Pre-Departure Handbook
For University of Manitoba
Students Travelling Abroad

Student Affairs
Student Services
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Introduction

WHO Should Read This Handbook?
If you are a registered University of Manitoba student who is planning to go abroad in the near future, then this booklet is for you! It doesn’t matter what you are planning to do overseas, why you are going, or where. If you are traveling outside of Canada, then you will find useful information here to help your travel plans succeed.

WHY Should You Read This Guide?
International travel is an exciting opportunity to learn about and experience the world. It will probably change your life! The UM offers this service to assist you in your preparations to help make your overseas experience safe, healthy and full of positive learning experiences. While stepping outside of familiar territory can be extremely rewarding, it also requires you to discover new ways of handling everyday life. This inevitably puts you at risk. But risk, in and of itself, shouldn’t be a deterrent to new experiences. What risk should do is motivate you to be well prepared, informed and ready to meet the challenges that will come your way. Reading through this Guide in detail (not just “skimming”) will bring you a long way towards being prepared to take the risk—and the opportunity!—of going abroad.

HOW Should You Read This Guide?
This handbook is broken down into many different sections. You will need to decide, as you read through, which are the pages that will apply directly to you and your travel plans, and how you will best use them to prepare yourself adequately. As the information becomes specific to different types of overseas programs and/or situations, you will be able to choose the information that you will need to know.

Please keep in mind that if you have any questions that are not answered by this paper, you are always welcome to call the UM International Centre for Students (474-8501) and our staff will do our best to assist your unique situation.

Bon Voyage!
Do you have a picture in your mind of what it will be like living abroad? Does this picture include how you will be getting to your destination? What happens at the immigration checkpoints? How will you travel from the airport? Where will you stay? Whom will you meet? What language will you be speaking? What will you be wearing? Where/what will you eat? Let’s talk about some of the less obvious things…What happens if you get sick while abroad? Or are in an accident? What kind of political unrest may occur in the area? Do you know what is expected of you in terms of gender relationships? How will you cope with homesickness?

There are many, many questions that come to mind when preparing to live in another country for any length of time. How well you handle each of these challenges will likely depend a great deal on how well you have prepared yourself by thinking ahead. We have tried to make your task easier and more effective by pulling together common information that is required for overseas living. We cannot emphasize enough the importance of preparing yourself well before traveling.

The Pre-Departure handbook is divided into two larger sections. **Chapter One** deals with preparation items and advice that would apply to anyone going overseas, regardless of the type of experience they will have abroad.

**Chapter Two** will address the academic and administrative concerns of students participating in a University of Manitoba Exchange Program or students studying independently abroad who wish to transfer credit back to the UM.
PLAN AHEAD.
It’s never too early to start preparing for overseas travel. It can take several months, even up to a year, depending on where you are going and what kind of experience you are planning, to complete all the necessary requirements for overseas travel. Start asking questions as soon as you have decided to go abroad.

TAKE ONE STEP AT A TIME.
If you plan ahead, you will have plenty of time to complete tasks early without panicking and needing to do everything at once.

ASK PLENTY OF QUESTIONS.
Talk to people who have traveled abroad before and ask them what they did to prepare for their trip. Ask questions of your program coordinator, service provider and overseas institution or employer.
Understanding & Accepting Your Responsibilities

The University of Manitoba is delighted that you have decided to broaden your experience and understanding through an educational experience abroad! One of our goals for our students is to help you become a world citizen… and what better way to do this than by actually living in another country?

Opportunities are accompanied by responsibility. Ultimately, you are the best person to ensure that your experience abroad is safe, enjoyable and a positive learning experience. Ask questions, be informed, and don’t rely on other people to do things for you unless you are clear that they are prepared and willing to do so.

If you are participating in a program directly administered by the UM, you will need to sign an Acknowledgement of Responsibility and Liability Waiver before you are able to participate in the program. The waiver tells us (the UM) that you understand and accept your responsibilities for your overseas program and hopefully clarifies these for you. (The responsibilities are summarized in the Overseas Program Checklist).

Out of Country Program Checklist

Part of accepting the responsibility outlined in the Acknowledgement of Responsibility and Liability Waiver is knowing what your responsibilities are. As a general rule, you are ultimately responsible for ensuring your own personal safety and well-being. You are also responsible, for as much as it is in your power to do so, to ensure the safety and well-being of those traveling with you.

The Out of Country Program Checklist summarizes your areas of responsibility and the actions you should be taking to ensure a successful experience overseas. Reading through this list will help you in your preparation, but it should not replace going through a thorough pre-departure orientation. (See Out of Country Program Checklist p. 52).

Once you have read through the Checklist, you may want to print it off for future reference. Take a copy with you when you go overseas and keep it handy. Review it every so often to make sure you are still “on top of things” that you are responsible to do. After reviewing the Checklist, please proceed to the next section.
Citizenship is your primary level of personal identification when traveling to other countries. You must learn to see yourself first and foremost as a citizen of the country in which you were born, or of the country that you have legally adopted. As a Canadian citizen, you have certain rights, privileges and responsibilities while you are living abroad. Do not assume that just because you were born here that you fully understand what these are. Make sure you do a little research on Canada’s history, politics and immigration requirements before going abroad… it will likely prove helpful in your experience overseas.

You also cannot assume that other people will recognize your citizenship without documentation. A passport is your primary means of identifying who you are outside of Canada. Be sure to apply for a passport well in advance of leaving the country. You will need your passport in order to apply for and obtain other necessary travel documents, so this should be the first item that you take care of.

Other immigration matters that you will need to address are visas and registering with the Canadian embassy abroad. Please review each of these sections carefully and follow-up on the recommended actions to take.

Canadian Passports

- You may obtain a Canadian passport if:
  a) You were born in Canada and can provide a Canadian birth certificate, or
  b) You can provide a certificate of Canadian citizenship.
- Persons 16 years of age or older must apply for an adult passport, at a fee of $87.00.
- Passport applications can be picked up at any travel agent, or downloaded from the Internet at: http://www.ppt.gc.ca
- You may apply in person by taking your completed application to the Passport Office at 400-433 Main Street (SE corner of Main and Bannatyne); Hours 8:00 am to 4:00 pm; or you may send your application:
  a) By mail to: The Passport Office, Ottawa ON, K1A 0G3, or
  b) By courier to: the Passport Office, Place due Centre, Commercial Level 2, 200 Promenade du Portage, Hull, PQ, J8X 4B7
- Processing times are posted on the internet and may be subject to change.
- For complete instructions and information on supporting documentation, please see the passport web site: http://www.ppt.gc.ca

Work, Study, or Visitor Visas

The type of visa that you will require for entering another country depends on your purpose for going to that country, your length of stay, and that country’s immigration requirements. Please check directly with your host country’s Canadian embassy or consulate for details on how to apply for the appropriate visa. As visa requirements can change regularly, it is wise to request all visa information directly from the embassy/consulate just prior to submitting your application.

Visas are subject to fees set by the issuing consular office. These can vary greatly. Keep in mind that you may be required to travel to another province to obtain your visa.


Permanent Residents in Canada

As of December 31, 2003, Canadian permanent residents are required to have a Permanent Resident Card when returning to Canada by commercial carrier (airplane, boat, train or bus). The Permanent Resident Card replaces the paper IMM 1000 Record of Landing document and will be the official proof of status document for Canadian permanent residents. A permanent resident is someone who has been allowed to enter Canada as an immigrant, but who has not become a Canadian citizen.

Existing permanent residents must be in Canada to apply for the Permanent Resident Card. Application and information kits are available on Citizenship and Immigration Canada’s Web site at http://www.cic.gc.ca or contact the call centre at 1-888-242-2100.
Registering with a Canadian Consular Office

To find a list of Canadian consular offices abroad, visit: [http://www.voyage.gc.ca/consular_home-en.asp](http://www.voyage.gc.ca/consular_home-en.asp)

Click on the button (bottom right of page) that says “ROCA Registration of Canadians Abroad.” (or, go direct to [http://www.voyage.gc.ca/main/sos/rocapage-en.asp](http://www.voyage.gc.ca/main/sos/rocapage-en.asp))

The Department of Foreign Affairs Canada (FAC) offers a registration service for Canadians who expect to be living in a foreign country or are already living in a foreign country for three months or more. Canadians spending less than three months visiting areas and countries with potential for problems, or a developing crisis, should also register. Please consult the Country Travel Reports at [http://www.voyage.gc.ca/dest/intro-en.asp](http://www.voyage.gc.ca/dest/intro-en.asp) for country specific recommendations.

The service is provided in the event there is a need to contact Canadians to offer urgent advice during a natural disaster or civil unrest, or of a family emergency at home. The registration is voluntary and personal information provided on the registration form is protected and used in accordance with the provisions of the Privacy Act.

The service is offered for all countries.

The Department of Foreign Affairs and International Trade advises that if you register before your arrival to a foreign country, you must attend the Canadian Embassy / Office responsible for the country upon arrival to activate your registration. Information on Canadian Government Offices in foreign countries can be found at: [http://www.voyage.gc.ca/main/foreign/fordest/foreign_view_client-en.asp](http://www.voyage.gc.ca/main/foreign/fordest/foreign_view_client-en.asp) (See also Documents Checklist p. 35)

UM International Students

For international students going abroad on a UM sponsored or sanctioned program (such as student exchange, travel study course, international field trip, etc...), please note that the University of Manitoba cannot ensure or influence the granting of immigration documents required to enter and study in another country. You will need to contact both your home country’s consulate or embassy in Canada regarding your current status here in Canada, as well as your host country’s consular office regarding the requirements for entry and study that apply to you. Also, don’t forget to contact Canada Immigration (CIC) to ensure that you meet all re-entry requirements for your return to Canada.

International students who are participating in an exchange program are not eligible for the off-campus work program for international students. For work permit eligibility requirements please see the Off-Campus Work Permit Coordinator at the UM International Centre for Students Office, 541 University Centre.

Financial Concerns

Financing your time abroad is a practical consideration that you need to address as early as possible. Consider carefully your sources of income and/or funding. Will any of these be jeopardized by your term abroad (i.e. scholarships, bursaries, student loans)? How does the cost of living in your host country compare to Canada? What is the currency exchange rate? Do you plan to work while you are abroad? If so, what kind of work visa or job qualifications do you require?

Take a few minutes to write out a personal budget for yourself. You may want to do this after you have read the following section on “Financing and Student Loans” so that you are aware of possible external sources of funding for which you could apply. To help you get started, there is a simple budget form for you to use (see Personal Budget Sheet p.56). Feel free to modify it to suit your needs.

If you are going abroad to study, be aware that some countries require a bank statement showing sufficient funds to support yourself for the duration of your stay in their country. Check with your host country’s consulate or your host institution regarding their requirements.
Financing and Student Loans

Depending what you will be doing overseas, your length of stay, and your own personal qualifications, you may be eligible to receive funding towards your experience abroad (see List of Possible Funding Sources for UM Exchange Programs Abroad p. 58).

For students studying in an approved designated institution, you are eligible to apply for a government student loan. [See their web pages for detailed information: http://www.gov.mb.ca/educate/sfa/pages/sfaFrontDoor_en.html]. For a list of approved institutions abroad contact Manitoba Student Aid [http://www.gov.mb.ca/educate/sfa/pages/institutions_en.html] (Phone: 945-6321). If your host institution is not on the pre-approved list, you may make an application to have it approved by Manitoba Student Aid by submitting a paper application. Allow additional time for this process. For students studying abroad on a UM exchange program, your institution of study is “University of Manitoba,” which has already pre-approved by Manitoba Student Aid.

If you intend to apply for a Canada or Manitoba Student Loan, please review the following pages for some helpful advice on filling out your application.

USING STUDENT LOANS FOR STUDYING ABROAD

Three very important words of advice to keep in mind when applying for a student loan are:

1) PLAN AHEAD

- It may take up to four months to complete the assessment of your application if forms are missing, etc., so apply early.
- Remember that your host institution must sign the student loan document after you have registered for classes so make sure you have sufficient funds to get you through your first month of school (min.).
- Remember that if you are applying your student loan towards a study abroad experience that is not an exchange, it will take longer to process your application.
- Check to see if your host institution is willing to defer fee payment until the student loan funding is secured. (Exchange participants: your student loan will go towards paying UM tuition fees, therefore you will need to deal with UM Financial Aid and Awards office in setting up the terms of payment from Manitoba Student Aid.)
- Check to see if your host institution is willing to accept payment from Manitoba Student Aid, or whether you will need to pay cash up front and then be reimbursed by Student Aid. (Exchange participants: see note above.)

2) PERSONAL AFFAIRS

Be sure to give a trusted family member or friend “power of attorney” over your personal affairs, or submit a “permission to view” form to Manitoba Student Aid (see Permission to View Student Loan Documents p.59).

