurance”.

TRAVEL REGISTRATION REQUIREMENTS: page 1 of 2

1. PRIOR TO DEPARTURE

Complete required steps with InternationalSOS:

1. **Activate** your membership (see website information on page 2 of International Travel Risk Management and Health Insurance)
2. **Download** IntlSOS app and create profile, check in upon arrival.
3. **Add** HC IntlSOS number to your contacts (+1) 215-942-8478
4. **Log in** to your My Trips account <https://mytrips.travelsecurity.com/Login.aspx> and **enter** the details of your travel to your host location.

Submit your flight itinerary to and from your host country:

Save your itinerary as a Microsoft Word DOC or PDF file. Using your HC username and password, log into your Holy Cross Online Application system (click on the LOGIN/REGISTER button on the top right side at <https://sa.holycross.edu>), click “Attached Documents” → “Choose File” and select “Flight Itinerary.” **Upload** your flight itinerary file and click on the SUBMIT button.

Register with the U.S. State Department’s Smart Travelers Enrollment Program (STEP):

The Office of Study Abroad *requires* you to register your stay abroad via STEP so that the U.S. Embassy in your host country knows where to contact you in case of emergencies. If, for example, there is a natural disaster or terrorist attack, the State Department will provide you with the most relevant information on updates and directions. To register, go to <https://step.state.gov> and “Create Account.” Check off “Privacy Act Info.” Expand and fill out “Account Info,” “Traveler Info,” and “Emergency Contact Info. Follow the remaining prompts starting with “Next.”

Non-U.S. citizens should consult with IntlSOS to determine if your home country has a comparable program. If so, you should enroll in it.

2. UPON ARRIVAL IN HOST COUNTRY

If you do not comply with the requirements below, our ability to assist you in a medical, political, or national crisis is severely impaired.

Complete the Student Host Country Arrival and Contact Information Form:

Using your username and password, log into your Holy Cross Online Application (<https://sa.holycross.edu>), click the tab “To Complete.” Then open, fill out, and save the Student Host Country Arrival and Contact Information Form. *You must complete this form within a week of your arrival.*

Check in with IntlSOS app:

You must **check in** via the IntlSOS app as soon as you arrive at your host location. This will allow IntlSOS to update you with security alerts and other important information.

[Although it does not pertain to travel, you are also required to complete and submit the Course Approval Form (CAF) as soon as your courses for the semester are set.]

TRAVEL REGISTRATION REQUIREMENTS: page 2 of 2

3. EVERY OVERNIGHT TRIP WHILE ABROAD

Register travel details with IntlSOS:

Log in to your My Trips account <https://mytrips.travelsecurity.com/Login.aspx> and **provide the details** for your overnight trip. Information can be entered for flights, train, ground transportation and accommodation. Please complete this step for every overnight stay away from your host institution, inside or outside your host country.

Check in with IntlSOS app:

Each time you travel outside your host city, especially if you leave your host country, you must **check in** via the IntlSOS app as soon as you arrive. This will allow IntlSOS to keep you up to date with security updates and other important information for people in your accurate location. What's more, should an emergency occur in your destination, we can locate you quickly with advice and support.

REGISTRAR'S GUIDE TO STUDY ABROAD: page 1 of 2

Registrar's Office: (508) 793-2511 *or* contact Kelly O'Brien, Registrar's Office Study Abroad Assistant at kobrien@holycross.edu or (508)793-2512.

KNOWING YOUR PROGRAM'S GUIDELINES

You must be registered for all standard academic terms at your host institution and attend for the duration of those terms.

Refer to your program's conversion sheet for information on:

1. The total number of host credits required by your program for the semester or year;
2. Required elements for your program (e.g. language courses, start-ups, etc.);
3. The minimum number of host credits equivalent to one HC course;
4. The grade conversion table for translating host grades to HC grades.

Program conversion sheets are available on the registrar's website:

<http://www.holycross.edu/support-and-resources/office-registrar/study-abroad-equivalencies>

Please note: a full load abroad is based on the number of credits, not the number of classes.

UNDERSTANDING WHICH COURSES ARE NOT ACCEPTED BY HOLY CROSS

1. Online or hybrid (partially online) courses;
2. Pre-professional, business, law, and marketing courses;
3. Other non-liberal arts courses;
4. Courses of similar content to those you have already taken;
5. Any major courses required by your major department to be taken at Holy Cross;
6. Courses taken without a letter grade (e.g. auditing, pass/no pass, etc.)

SUBMITTING YOUR COURSE APPROVAL FORMS (CAFs)

Submit your CAFs as soon as possible, and no later than 1 week after the start of classes.

- Open STAR and navigate to Student Center;
- Click "My Academics," then click "Apply for Course Approval";
- Ensure Host Institution and Term are correct, then click "Add";
- Fill in a separate form for each and every course you are taking*;
- Supply as much information (syllabus, reading list, assessment, etc. you have for each course;
- Press "Submit" when done.

HAVING TROUBLE WITH A COURSE ABROAD?

Contact your Class Dean **and** the Office of Study Abroad for advising (additional academic support can often be arranged).

REGISTRAR'S GUIDE TO STUDY ABROAD: page 2 of 2

THINKING OF DROPPING A COURSE?

