

# Germany Study Abroad Manual

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*This manual is meant to supplement any information you receive from your program provider or host institution. If any of the information provided in these notes conflicts with information you have received from your provider or host institution contact your study abroad advisor as soon as possible.*

## Health

For general information about health and Safety see our **Health and Safety Abroad** website here: <http://international.uiowa.edu/study-abroad/prepare/health>

### **Before you leave**

Before you leave for your study abroad program, it is important that you review the **Health Preparation Guide for International Travelers**.

This guide will help you prepare to address any mental or physical health you may encounter when you're abroad. This document provides specific information with students who need assistance with any of the following:

- **Disabilities, or Require Disability Accommodations**
- **Food, Animal, or Other Allergies**
- **Medically Restricted Diets**
- **Taking Prescription Medications Abroad**
- **A History of Serious or Ongoing Medical Conditions**

This document also provides guidance on issues to discuss with you doctors, dentists, and other health care professionals in preparation for your time abroad.

You can find the Health Preparation Guide for International Traveler on your University of Iowa program website under the **Predeparture Resources** section of the **Preparation tab**.

### **Health Insurance**

University of Iowa students who study abroad are enrolled in an international health insurance plan through **Cultural Insurance Services International (CISI)**. As of April 2019 the cost of this insurance is \$1.31 a day for the duration of the program.

This is charged to directly to your U-Bill about three weeks prior to the start of your program.

You will receive more information about this plan about three weeks prior to departure.

For more information about CISI visit <http://international.uiowa.edu/study-abroad/prepare/health/insurance>

You may also receive additional insurance coverage through your program provider if you are studying abroad through a provider such as IES Abroad, etc. This may result in you being enrolled in two international health insurance policies. You can find more information about this under the **Double Coverage** heading of our website here:

<https://international.uiowa.edu/study-abroad/prepare/health/insurance>

Your current health insurance may also cover you while you're abroad. Contact your health insurance provider for more information on how your coverage might work abroad.

The Iowa Regents CISI insurance plan covers all students studying abroad under the auspices of the University of Iowa. CISI can help connect you with appropriate medical care providers abroad in advance of your departure.

If you would like to receive treatment for a current medical condition when you're abroad

and would like to pursue a continuation of care plan contact [safety-abroad@uiowa.edu](mailto:safety-abroad@uiowa.edu) to request assistance.

### **Prescription Medications**

If you take prescription medications and plan to take them with you when you go abroad, it is important that you ensure that you have enough to last you throughout the time you'll be there. If this requires an alteration of the usual amounts you get when you fill your prescription, contact your doctor as soon as possible to make special arrangements to ensure you have enough medication to last you throughout your time abroad.

Prescription medication should only be carried in their original packaging. You should also bring the prescription and a note from your doctor indicating that the medication is meant for you, and briefly describing the condition the medication is meant to treat.

### **Prescription Drug Availability Abroad**

**There are two issues to be aware of here: *legality and availability.***

- **Legality**- Please note that some medications that can be legally prescribed in the US are considered controlled (illegal) substances abroad. Alternate medications may need to be considered by you and your physician.
- **Availability** is about whether or not you can actually buy the drug while you are abroad. Just because a substance is legal does not mean you will be able to easily find it in local pharmacies while you are overseas.

To determine whether a medication is legal in your destination country or any other country you plan to travel to, please consult that country's embassy in the US

If you need helping finding the contact information for your host country's embassy in the US, contact your study abroad advisor.

### **Over the Counter Medications**

Most over the counter medications available in the US are available in Germany. However, if there is a specific over the counter medication that you prefer to take, it is a good idea to bring a supply (carried in the original packaging only) with you just in case it is not available while you're abroad.

### **Immunizations**

Check with your **doctor or the International Travel Clinic at the Student Health and Wellness** (more info here:

<http://studenthealth.uiowa.edu/services/international-travel>) for information about recommended vaccinations and other health concerns specific to travel in Germany or anywhere else you plan to travel.