- “Permission to view” allows the person listed to access information on your behalf.
- “Power of attorney” allows them to negotiate the Canada Student Loan and Manitoba Student Loan on your behalf.
- Having someone in Winnipeg to do this work for you greatly simplifies the student loan process and can allow you to obtain your student loan funding more efficiently.
- Without your written consent (either through power of attorney or permission to view), Manitoba Student Aid is unable to give out any information or documentation pertaining to your student loan application.
- If you wish, you may photocopy the suggested “Permission to View” form from the handbook, or just write this information on a separate piece of paper and give it to the Manitoba Student Aid Office at 409-1181 Portage Ave., Winnipeg, MB, R3G 0T3, Tel: 945-6321.
- The ‘Power of attorney’ form for the Canadian Student Loan is available at www.canlearn.ca. The ‘Power of attorney’ form for Manitoba Student Loans is available at www.manitobastudentaid.ca.

3) BE PREPARED FOR A CRISIS

You won’t be certain of your student loan approval until after you start classes. What will you do if you receive less student aid funding than you were hoping for? Do you have any alternate source of funding that you can use in the event that you are unable to receive some or all of the student aid for which you had applied?
POINTS THAT BEAR SPECIAL CONSIDERATION REGARDING STUDENT LOANS:

- Remember that the student aid funding you will receive will be calculated as if you were studying in Canada. No special consideration will be given to an increased cost of living in your host country or to your significant travel costs.
- Part-time students (taking less than 60% of normal full-time course load) are still eligible for Canada Student loans. The amount of aid awarded will be considerably less than that given to full-time students and payments towards loan debt are required throughout the year, while attending classes.
- Co-op students are still eligible for student loans during their co-op work terms.
- Whenever a break between classes lasts longer than three weeks, you will be required to submit another, separate student loan application for the next study period. For this reason it is wise to check your class schedule at the host institution before you leave, so that you are prepared to file another student aid application if necessary. As long as the break between classes does not exceed three weeks, you may apply for student aid funding at any time of year, for the entire length of time you will be studying abroad. (i.e. Students going to Australia for their academic year can apply to Manitoba Student Aid for funding from February right through to November.)
- If you withdraw from your study program abroad prior to the end of your study period, you will need to keep in mind the following consequences regarding your student aid funding:
  1. You will not receive your second disbursement of funding
  2. If you apply for student aid again in the future, you will receive a warning
  3. It will have a negative financial impact on any future application for student aid
  4. You will be required to start repaying your student loan 6 months from the date of your withdrawal from your study program
- You may apply for Manitoba Student Aid from anywhere in the world using the on-line application system located on the Manitoba Student Aid web site at: www.studentaid.gov.mb.ca
- When submitting an application for student aid from abroad, please note that it is your responsibility to pay for courier fees. (Another reason why it’s a good idea to give power of attorney or permission to view authority to a person in Winnipeg.)
- If participating in a University of Manitoba student exchange program, you would deal directly with UM Financial Aid and Awards office for all items pertaining to your student aid application. If studying abroad independently, you would deal directly with the Manitoba Student Aid office:
  
  Manitoba Student Aid
  409 - 1181 Portage Ave.
  Winnipeg, MB
  R3G 0T3
  Tel. 945-6321

- Please remember to send updated mailing address and contact information to the Manitoba Student Aid office.
Money Matters & Banking Overseas

It is important to keep your bank informed of your travel plans and ask them to advise you specifically on the kind of service they can provide or they can recommend regarding your travels abroad. A few general pieces of advice are offered here, but you should still check with your bank branch to see how their procedures may differ from the information given here. This information has been collected from the Canadian Imperial Bank of Commerce, but any one of the five major Canadian banks (CIBC, Bank of Montreal, Royal Bank, Scotiabank, Toronto Dominion) should offer the same or similar services. Services of other banks (credit unions, PC banks, etc.) can vary considerably so be sure to check with a service representative if you bank at one of these financial institutions.

OPTIONS FOR ACCESSING YOUR MONEY FROM OVERSEAS

1) Cash/ ATM Machines

- Benefits: Cash is a convenient, versatile way to purchase and/or pay for pretty much any expense overseas. It is always a good idea to carry at least a small amount of cash with you in case other methods of payment are not accepted.
- Drawbacks: Cash is susceptible to theft and cannot be replaced. If you carry large amounts of cash, it can pose a personal safety risk for you.
- US Dollars (USD) are recognized and accepted for exchange pretty much anywhere in the world.
- You are able to order the local currency of your host country through your bank in Canada prior to going overseas. Make sure that you allow a minimum of one (1) week for it to be ordered in from the central bank. Having local currency with you is a good idea, especially for purchasing transportation from the airport to your place of lodging, paying any airport terminal tax, etc.
- To check availability of your bank’s ATM machines in your host country, call the telephone banking service number on the back of your ATM card (or look in the phone book under your bank’s listing). May need to have four-digit password for cards.
- Remember, when you are withdrawing funds through an ATM machine in your host country abroad, the machine will give you the amount in local currency. This will be translated into the equivalent Canadian funds at your bank at home, using the currency exchange rate for the day on which the transaction was made.

2) Traveler’s Cheques

- Benefits: Easily recognized and accepted in most places worldwide, can be used like cash for making miscellaneous purchases (i.e. food, souvenirs, etc.) replaceable (i.e. if lost or stolen can have replacements sent out to you).
- Drawbacks: Not accepted in some places, will be charged a fee for purchasing traveler’s cheques (approximately 1 to 2% of total amount purchased) and often charged an additional fee for cashing them (usually a flat fee).
- Traveler’s cheques can be purchased in several different currencies.

3) Personal Money Order or Bank Draft

- Benefits: Large dollar values can be carried safely for deposit in your host country abroad, replaceable if lost or stolen.
- Drawbacks: Can be difficult to negotiate into readily available currency in your destination country. You would need to open a bank account in your host country and deposit the PMO or Bank Draft into this account. The bank in your host country may place a “hold funds” on your account for a significant amount of time (up to 2 to 4 weeks).
- Be prepared to pay a fee for either a PMO or Bank Draft.

4) Wire Transfer of Funds

- Benefits: Large dollar values can be transferred directly from Canadian bank to your account in the bank in your host country; Secure way to transfer money; Funds are immediately available for use.
- Drawbacks: Cost for wire transfers is substantial, making it an illogical choice for small amounts of money. Currently fees for wire transfers are around the $30.00 mark.
- Someone at the sending branch (i.e. your parents or someone to whom you have given power of attorney over your account) must initiate the transaction.
5) Credit Cards

- Benefits: Easily recognized and accepted in most places worldwide, can be used like cash for making miscellaneous purchases (i.e. food, souvenirs, etc.) replaceable, secure
- Drawbacks: Not accepted in some places, can be susceptible to fraud, user fees charged (depending on your credit provider).
- Remember, when using your credit card abroad, your credit card company will translate your purchase into Canadian funds based on the exchange rate on the day that the transaction goes through.
- Credit cards can be a good “safeguard” in case of an emergency
- It’s a good idea to have someone back home have access to your account so that they are able to make deposits to your credit card
- Most (if not all) major banks will issue a student credit card if you are able to show a bit of income from a part-time or summer job. Remember to apply for a credit card well in advance of your trip abroad so that you can demonstrate earnings. Credit card applications will take approximately two weeks to process.
- Applying for a credit as a student can be a good idea, since the card is easier to get while you’re a student, it builds your credit rating (important for later on in life), and it gives you the opportunity to begin budgeting your credit account with a smaller credit limit.
- An alternative to having your own credit card would be to ask a parent or other trusted person to apply to have you listed as an authorized user on their credit card. There is no additional fee for this, but the cardholder is responsible for all purchases (including yours) that are charged to that card.
- Be sure to keep a list of all toll free “hotline” numbers for accessing your credit card account/company in the event that your card is lost or stolen.

1) Set up a “Power of Attorney” status for a person whom you trust to allow them to access your account information and make transactions on your behalf. Alternatively, you could open a joint account with a person whom you trust where you would both have equal access rights to the funds in that account.
- There is no cost for this procedure. Simply call your bank and tell them you would like to do this. Set up an appointment with a service representative and go together with the person to whom you are giving Power of Attorney. Be sure that both of you bring sufficient I.D. (picture ID, plus one other).
- If you have someone who can conduct banking transactions for you back in Manitoba, you will have a much easier time accessing your funds and taking care of your financial responsibilities from abroad.
- The Power of Attorney set up through the bank only covers information pertaining to your bank accounts at that financial institution. If you want to set up a Power of Attorney for someone to handle all of your personal legal affairs, you would need to see a lawyer or notary public.

2) Notify both your bank and your credit card company (if applicable) of your travel plans. Both banks and credit card companies may block transactions if they notice something unusual happening with your accounts in order to prevent fraud and theft. If they would suddenly notice a withdrawal on your funds from a different continent they may suspect foul play and put a block on any further withdrawals. If they know that you will be traveling, they will not take action to block funds if they notice withdrawals occurring from your destination country.

3) Inquire at your bank about on-line banking options. Most banks in Canada now offer access to accounts and banking information through the Internet. Through secure web pages, you are able to pay bills and monitor your accounts. If you do not currently have web-access to your bank account, you would need to apply for this service ahead of time, prior to leaving the country. Check with your bank about their policy/procedure. This same service is also generally available for credit cards. Check with your credit card company about how to gain access to your account on-line.

4) On-line currency converters:
   FX Converter: www.oanda.com/converter/classic
   XE Converter: www.xe.com/ucc
Taxes

Don’t forget to file your Canadian income tax! As a Canadian citizen with residential ties to Canada, you are still required to pay income tax and file your tax claim by the April 30th deadline. “Residential ties” apply to you if your permanent home address is in Canada, if your spouse or common-law partner and dependents stay in Canada while you’re abroad, or if your personal property (i.e. car, furniture, etc.) remains in Canada while you’re abroad (other ties can include a Canadian driver’s license, Canadian bank accounts and Canadian health insurance). For further information about determining your residential status while abroad consult the Canadian Customs and Revenue Agency (CCRA) brochure “Canadian Residents Abroad” or visit their web site at: http://www.ccra-adrc.gc.ca/menu-e.html.

If you are a full-time student (taking at least 60% course load) you are eligible to claim moving expenses to your new home abroad as a deduction on your Canadian income tax. However, you can only deduct these expenses from award income (scholarships, fellowships, bursaries, prizes and research grants). You can also deduct moving expenses if you moved to take a job, including summer employment, or to start a business. However, you can only deduct these expenses from income you earned at the new location. A full explanation of your eligibility to claim moving expenses is included with the T1-M tax form you will need to complete in order to claim these deductions. You may request the T1-M form from the Canadian Customs and Revenue Agency by calling 1-800-959-2221, or download it from their site at: http://www.ccra-adrc.gc.ca/forms/.

As a student you are eligible for further income tax deductions by claiming the tuition and education amounts for the year of your study abroad. Complete a Schedule 11, “Federal Tuition and Education Amounts”. If you are an exchange student, paying tuition fees to the University of Manitoba, you will receive a Form T2202A from the UM to attach to this Schedule. If you are studying abroad outside of the exchange program, you will need to ask your host University to complete and give you Form TL11A, “Tuition Fees Certificate—University Outside Canada.” Further details on eligible claims and deductions for Students can be found in the CCRA booklet, “Students and Income Tax.”

For Canadians moving to a country abroad and wishing to claim non-resident status for the purpose of Canadian income tax, be sure to read carefully the CCRA booklet, “Canadian Residents Abroad.” In particular this booklet lists countries (approximately 75 of them) with whom Canada has signed a tax treaty. Tax treaties are designed to avoid double taxation for those who would otherwise have to pay tax in two countries on the same income. Again to order this publication, call 1-800-959-2221, or visit the CCRA web site at: http://www.ccra-adrc.gc.ca/menu-e.html.
Health Matters

It is very important that you do everything possible both before you leave Canada, and while you are away, to both ensure and maintain your good health. This brief overview will provide an outline of what you will need to consider prior to and during your travels.

Staying healthy overseas can “make or break” the overall outcome of your time abroad. Obviously, you will want to stay as healthy, strong and active as possible. Don’t assume that you will stay healthy without taking active steps towards maintaining good health. Be proactive, be informed and develop habits and activities that lead to a healthy, safe lifestyle.

This section on Health Matters has been written by Dr. Wade Glew, Director of the University Health Service of the University of Manitoba. Updates provided by Dr. Gary Podolsky of Skylark Medical Clinic.
Before You Travel

TRAVEL CLINICS:

Travelers may visit a travel health clinic although services are not covered by Provincial health plans but may be covered by private insurance policies.

When attending a travel clinic bring the following information: your past immunization and medical history, where you plan to visit, how long you plan to be there, what activities (work and pleasure) you plan to pursue, what kind of accommodation you will be staying in and whether you plan to travel in rural, urban, or both areas. Having as much information about your trip will help the doctor know what issues are most important to discuss.

A travel clinic will determine the need for immunizations or medications to keep travelers healthy based on an individualized review of that traveler’s medical history, allergies, prior immunizations, and planned trip. Travel doctors will advise on how to prevent illnesses as well as administer appropriate immunizations. A physician may also prescribe medications to prevent diseases (Chemoprophylaxis).

The choice of antimalarial medication recommended will depend on that areas known malaria resistance, individual past experiences with antimalarials, costs, medication side effects, and known outbreaks of malaria.

Other medications to prevent altitude illnesses, seasickness, and the prompt treatment of diarrhea are also considered.

Travel clinics will also see sick returned travelers, although it is better to emphasize ways to stay healthy pre-trip than to see people sick after they return.