Before taking action and within the first 10 weeks of classes, contact all of the following faculty/staff to discuss your options:

1. Your Academic Advisor abroad;
2. The Office of Study Abroad;
3. Your Class Dean.

Do **not** drop a course without obtaining approval from all three parties above.

COURSE FAILURE

Please be aware that failure of two courses within a single semester results in academic suspension.

If you have any concern about a course, it is never too early to reach out. We strongly encourage you to contact your Class Dean and the Office of Study Abroad in the event of course issues.

WRAPPING UP YOUR TIME ABROAD

Complete all final exams and turn in all coursework prior to departing.

If you are studying with OTS, a Loyola program, or a non-HC program, please arrange for your host institution to send a physical copy of your transcript to Holy Cross with attention to the Office of Study Abroad after grades are posted.

For more detailed instructions on the course approval process, please see emails from Kelly O'Brien in the Registrar's Office (kobrien@holycross.edu).

ACADEMIC POLICIES

This is a condensed version of the contract (sample copy on page 25-26 of this manual) you signed in your online Holy Cross Study Abroad portal. Some items or requirements may have been mentioned in other sections of this handbook.

- You **MUST** arrive on the date specified by your program.
- Academic credit is earned only upon successful completion of the **ENTIRE** study abroad program period. **Full-year students who withdraw will not receive ANY credit and forfeit ALL tuition and fees for the ENTIRE academic year. The ENTIRE study abroad program includes taking final exams at the host institution at the regularly scheduled time. DO NOT request permission to write a paper instead of taking the exam. DO NOT request permission to 1) take the test earlier than the posted schedule and/or 2) have the exam proctored at Holy Cross at another time.**
- All courses taken overseas must be approved. **Detailed descriptions of all courses must be sent as soon as possible after your arrival and registration** to the Registrar's Office via the online course approval form available through STAR. Refer to the instructions on pages 8-9 of this manual.
- Courses taken overseas may not be duplicates of courses already taken at Holy Cross. **Note: Courses must be liberal arts courses; you will not receive Holy Cross credit for online courses (including blackboard), or courses in business, marketing, or law.**
- You cannot make up a course deficiency while abroad.
- **Withdrawing from a course** (see Registrar's Guide to Study Abroad on page 9 of this manual under "Thinking of Dropping a Course?")
 - If for any reason, you are considering dropping a course while abroad, please let the **Office of Study Abroad** know within 10 weeks of the start of classes. You must discuss the matter also with the **Registrar's Office** and with your **Class Dean**, no later than 10 weeks after the start of classes at your host institution.
 - Please be aware that if you stop attending classes or do not take the final exam for a course or courses without having spoken to all 3 advisors highlighted above, you will receive the letter-grade equivalent of the grade given to you for the course(s) at your host institution, which may be an "F". If you are studying in Spain and receive a grade of "no presentado" (meaning you did not take the final exam for the course) without following the procedure noted on the Registrar's Guide for dropping a course, you will receive an "F" on your Holy Cross transcript for that course(s).
- You are responsible for authorizing the release of your transcript upon completion of your program.

Holy Cross Study Abroad Manual

- All grades earned are entered on your Holy Cross transcript but are NOT included in your GPA. The Independent Cultural Immersion Project does not count toward graduation, but appears on your transcript.
- Please be sure to inform each and every relevant department of your study abroad plans to see if you should complete any tasks BEFORE your departure.
- You are responsible for arranging the approval of courses taken abroad for major/minor credits.
- With few exceptions (some second-language universities), you are required to take a full load of courses at your host university. Credits for pre-university courses will not be counted towards the full load.
- While abroad, you are expected to continue to live by the same code of conduct, both personal and academic, as that of resident students at Holy Cross and/or in the country of your program.

FINANCIAL POLICIES: page 1 of 2

- Students who expect a Perkins or Stafford loan, or a Pell grant must contact the Office of the Bursar and the Financial Aid Office before leaving Holy Cross. If you fail to do this, you may forfeit all aid.
- Students are strongly encouraged to contact the Office of the Bursar the semester before they leave to determine if they need to complete any paperwork before departure.
- If you are a student attending a Holy Cross program, Holy Cross tuition, Holy Cross housing (standard room charge), and, if applicable, Holy Cross board (full or partial depending on the program), and \$175 health fee per semester will be billed by Holy Cross and are to be paid to Holy Cross.
- Students abroad on non-HC programs are billed a \$500 continuation fee and \$175 health fee per semester. All program costs are paid by the student directly to the host institution/provider. Holy Cross financial aid does not apply to non-HC programs.
- The fall semester bill is due August 1st and the spring semester bill is due January 1st.
- If the Bursar's Office does not receive a "Waiver of Participation," you will be automatically enrolled in the College's health insurance plan and will be responsible for payment of the premium to Holy Cross.
- If you withdraw from a program for reasons other than death, serious injury or serious illness, you are responsible for all *non-refundable* costs that have been paid by the college on your behalf prior to the withdrawal.
- If you are awarded a scholarship from a study abroad partner university, you must report the scholarship to the Holy Cross Financial Aid Office. Financial Aid will then determine how the scholarship is applied to your Holy Cross tuition bill.
- Students receive a one-time travel **credit** (not reimbursement) on their HC tuition bill (Fall bill if studying abroad for the academic year or Fall semester, Spring bill if studying abroad for the Spring semester). The amount of the credit is a good faith *estimate* based on an average round trip flight from Boston to your host city and host institution. Students are responsible for booking and paying for their own flight.