If you're planning to travel to other countries while you're studying abroad, those countries may present specific health concerns that are less of an issue in Germany. If you plan to travel to other countries discuss these plans with a doctor prior to departure just in case!

If you do not currently plan to travel outside of Germany while you're studying abroad, but decide to do so while you're already abroad, meet with a doctor in your host country to discuss health recommendations.

# Safety

## General Health, Safety, and Security Abroad

Just a few notes on this in addition to the information covered through the online predeparture orientation:

For a general advice and health and safety issues abroad, refer to the **Health, Safety, & Security Abroad** section of our website. This section of our website provides general guidance on health and safety issues for all students studying abroad.

You can find a link to the Health, Safety, & Security Abroad section of our website here: <https://international.uiowa.edu/study-abroad/health>

## Germany-Specific Health, Safety, and Security Advice

The **US Department of State** provides safety and security information for every country of the world to help you assess for yourself the risks of travel. Each [country information page](#) contains a Travel Advisory, Alerts, and other important details specific to that country that could affect you.

Pay close attention to the entry and exit requirements, local laws and customs, health conditions, and other details to help decide whether traveling to any given country is right for you. Non-US citizen travelers may also wish to seek guidance from the embassy of their country of citizenship. The [UI International Travel Policy for Students](#) addresses restrictions on student travel to high-risk locations and engagement in high-risk activities abroad.

## Conduct While Abroad

First, remember that you are a representative of not just yourself, but of the University of Iowa, Iowa City, and your home country in

general. Of course the behavior of one individual doesn't represent everyone from that place, but your behavior will strongly influence the way that people you meet perceive other people from your home country. **All safety issues aside, please act accordingly.**

It is important to note that the **University of Iowa Code of Student Life** applies while you are abroad in the same way it does while you are on campus, and appropriate conduct is all the more critical given the international and cross-cultural context. All students are expected to adhere to the University of Iowa Code of Student life (see <https://dos.uiowa.edu/policies/code-of-student-life/> for more information), as well as policies and regulations established by the local and US program staff.

Finally, keep in mind that while you are abroad, you are subject to the laws of your host country.

**If you violate laws in abroad, the United States (or your home country), the University of Iowa, and the Study Abroad office WILL NOT have any power to change the legal implications of your behavior.**

## Billing and Financial Aid

You can find details about the costs for your program on the University of Iowa website for your program under the **Costs** heading of **Application** tab.

Study abroad program fees are charged to the U-Bill, following the University of Iowa billing calendar.

Payment options will be explained on your U-Bill (i.e. due date, Billing Office contact information, etc).

As with any other academic session, financial aid (grants, scholarships, and loans) will be disbursed within about a week of the start of your program, and will apply to your U-Bill first, with any remaining funds being refunded back to you.

You can find more information about study abroad funding options on the UI website for your program under the **Financial Aid & Scholarships** heading of the **Predeparture** tab.

If you receive any sort of financial aid (scholarships, grants, or loans) it is important that you set up **direct deposit** with the University of Iowa. Having this set up allows the University of Iowa to deposit any aid that is left over after paying your U-Bill directly into your bank account.

If you do not have direct depositing set up the University of Iowa will send your refund to you via check, and this can take up to several weeks to be processed and sent to you, meaning that you may not have access to your financial aid until several weeks after your program begins.

You can set up **direct deposit** on MyUI using the instructions provided on the Billing Office's webpage: <https://ubill.fo.uiowa.edu/financial-aid-refunds-direct-deposit>

## Academics

### For Students Enrolled in a Faculty-Led Program

Classes will be taught by UI faculty, and/or faculty from the host country. The class structure, expectations, and grading will all be similar to taking classes at the University of Iowa.

### For Students Enrolling at an Institution Abroad

Classes in Germany typically meet less often, and require you to be more independent than classes in the US.

A typical class involves about two hours of class time each week, with the rest of the time meant to be spent working independently.

Classes are usually lecture-based, and focus less on in-class discussion. You are encouraged to meet with your instructor during their office hours- this is a great time to talk through your ideas and get questions answered.