For a list of Travel Health Clinics in Manitoba see www.istm.org. This website will also locate travel clinics in other countries if you need help abroad.

HEALTH INSURANCE:

As obtaining medical care can be very expensive outside Canada, it is important to know exactly what health insurance you have before you travel and what benefits your health plan will provide when you travel abroad. Part of ensuring a healthy and safe experience abroad is being prepared when things go wrong. Be sure to carefully review the section on health insurance abroad (see Insurance p. 24).

OTHER THINGS TO CONSIDER:

- Have an eye examination and take an extra pair of glasses/contact lenses as well as your eyeglass prescription. Don’t forget your sunglasses for protection from ultraviolet light.

- Take some first aid supplies.

- Have a medical alert bracelet if you have allergies or significant medical illness.

- Be sure to take any medications necessary (in their original containers) and a note from your doctor confirming your need to carry your medications.

- Optional medications and supplies, which your travel health physician can discuss with you, include (often very expensive abroad): sunscreen, insect repellant (with DEET), anti-diarrhea pills (Imodium), anti-nausea pills (gravol etc.), allergy medications, ant-acids, pain relievers, antibiotics and condoms.

- Take a copy of your personal medical history for your purse/wallet.

- Take a supply of sterile syringes if you plan to travel to undeveloped countries.

- Learn how to indicate you have chronic illness or allergies in the languages of the countries you plan to travel within. Carry an epi-pen if you have severe allergies.

- Know the political/civil climate (war, terrorism etc.) of the country you plan to visit. Most recent updates can be obtained from the Department of Foreign Affairs and International Trade (www.voyage.gc.ca).

- For females, menstrual hygiene products may be difficult to obtain; be prepared to carry your own depending on your destination. Will you need to be prepared for urinary tract infections or yeast infections? Discuss these with your doctor.
While You Are Away

TRAUMA:

The most common reason for medical illness and death in travelers is trauma. The main causes are motor vehicle accidents, fire, sporting and other outdoor injuries, and violent theft. All of these means of trauma are increased with the addition of alcohol and other drugs. You can do a lot toward ensuring your health abroad by staying alert, avoiding high-risk activities and being cautious with alcohol.

FOOD AND WATER:

Another major cause of illness (i.e. diarrhea, hepatitis) while traveling includes contaminated food and water. Here are some precautions that you should take to minimize your exposure when traveling in countries where food and water contamination is a know problem.

Water: in areas of questionable water purity, beverages, which are safe, include: boiled drinks such as tea or coffee, carbonated drinks from unopened bottles or cans, beer and wine. Any other water may be contaminated so do not use ice and wipe the surface of drink containers dry. Do not brush your teeth with tap water. When necessary to use local water, boil for a few minutes, or use disinfection tablets, or water filters.

Food: all raw foods including fruits, vegetables, and meet may be contaminated. Foods generally safe include raw fruits that can be peeled as well as all freshly cooked foods. Be aware that inadequately cooked foods are not safe. Avoid ice cream and unpasteurized dairy products. Fish (including shellfish) may be toxic even after cooked. Avoid food with flies on it.

Any food can be a source of disease so it is important to be prudent (but not paranoid) about where you eat. Eating in restaurants with open kitchens, using fresh ingredients and well-cooked food greatly helps.

Washing you hands with soap and water before eating is one of the most important ways to avoid traveler’s diarrhea!

TRAVELER’S DIARRHEA:

Many people do develop diarrhea while traveling but it will generally resolve on its own after a couple of days. The best way to avoid traveler’s diarrhea is to pay strict attention to the food and water precautions outlined above. Should you develop diarrhea, drink lots of water or rehydration fluids (available as pre-packaged powders (ORS- oral rehydration salts) in most countries, or take a supply with you).

There are well done studies that show that taking 2 tablets of pepto bismo four times per day decreases the incidence of traveler’s diarrhea by 65%! Travelers may try this on short trips of up to 3 weeks length. Pepto bismo will also give a black tongue and black stools. Immodium may also be used to relieve symptoms.

There is no well proven evidence to date that yoghurt protects against travelers diarrhea but it does no harm to try this.

There is no effective traveler’s diarrhea vaccine yet, although one product (Dukoral) makes that claim. Studies have shown it 7-20% effective against travelers diarrhea!

Doctors may prescribe a broad-spectrum antibiotic (such as ciprofloxacin or azithromycin) with specific instructions on how to take these. If your diarrhea is associated with severe abdominal cramps, fever, blood, or dehydration you should seek medical attention.
DISEASES FROM INSECTS:

Insects such as mosquitoes and ticks, carry a wide range of disease in many countries. Many of these illnesses are caused by viruses, which are not curable with antibiotics and most have no effective vaccines to prevent the illness. Some cannot be vaccinated against but can be treated with antibiotics.

Basic precautions should be taken to avoid insect bites since many of these diseases are not vaccine preventable and not easy to treat.

Insect Precautions:
- Use insect repellent with DEET
- Avoid outdoor activities at dawn and dusk when many (but not all) insects are most active
- Use mosquito netting at night
- Use Permethrin* spray on bedding, mosquito nets, clothing, and hats
- Use long sleeved shirts, pants, and shoes with socks rather than sandals.

Permethrin* is a natural insecticide made from Chrysanthemum flowers and will either kill insects or stun them. It is safe to use and may be sprayed on clothing to deter ticks, mosquitoes and other biting insects.

Other insect born diseases, which can be prevented by medication or vaccination, include Malaria, Yellow Fever, Leptosporosis, and Japanese Encephalitis. You should discuss with your doctor whether or not these diseases are of concern in the areas that you plan to visit.

CLIMATE:

Be aware that sunburn, heatstroke, hypothermia, high altitude and frostbite can all result in significant medical consequences. Ensure that you have adequate clothing, a hat, sunglasses, and that you use sunscreen regularly. Adequate hydration is essential under both warm and cold weather conditions so drink plenty of fluids.

SEXUAL ACTIVITY & DRUG USE:

Sexual activity (both heterosexual and homosexual) can result in the transmission of many diseases including: AIDS, Hepatitis B & C, Chlamydia, Gonorrhoea, Syphilis, and Genital Warts.

Be aware that the sharing or use of non-sterile needles and syringes (for medical or recreational drug use) can result in the transmission of both AIDS and Hepatitis B, C & D. Presently 2 vaccines exist to protect against sexually transmitted diseases: vaccines against hepatitis B, and Gardasil the vaccine against human papilloma virus.

The use of latex condoms and latex dental dams (for oral sex) can significantly reduce (though not eliminate) these illnesses. Remember that outside of developed countries, both condoms and birth control pills can be very difficult to obtain so you should carry your own supply. The only guaranteed protection though is abstinence.

OTHER HAZARDS:

All medical and dental procedures as well as acupuncture, piercing, and tattooing have the potential for disease transmission if non-sterile equipment is used. Try to avoid receiving blood products/transfusions of any kind unless advised that it is absolutely necessary. Diseases that could be transmitted from any of these procedures include AIDS and Hepatitis. In addition, complicated wound infections can result from tattooing, piercing, and acupuncture.

FURTHER INFORMATION:

- Centre for Disease Control: a site that includes an abundance of information on travel and other health issues. www.cdc.gov
- International association for medical assistance for travelers: includes up to date travel information as well as a worldwide listing of English speaking doctors. www.iamat.org
- Centre for Disease Control (CDC) has information on outbreaks and detailed discussion on diseases www.cdc.org
- Canadian Government, Department of Foreign Affairs and International Trade: a site for up to date travel warnings and advisories. www.voyage.gc.ca
- Winnipeg’s Skylark Travel Health Clinic has information on prevention of diseases www.skylarkmedical-clinic.com. Their phone line for travelers 453 9107 will inform travelers of the approximate costs for travelers needing immunizations. They will also see returned sick travelers on an urgent basis during office hours.
After You Return to Canada

If you have taken any anti-Malaria medications be sure to take them for the period prescribed by your doctor after you return to Canada. See a physician if you develop any unusual illness or fever within the first three months after your return. Travelers returning from malarious countries who develop fevers must seek medical attention immediately as malaria can kill people quickly so it must be diagnosed and treated correctly early.

Mental Health: Coping with Homesickness

Just as important as, and often closely related to, physical health is the concern about mental health. This is a subtler, harder to define area that can often have enormous consequences if not dealt with appropriately. We encourage you to treat this topic seriously prior to going abroad, so that you are equipped and prepared to deal with problems and potential problems quickly before they grow into something more.

This section on Homesickness has been written by Dr. Donald Stewart, Director of the Student Counselling & Career Centre, University of Manitoba. (In many cases homesickness is really a form of culture shock so please see also the section on Cross-Cultural Adjustment, p. 36)

HOW CAN YOU COPE WITH HOMESICKNESS?

Perhaps the most important thing to remember is that homesickness isn’t a sickness per se, but represents part of our normal psychological process to adjusting to a new environment. For most students, homesickness will be a short-lived, however, homesickness can become more serious. Here are some examples of ways you might cope with homesickness:

- Acknowledge the feelings of homesickness and recognize that they are a natural response to your situation.
- Remember that other students are feeling the same way, even if they aren’t talking about it.
- Talk about the situation with others, particularly those who have gone successfully through a similar situation themselves.
- Bring selected items with you from home to give you a sense of comfort and continuity.
- Familiarize yourself with your new surroundings so they don’t feel so “foreign”.
- Try to balance studying with social activities and physical exercise.
- Ensure you get adequate sleep and nutrition.
- Explore student organizations or groups in which you might become involved to create a sense of “community” for yourself.
- Keep in touch with people at home but do not overdo it, since over dependence can actually increase homesickness.
- Use e-mail and letters more than the telephone when contacting people back home since these methods are less likely to foster over dependence.
- Plan trips back home well in advance, and organize yourself around these dates, which will minimize the impulse to return home when difficulties arise.
- Try to maintain perspective – it took you a lifetime to learn how to successfully function in your home environment, so you can’t expect to be an instant expert and function at the same level in your new environment.
- Be active, engaged, and adventurous – you sought out this new experience, now do your best to make the most of it!
- Give yourself some time to adjust, but if homesickness or other problems persist, find out about professional help from a counselor or a health care facility associated with your place of study.

See University of Manitoba Student Counselling & Career Centre, 474 University Centre, Tel: 474-8592 for more information on the following topics:

- Dealing with Stress
- Routine
- Maintaining Good Mental Health
- Social Relationships
- Time Management
- Keeping a Journal
Personal Safety Matters

This section on Personal Safety has been written together with Constable Naomi Green, University of Manitoba Security Services.

Life involves risk. There is no situation where you can avoid risk altogether. Being safe means being aware of your risk and being proactive about how to handle the risk to the best of your ability. Traveling abroad does increase your personal safety risks because it removes your familiarity with basic support systems and requires you to learn new behaviour codes. This is part of the overall learning experience of going abroad. Being informed of your host culture/country, and of your personal safety risks within that country and then exercising appropriate precautions will help to ensure your positive experience abroad.

Avoiding Injuries

- **HIGH RISK ACTIVITIES:** When traveling within a country you should research your intended destination areas, familiarizing yourself with what areas may expose you to a higher risk of injury. For instance, if you intend to participate in some adventure activities, find out what the conditions are like, what some of the risks are and consider other travel options if the risk is too high. Your best defense against injury is knowledge.

- **DRIVING A VEHICLE:** Driving in some countries can be a high-risk activity for injury. This is due to road regulations, local driving habits, road conditions or other environmental conditions. Be sure that you do some research on driving issues in your host country. The FAC Travel Advisory Page will often indicate if driving within a country can be a risk. [See: http://www.voyage.gc.ca]

- **ALCOHOL:** There are many types of alcohol related injuries, from emotional/psychological injuries (stemming from regret or fears of one's actions after an alcohol related incident) to many types of physical injuries. The average person requires one hour to break down 1 ounce of alcohol in their system. Other factors that can affect the breakdown of alcohol in the system are a person's weight, gender, food intake and other drugs. When you are away from home and the things you know, stay safe and lower your risk of injury. To avoid alcohol-related injuries, if you want to drink, drink responsibly.

Precautions Against Theft

If you cannot afford to lose it, do not pack it. Leave expensive jewellery, clothing and equipment at home if you can. These are items that identify a traveler as a good target for theft.

- **PICKPOCKETS:** A good pickpocket can take valuable items out of your pockets, bags or purses and you will not have felt a thing. As much as possible, try to avoid crowded areas, which are common venues for pickpockets. When you walk through the crowds brushing up against people you will likely not feel anyone take your belongings. Be aware of people who attempt to distract you in some way, come close up against you, or ask you questions on the street. Maintain your distance and keep your guard up. If you need to carry money or valuables with you, here are some tips for keeping them safe:

1. **CARRYING CASH:** If you are carrying cash while traveling, do not store it in one place. Cash should be hidden in several different locations of your lodgings or dispersed among several pockets (better if these are hidden pockets) of clothing. This way if at any point you are pick-pocketed, there is still a good chance that you did not lose all of your funds. Consider carrying your traveler's cheques in the same manner.