If you have a credit after you have paid your tuition and all your financial aid, loans, scholarships, etc. have been disbursed, the Bursar's Office would be able to return excess funds upon completion of a Refund Request Form:

<https://www.holycross.edu/sites/default/files/files/bursar/refundrequestform.pdf>

Refunds will not be processed based on anticipated credits.

FINANCIAL POLICIES: page 2 of 2

- All study abroad participants are allowed to submit activity/club receipts for reimbursement; \$200 maximum for students abroad a full academic year, \$175 maximum for students abroad for one semester.
- The reimbursement is for cultural and group activities that immerse you in your host community. Eligible fees for reimbursement include:
 - Fees for joining a club/society/sports team on campus
 - Fees for participating in a local cultural event or organization (upon approval from the Office of Study Abroad)
 - NOTE: Gym fees are NOT refundable and reimbursement for travel is NOT refundable.
- Scan and email receipts to tvaleri@holycross.edu or mail them to:

Tammi Valeri
Budget & Billing Coordinator
Office of Study Abroad
PO Box SA
College of the Holy Cross
One College St.
Worcester, MA 01610-2395

You may also bring your receipt(s) to Tammi in Smith Hall 214 when you return to campus.

BILLING: Frequently Asked Questions page 1 of 2

WHY AM I BEING BILLED HOLY CROSS TUITION?

The College of the Holy Cross Study Abroad Program operates on a home tuition policy. Students on Holy Cross approved study abroad programs will remain continuously enrolled at Holy Cross while studying abroad. This allows students to receive Holy Cross credit for their courses abroad and grades will be on their Holy Cross transcript. The College of the Holy Cross is committed to making study abroad an opportunity for all students. In order to do this, the College must be able to provide need-based financial aid for students when they study abroad. To accomplish that, the College relies on tuition revenue in order to give need-based aid. In addition, using the home tuition policy allows for federal financial aid to be applied to the student's bill. The College also provides additional services such as cultural programming, onsite advisors, tutors, and travel allowance. Finally, as an enrolled Holy Cross student, the Office of Study Abroad provides a full range of support services and programming from initial inquiry through pre-departure, support while abroad and upon return to campus.

WHAT WILL CHARGES WILL BE ON MY HOLY CROSS BILL?

- ALL STUDENTS WILL BE CHARGED HOLY CROSS HOME TUITION AND STANDARD ROOM CHARGE. BOARD/MEAL PLAN WILL VARY DEPENDING ON ACCOMMODATIONS.
- ALL STUDENTS RECEIVE A TRAVEL CREDIT. The credit is a good faith estimated based on the cost of a round-trip flight to travel from Boston to your host institution. Upon acceptance by your host institution, you will receive an email with the amount of the travel credit. (This is not a reimbursement, rather a credit applied to your Holy Cross bill).
- ALL STUDENTS WILL BE BILLED A MANDATORY \$175 FEE PER SEMESTER FOR GLOBAL SECURITY ASSISTANCE AND INTERNATIONAL MEDICAL/TRAVEL INSURANCE PROVIDED BY INTERNATIONAL SOS (ISOS) AND CIGNA GLOBAL HEALTH/LLOYD'S INSURANCE (You will NOT be charged the Health Service fee).
- ALL STUDENTS ARE ALLOWED TO SUBMIT ACTIVITY/CLUB RECEIPTS FOR REIMBURSEMENT (\$200 MAX. FOR ACADEMIC YEAR, \$175 FOR SEMESTER ONLY). THE REIMBURSEMENT IS FOR CULTURAL AND GROUP ACTIVITIES THAT INVOLVE YOU WITH YOUR HOST COMMUNITY. ELIGIBLE FEES FOR REIMBURSEMENT INCLUDE:
 - Fees for joining a club/society/sports team on campus
 - Fees for participating in a local cultural event or organization (upon approval from the Office of Study Abroad)
 - **Note: Gym fees are NOT refundable and reimbursement for travel is NOT refundable**

BILLING: Frequently Asked Questions page 2 of 2

WHAT ADDITIONAL EXPENSES I AM RESPONSIBLE FOR?

- All REFUNDABLE deposits (security/bond), this can be as high as \$1,500+
- VISA FEES, including translations if applicable
- AIRPORT TRANSPORTATION – this varies BY location, some universities provide
- LOCAL TRANSPORTATION - some programs provide bus passes
- MEALS if not on meal plan
- BOOKS
- PERSONAL EXPENSES (including bedding)
- ENTERTAINMENT
- LAUNDRY

NOTE: You cannot expect to have the same amenities abroad as you have at Holy Cross. Each program has different components unique to each location.