You can expect **less homework**, and more **heavily-weighted exams**. Many classes will only have one paper due during the semester, worth about 20% of the grade, with the remaining 80% of the grade based on one, large cumulative test given during the exam period at the end of the semester.

You will be earning academic credit/semester hours for your program, and your courses will satisfy your degree requirements based on the approvals you received on your **Credit Approval Form (CAF)**.

### Course Registration at Your Host University

In most cases, you will not be able to register for classes until you arrive on campus at your host university. You will tell your host university which courses you would like to take as part of your application, but you will not

officially register until you arrive. While it is likely that you will be able to take most of the courses that you'd like to take when you're there, it's very possible that your chosen courses will not be available.

Because of this, it is important to have several alternative courses in mind, and even get many of them reviewed for your major, minor, certificate, or general education requirements, to ensure that you are able to complete all of your requirements while you are abroad.

If there is a specific course that you need to take while you're abroad, it's possible that that course might be full or unavailable when you arrive, so you will need to contact your academic advisor at the University of Iowa before you finalize your visiting student application to set up an alternate so you have a back-up plan that allows you to move forward with your graduation plans even if you are unable to take your preferred courses abroad.

#### **Using Classes at a Foreign University to Fulfill Your University of Iowa Degree Requirements**

By default, all of the classes you take while abroad (aside from any course involving cooking or the consumption of alcohol) will be applied to your UI degree requirements as **general elective** credits. You will not need approval for these courses to apply as general elective credits.

If you would like to apply the credit to a **major, minor, or certificate requirement**, you will need to have the syllabi for those courses reviewed by your academic advisor in that department.

If you would like to apply the credit to a **general education requirement**, you will need to have the syllabi for those courses reviewed by the Study Abroad office (contact your study abroad advisor for more information).

In general, expect the academic experience there to be different than the US system- the new learning environment, accents, jet lag,

culture shock, and brand new academic system will all provide you with new experiences that will challenge and engage you in new ways. Some students find the academic experience challenging, while some student thrive in the new environment.

This experience can be extremely challenging for some students, and it is not uncommon for students to earn lower grades abroad than they normally would on campus at the University of Iowa. Students should be prepared to spend significantly more time and effort in their classes abroad than they do at Iowa to earn similar grades.

You will also need to work closely with your professors during their office hours, and collaborate with your peers abroad to ensure that you are prepared for your exams and succeed in your courses.

## **Housing/Accommodation**

### **Housing/Accommodation Abroad**

You will receive information about housing from your host institution/program provider.

You can also find details about accommodation options available through your program under the **Living Arrangements** heading of the **Logistics** tab on your program website.

### **University of Iowa Housing Contract**

If you need to be released from your UI housing contract contact your study abroad advisor to get a housing release letter. You can then submit that letter to the UI Housing office to be released from your contract for the time you'll be studying abroad.

# Flights

## When to Buy Plane Tickets

After you have received your official acceptance from your host university of program provider, have secured your housing, and received your visa (if necessary), you can buy your plane tickets.

Ticket prices will start to increase significantly within about six weeks of your departure date, so it is strongly advisable that you to purchase your tickets as soon as you can. However, DO NOT purchase your plane tickets until all of the following conditions are met:

- 1- *You have received official acceptance from your host university/program provider*
- 2- *You have arranged for your housing*
- 3- *You have received your visa, or you have prepared all of the immigration requirements for your host country (see the **Visa** section below for more information).*

If you think you'll have problems paying for your ticket, contact your study abroad advisor as soon as possible to discuss your options.

## Which Airport to Fly Into, and How to Get to Your Accommodations When You Arrive

Most host universities/program providers will provide you with information about which airport to fly into, and how to get from the airport to your accommodation.

If you have not received this information within eight weeks of your departure date, contact your study abroad advisor.

## How to Purchase Plane Tickets

You will have to make flight arrangements on your own- the Study Abroad office will not arrange a group flight.

We recommend working with Meacham Travel Service, as they are a locally run, vetted, University-sanctioned travel service provider. They can generally provide good deals and excellent logistical support throughout the process.