2. **CARRY A FALSE WALLET:** A false wallet is an inexpensive wallet that should contain minimal funds (funds for the day) and easily replaceable cards or identification. Do not place important documents / ID or cards in this wallet. This wallet can be used for daily spending and activities. If a pickpocket removes it from your person it will not be a major crisis situation.

3. **MONEY BELTS:** There are several different kinds of money belts made out of varying types of materials. The types of belts/pouches are, to name a few, a neck money pouch, a hidden waist money belt and a hidden thigh money belt. Money belts are meant to be hidden and should be used to carry important documents/funds/cards. Some travellers recommend that you wear two money belts (ex: one hidden at the waist and one hidden at the thigh), so that things can be
dispersed among the two and you avoid having an obvious bulkiness under your clothing. If you are using a money belt, do not use it as your regular wallet by pulling funds from it to pay for items, keep the belt out of sight. Thieves look for these kinds of things and if they are aware that you are wearing a money belt around your waist, some may attempt to cut the belt off of you. You may not notice that it is gone until later. Consider placing documents in a waterproof document pouch (obtained at travel or luggage stores) before placing it in the money belt. If your passport / documents are damaged by water or perspiration you may have difficulties at customs.

• LODGINGS/TRANSPORTATION: Prearrange your lodgings if possible. It is good to know ahead of time so that you can research the area that you will be staying in, the route that you should take to get to your lodgings and be able to research the types of transportation available. Be sure to book your transportation and lodgings with reliable and accredited companies (check with travel bureau). Some transportation companies in particular have a reputation for charging more than they should or taking tourists on a scenic and more costly route that they did not ask for. If you are staying at a hotel or hostel here are some things to keep in mind:

1. Do not leave valuables in your room while you are away. It is better to leave your valuables in a safety deposit box or other secure place provided at the hotel for this purpose.

2. Do not invite people into your room.

3. When away do not use the “Please clean my room” sign. This will alert thieves that someone is staying in the room but is not there at the moment. Hotel staff should clean your room whether you have that sign up or not.

• SCAMS: The best way to avoid scams is to stay aware of your surroundings, including the people around you. There are many types of scams and anyone can be a scam artist. You can find information on the Internet about scams that are commonly used. FAC and travel web sites are good resources for this information (Note: FAC may advise travellers of scams in the Travel Advisory Section). Some examples of scams that travellers talk about are:

1. At the Airport – Two or more people working together at the Security Gates. Person #1 goes through the gates several people ahead of you, person #2 is just going through the gate right in front of you. Like most people you have already put your luggage on the x-ray belt and are waiting to be allowed through. However, the person in front of you (part of the scam team) causes the security personnel to have to hold up the line to clarify some kind of problem, drawing everyone’s attention to them. Meanwhile, person #1 has taken your luggage and left.

To prevent this kind of thing from happening, try to hold on to your luggage until the person ahead of you has gone through the gate without incident. To ensure that you do not get stopped, do not pack anything that may look suspicious and when going through the security gate empty all your pockets of any items that may set off the metal detectors.

2. On The Street – Be wary of individuals who are eager to be your guide, offer a deal that is too good to be true or even get too close to you. Some travellers have reported about scams where a mother comes to talk to you and her children run around you. What you don’t realize until later is that the children have taken the opportunity to relieve you of some of your belongings.

3. Be Aware – As mentioned above the best way to avoid a scam is to keep your guard up and be aware of your surroundings.

• HIGH CRIME AREAS: Do your research about the cities that you will be visiting. All cities have an area that has a higher crime rate or a reputation for being unsafe, particularly after dark. Knowledge is your best defense, once you have this information you will know to stay out of those areas if possible. If you have to be in those areas, you can try to be out of those areas after dark. Many of the more detailed travel books/guides, tourist bureaus or consulates will have this information. You could also talk to local people whom you trust (your hosts, classmates, friends, or the police) for their opinion and advice.
Avoiding Assault, Harassment, Stalking, Etc.

- Dress in casual, neutral clothing. If you dress too flashy or look too out of place you will be targeted as a tourist and find yourself dealing with harassing comments.
- Try to fit in with the community, with dress, mannerisms, behaviours. Some cultures have very strong views about what is acceptable behaviour in public. This is particularly the case in countries where there are definitive gender roles, and women travellers should be aware that in order to avoid harassment they should try to behave in public as the local women behave and/or dress.
- If you are taking in some of the social life and attending local bars, clubs, restaurants, etc. Be cautious about accepting food and drink from people. Do not leave drinks unattended, if you do don’t consume it. There are some drugs on the market (illegal and legal) that when placed in a liquid (beverage) are colourless, odourless, and tasteless. These drugs can be dangerous when mixed with alcohol and are often referred to as “Date rape” drugs.
- If there are set curfews in a country, be sure to adhere to them. You may be a foreigner and tourist, but you are expected to follow the laws and regulations that are set in place.

Emergency Response

In the event of an emergency overseas, you need to be aware of the resources available to you and the appropriate lines of action. Your 24-hour access to the UM in cases of emergency is either by phone (collect) 1-204-474-9312 or e-mail: emergency_response@umanitoba.ca

Your first course of action, in the event of an emergency, should always be to seek immediate help from local authorities. This includes contacting the program coordinator of your host institution or agency. Note that “911” is not necessarily an emergency call number in other countries. Upon arrival in your destination country, determine if an emergency call number is available and what this is.

You may also contact the Department of Foreign Affairs Canada (FAC) for help and advice for your situation. The Operations Centre of Foreign Affairs Canada operates 24-hours a day, seven days a week. An experienced officer is always available to respond to emergency calls from anywhere in the world. You can access this service in various ways:

1. Canadian citizens outside Canada can call collect to (613) 996-8885
2. For calls originating in Canada and the U.S., call 1-800-267-6788 or (613) 944-6788
3. In a number of countries, you can call the Operations Centre toll free. See the FAC web site (#5 below) for a list of 60 countries and their toll free numbers in each.
4. Contact FAC directly via their online e-mail form at: http://www.voyage.gc.ca/
5. You can also reach the Operations Centre by E-mail at: sos@international.gc.ca
6. FAC Fax: (613) 943-1054

Remember to keep the UM informed of any changes to your contact information. Complete the “Information in Case of Emergencies” form (see p. 63) and give it to your UM Exchange Coordinator before you go. Leave a copy of your complete itinerary (addresses of all the places you will be, dates of your stay, contact number) with a friend or family member (i.e. emergency contact person) at home. Make sure the UM has the name and contact information of this person.

Insurance

None of us want to think about the possibility of getting sick or injured or being robbed or any other “worst case scenario.” And, chances are, you will be just fine while you’re abroad. However, if something does happen to you, having the proper insurance can keep a bad situation from getting worse. In fact, it can be downright critical to your ability to handle tough circumstances well. The UM urges you to think seriously about your insurance coverage while abroad and to make absolutely sure that you are covered adequately for the type of experience in which you will be participating.

NOTE: All insurance plans will be deemed null and void if you enter an area considered to be a war zone, as specified by the Canadian Dept. of Foreign Affairs. You can check this on their web site: www.voyage.gc.ca. Current issues are also highlighted on the FAC web site.

The information in this section on Insurance was put together with assistance from the Campus Insurance Centre and Manitoba Health.
Health Insurance

MANITOBA HEALTH
Notify Manitoba Health about your travel plans as soon as they are confirmed. You can do this by phone (786-7101 or 1-800-392-1207) or by visiting their office at 300 Carlton Street in Winnipeg. Manitoba Health will be the first payer on any medical claims you will make while out of country, so it is imperative that they know about your travel plans before you go.

- Manitoba Health will cover you for health related expenses abroad according to what they would normally pay if the treatment/expense would have occurred in Manitoba. (i.e. ambulance expenses are not covered by Manitoba Health here, therefore they will not cover them abroad.) This means that if your expense is greater in your host country than the same procedure costs in Manitoba, you are responsible for the balance of the funds.

- Manitoba Health does not cover you for:
  1. The difference between what Manitoba rates are and the actual rate charged for a medical treatment out of country
  2. The cost of an ambulance or air ambulance
  3. The cost of returning you home if you are medically unable to return by regular transportation
  4. The cost to have a family member fly to your assistance if you are hospitalized
  5. Extra expenses incurred because you cannot return home when planned as a result of hospitalization

- If you are a full-time student while abroad, you are eligible to remain covered by Manitoba Health for the duration of your time overseas. You must confirm your full-time student status by having the University in which you are registered (for exchange students this would be the UM) issue a letter from the registrar’s office confirming your full-time status. Or, you may pick up a form from Manitoba Health, take it with you and simply have your host University confirm your full-time status on the space provided on the form.

- If you are going abroad for a reason other than to study, or will be a part-time student while abroad, you may remain covered by Manitoba Health for a period of up to one (1) year. After returning to Manitoba, you must be present in the province for a minimum of 6 months each year over the period of the next two years in order to remain covered by Manitoba Health.

- Prescriptions: Normally Manitoba Health will cover prescriptions issued to a maximum of 100 days. You may request an additional 100 day supply coverage from Manitoba Health by picking up a letter from their Carlton Street (Wpg.) office and bringing it to the pharmacist prior to having the prescription filled out. Manitoba Health does not cover prescriptions purchased outside of Canada, so bringing a large enough supply with you for the duration of your stay can be a good idea.

- Once Manitoba Health has been notified of your plans to go abroad, they will issue a special card that you are able to take with you. You must allow two (2) weeks for the card to be issued.

- Additional information on Manitoba Health coverage for persons traveling abroad can be obtained by calling their office at phone: 786-7101 or 1-800-392-1207 or visiting www.gov.mb.ca/health/mhsip

GROUP INSURANCE PLANS
Your parents may have coverage that can be extended to you through a group insurance plan through their place of employment. There can often be a number of limitations through these insurance plans that you will want to know before you leave. A few questions you could ask are:

- Will coverage extend out of country?
- Are there any age restrictions?
- Are there restrictions on the length of your trip?
- Are there restrictions on any pre-existing medical conditions?

UMSU STUDENT HEALTH & DENTAL INSURANCE PLAN
As a full-time University of Manitoba student, you will automatically be charged for the purchase of the UMSU Student Health & Dental Insurance Plan on your tuition. The travel portion of the UMSU plan is for a total of 60 days. If you will be out of the country for more than 60 days you have the option of purchasing extra days on your plan. For more information on this option, contact UMSU’s Service Coordinator at services@umsu.ca.

A copy of the UMSU plan, what it covers and what it doesn’t cover, is available from the UMSU Health & Dental Office, 110 University Centre, University of Manitoba, 474-6666 or on the UMSU website at www.umsu.ca. Once again, be sure to ask plenty of questions, review the ‘exclusions’ section carefully, or have the policy reviewed by an independent insurance agent before relying completely on this coverage.
EXCESS MEDICAL PLANS

Additional health insurance coverage, such as a travel health insurance plan is strongly recommended for all students traveling outside of Canada. The benefits of purchasing this additional insurance coverage are:

- Excess plans generally cover the above-noted points (under group insurance)—subject to some limitations.

- Most medical plans provide a 24-hour emergency assistance telephone line. These assistance numbers can become very important to you if you are ill or injured in a foreign country. Not only do they assist you with medical matters, they will also help with language difficulties and even legal advice if required.

- Please note: There are different plans available from different companies. These plans all provide excess medical insurance but all have different policy limits. It is very important that you review the policy limits and exclusions so that you understand what is or isn’t covered and what limits will apply. You may download a list of important questions to ask your insurance agent prior to purchasing any excess medical plan. (See Important Questions to Ask Insurance Policies, p. 60).

Property Insurance

As a student, traveling with a minimal amount of baggage, the total value of your property while overseas may not be extravagant. However, how would you replace your belongings if something should happen to them while you are abroad? Here are some points to consider carefully before you go overseas:

- Will a homeowner’s insurance policy here in Manitoba (either yours or your parents’) cover your personal belongings abroad? If you are a full-time student still living in your parents’ home, you may be eligible for coverage under their plan. Be sure to speak to your parent’s insurance agent about this.

- Consider any policy limitations: Are there any monetary limitations? Is amount given enough coverage for you? Is there an age restriction? Are there any limitations stipulated for students who are living away from home for school purposes?

- Consider where you plan to live while you are abroad: If you plan to rent an apartment, you may want to inquire about an in-country tenant’s insurance policy. If you plan to live in school residence, you may be able to still use your parents’ plan.

- Consider third party liability issues: These may be covered by homeowner’s or tenant’s insurance plans. Be sure to check with the agent.

- Purchase additional travel insurance to cover your belongings if they should happen to be lost or damaged in the course of travel to or from your destination.

- A note regarding insurance coverage offered through credit card companies: Be very careful to read and be aware of what these policies will NOT cover. You can request a list of exclusions from the company if you are not sure.

- Car insurance: AutoPac will not cover you outside of Canada and/or the United States. If you plan to be driving a car in your host country, be sure to purchase in-country collision coverage.

- Always remember that your insurance policies from Canada will be deemed null and void if you are traveling to a destination considered to be a war zone by the Canadian Government’s Department of Foreign Affairs.
Making travel arrangements for your journey abroad can be exciting, confusing and—at times—frustrating. A good travel agent will be able to guide you through the many detailed tasks required as well as answer your questions pertaining to international travel. This site will provide you with some basic information about international travel so that you are better prepared to ask your travel agent pertinent questions to help him/her make the best arrangements for your situation.