FINANCIAL AID

The determination of your financial aid eligibility for studying abroad on a Holy Cross approved program is calculated the same as students who are living on campus. Your financial aid award is based on the standard cost of attendance. The College considers the standard cost of board when determining your financial aid award even if you are not directly billed for it on your student account. If you and/or your family are financing your education with loans, you should consider the total cost of attendance when determining the amount of loan you are requesting. The cost of attendance for 2019-2020 includes tuition, fees, room and board, books, supplies and personal expenses. To review the specific costs, please go to:
<https://www.holycross.edu/bursars-office/tuition-fees>

If you are awarded scholarships from sources external to Holy Cross, for example, a study abroad partner university, you must report the scholarship to the Financial Aid Office. Financial Aid will then determine how the scholarship is applied to your Holy Cross bill.

Should you have specific questions regarding your financial aid award, please contact the Financial Aid Office at 508-793-2265 or via email at financialaid@holycross.edu.

LOANS AND POWER OF ATTORNEY

The Holy Cross Loan

The Holy Cross Loan will require paperwork to be completed **every** academic year. This paperwork will include three disclosure statements, a self-certification form a promissory note, and entrance counseling. Any student who has been awarded a Holy Cross Loan must complete all required paperwork **BEFORE LEAVING** for the study abroad program. Refund checks will not be issued until all paperwork has been completed.

FEDERAL DIRECT STAFFORD LOANS

Any student who has been awarded a Federal Direct Stafford loan **for the first time** for a semester during which he/she is studying abroad must sign all required paperwork **BEFORE LEAVING** for the study abroad program. The funds are disbursed to your account at the College of the Holy Cross in two installments; one in the fall and one in the spring, less the applicable bank processing fees. The student borrower must complete two steps before the loans(s) can be disbursed to the college:

1. Complete **Entrance Counseling**: Go to <https://studentloans.gov> and sign in using your Federal Student Aid PIN, then select **Entrance Counseling** and complete. Federal regulations require all first time Federal Stafford Loan borrowers to complete entrance counseling to review your rights and responsibilities as a loan borrower.
2. Sign a **Master Promissory Note**: Go to <https://studentloans.gov> and sign in using your Federal Student Aid PIN, then select **Master Promissory Note (MPN)** and complete.

POWER OF ATTORNEY

We recommend that parents have a power of attorney for their student. This will enable the parents to request documents, make banking, academic, and medical decisions on the students' behalf. Your family attorney can advise you further on this.

RESIDENCE LIFE and HOUSING: page 1 of 2

Office of Residence Life and Housing: 508-793-2411; Email: ResLife@holycross.edu

May I study abroad after I've signed my Housing Contract?

Once the agreement is signed OR you move into the assigned residence hall, you are financially responsible for the full year of room charges. The signed student is obligated to pay the College for the full cost of the room for the academic year. The only exception will be when a student withdraws from the College. **If you sign the Housing Agreement then later choose to study away, you must request to be released from housing by June 1st,** or you may be financially responsible for room charges. Should you return from study away, you will be obligated to reside on campus if you sign this contract.

Students studying abroad for the full academic year

If you have been approved prior to Housing Selection Process (HSP), you cannot be part of a roommate group during HSP. If you have not been approved prior to HSP, you may join a roommate group and select a room. Once you gain approval to study abroad, the room you selected will be forfeited. Your roommate will retain the room and they may identify a new roommate or have one assigned to them. They may not keep the room as a single. In the case of higher occupancy living spaces, the Office of Residence Life & Housing may reassign remaining residents if the space is left at 50% or less of the total capacity. For example, if 3 or more students from a 6-person suite decide to study abroad after selecting the room, the remaining students may be reassigned to a more appropriate space based on the group's occupancy.

Students studying abroad for only one semester

Students studying abroad during the fall semester will not have a room held for their return in the spring. However, students may identify a "swap" with another student who is vacating their assignment to leave campus in the spring. Students who are able to plan for a housing "swap" should contact the Office of Residence Life & Housing via e-mail after housing selection has been completed, copy all of the students involved in the housing arrangement, to formally request that the "swap" of housing assignments be processed for the following semester. Students returning to housing who have NOT planned for a "swap" will be contacted by the Office of Residence Life & Housing toward the end of the fall semester and will be assigned to class year appropriate housing according to availability. Students studying abroad during the spring semester may participate fully in the previous year's HSP in order to select a room for the fall semester before they leave for study abroad. Students studying abroad in the spring are expected to fully vacate their fall room assignments and remove all of their belongings from campus housing.

Housing for your Senior Year

The Office of Residence Life and Housing will begin emailing students with information in regard to the room selection process after spring break. Students who are abroad and have internet access should check their Holy Cross email regularly for updates on how to proceed through room selection. Signing the housing agreement, single room registration, and roommate group registration can be done with a standard internet connection.

RESIDENCE LIFE and HOUSING: page 2 of 2

Students who do not have internet access while abroad should contact the Office of Residence Life and Housing at 508-793-2411 to make other arrangements. Room selection typically takes place at the end of April. During the spring semester, students should check the webpage for important dates and information:

<http://www.holycross.edu/campus=life/housing/housing-selection-process>.