You can contact Meacham Travel at 319-351-1360.

If you would prefer not to purchase your tickets through Meacham Travel, that's fine. You can purchase your tickets through a travel agent, directly through an airline, through a website like STA Travel, Kayak, etc, or through any other means.

Students that purchase their own tickets online generally have good luck with STA Travel, which is a student-oriented travel service, but you should use the option that works best for you.

## How to Avoid Unexpected Fees/Penalties

It is essential that you thoroughly read and understand the **terms and conditions** of any flight arrangements you make, as a wide variety of rules, restrictions, and additional fees can apply.

A travel agent can help explain these terms and conditions to you, and can help get you the most favorable terms. However, if you purchase your ticket without the help of a travel agent, you will need to review these conditions on your own.

If you need to rebook your ticket for any reason, you will be responsible for all costs associated with rebooking your ticket. **The University of Iowa will not be responsible to pay for any additional fees incurred as part of any flight changes.**

This applies to rebooking for **any reason**, including a **weather delay** that prevents arrival to the airport in time for your flight, a flight cancellation due to bad weather, a lost passport, a missing visa, denial of entry to Germany, illness, or any other reason.

It is important to be aware of all fees related to changes or cancellation of your tickets before you finalize your purchase. If you are not sure about what fees might apply should you change or cancel your ticket for any reason, it is essential that you not purchase your ticket until you have clarified what fees you may be responsible for by checking with your travel agent or airline.

### **Winter Weather Delays/Travel insurance**

Flight delays and cancellations due to bad winter weather are common for flights to and from Germany, especially when you fly during November through February. Because of the increased chances of travel delays at this time of the year, and the high fees associated with rebooking tickets (*often hundreds or even thousands of dollars*), we strongly encourage all students to purchase travel insurance that applies even in the case of inclement weather.

If you purchase your ticket through Meacham Travel Service (319-351-1360), they will be able to provide you with an insurance policy called **Travel Guard Gold**. This policy insures against changes to flight plans for covered reasons such as inclement weather and documented illness. The cost for this insurance policy is variable based on the policy holder's age, destination, etc. Meacham will be able to clarify the cost if you choose to pursue this option.

If you choose to book your ticket without working with Meacham Travel, we still advise that you contact Meacham to purchase the Travel Guard Gold insurance plan to ensure the costs associated with travel delays can be greatly reduced.

If you choose to purchase trip insurance elsewhere, that is also fine. If you purchase your own travel insurance, keep in mind that many travel insurance policies do not cover the costs of travel delays or cancellations due to inclement weather, so it is recommended that you confirm that your plan covers your costs if you travel is effected by weather. The University of Iowa will not be responsible for paying any fees associated with your airline ticketing.

### **Does CISI Insurance Apply to Travel Delays?**

Not entirely. While the CISI policy you will be enrolled in has robust coverage for medical and security emergencies, it offers only limited insurance coverage for travel delays. Under the Iowa Regents CISI insurance policy, some hotel stays and other costs resulting from a travel delay may be reimbursable to you if you file a claim with CISI insurance. You will be enrolled in this policy for the duration of your UI program in Germany. You can find a claim form and details about the trip delay coverage of the mandatory Iowa Regents CISI insurance policy here: <http://international.uiowa.edu/study-abroad/prepare/health/insurance>

The CISI policy alone is not sufficient for these purposes. Additional trip insurance is extremely helpful for your financial protection given the chances of travel delays due to inclement weather during that time of the year.

### **Additional Flight Recommendations**

If you travel to any other country on the way to Germany, be aware that you are responsible for meeting immigration requirements that apply in any country that you travel through. If you are travelling directly to your host country and you don't have any stops along the way, this will not be a problem for you.

However, if your itinerary has a stop in another other country on your way to your destination, it is important that you contact UI Study Abroad to ensure you are aware of any additional visa

requirements that might apply in the country(s) you will be stopping in.

## Visas/Immigration

All program participants are required to complete immigration requirements to enter and study in your host country. Contact your study abroad advisor for more information about completing the immigration requirements you will need to enter the country.