The following pages on Travel Arrangements have been put together in consultation with the University of Manitoba Travel Cuts and information from Transport Canada.

Getting To Your Destination

As air travel is the most popular mode of transportation to an international destination, this site deals primarily within this context. The following pages contain valuable information that will help you (together with your travel agent) make the right travel arrangements for your particular needs.

AIR TICKET PRICE

One of the biggest factors considered for most students is the ticket price. Factors affecting air ticket prices are:

- **Departure Date:** Depending on your destination, prices may be cheaper if you plan to fly in what is considered “off-season” for that route/carrier. For example:
- **Day Of Travel:** Traveling mid-week can save you money with most carriers. Mid-week travel means you depart Canada from Sunday through Thursday and return to Canada Monday through Friday. Weekend travel means departing Friday or Saturday and returning Saturday or Sunday.
- **Length Of Stay:** Prices can vary according to your length of stay. Ask about any age restrictions.
- **Student, Youth Or Senior Status:** Reduced airfares are available if you fall into one of these categories, although sometimes it is even cheaper to take a seat sale (if you don’t require any flexibility). You may want to consider purchasing a student or other discount card. (See Discount Cards, p. 32)
- **Flexibility:** The less flexible you are in setting the terms of your ticket, the more you can expect to pay for your ticket. For instance, if you require a ticket that allows you to change your departure or return dates and has no cancellation penalty, your ticket price will likely be higher than if you do not have these requirements.
- **Stopovers:** Tickets that include the price of stopovers can provide some cost-saving benefit.
- **Frequent Flyer Cards/Plans:** Most major airlines these days have a plan that allows you to accumulate points based on either the cost of your ticket or the distance travelled, or both. You may then redeem these points for free or reduced-fare airline tickets on any subsequent travel plans. To obtain a card, either call the airline directly or submit an application through their web site. There is generally no charge for obtaining a frequent flyer card. To gain points, you must present your card or plan # to your travel agent at the time of booking, or to the check-in agent at the airport. Each traveller must have their own card/plan # in order to collect points. However, points may be transferred between immediate family members to redeem for a future flight. Always keep a copy of your boarding pass and ticket until you have received your frequent flyer statement! If points have not been registered, you can claim them retroactively with most airlines by showing your boarding pass and airline ticket. This you must do as soon as possible.
BOOKING YOUR AIR TICKET

Although booking an airline ticket may seem like a straight-forward process, you will need to pay careful attention to several important details.

- **Your Name:** The name on your ticket must match exactly the name printed in your passport. Consequently, it is a good idea to present your passport to the travel agent at the time of making your booking. If the names do not match between your ticket and your passport, you may expect difficulty when checking in at the airport, going through customs and other check-points. Your name, as presented on your passport, should also be the one that appears on your frequent flyer card, or you may have difficulty accruing your points.

- **Special Meal Requests:** Any special meal requests (i.e. Vegetarian, religious restrictions, allergy restrictions) should be given to the travel agent at the time of your booking.

- **Seat Requests:** Any preferred seating arrangement should be given to the travel agent at the time of booking. This is not a guaranteed service, but if the airline allows pre-booking of seats, your travel agent can ask to accommodate your requests.

- **“Open Jaws” Option:** Depending on your travel plans before or after your study period overseas, you may want to consider requesting a ticket that allows you to fly into one city and return home from another. As long as your city of arrival and city of departure are served by the same airline carrier, an Open Jaw ticket may not cost you much more than a regular ticket and you will save time and added expense if you don’t have to backtrack.

- **“Around The World” Option:** This ticket allows you to select your own stopover points as you travel around the world in a continuous direction. If traveling to a destination on the other side of the world (i.e. Australia), this may be an interesting option.

LUGGAGE RESTRICTIONS

It is important to fully explore your luggage limitations before you board the plane. This is especially true if you will be changing planes en route as the luggage restrictions may be different for the second leg of your journey than the ones set when you left home. Be sure to ask your travel agent or call the airline directly so that you know the luggage restrictions for your entire trip before you start packing. Some general tips are:

- Charter airlines tend to be more restrictive on luggage than major airlines. Charter airlines will allow approximately 20 kgs total, while major airlines could be more like 23 kgs or 50 lbs (Air Canada: See their web site [http://www.aircanada.com/en/customer-care/baggage.html](http://www.aircanada.com/en/customer-care/baggage.html) for further details).

- Baggage allowance varies significantly between airlines and destinations. **CAUTION:** Baggage allowance heading out of Canada may be considerably higher than that allowed in other countries. Don’t be caught in a stopover discovering when you attempt to board your next flight that only half of your luggage is allowed on the plane! Check this ahead of time with the travel agent or airline company.

CANADA CUSTOMS

If you are carrying valuables (i.e. computer, video recorder, camera, etc.) with you when you go abroad, it is advisable for you to register these with Canada Customs prior to leaving the country. This service is available free of charge. You will need to show your valuable to the customs officer and state that you got them in Canada or lawfully imported them. The officer will then list your valuables with their serial numbers (or other unique markings) on a wallet-sized card that you can carry with you. If you are questioned about your valuables when returning to Canada, you can show your card in order to avoid paying duty on them.

Jewelry can be very difficult to identify and therefore cannot be listed on the customs card. For this reason, it is a good idea to travel with as little jewelry as possible. If you must take a valuable piece of jewelry with you, take the following precautions:

- Get an appraisal report from a gemologist, jeweler or insurance agent as well as a signed and dated photograph
- Get written certification that photograph is a true representation
- Carry these along with your bill of sale or previous customs receipt when you leave the country. For further information on Canada Customs regulations, please visit their web site: [cbsa-asfc.gc.ca/agency-agence/menu-eng.html](http://cbsa-asfc.gc.ca/agency-agence/menu-eng.html)
GENERAL

Last, but certainly not least, here are some helpful hints to reduce your travel stress and help ensure an enjoyable trip:

- Call the airline that you have booked with at least 3 days in advance of your departure to check for any flight schedule changes. Call again the day of your flight to reconfirm.
- Arrive at the airport well in advance of your flight’s scheduled departure time: at least 2 to 3 hours for international flights.
- Photocopy all of your tickets in case the original is lost. A reissuing fee of approximately $100.00 may be charged if you do not have a copy. This does not apply to e-tickets, however not all airlines will issue e-tickets. This is something to check with your travel agent.
- When going through the Customs and Duties portals remember to have your passport, ticket, duty declaration and other i.d. ready to show to the customs agent. Be patient with line-ups and be prepared to wait quite a while. Remember: they don’t have to let you into their country! They are doing you a favour, not the other way around. You may be asked to remove shoes, jackets, etc. And your carry-on luggage may be singled out for detailed searching. Always be courteous and polite, but refrain from humorous remarks. This is not a time for making jokes... especially anything that includes words like “bomb” “terrorism” “hijacking” and the like... it's against the law.
- Never leave your bags unattended
- Never accept parcels or letters from strangers for delivery at your point of destination.
- Label all luggage clearly. Do not use your home address or business title. Luggage tags with flaps to hide your name are a good idea to help protect your anonymity and thwart thieves.
- Make an inventory of your luggage contents and carry this on you.
- Wear comfortable, practical clothing and footwear.
- Always keep a small amount of local currency in order to pay a departure tax at the airport. Some taxes are calculated into the price of your ticket while others are charged at the airport. To be sure, call ahead to the airline to inquire about the tax and the amount you’ll be expected to pay.

More information can be obtained through the Transport Canada web site: www.tc.gc.ca

WHEN PACKING YOUR BAGGAGE:

1. Make sure there are no sharp objects (like scissors) packed in your carry-on. Pack them in your checked in luggage instead.

2. Make sure electronic devices such as cell phones, laptop computers, cameras have charged batteries and are ready for working order inspection. You will not be allowed to bring them if they are not functioning.

3. Pack prescription medication in its original labeled container (more about this under Health Matters, p.17)

4. Never wrap or package gifts. Security may require you to open the packages for inspection.

5. Substances capable of posing risk to health or property are not allowed (i.e. solvents, aerosols, etc.)

6. Pack your own bags, you may need to be able to give an account of everything in them.

7. Check airline restrictions and guidelines for packing liquids.
Packing

“If you can’t afford to lose it, don’t bring it.” This is a good maxim to remember when packing to go overseas. It is very important to give ample fore-thought to the subject of packing—at least a week or two. Don’t leave it until the last minute, or you are bound to be stressed, forgetful, or both.

RESEARCH YOUR DESTINATION

- **Climate:** Knowing the climate of your destination country/region is important so that you can pack an appropriate variety of clothes. Usually it’s a good idea to pack things that can easily be layered.
- **Culture/Social Norms:** Certain cultures have strong norms on the type of dress that is appropriate in given social situations. Be respectful and pack clothing that will allow you to blend in with the culture. Be careful to consider where you will be going within your destination country/culture and the types of activities you anticipate. (i.e. Religious monuments, sporting activities, etc.) This is an especially important consideration for women traveling alone.
- **Product Availability:** If at all possible, talk with people from your destination city/region and find out what kinds of consumer products are available to purchase once you get there. Chances are, you will be able to get virtually everything you need at your destination. However, if you have certain products that you are particular about, you may want to bring a supply with you.
- **Electrical Appliances:** Visit [www.kropla.com](http://www.kropla.com) for a world electric guide, or speak with someone from your destination country to see if electrical appliances in your host country require either 220 volts or 110 volts (Canadian standard). If your host country is on a different electrical system, you will require a transformer as well as an adapter. Not only do the voltages differ, the shape of the plug outlet is different as well. These should be available in hardware stores or travel outlets.

CARRY-ON VS. CHECK-IN?

Your carry-on baggage can be a life-saver in the event that your checked-in baggage is delayed or lost. It is wise to pack a change of clothes, a few toiletries and other essentials that can get you through at least one or two days without the rest of your luggage. Check with your airline carrier to see about any restrictions applied to carry-on luggage in terms of weight, size and number of bags. As a general rule, you are allowed one “purse” and one carry-on luggage piece than must be small enough to fit either under the airplane seat or in the overhead compartments. Restrictions now apply to liquids, gels and aerosols. Please refer to [www.tc.gc.ca](http://www.tc.gc.ca) for current information.

LUGGAGE RESTRICTIONS

Always keep in mind any luggage restrictions [see above] (weight, size, number) that may be imposed on you at any time in your journey. Pack as lightly as possible. Know where your things are within your luggage so that if you need to transfer items to carry-on, or discard them, you can do so quickly without upsetting your whole bag.

Getting Around In Your Host Country

Thinking ahead of time about how you will travel and where you will stay once you are in your destination country can save you time, money and stress after your plane touches down. We strongly recommend that you plan to take a basic city tour shortly after you arrive, just to “get your bearings” and become acquainted with your new “home.” For other, more extensive tours you may want to consider the following few options. These are just a sampling of the kinds of products and services available to you. For full information, consult with your travel agent.

INTERNATIONAL DRIVER’S LICENSE

If you plan to drive a car during your time overseas, obtaining an International Driver’s License is a must. This is a standard travel document that is recognized worldwide. If you are over 18 years of age, you can purchase an International Driver’s License at any CAA (Canadian Automobile Association) office. To do so, bring along three (3) pieces of identification, one of which must be a current, valid Driver’s License. You may also want to bring along two (2) passport pictures, although these may be taken at the CAA office for free if you are a member. The fee for the International Driver’s Permit is (as of 01/2009) $15.00, which is a non-member rate. Members receive a discounted rate, depending on the type of CAA membership you have purchased. No written test is required. Your International Driver’s License card will be issued “on the spot.” For further information, you may consult the CAA Manitoba web site at: [www.caamanitoba.com](http://www.caamanitoba.com)
RENTING/LEASING/PURCHASING A CAR

This may be an option if you need/desire a great amount of flexibility. Some things that you will want to research and know about before choosing this option are:

- Cost of fuel
- Places to park / parking fines
- Minimum age requirements
- Cost and requirements of auto insurance (not covered by Manitoba Public Insurance outside of US and Canada)
- Must have major credit card

TRAVEL OPTIONS IN EUROPE

- Eurail Pass: Because of the extensive rail system through most of Europe, purchasing a Eurail Pass is a convenient, cost-effective way to travel when traveling through many countries. These passes must be purchased from outside of Europe, so it is important to consider this option before you leave. There are several variations on the standard Eurail Pass, so be sure to explore your options and choose one that suits your needs. The cost of the pass will depend on your route and length of stay. For more information, you can visit the web site at: www.raileurope.com/canada. Eurail Passes can be purchased through any travel agent, although Travel Cuts offers the feature of being able to issue these “on the spot.”

- National Rail Passes: If you are planning to travel mostly in one country, or region, you may want to check into the possibility of a national rail pass. These are available for most individual countries in Europe. A few passes are issued for a particular region such as the European East Pass, or the Scandinavian Pass. Again, for more information consult the web site at: www.raileurope.com/canada

- Bus Passes: “Busabout” operates from April through October and follows a set route around Europe. You have the option of hopping on and off the bus when you want. Cost depends on your route and length of stay.