SPECIAL NOTE -- It is recommended that you make your own arrangements for a roommate for your return to Holy Cross. Many students who will be away in the Fall semester but will return for the Spring semester arrange for a roommate by identifying a space that will become vacant by someone going to Washington, DC, semester away, or participating in a Study Abroad Program in the Spring semester. Please start speaking to your roommate(s) and friends early in the process. This is the only way you or the Office of Residence Life & Housing can guarantee your return to a specific room on campus. If you're returning to housing at the start of your senior year, it's recommended that you plan who you will live with early during your junior year. The more initiative you take in planning your options early, the more likely it is you will have your preferences met and the more Residence Life & Housing will be able to assist you when necessary.

INDEPENDENT CULTURAL IMMERSION PROJECT (ICIP)

What is the ICIP?

An opportunity for you to:

- do something you like
- engage with your host community
- reflect on your study abroad experience

Most students abroad for the academic year are required to complete an ICIP, and it is required for some semester programs as well.

ICIP Categories

- Job/Internship
- Community Based Learning Project or Volunteering
- Follow Your Passion

For more information, including examples of past ICIPs, see <http://www.holycross.edu/engaged-learning/study-abroad/programs/independent-cultural-immersion-project-icip-0>

Supervision of the ICIP

There is a designated ICIP Advisor at each program location that requires an ICIP who advises students regarding local opportunities and directs students to on- or off-campus resources, and will usually meet with students four or five times over the course of the year. The ICIP Advisor is **not** a personal tutor. **Students are expected to work independently and to update their Advisor on their progress.**

Assessment and Academic Credit

The ICIP Advisor evaluates both the long-term engagement and a final project. The final project is usually a written essay (8-10 pages) or a reasonable equivalent (video, photo essay, performance). In some locations, students will also be required to give a short presentation of their project. The project will not satisfy any course requirements at Holy Cross, but it will be given an “overload” ¼ unit academic credit and will appear with a grade on the student’s transcript (it will not affect your GPA).

Your ICIP and the Future

An excellent ICIP can be the start of a senior-year thesis, and can also serve as the basis of an application for a number of competitive fellowships awarded to students upon graduation, such as the Fulbright. Other opportunities include publishing in the Holy Cross Library’s CrossWorks publishing site http://crossworks.holycross.edu/celebrating_philosophy/.

Awards and Honors

Following your return to Holy Cross, you will be invited to apply to participate on the Study Abroad panel at the annual Academic Conference in April, which features student presentations of their ICIP or an academic project they completed abroad. Every spring a graduating senior is selected for the Study Abroad Award for the best ICIP. The award winner receives a prize from the Office of Study Abroad.

SCHOLARSHIPS and FELLOWSHIPS: page 1 of 3

Junior year is a crucial time for students interested in scholarships and grants for graduate school as well as other academic and research opportunities after graduation both domestic and abroad. Individuals who are studying abroad are encouraged to apply. Please consult the Fellowships and Graduate Studies homepage for a complete listing of fellowships:

<http://www.holycross.edu/outcomes-after-holy-cross/office-distinguished-fellowships-and-graduate-studies>

Director: Anthony B. Cashman III, Ph.D.

Phone: (508) 793-2353

E-mail: acashman@holycross.edu

Skype: holy.cross.fellowships

Facebook: Holy Cross Distinguished Fellowships and Graduate Studies

Twitter: HCFellowships

Dr. Cashman is readily available by phone, e-mail and Skype

Administrative Assistant: Joanne Shephard

Phone: (508)793-3890

Email: jshepar@holycross.edu

OPPORTUNITIES FOR JUNIORS (DEADLINES SPRING SEMESTER):

Beinecke Scholarship: 22 scholars selected for two years of graduate study in the arts, humanities, and social sciences at any university in the **United States**. Requirements: Strong academic achievement and financial need. <http://fdnweb.org/beineke>

Truman Scholarship: Around 175 scholars selected for merit based awards to attend graduate school in preparation for careers in government or, more broadly, in public service.

Requirements: American citizen, or national commitment to public service, leadership, top quarter of his or her class. <http://truman.gov>

POSTGRADUATE FELLOWSHIPS (DEADLINES SPRING SEMESTER JUNIOR YEAR):

INTERNATIONAL

Fulbright Scholarship (Research or Teaching)

It is recommended that you begin the application process in late spring for submission in early fall. About 1,400 scholars selected for 1 year of teaching or research in more than 140 countries. Requirements: American citizen, very strong academic achievement, proficiency in language of host country. You may apply to the same country in which you studied abroad.

<http://us.fulbrightonline.org>

CHINA

Schwarzman Scholars: One-year master's program in Public Policy, Economics and Business, or International Studies at Tsinghua University in **Beijing**. All classes will be in English, and students live and study together at Schwarzman College. Dubbed the "Chinese Rhodes Scholarship," the award emphasizes that the success of today's leaders depends upon "an understanding of China's role in global trends." <http://schwarzmanscholars.org>

SCHOLARSHIPS and FELLOWSHIPS: page 2 of 3

POSTGRADUATE FELLOWSHIPS (DEADLINES SPRING SEMESTER JUNIOR YEAR):

FRANCE

American Assistants in France Program: 1,500 teaching assistantships in **France** at Primary and Secondary Schools. Requirements: American citizen, min. 20 years-old, proficiency in French.

www.gooverseas.com/teach-abroad/france/teaching-assistant-program-in-france/29142

GERMANY

DAAD (German Academic Exchange Service): Offers a variety of undergraduate and post-graduate study opportunities in **Germany**, including language immersion courses and science and engineering research internships. German proficiency NOT required for some programs.