Note that permission to enter your host country is provided by the host country's government based on that country's immigration requirements.

Currently, your host country's immigration requirements include considerations related to specific national origin, national heritage, criminal background status, and similar issues that can make it impossible to be permitted entrance to the country in some cases. Contact your study abroad advisor for more information.

It is also essential that you thoroughly review all of your immigration materials before you leave for your host country to ensure that they are absolutely complete and accurate. **It is entirely your responsibility to ensure that all of your immigration documents are in order and fully accurate before you leave for your host country.**

If any of your immigration documents contain inaccurate information of any kind, contact your study abroad advisor immediately to discuss your options.

**Do not apply for your visa or begin work your immigration requirements until you receive more information from UI Study Abroad.**

## Packing

### General Packing Advice

- **Emergency contact card**- The emergency contact card (found here: [https://international.uiowa.edu/sites/international.uiowa.edu/files/emergency\\_card\\_4.27.15.pdf](https://international.uiowa.edu/sites/international.uiowa.edu/files/emergency_card_4.27.15.pdf) (also available at the front desk of the Study Abroad office) is a place for you to easily access local emergency contact information for your host country, as well as the contact information for the Study abroad office. It is important that you keep this information with you at all times so you are prepared to seek help in an emergency situation.

- After verifying that any **prescription drugs** that you take are **legal** in your host country, ensure that you enough medicine to last the entire time abroad, along with a **note from your doctor** indicating what the prescriptions is for, and that it is specifically for your use and will not be shared.

- **Your academic advisor's name, email, and phone number.** Use this to get in touch with your advisor if you have any academic issues while you're abroad.

- **Bring your US driver's license or other form of government-issued ID.** You will not be able to drive while you're abroad, but your US driver's license is a good alternative form of identification to have on you just in case.

- A **travel guide** from Lonely Planet, Let's Go, etc.

- You **CISI health insurance information.** You will receive information about this about three weeks prior to your departure. Be sure to understand your CISI health insurance policy, and how to use it while you're abroad.

- **Copies of your passport and visa** - you won't need to carry your passport with you while

you're in Germany, so go ahead and keep it in a safe place in your apartment/dorm when you arrive. However, it is important to carry a copy of your passport and visa with you, so be sure to make a photocopy and keep it with you at all times. This can help with identification, and help speed up the process of replacing your passport if it gets lost or stolen.

- **Copies of your visa/immigration documents**- Ensure that you have all of the materials you will need to get a visa when you arrive in your host country.

- **Voltage convertors**- Voltage in Germany is different than it is in the US. Most laptops, camera chargers, cell phone charges, etc have a voltage convertor in the box-shaped gizmo on the power cord- something like this:



However, other appliances probably do NOT have this, so using them there will (at best) ruin them or (at worse) cause a fire.



For things like hair dryers, straighteners, beard trimmers, etc you'll need to bring a voltage convertor (found at any travel store, Target, Wal Mart, etc), or **just leave them at home and buy one when you arrive.**

- **Outlet adaptors**- These allow you to plug in your US appliances into the outlets in Germany. If you're planning to stay in Germany throughout the semester, you'll probably be fine sticking with one style of adaptor:



However, countries in Europe (and around the world) have different outlet designs, so most of our returnees recommend bringing a universal adaptor (or maybe more than one) so you're

covered if you plan to travel. Something like this should do it:



- **Address for your accommodations and arrival instructions-** Bring a copy of your arrival instructions from your host university/program provider, and the street address for your accommodations. You'll want to know exactly where you're going when you arrive so you can get there easily on your own, or tell a taxi driver exactly where to drive. Remember, you'll be tired and jet lagged when you arrive and telling a taxi driver that you live "at the University of Strathclyde" isn't going to get you to your residence hall!

- **24/7 contact information for the international office at your host university or program provider.** Having information about who you can contact anytime of the day or night at your host university will be helpful if you run into any problems with accommodation, transportation, etc when you arrive.