- Bus in Britain: “National Express” is similar to a Greyhound Pass. It is very extensive—you can travel virtually anywhere in the country. This pass can be purchased at any time of year. Cost depends on route and length of stay.
TRAVEL OPTIONS IN AUSTRALIA AND NEW ZEALAND

- **Oz/Kiwi Experience:** This outfit allows you to purchase different bus passes that follow a pre-determined route. You can hop on and off at any location along the route. They also offer you assistance with booking budget accommodations. Includes a variety of site-seeing activities. For more info, check out their web site at: [www.ozexperience.com](http://www.ozexperience.com) or [www.kiwiexperience.com](http://www.kiwiexperience.com)

- **Greyhound Pioneer Bus Passes:** A variety of options are available on an extensive network of scheduled express coach routes throughout Australia. Discounts for students available. This option gives you a high degree of flexibility and is good for traveling from point to point quickly.

- **Rail Australia:** Offers service between most major cities, but has relatively limited routes to smaller centers.

- **Air Passes:** For flights within Australia the cheapest way to fly is on their discount airline called Virgin Blue (similar to Westjet here in Canada). They offer various fare levels depending on travel day, time and advance booking.

TRAVEL OPTIONS IN SOUTH AMERICA

- **Gap Adventures:** Offers a flexible travel pass within South America. Assistance given with booking budget accommodation. You are able to hop off and on at locations on your route. Cost depends on destinations and length of stay. For more information see: [www.gapadventures.com](http://www.gapadventures.com)

- Unfortunately, not much exists for advance train/bus passes for the rest of South America. Check with your travel agent about group trips.

TRAVEL OPTIONS IN ASIA

- **Japan Rail Pass:** Check out the information at [www.japanrail.com](http://www.japanrail.com), or see Travel Cuts for details.

Discount Cards

Depending on your student status, your age, and your specific travel needs, you may be eligible for some great discounts if you purchase one or more discount cards before going abroad. Be sure to check out your options and don’t miss out! Information and application forms are available on the Travel Cuts web site: [www.traveltcuts.com](http://www.traveltcuts.com)

- **International Student Identity Card (ISIC):** This is the most widely accepted form of student identification around the world. You must be able to prove full-time student status when purchasing this card. There is no maximum age limit, but there is a minimum age requirement of 12 years. The card allows you discounts on airfares, some ground transportation, and attractions worldwide. An added benefit is a toll free phone line should you require emergency medical, legal or financial assistance while overseas. Applications available at Travel Cuts. UM Students are eligible for ISIC cards free of charge.

- **International Youth Card:** Available to anyone 25 years of age or younger. You do not need to be a student to obtain this card. It provides similar discounts to the ISIC, but not as many. Proof of age required when purchasing this card. Applications available at Travel Cuts for $16.00 (prices subject to change).

- **International Teacher’s Card:** Available to certified teachers. Provides discounts on airfares and other forms of transportation, attractions, etc. Proof of professional status required. Applications available at Travel Cuts for $16.00 (prices subject to change).

- **Hosteling International Membership:** Anyone can purchase this discount card. Offers discounts on hostels worldwide. Applications are available at either Travel Cuts or at the Hosteling Association office in Winnipeg (943-5581) for $35 plus tax (prices subject to change).

A NOTE ON HOSTELS

Hostels are defined as budget shared accommodations, usually with dormitory style rooms. Hostels can offer a very unique experience, often being located in unusual buildings. They can be an excellent place to meet fellow travellers and make good short-term accommodations while looking for a permanent residence. Some offer kitchens, laundry facilities and lockers. Be prepared to bring a “sleep sheet” (two single sheets sewn together… or can purchase from the Hosteling Assoc.). You may be able to book a hostel ahead of time, on-line, as long as you hold a major credit card. For more information see Hosteling International- Canada at [www.bibhostels.ca](http://www.bibhostels.ca) or Hosteling International central [www.bibhostels.com/openHome.do](http://www.bibhostels.com/openHome.do)
Computing Matters

There are good reasons to have a UM e-mail account. One advantage is that while you’re away, people at home can easily find your e-mail address simply by looking up your name in the UM online People directory. All they have to do is type your last name in the “People” search on the UofM home page at www.umanitoba.ca. The People directory is structured to protect against address harvesting by spammers, and all UM e-mail is filtered for spam and viruses.

You can create your own UM web page to make a journal of your travel experiences, and people looking in the directory will find that easily too.

If you prefer another e-mail account, like Hotmail, it’s easy to have your UofM mail forwarded to it.

FORGOT YOUR PASSWORD?

Check before you leave the country. If you have a CCU account but you don’t know your password, you can bring photo ID to the Computer Accounts Office in Room 628 Engineering.

NOT SURE IF YOU HAVE A UM E-MAIL ACCOUNT?

Use ‘claimid’ at http://umanitoba.ca/claimid to find out if you already have a CCU account for e-mail and internet. If you don’t have a CCU account already, claimid will automatically create one (along with an ‘ins’ account for using the campus PC labs). Write down your user id and password. If claimid says you are not eligible, contact the International Centre for Students.

In order for others to find you, be sure there’s a checkmark in the box at the bottom of the claimid page to “Include me in the UofM’s public e-mail address book” before you click on “Finish”.

To find more about UM accounts, creating your own web page, and other computer information, start from umanitoba.ca/computer_accounts.

GUARD AGAINST COMPUTER VIRUSES

If you have your own computer be sure it’s protected against viruses. Keep your antivirus software and Windows operating system patches up to date. The UM has a site licence for Trend antivirus software that includes student’s computers. Even so, don’t click on unexpected attachments.

NEED HELP?

Computer Accounts Office: computer_accounts@umanitoba.ca (204)474-9788.

Computer Support Desk: computer_support@umanitoba.ca (204)474-8600

User Advocate: user_advocate@umanitoba.ca (204)474-9793
Canada Direct

This information has been taken from the Canada Direct website: www.infocanadadirect.com. Please access this website, or call 1-800-561-8868 for additional information.

WHAT IS THE CANADA DIRECT SERVICE?
Canada Direct is an automated international access service that allows you, from abroad, to call Canada, another country or to call within the other country and pay Canadian international long distance rates instead of the rates of the country you are in. Canada Direct service is convenient because it gives you the possibility to call Canada from over 130 countries, and to call 240 other countries around the world from 70 countries.

WHY USE THE CANADA DIRECT SERVICE?
Because it gives you access to bilingual operators (English or French) 24 hours a day, 7 days a week. Canada Direct also offers services in Spanish, Mandarin, Cantonese and Tagalog. The operators offer the usual services; they can also set up conference calls and obtain Canadian telephone number information. Your calls will be charged according to Canadian international long distance rates. By using a calling card from one of the Canadian companies listed below and the Canada Direct service, you can more effectively control your expenses since you receive an itemized phone bill confirming the calls that you made. This service also allows you to avoid paying expensive surcharges in hotels.

WHICH CALLING CARDS ARE COMPATIBLE WITH THE CANADA DIRECT SERVICE?
Only the calling cards from designated Canadian companies are accepted. These are: Bell, MTS, SaskTel, Alliant and Telus. To be on the safe side, be careful when using your calling card. Treat it as a credit card. Never give out your personal identification number (PIN).

HOW MUCH DOES THE CANADA DIRECT SERVICE COST?
Using Canada Direct is free, although it is possible that some communications companies may apply a surcharge. You pay only the Canadian international long distance rate associated with the calling card of the Canadian company you are using.
Documents You Should Have: A Checklist

In summary, you should check through the following list and make sure you have all the documents necessary for your planned trip abroad. Use this as a final checklist if you like, and carry it with you.

☐ Canadian Passport
☐ Birth Certificate
☐ Visa (study, work, visitors… depends on purpose/length of trip)
☐ Health insurance
☐ Travel insurance
☐ Airline ticket
☐ International Student Identity Card (and/or other discount card(s))
☐ Transcripts
☐ Tuition payment receipts (exchange students)
☐ Letter of acceptance / letter of offer from your host University, agency or employer
☐ Extra passport photos
☐ Written prescriptions
☐ Canadian customs certificates
☐ Will
☐ Emergency contact card from UM
☐ Calling card/Canada Direct card
Cross-Cultural Adjustment

This section on Cross-cultural Adjustment has been written by Dr. Fred Drewe, the former Interim Director of the International Centre for Students, University of Manitoba.

Preparing To Live Cross-Culturally

Most aspects of preparing to live in another culture come quite naturally. We all jump on the Internet or go to the library to find out about this new country, its climate, its culture, its holidays and a myriad of other items that form as questions in our minds. The most determined will also search out people from that country living in our own community. The most likely source is fellow University students. Meeting with several such people over coffee or a beer can be a terrific learning experience. They will tell you what to expect and will give you a sense of how at least some people from that country see the world. An even better source is students from your own country who have studied at the University you are planning to attend. They can relate their experiences good and bad and tell you what to bring and what to avoid. However, remember that everyone experiences a new culture differently and you may not have exactly the same reaction as those who preceded you.

It is normal to have doubts about leaving your home and friends for an extended period. You should have some fears. Nevertheless, your overwhelming emotion should be the excitement and enthusiasm for an adventure that could change the way you view the world.

Understanding Your Own Culture

Ironically by understanding your own culture you can better adapt to a new a new culture. Culture (the habits, customs and values that define how we live) is difficult to see from within any cultural group but that self-awareness seems especially difficult for Canadians. Many Canadians learn about their new culture and their own culture at the same time.

Every group grows up with a particular set of beliefs and values. These values and beliefs help determine the way we live. They are usually so routine that we don't often think about what they are. We only know the way we live, and we normally regard that way as the right way. Ask a Canadian what are the main characteristics of their culture and many seem confused. There may be several reasons for this reaction. Canada is a diverse country. We are a multicultural country and, because we mostly live within a few miles of the U.S. border, we are heavily influenced by the most dominant culture in the world. We are not clear about who we are. A few months in a new country will clarify that point. As you observe the values and customs in your new host culture you will be forced to face your own values and beliefs and hopefully better understand yourself and Canadians in general.

Adjusting to Your Host Culture

It is a good idea to learn as much about your new culture as possible before you arrive. Many find it helpful to read the history of the country and to learn about the political system. Reading some of the major novels or poetry of the country can be even more meaningful by adding a human dimension to the picture. The Dept of Foreign Affairs has developed profiles on every country in the world. Take a couple of minutes to review your host country on their web site: www.voyage.gc.ca/countries_pays/profiles-menu-profils-eng.asp

The education system and the procedures at your new University are of special importance. Explore ahead of time whether the classroom culture is formal or informal, whether learning is the student’s responsibility or teacher’s. Another student who has studied at your host University is your best source of information for this.

You may want to work in your new country to support yourself or to gain work experience. As the rules are different in each country it is vital to learn what the regulations are and what procedures you must follow in obtaining a job. There is usually an embassy of each country in Ottawa where you can get the information you require or you can contact your new University directly (the Foreign Student office).
Canadians are well aware of the importance of **geography** and **climate** when researching another country. **Climate** is a key component of how we **dress**. We are somewhat fortunate in Canada as we have four seasons and clothes for all occasions. It is likely that you will be able to wear many of the same things in your new setting that you wear here, however it is important to find out. Some Universities may have somewhat stricter dress codes, or the dress in the community at large may be more formal or more modest than here in Winnipeg. Students who have been at that University are your best source of information.

**Gender relationships** can be critical as you get to know people. It may take some time to understand how people relate in your new setting. It may be that you as a foreigner are regarded differently. In some settings you may be sought after as a friend in others you may always be somewhat of an outsider. It is important to be sensitive to the habits and customs in your new country—what was appropriate at home may now be offensive.

You will especially want to learn any major cultural differences in **gesture** or **language** that could be insulting or embarrassing. For example, you would like to know if people generally stand closer when they talk so that you know what to expect and are not offended by the closeness. This information is valuable but there is a danger in going too far.

Your hosts know you are from Canada, they don’t expect you to know all their customs and habits, they only want you to be kind, courteous and patient. They do want you to try to understand their way of living and to adjust to that as far as possible. No one expects you to abandon who you are; you should retain what is vital in your lifestyle as far as possible.

There will be times when the new patterns are confusing or upsetting. It can be difficult to be tolerant and understanding when under strain or pressure. Too often North Americans are inflexible, and too often we judge the ways of others through our own cultural glasses (ethnocentrism). We have all heard the stories of the “ugly North American” who gets off the plane talking and seldom stops, who expects everything to be as it was at home – “they all ought to do things like we do” (the right way). If English is not the language of the country they ought to be able to speak it - for our convenience.

We have to avoid becoming the stereotype. If you are patient, understanding, accepting of different procedures and customs, if you are not defensive about your own country and values, if you are ready to try some new ways of doing things, you will do well. There is no need to memorize all the habits and customs of the new country; they will be upon you quickly enough. It is your response to them that is crucial.

As Canadians, we like to think of ourselves as fair-minded and tolerant. Canadians have a good reputation around the world so obviously we do reasonably well at adjusting to new cultures. Nevertheless, living in another culture will put Canadian values of tolerance and fair-mindedness values to the test.
Dealing Effectively with Culture Shock

Your reaction to this experience in another culture will in part depend on your values and your past experience. If you have previously spent time away from home living in another culture you will have some idea what to expect even if this new experience is entirely different.