<http://www.daad.org/>

IRELAND

George J. Mitchell Scholarship: 12 scholars selected for one year of post-graduate study in any field at colleges and universities in **Ireland and Northern Ireland** for the purpose of furthering ties between the U.S., Ireland, and Northern Ireland. Requirements: American citizen, very strong academic achievement, leadership and public service. <http://us-irelandalliance.org/>

SPAIN

Grants Program for North American Teaching Assistants in Spain: The Spanish Embassy Office of Education and Science awards more than 1,000 grants for juniors, seniors, or recent graduates to teach English in **Spain**. Requirements: American or Canadian citizen, intermediate Spanish or better. www.mecd.gob.es/portada-mecd/en/

UNITED KINGDOM

Rhodes Scholarship: 32 scholars selected regionally for two or three years of graduate study in any field at **Oxford University**. Requirements: American citizen (or national from select countries), very strong academic achievements, leadership, some involvement in sports (but not necessarily intercollegiate participation). <http://www.rhodesscholar.org>

Marshall Scholarship: 40 scholars selected for two or three years of graduate study in any field at **any university in the United Kingdom**. Requirements: American citizen, very strong academic achievement. <http://www.marshallscholarship.org>.

Gates Cambridge Scholarship: 100 scholars selected for one to three years for any subject available at **Cambridge University** for diverse programs, including research leading to Ph.D., courses leading to Master's Degree, including MBA programs, or a second bachelor's degree. The scholarship favors students planning to improve the lives of people around the world. Requirements: Very strong academic achievement, college degree completed or anticipated completion by awards beginning, independent acceptance to Cambridge University (must apply separately for admission). <http://gatesscholar.org>

SCHOLARSHIPS and FELLOWSHIPS: page 3 of 3

UNITED STATES

Knight-Hennessy Scholars: 100 students selected for three years of fully-funded graduate education in any discipline at Stanford University for the purpose of creating a multi-disciplinary community of scholar-leaders “dedicated to finding creative solutions to the world’s greatest challenges.” Departments continue funding individual scholars past three years.

<https://knight-hennessy.stanford.edu>

National Science Foundation: 1,100 scholars selected for up to three years of study towards an M.S. or any of the natural or social sciences at any university. Requirements: American citizen or permanent resident, research-oriented work experience.

<https://www.nsfgrfp.org/>

ACADEMIC INTERNSHIPS/WASHINGTON & NEW YORK SEMESTERS/ CRUSADER INTERNSHIP FUND

ACADEMIC INTERNSHIPS WHILE STUDYING ABROAD

- Any internship undertaken overseas **for credit** must meet the same basic requirements and standards as the Academic Internship Program at Holy Cross:
 - approximately 8 hours per week of substantive fieldwork at an internship site **and** a weekly academic component in the form of either a class or tutorial;
 - must have a designated course number and description at the host institution, which means that this is an actual course being offered for credit;
 - must be approved in advance by the Director of the Academic Internship Program at Holy Cross (e-mail Daniel Klinghard dklingha@holycross.edu for more information).

SENIOR YEAR WASHINGTON AND NEW YORK SEMESTER PROGRAMS: INFORMATION FOR RETURNING STUDY ABROAD STUDENTS

If you are interested in applying for the Washington Semester Program for the *fall of your senior year*:

- Contact Professor DeAngelis to discuss your interest in the program.
- Get the application materials and arrange for the required personal interview. The application is also available online. Request two letters of recommendation from faculty.
- Your application may be submitted at any time before the February (junior year) deadline.

IMPORTANT DATES FOR ALL RETURNING STUDY ABROAD STUDENTS:

Application dates for the Academic Internship Program:

Spring 2020 AIP Participation: Application opens online in September and closes in October

Fall 2020 AIP Participation: Application opens online in February and closes in March

HOLY CROSS SUMMER INTERNSHIP OPPORTUNITIES: The Center for Career Development posts internship opportunities throughout the year on [Crusader Connections](#). Many internships are designed specifically for Holy Cross students and these are typically referred to as #CrusadersHiringCrusaders (#CHC).

Crusader Internship Fund

The Crusader Internship Fund is open to sophomores and juniors at the College and students are eligible to receive funding for an otherwise unpaid summer internship **once** during their time at Holy Cross. You do not have to have secured an internship in order to apply for funding. To apply to the Crusader Internship Fund, you must submit a resume and application via Handshake. Resumes must be approved by a Career Development staff member before you can apply. Deadline to apply to the Crusader Internship Fund is in October. To qualify for the Crusader Internship Fund:

- actively seeking an internship that aligns with career goals
- internship should be full time (a minimum of 350 hours total)
- take place during the summer months
- unpaid
- provide exposure to a career field of interest
- offer supervised training

For more information, see <http://www.holycross.edu/support-and-resources/career-planning-center/summer-internships>, phone: (508)793-3880, email: careers@holycross.edu

STUDY ABROAD – ITS SUPPORT

BOOKSTORE LAPTOP SUPPORT

Information for repairing Holy Cross Bookstore purchased laptops

Below is the direct contact information available for both HP and Dell laptops. Use the following contact information to initiate troubleshooting for your laptop. If it is determined that a hardware repair is necessary and that the repair requires an HP or Dell technician, one should be dispatched to a public location at your university. Consult with the IT Help Desk at your College or University for recommendations.