- Finally, it's easy to find these, and pretty much any other item you'll need while you're studying in Germany, **so if you forget something, don't worry!** You can probably get it there. This goes for toiletries, clothes, etc... if

you need it, you can probably get it there pretty easily.

- **Clothing-** In general, students in Germany wear slightly more formal clothing than we do in the US. Avoid wearing sweat pants, leggings, yoga pants, shorts, lowa sweaters, etc.

### Unpacking Tips

Just a couple of tips on things you WON'T need while you're in Germany.

- **Unpack that wallet/purse.** If you don't need it while you're abroad (library card, CVS card, car keys, etc), don't bring it! The less you bring, the more stuff you can bring back home.

- In general, **pack fewer clothes!** It's easy to find cheap clothes in Germany, and they tend to be a little more locally fashionable. Save the bag space for stuff you want to bring back home with you!

- **It is culturally inappropriate to wear sweat pants/yoga pants to class.** You can wear them in your accommodation, but please avoid wearing them to class.

## Packing List

The following list of important items we suggest everyone travels abroad with. Each student will need to adjust the list based on his or her needs and preferences.

### Carry-on Items (take these on the plane with you)

- Emergency contact card (found here: [http://international.uiowa.edu/files/ip.uiowa.edu/files/emergency\\_card\\_4.27.15.pdf](http://international.uiowa.edu/files/ip.uiowa.edu/files/emergency_card_4.27.15.pdf))
- Phone numbers, fax numbers and email addresses of local contact in at your host institution/program provider, and the Study Abroad office at the University of Iowa.
- Arrival instructions, and the exact street address of your accommodations
- Copies of the arrival/airport pick-up information you've received from your host institution/program provider, if any
- Money belt with passport, cash
- Credit/debit cards
- CISI insurance information
- Prescription medications with note from your doctor, on their letterhead, indicating what the medication is for and that it is specifically for you to treat your medical condition
- 2+ copies of passport and visa documents
- All documents required to complete visa/immigration requirements
- 1 copy of CISI insurance information (Including information regarding reimbursement of expenses abroad)
- 1 - 2 copies of your round-trip flight itinerary
- Contact numbers for all bank cards (In case of loss or theft, leave a copy of all cards at home)

- Valuables you do not want to lose (anything that is too valuable to lose is better left at home)
- 1 full change of clothes
- Sweater/Light jacket/Socks (the long plane rides can be chilly)
- Chewing gum
- Motion sickness aids: bands/medications
- Electronics- laptop, phones, tablets, etc
- Electronics chargers
- Earplugs/eye cover/small pillow etc. for sleeping
- A copy of your **Credit Approval Form (CAF)**. **If you don't have a copy contact your study abroad advisor to request a copy.**

**Toiletries and Health Items** (*you can find many of these items in Germany, so you probably only need a small supply to get you by for a few days upon arrival*)

- Full supply of all prescriptions for the duration of the program, or a plan to get refills while you're abroad (**consult with [safety-abroad@uiowa.edu](mailto:safety-abroad@uiowa.edu) for more information**)
- Toothbrush/Toothpaste/Floss (bring with you as they can be expensive in Germany)
- Condoms/preferred safe sex/birth control method
- Contact lens solution
- Anti-motion sickness armbands (Cory anecdotally swears by these- something like this: <http://www.sea-band.com>), patches/medication
- Pain reliever
- Heartburn medication
- Anti-diarrheal medication
- Laxative medications
- Nail clippers
- Tweezers
- Razors
- Make-up
- Hairbrush/other hair needs

- Small first-aid kit
- Chap stick/lip balm

### Personal Items

- Small bag for short trips
- Raincoat
- 1 towel
- Watch or small travel alarm clock
- Water bottle
- Sunglasses
- Flashlight
- Zip-lock or plastic bags (For organizing and storing, keeps contents dry)
- Earplugs
- Small notebook
- Thin cable lock/padlock or combination lock
- Small sewing kit
- Swiss army knife (Cannot be carried on planes, so be sure to pack in your checked bag!)