Although everyone is unique and no two people have exactly the same reaction, most go through several predictable stages in their path of adjustment. Writers sometimes give these stages of adjustment different names but most agree on the likely pattern of adjustment.

Before leaving Canada most students will attempt to find out about the new country and setting. There are many ways of doing this. You have probably looked at books and travel brochures; you have possibly visited sites on the Internet. One can learn everything from the climate to the ethnic makeup of the country from such research. Often students will go further by trying to locate and interview someone who is a resident of the country or speak to students who have been in that setting before. All of these sources are useful. During this phase students are usually excited about going and feel very positive. The negatives are likely to be some fear about the new setting and the uneasiness about leaving family and friends for a long period of time.

Upon arriving in their host country, most students, despite the weariness of travel, are enthusiastic to meet new people, see new places and discover the customs of a new culture. There is an excitement and curiosity that hopefully will last through your whole stay. However, it doesn’t take long before most experience some irritations: possibly the food is not what you expected, or you miss little things from home. You may be experiencing difficulties communicating because of the language, or because you have not learned the body language in the new culture. The thrill of a new setting and culture may be enough to overcome these difficulties, but for some there is a period of “culture shock” that can set in days or weeks after arrival.

Culture shock results when all the challenges or difficulties you are facing cause a state of mild depression. There may also be a crisis of values. You may begin to wonder whether you have done the right thing in taking this travel program. The values you see in the new culture may force you to reexamine the values or your own culture. All these challenges can lead to a crisis.

For those that do experience shock there are clear signs. It is important to discuss the signs because usually those going through the stage have no clear sense that they are in culture shock. Denial is the norm. One of the most obvious signs is the disappearance of your sense of humor. You may sleep too much, worry about little things, you may groom too much or too little, you may eat too much or too little, and you may organize and reorganize. You may write and phone home at prodigious rates, you may meet with those from your own country to talk about “them” (i.e. people from your host culture). You may feel homesickness, unhappiness, frustration, anxiety and sense of worthlessness.

What can you do to counter culture shock? First, be ready and watch for signs in your own behaviour. If you are beginning to experience the feelings described, talk to people from your own country, and those from your new culture. Sharing your experiences is vitally important. Get involved in the kinds of activities you practiced at home or look for new outlets in the new culture. There are probably counselors at your host institution trained to assist you as you go through this stage and it would be wise to talk to them. Remember, for the vast majority this is but a stage that will pass, hopefully quickly.

Soon you will feel better about what you are doing as you get more involved and more used to the new situation. For many, much of the remaining time is spent in learning new patterns and experiencing new customs. You will gradually feel a sense of accomplishment at learning a new language or in joining new groups. You may well develop friendships that are truly meaningful. You may begin to take a great interest in the issues and problems of your new country. A few will develop a sense of congruence with the new culture and have a shared sense of “we”. In any case, just as you sense you have become well adjusted, it will likely be time to return home.

One final note: When you return home, you will likely go through all these stages again in a more rapid sequence. For most, this second culture shock is unexpected and for many more severe.
Dr. Drewe’s Tips for Surviving & Thriving Cross Culturally

10 Talk to people who have been there or who live there.
9 Act like this is a chance of a lifetime – this is the chance of a lifetime.
8 When in Rome etc. etc
7 Damn I miss Hockey Night In Canada.
6 Culture shock, what culture shock? I am involved, meeting people, joining groups, having fun.
5 Learn a new language.
4 Promise I will not swear in my new language – I can make these new procedures work.
3 Enough about Canada already!
2 Travel, ok you traveled to get here, travel some more, see the country.
1 Oh yeah, the courses, I almost forgot about the courses.

Phases of Cultural Adjustment

![Diagram showing phases of cultural adjustment with mood fluctuations over months in a new culture.](source for diagram: Nancy J. Adler, International Dimensions of Organizational Behavior, 2002)

Useful Web Sites:
Center for Global Education Handbook: [http://www.studentsabroad.com](http://www.studentsabroad.com)
CBIE On-Line Pre-Departure Orientation [http://www2.cstudies.ubc.ca/~cbie/intro.htm](http://www2.cstudies.ubc.ca/~cbie/intro.htm)
Chapter Two

UM Student Exchange Details

Once you have been selected to participate in a UM Student Exchange Program, whether this is coordinated centrally through the International Centre for Students, or through your specific faculty, you will have a number of responsibilities unique to this program experience. Read carefully through the following sections to make sure that you are informed and prepared to deal with these things as they come up.
Application to Your Host University & Acceptance Process

One of the first things that you will want to take care of following your selection into the exchange program is your application to your host University. Even though you have applied and been accepted into the UM Exchange Program, you will still need to submit an application to be accepted at your host institution. This application, however, does not go through the regular admission channels. **Be sure to obtain your host University’s admission application form directly from your UM Exchange Coordinator.** Many Universities have a completely different application form for exchange students from the regular admission application form required of new students. Printing your host University’s admission application form from their web site may be a waste of your time—be sure to ask your Exchange Coordinator first.

Once you have filled out the admission application form for exchange students for your host University, bring it, along with any required supporting documents (i.e. transcripts, reference letters, health insurance forms) to your UM Exchange Coordinator. Do not send the application form directly to your host institution. Your Exchange Coordinator will ensure that your application package is complete, will write a letter identifying you as the student that is being nominated for exchange to this partner University and will send your application to the Exchange Coordinator at your host institution. Most exchange partner Universities will waive the admission application fee but some do require one. Check with your Exchange Coordinator.

Your host institution will require some time to process your application. Once it has been approved, you will be sent an official acceptance letter from your host institution. This letter is a very important document for you because it is your “invitation” into your host institution’s country. You will need to submit this letter along with your visa application (if a student visa is required for you to study in your host country) in order for you to obtain a student visa. Many Universities will also provide you with an information or welcome package of material.

If your host University sends the acceptance letter directly to your home address, please bring a copy to your UM Exchange Coordinator so that they can keep a copy for your file. Some Universities may send this letter to your UM Exchange Coordinator, so check with him/her regularly.
Course Selection & Letter of Permission

Another item that you will want to take care of early after your selection to the exchange program is to select the courses you would like to take at your host institution and submit a “Letter of Permission” or LoP form.

In making your courses selection, consult the latest course catalogue available through your UM exchange office, or your host University’s web page. Based on your best interpretation of the material, make a selection that you feel will complement your program and your interests. It is advisable to see your faculty student advisor at this time to get a clear picture of your program course requirements and to receive any advice available in advance on which courses may or may not transfer credit back to the UM.

Once you have made your course selection, obtain a LoP form from either the Registrar’s Office (400 University Centre) or your UM Exchange Coordinator. List the courses on the back of this form and attach printed course descriptions. Be sure to list several more courses than what you actually plan to take at your host institution. The reason for this is so that you have pre-evaluated courses to choose from should one or more of your first-choice courses not be available to you once you get to your host institution (due to timetable conflicts, course cancellations, etc.). Clearly identify which courses you actually wish to take while abroad, and which courses are the alternates.

Take your completed LoP to your UM Exchange Coordinator, not to the Registrar’s Office. Your coordinator will forward the LoP to Registrar’s Office along with a cover letter. This helps you in two ways: 1) Registrar’s Office will not charge you the standard fee for processing the LoP; 2) If a problem should arise with your LoP, Registrar’s Office will contact your Exchange Coordinator first. This is beneficial because often your Exchange Coordinator will be able to clarify problems quickly through their direct contact links to the exchange office at your host institution.

The LoP is then sent from Registrar’s Office to various UM department heads (heads of units that you are trying to transfer credits back into) for evaluation. Once the professors have submitted their evaluations, either granting or denying credit transfer for the courses you want to take abroad, Registrar’s Office will send a statement of the evaluation outcomes to your home address. Please direct any questions about your credit transfer evaluations back to your Exchange Coordinator.

The LoP process can take anywhere from a few weeks to several months, so be prepared for a wait! This is why it is a good idea to take care of this task early rather than waiting till the last minute.

Tuition & Student Fee Payment

As a general rule (again, there are always “exceptions”), student exchange agreement contracts state that participating exchange students must pay tuition fees to their home University. In your case, you must pay tuition for the courses you are taking at your host University abroad to the University of Manitoba. In doing so, you are paying the cost of instruction for students from your host University to come to the UM as exchange students. Unless your UM Exchange Coordinator tells you otherwise, assume that you are paying tuition fees to the University of Manitoba.

The tuition fees assessed you will be determined by the number of courses you take abroad that will transfer credit back to the UM. This is another reason why it is important to submit your LoP early.

You should pay your tuition fees at the UM prior to going abroad to study. As you are still subject to the UM fee payment schedule, late fees could be applied if you do not pay these fees on time. If the Registrar’s Office does not yet have a fee statement for you, check with your UM Exchange Coordinator to make sure the LoP has been submitted and that there are no difficulties in processing it.

Be aware of the fact that you will be charged UM Student Organization fees as well as tuition fees for your time abroad on exchange. Also, as long as you remain a full-time UM student, you will be charged (and receive the benefits of) the UMSU health insurance plan. You may be able to opt out of this plan. See the UMSU Health Office for more details.
Applying for Residence

Ask your UM Exchange Coordinator about applying for residence at your host University. Many Universities will accept residence applications along with your admission application. Residence applications may be available on-line or in pdf format. Each partner University will have its own unique way of handling residence spots and applications for exchange students, so it is best to check first with your Exchange Coordinator.

Every exchange partner institution will offer different options and possibilities when it comes to deciding on where to live in your host country. It may be that your UM Exchange Coordinator will put you in touch directly with the host institution’s Exchange Coordinator to arrange details surrounding your living arrangements in the host country.

You will likely want to talk with other UM students who have been to your host institution (if possible) or with an exchange student currently here at the UM from your host institution to find out what it is really like to live at your host institution. Is University residence preferable to living on your own off-campus? Is Homestay (living with a local family, paying room and board) an option? Are there any “extra” costs connected to any of these options (i.e. local transportation, “key” deposits, etc.)? If it is not possible to speak with another student about these things, try to contact your host institution’s Exchange Coordinator, or their housing office.

Many University residences fill up quickly, so send your application for residence in early. Be prepared for not getting your first option. What else will you try? Remember to utilize the help and advice of your host institution’s Exchange Coordinator.
Registering for Courses

Host institutions handle course registration in many different ways. It is best to be in touch directly with your host Exchange Coordinator (obtain contact info from your UM Exchange Coordinator) regarding the system used at your host University. If at all possible, see if you can be registered for courses prior to arriving in your host country. This may not be possible, so be prepared to take care of this immediately after arriving. **Remember to confirm your course list (i.e. the courses that you actually end up taking) with your UM Exchange Coordinator!** This is the main factor in setting the right amount of tuition fees that will be charged to you. Since you will have paid tuition to the UM based on your proposed course list (which may be significantly different from your actual course list), your UM account will be credited or debited (can be paid upon your return—no late fees) accordingly.

While At Your Host Institution

Settling In: Accommodations & Airport Pick-Up

**Accommodations:** Your host University’s Exchange Coordinator will be able to advise you on the best way to look after arranging accommodations (both immediate upon arrival as well as long term) and travel to your residence upon arrival in your host country. Remember, it is your responsibility to take care of these details, but your Exchange Coordinator can provide you with contact information.

You may want to ask whether your host institution provides any sort of short-term host family assistance. It can be helpful to stay with a local family for the first night or two while you adjust to jet-lag and get your bearings. This is especially helpful if you are not planning to live in University residence as it gives you a bit of time to find long-term lodgings. If no such assistance is available you could inquire about local hostel locations (see the Travel Arrangements section under “Preparing to Travel” in Chapter One of this document.)

**Transportation from the airport:** Some institutions will offer airport pick-up service. Be sure to inquire about this directly to your host institution Exchange Coordinator if you feel this would help. Once you have made contact with the party who will be picking you up, be sure to keep them informed about your latest flight arrival information. It would also be a good idea to communicate with them about how they can distinguish you (or you them) when first meeting. Another good idea is to bring along some kind of “thank you” gift or token of appreciation for their kindness to you.

If no airport pick-up service is available through your host institution, be sure to inquire ahead of time about normal costs for public transportation or taxi service to the host institution. Your host Exchange Coordinator should be able to provide you with this information along with any directions or instructions about where to find transportation from the airport and any local customs that will make it easier for you to get around immediately upon arrival. It’s a good idea to carry a small amount of local currency with you (if possible) for when you arrive in the airport.
Settling In: Campus Orientation

Most host institutions will offer some kind of welcome and orientation to their campus / city for newly arrived international students. This is a very valuable service and you would be wise to inquire into it prior to leaving Canada. Know the dates, times and places that the orientation will be given. Is there a fee required? Do you need to register ahead of time? An orientation at your host institution will give you a good base knowledge on which to build in the coming months.

Connecting to Host & Home Exchange Offices

It’s a good idea to send a quick e-mail to your UM Exchange Coordinator shortly after your arrival in your host country. This way, your UM coordinator knows your whereabouts and your contact information in case they need to be in touch with you. Be in touch with your UM Exchange Coordinator regularly through your study term and contact her/him if ever a problem or question emerges about your exchange.