The Holy Cross ITS Help Desk can be contacted by phone at (508)793-3548 or chat at <https://www.holycross.edu/its-help-desk/chat-its-help-desk> both available M-F, 8AM – 5PM EST. Email us at helpdesk-request@holycross.edu to submit a help desk ticket.

HP

HP support worldwide

(650) 857-1501

<https://support.hp.com/us-en/contact/laptops>

Dell

Dell support worldwide

800-285-1653 International Support

800-624-9896 Domestic Support

<https://www.dell.com/support/incidents-online/us/en/19/ContactUs/Dynamic>

PaloVPN Portal

The PaloVPN portal provides off campus access to various systems including network drive mappings, P:\ drive. Depending on your user rights, access to some systems may vary.

Accessing the PaloVPN Portal

1. Open a browser to <https://palovpn.holycross.edu>
2. Login using your Holy Cross network username and passphrase
3. Click the “*Network Drive Access*” tile, login using your Holy Cross network username and passphrase.

If you think additional VPN access is required, please contact the Holy Cross ITS Help Desk at helpdesk-request@holycross.edu

COLLEGE OF THE HOLY CROSS © STUDY ABROAD PROGRAM © STUDENT CONTRACT

The following is a review of Study Abroad policies, administrative procedures and student responsibilities. It is imperative that you read this carefully and discuss any questions with the Holy Cross Office of Study Abroad.

ACADEMIC

- You may not study abroad if you have a deficiency at the time of enrollment and you must be in good academic and social standing at Holy Cross. You must also have declared your major.
- Academic credit is earned only upon successful completion of the entire study abroad program period, which includes taking all final exams at the host institution according to their posted exam schedule. You may not ask your professors to change their exam dates. If there is an emergency that causes you to miss an exam, contact the Holy Cross Office of Study Abroad (HCSA). Do not attempt to reschedule exams without consulting HCSA. Students who withdraw from a program will not be awarded any credit and will forfeit all tuition and related fees for the entire length of the summer-, semester, year-long program or short-term study tour.
- If, for any reason, you are unable to participate fully in the program, you may be asked to leave the program. What constitutes "full participation" is at the sole discretion of the on-site academic adviser or, in the case of faculty-led programs, the instructor(s). Any additional expenses incurred are the sole responsibility of the student.
- All courses taken overseas must be taken for a grade. **No** pass/no-pass courses will be accepted.
- All courses taken overseas must be approved by Holy Cross. It is your responsibility to submit detailed course descriptions for all courses taken abroad **AS SOON AS** you have confirmed that you are indeed enrolled in those courses. Send the detailed course descriptions using the online Course Approval Form accessible via the Holy Cross STAR system. All official course approvals are processed through the Registrar's Office. For every course that appears on your transcript from overseas there must be an approval on file. Until you have obtained all approvals, your record will remain incomplete and you will be unable to graduate.
- Holy Cross grants college credit for liberal arts courses. Holy Cross does NOT grant college credit for courses in business, management, or marketing/advertising. Courses taken in journalism, law, media, or engineering may not be accepted if these are "applied" professional practice courses rather than courses in the humanities, social sciences, or natural sciences.
- You should consult with your academic adviser(s) and all relevant department chairs before leaving to determine (a) the likelihood that they will approve courses you intend to take abroad and (b) what courses you will need to take upon your return.
- Courses taken overseas may not be duplicates of courses taken at Holy Cross.
- You are responsible for authorizing the release of your overseas transcript upon completion of your program and for having it sent directly to HCSA. If the transcript is sent to you inadvertently, do NOT open the transcript but forward it (or bring it) directly to the HCSA at Holy Cross. If you open the transcript, it is no longer official, and you will be responsible for acquiring a new one.
- All grades earned overseas will be entered on your Holy Cross transcript but, unless taught by Holy Cross faculty, will not be included in the calculation of your GPA.
- For those programs that require an Independent Cultural Immersion Project (ICIP), the project will be graded and the grade recorded on your Holy Cross transcript. The ICIP may not be used to fulfill credits toward graduation and is not included in the calculation of your GPA. However, if the project is not completed, the grade will be recorded on your transcript as a fail (F).
- In addition to satisfying Holy Cross requirements, you are expected to complete the same requirements as resident students at the host institution. You must enroll in what the host institution deems a FULL COURSE LOAD for a full-time student. In the event you run into difficulties with a course, you must speak to your academic advisers both abroad and at Holy Cross, as well as consulting your class dean, before you consider dropping the course.
- I understand that I should not make, in advance, travel plans outside my host city until I know my full program schedule. This includes my class schedule, as well as the schedule of cultural events and of excursions included in my program.