### Electronics

- Outlet adapter
- Camera
- USB/external hard drive/other memory device
- Laptop/tablet
- Phone/MP3 player with ear buds/headphones

## Phones

You generally have three options for smart phone/cell phone access while you're in the Germany.

1. **Use your current phone**, and purchase a SIM card in Germany that will allow you to access the network there. Check with your service provider to ask if your current phone is unlocked, and/or if it can be used abroad with another country's SIM card. If so, you will be able to purchase a SIM card and calling/texting/data plan abroad and use your US phone as you would here.
2. **Purchase a cheap phone and calling plan abroad**. This is a good option if you don't want a smart phone or data plan, or if you'd like to purchase a cheaper plan and only use your smart phone over a WiFi connection. This is generally the cheapest option.
3. **Use your current phone and calling/text/data plan abroad**. Some US service providers provide international calling plans, and in some cases this might be a good option for you. However, this is usually the most expensive option. The coverage is often limited and the fees related to going over the call/text/data limits may end up costing you several hundred dollars. Before committing to an international plan, it is important that you are aware of the requirements! Check with your provider for more information on pricing.

- Remember that if you have a smart phone/ /tablet/laptop/etc you can use services like Skype, What's App, Viber, Weibo etc through WiFi, so staying in touch with home can still be cheap and easy.

- Finally, contact your provider to check into **suspending your current phone plan**. Since you won't be using your US talk/text/data while you're abroad, if you can suspend or cancel your plan until you return you can save some money on the monthly charges.

## Money Abroad

Here are a few tips for dealing with money in Germany:

- You can use your US credit cards and debit cards relatively easily in most of Europe, However, it is **ESSENTIAL** that you contact your bank and credit card company to let them know that you'll be using your cards abroad.

If you don't contact your bank to inform them that you're planning to use your cards abroad, they will assume your cards have been stolen and will lock access to your account. This means that you would not be able to use the card to access money or make purchases of any kind until you contact the bank to resolve the issue.

- Do this whenever you leave your host city/country to inform them of which locations you'll be travelling to.

- While you can use your cards abroad, some places may not accept them, so using **cash is preferable**, especially for smaller purchases, taxis, buses, etc.

- The **chip and pin** system is more common Germany and around the rest of Europe than it is in the US. If your current debit/credit cards do not contain these security chips, contact your bank to ask if you can request them. This will make it much easier to use your credit/debit cards abroad.

- It is best to arrive in your host country with some cash in the local currency. **You will NOT be able to use US dollars in your host country.**

Check with your bank to get about \$200 - \$300 in euros before you depart. If you can't get these before you depart, you can exchange money (**although at an unfavorable exchange rate**) at the airport.

- If you withdraw cash from an ATM, the current exchange rate will be used to withdraw the US dollar equivalent of euros from your US account.

So, if you were to withdraw 20 euros from an ATM in Freiburg today, the ATM would withdraw about \$22.00 from your US account. **When you withdraw money from an ATM in Germany, it will take money out of your US account, and give it to you in the local currency, NOT US dollars.**

- Many banks in the US charge **service fees** for international transactions, so check with your bank to find out how much you will be charged per transaction for any international charges. We recommend withdrawing larger amounts from ATMs less frequently to help reduce the cost of these international service fees.

- Always stay aware of the current **exchange rate**. While that 12 pound meal of a pint, chips, and a couple of scotch eggs might not seem like a lot, remember that the cost in US dollars will be somewhere around \$15. Remember that the exchange rate can change from day to day, so keep an eye on the rates!

# Culture Shock/Cultural Resources

The best first step to adjusting to your new surroundings will be to learn as much as you can before you depart- read, watch documentaries, explore Instagram, and carefully read through all of the predeparture materials you receive from your host institution/program provider.

Once you arrive, the best advice will be to stay relaxed, take care of yourself (and each other!), keep an open mind, and learn as much as you can.

For more advice on adjusting to the cultural differences you'll find in Germany, take a look at the **Prepare for Departure** (<http://international.uiowa.edu/study-abroad/prepare>) and **Living Abroad** sections of our website (<http://international.uiowa.edu/study-abroad/living-abroad>).