FINANCIAL

- All students attending Holy Cross Programs pay Holy Cross tuition and Holy Cross standard room fee. Board charges will vary based on the number of meals provided, if applicable to your program.
- For students enrolled in programs not administered by the College of the Holy Cross, a continuation fee will be charged.
- All refundable housing or placement deposits are the responsibility of the student.
- It is your responsibility to pay for all associated fees in obtaining passports, visas, immunizations, and host country immigration/residency fees.
- You may submit receipts for host university club activities (joining a university club or team). This reimbursement is NOT for gym memberships. Holy Cross will reimburse students **up** to \$175 for students away for one semester and **up** to \$200 for students away for the full year.
- If you withdraw from a program for reasons other than serious illness, injury or death, and the College incurs non-refundable expenses on your behalf and is unable to recover those charges, then those fees will be posted to your Holy Cross bill and you will be responsible for those charges.

Holy Cross Study Abroad Manual

- **Financial Aid:** If you expect a Perkins Loan, Pell Grant, or Stafford Loan, consult your STAR account. If you have anything outstanding with the Bursar's Office and the Financial Aid Office, it must be resolved before leaving Holy Cross.

GENERAL

- In early July, you will receive a Study Abroad Manual, electronically, via Holy Cross email. You are responsible for knowing the information it contains and for adhering to the policies and procedures it outlines. Read—and reread—the Study Abroad Manual. You are also responsible for all other materials distributed by the HCSA.
- Attendance at all pre-departure meetings for your program of study is mandatory. If you do not attend all pre-departure meetings, you may be withdrawn from the program.
- It is your responsibility to obtain passports, visas, immunizations, and to pay for all associated fees, including host country immigration/residency fees.
- You are responsible for submitting to the HCSA, Health Clearance Form A with your application and forms B,C & D to Study Abroad AFTER you have been accepted and before May 1st (for fall semester or academic year starts), or before October 1st (for spring semester starts).
- Failure to submit the forms may result in ineligibility to study abroad. Health Clearance includes insurance coverage that is valid abroad and proof of this must be carried with you. It is your responsibility to investigate your overseas coverage to determine how claims will be made abroad on your policy and if this procedure provides adequate coverage. If it does not and puts your health and/or finances at risk, it is your responsibility to find and purchase adequate coverage.
- In most cases, you will make your own travel arrangements. The transportation costs, including ground transportation, are your responsibility. You will however, receive a credit on your Holy Cross bill; the amount depends on the program to which you are going.
- You are responsible for contacting your academic adviser or other advisers overseas, and/or Study Abroad at Holy Cross if you require assistance.

COMMUNITY STANDARDS & DISCIPLINARY PROCEDURES

- The College of the Holy Cross assumes that all students will abide by the policies, rules, and regulations of the College and by those of the host institution as well as by the local, regional, and federal laws of the host country. Failure to do so may result in disciplinary action at Holy Cross and/or the host institution, with sanctions up to and including expulsion without reimbursement.

I have read the above and agree to abide by the terms contained herein.

(Signed and dated electronically from student's online Study Abroad application)

**COLLEGE OF THE HOLY CROSS © STUDY ABROAD PROGRAM
ACKNOWLEDGEMENT AND RELEASE (WAIVER)**

By electronically signing this form, I acknowledge that I have voluntarily applied to participate in the Holy Cross Study Abroad Program (the "Program"). I further acknowledge that Holy Cross has provided me with various information about the Program, both verbally and through written materials, and that I have read and understand such information.

I am aware that foreign travel can involve the risk of injury or illness to myself or damage to my property. I voluntarily accept all risk of personal injury, illness, death and property damage resulting from my participation in the Program. In consideration of being permitted to participate in the Program, I, on behalf of my family, heirs, and personal representative(s), agree to assume all the risks and responsibilities of my participation in the Program, including transportation incident thereto, and any activities incident thereto, and I release, waive, discharge, hold harmless and covenant not to sue Holy Cross, its trustees, officers, agents, employees, and any students acting as employees ("Releasees"), with respect to any and all liability for any loss, harm, injury, damage, costs or expenses of any nature whatsoever, including but not limited to suffering and death, which I or my property may sustain, whether caused by the negligence or carelessness of the "Releasees," or otherwise, while participating in, or in transit to or from, the Program or any activity adjunct to the Program.

If, for any reason, I am unable to participate fully in the Program, I understand that I may be asked to leave the Program and I further understand that what constitutes "full participation" is at the sole discretion of the on-site academic advisor or, in the case of faculty-led programs, the instructor(s). Any additional expenses incurred will be my sole responsibility.

Any dispute, controversy or claim arising out of or relating to my participation in the Program or arising out of this Release, shall be settled by binding arbitration in the City of Worcester, Massachusetts in accordance with the rules then prevailing of the American Arbitration Association. Such arbitration shall be determined by a single arbitrator, and judgment upon the award rendered by the arbitrator may be entered in any court of competent jurisdiction.

This Release shall be interpreted under and governed by the laws of the Commonwealth of Massachusetts without regard to its choice of law rules.

I understand that this Release is for the benefit of Holy Cross and its agents, employees and related entities only. Third parties, such as common carriers, hotels, or travel agencies, are not released from liability for their acts.

BY ELECTRONICALLY SIGNING THIS FORM, I ACKNOWLEDGE THAT I HAVE CAREFULLY READ THIS RELEASE AND FULLY UNDERSTAND ITS CONTENTS.

(Signed and dated electronically from student's online Study Abroad application)