It’s also a very good idea to visit your host Exchange Coordinator as soon as possible when you arrive at your host institution. They will be valuable resource for you during your stay—if you let them. Make sure they know your address, phone number and e-mail in your host country (remember you didn’t send that in with the application form!). Your host Exchange Coordinator is the UM’s primary link to you (aside from direct contact with you), so make sure they have accurate and up-to-date information for you.

Remember that you are an ambassador from the University of Manitoba to your host institution. You will represent the UM to any potential exchange students wanting to come here on the exchange program. Your attitude and actions can go a long way towards enhancing a better relationship between the UM and your host institution.
Course Confirmation

It is very important to communicate your final, actual course list to your UM Exchange Coordinator once you are enrolled in your classes. It is quite common for your course list to change after your arrival at your host institution. This can be for a number of reasons: courses are cancelled, course time-tables conflict, courses are not offered in the semester for which you are there, you do not meet pre-requisite qualifications, etc.

When you confirm your actual course list with your UM Exchange Coordinator, s/he can help you file a LoP for any courses not previously evaluated for credit transfer. You can greatly assist this process by obtaining a course outline (with as much detail as possible) for each of the courses needing credit transfer evaluation. Fax or e-mail this to your UM Exchange Coordinator as soon as possible. Enlist the help of your host Exchange Coordinator if needed.

Also, when you confirm your actual course list to the UM, your UM financial account can be adjusted to accurately reflect the tuition fees owing to the UM. You will not be charged tuition fees for any courses for which you do not receive UM credit.
Adjusting to a New Academic System

An often forgotten piece of preparation is thinking ahead to how you will have to adjust yourself to a different culture's academic system. Having grown up in the Canadian school system, you are likely so familiar with Canadian pedagogy that it is hard to imagine how different it can be in another country. Preparing yourself for this change can often be a “key to success” in terms of your academics while abroad.

Your best source of information about your host institution’s academic system are your classmates or other students from that University. Ask this person about the classroom “culture”: Is it formal or informal? How are professors addressed? How is course performance assessed? Through examinations? Papers? Participation? Lab work? Are academic marks tallied regularly through the term, or is it all assessed in the final week? What are the out-of-class expectations for students (i.e. homework)? Are these clearly spelled out, or just assumed?

Too many Canadian students fall into the trap of thinking that their host institutions will instruct and assess course work in the same way it is done in Canada. Many assume that just because homework expectations are not clearly laid out, or because no mid-term assignments are graded, that they do not need to put effort into the course until the final examination. Too late, they realize that they have under-estimated their responsibility and carry a failing grade back to their UM degree program.

If you are serious about your UM academic program, then you need to be serious about your studies while on exchange. Be alert, be prepared and be diligent. The wealth of learning you will gain both in and outside of the classroom will be well worth your effort!

Transcripts and Grade Transfers

Remember to check with your Exchange Coordinator at your host institution about the procedure for obtaining an academic record or transcript of the courses you have taken while abroad. If you are responsible for ordering the transcripts yourself, be sure to obtain two original records: one for yourself and one for the UM. Deliver one transcript to your UM Exchange Coordinator as soon as possible following the end of your study term.

The UM Registrar’s Office will translate the marks you received at your host institution according to current grade equivalency practices. These marks will then become part of your overall UM GPA and transcript. Bear in mind that if your host University assigns a percentage grade, this will be translated to the UM letter grade system. If your host University assigns both a percentage grade and a letter grade, the letter grade will be taken over the percentage grade in transferring to your UM academic record.

Please Note:

1. In some cases when the host University does not utilize a “plus (+)” system, you will not be able to transfer “plus (+) grades” back to the UM.

2. In some cases when your host University would standardly issue only a “pass-fail” assessment, you must request letter grade assessment at the start of your exchange.

3. One unfortunate result of the automated mailing system generated through the SRO database is a letter announcing the fact that you will be failed for your term abroad if a transcript is not delivered to the SRO within a certain amount of time. As study terms at host institutions often differ significantly from the UM academic schedule, exchange students receive these notices on a regular basis.

If you, or your parents, receive a notice of this nature from the UM, please disregard it. As much as possible, these letters are pulled from the UM mailings before they are sent out, but occasionally one is missed. The UM is working to rectify the situation. For confirmation or further information about this, please call your UM Exchange Coordinator. Be assured that nothing will be done to an exchange student’s academic record without ample warning, discussion and mediation through the Exchange Coordinator’s office.
Obtain a copy of your transcript. Check with your host institution Exchange Coordinator to see if this is automatically issued to you or whether you will need to request it in person.

Keep copies of all your academic work: examinations, papers, reading assignments, etc. This is especially important for any courses for which you have not received UM credit transfer recognition/notice.

Make a list of all contact information (phone, mail, e-mail, fax) of all your course instructors and exchange office personnel.

Check with your host institution’s Exchange Coordinator to see if there are any unpaid fees for which you are responsible to cover, or whether there is anything else you need to clear up before leaving.

Consider leaving “thank you gifts” for people who have spent time and effort on your behalf at the host institution: homestay family, professors, Exchange Coordinator, counselors, etc.

Contact your UM Exchange Coordinator with your return home flight details and dates. Plan to visit your UM Exchange Coordinator as soon as possible after your return. Likely you will be asked to complete an evaluation form, and, of course, relay all the interesting stories from your time abroad!

Early registration for UM courses. Depending on when you return in relation to the start of your next UM semester, you may want to consider registering for UM courses from abroad. Contact your faculty’s student advisor for more information about this process.
Wow! You made it back to Manitoba! Here are some of the things you will want to take care of as soon as possible following your arrival.

- Visit your UM Exchange Coordinator. Bring lots of pictures along with you and be prepared to share the highlights of your experience abroad. We love stories!

- Settle any outstanding UM fees. Visit the Registrar’s Office (400 University Centre) to pay any amount still owing, or discuss how to handle any credit on your UM account.

- Finalize your credit transfer. Make sure UM has your transcript from your host institution (this may take a little while to reach them following your return). Discuss any outstanding credit transfer issues. Enlist the help and support of your UM Exchange Coordinator if necessary.

- Be prepared to help out. Your experience may be the key to motivating another UM student to explore the world through a UM student exchange opportunity. Also, don’t underestimate the significance of adjusting back into life in Manitoba. Your experience has likely changed a lot of how you look at the world, approach daily tasks and problems, and how you make friends and relate to people. Give yourself time to think through the differences and similarities between the community you just left and the one you have now returned to. It may be helpful for you to write these thoughts down into a journal, or send a letter to a good friend.

- Enter your photos in the World W.I.S.E. Global Colours Photo Contest held annually. This is a great way to share your experience and maybe even win a prize!

Here are a few tips for you to think about as you re-acclimatize to Manitoba life:

- Don’t expect others to relate fully to your experiences abroad. Your friends and family back home can appreciate some of your excitement and enthusiasm, but will be limited in how well they can understand and engage you in conversation about your experiences. Try to see yourself from their perspective and be patient with their response to your stories.

- Start a journal (if you haven’t already) to process some of your thoughts and feelings about coming back.

- Search out ways to stay involved internationally. There are plenty of opportunities for you to continue your international experience here at home. Consider volunteering for the International Centre for Students as a language tutor with the Volunteer English Practice Program, help out with our orientations for new international students, or the pre-departure orientations for outgoing exchange students. And, don’t forget about WOW (World Opportunities Week) where you can encourage other UM students to go abroad. Contact ICS for more information.

- Be in touch with others who have gone abroad, either with a University exchange program or another kinds of program. Often these connections can be formed through the International Centre for Students. Consider starting a student club if you’re ambitious!

- Consider participating in another program abroad! Once bitten by the “travel bug” many students find it hard to stay at home. There are many opportunities that will help you explore the world. Just ask someone at the World WISE Resource Centre about options that would suit your plans.
Appendix
University of Manitoba Study/Work Abroad & Exchange Program
Assumption of Risks, Responsibility and Liability Waiver

ATTENTION: BY SIGNING THIS LEGAL DOCUMENT, YOU GIVE UP CERTAIN LEGAL RIGHTS, INCLUDING THE RIGHT TO SU. PLEASE READ CAREFULLY.

In consideration of the University of Manitoba (the University) making arrangements for me to study/receive training at ____________________________ (host institution name/name of country), for a period beginning on ___________ and ending on ___________ (the Program), I agree as follows:

ASSUMPTION OF RISKS: I understand that the Program will take me away from campus for an extended period of time. During this period, I understand that I will be in an unfamiliar surrounding and will be exposed to risks to my person and possessions. I understand that I may suffer physical injury, disease, sickness or death, or damage to my property as a result of my participation in the Program; and that there is a possibility of violence and crime, civil unrest, homesickness and loneliness. I freely and voluntarily accept and assume all such risks, dangers and hazards. I understand that despite its efforts, the University may not be able to ensure my complete safety at all times from such risks and dangers. I further acknowledge that I had other options, other than to participate in the Program, but selected to do so freely and voluntarily.

ASSUMPTION OF RESPONSIBILITY: I understand that it is my responsibility to abide by all applicable policies and laws of the University and each of the Destinations from time to time while I am in the various countries, and to ensure that I have adequate medical, personal health, dental and accident insurance coverage, as well as protection of my personal possessions. More particularly, I appreciate the University does not carry accident or injury insurance for my benefit and I acknowledge that I have been advised by the University of such risks and dangers as well as the need to act in a responsible manner at all times. My signature below is given freely in order to indicate my understanding of the acceptance of these realities and in consideration for being permitted by the University to participate in the above-mentioned Program. I recognize that the University will not supervise any portion of the Program while I am attending at the Destinations. Further, I recognize that the University will not arrange any living accommodations or extracurricular activities during my participation in the Program.

LIABILITY WAIVER: I release and hold harmless the University, its employees, students and agents from any and all liability for any loss, damage, injury or expense that I or my next of kin may suffer as a result of my participation in this Program, including, but not limited to, accidents, acts of God, war, civil unrest, sickness, disease, transportation, scheduling, government restrictions or regulations, and any and all expenses which I may incur while participating in the Program. I understand that this waiver cannot be modified or interpreted except in writing by the University and that no oral modification or interpretation shall be valid. This waiver shall be effective and binding upon my heirs, next of kin, executors, administrators and assigns, in the event of death.

OVERSEAS PROGRAM CHECKLIST AND PRE-DEPARTURE ORIENTATION: I acknowledge and agree that I have been provided with the Overseas Program Checklist and hereby accept full responsibility for complying with all of the terms set forth therein.

I HAVE READ THIS DOCUMENT CAREFULLY AND I ACKNOWLEDGE MY RESPONSIBILITIES AND THE EFFECT OF THIS LIABILITY WAIVER ON MY LEGAL RIGHTS AND RESPONSIBILITIES.

(Please Print)

Student/Staff Name: ________________________________

Student/Staff Number: ______________________________

Permanent Address: ________________________________

Permanent Telephone: ______________________________

(Signature of Participant) ____________________________ (Witness as to Signature of Participant) ____________________________

Date: ________________________________
As a participant in a University of Manitoba (UM) sponsored or sanctioned out of country program (study, internship, research, practicum placement, cooperative program, etc), there are a number of issues that must be dealt with prior to your departure. It is your responsibility to see to these matters. For full information on preparing for your experience outside of Canada, you are advised to participate in a Pre-Departure Orientation offered by the International Centre for Students (ICS). If it is impossible for you to participate in an orientation, then you should at least go through the ICS pre-departure booklet, Preparing for Overseas Travel: A Guide for UM Students. This is available through the ICS web site http://www.umanitoba.ca/student/ics as a pdf document. The following checklist and the attached waiver represent the absolute minimum in terms of the preparation you should undertake for your out of country program.

YOUR UM ACADEMIC & ADMINISTRATIVE RESPONSIBILITIES

1. All travel entails certain risks depending on its mode, timing, destination(s) and duration, among other things. Managing the risk associated with University funded or sponsored travel activity is a responsibility shared by the University and the traveling individual. Students are responsible to research potential travel risks and to make an informed decision of whether to travel or not. Before going abroad on a UM program, all students must give a signed Acknowledgment of Responsibility and Liability Waiver to their UM program coordinator.

2. If you are participating in an exchange program made possible through a formal agreement between the UM and a partner institution abroad, you are not able to submit an admission application directly to your host University abroad. Since the UM must nominate you to the host as our selected participant for this exchange, you must give your application to your UM exchange coordinator who will forward it to the host institution abroad. An acceptance letter from your host University is required for your visa application to that country.

3. As an exchange student, in most cases, particularly where courses are involved, you will be required to pay tuition and/or other fees to the UM. These fees must be paid prior to the standard UM fee payment deadline for the term/session you will be abroad. If you are a UM international student, the differential fee still applies to the tuition fees you pay to the UM for your exchange period.

4. If you are studying at an institution where there is no formal UM exchange arrangement in place, or in some special cases even where there is, you will be required to submit an admission application directly to your host University. You must also pay fees directly to the host University. In some cases you will be required to pay an international student differential fee which can be quite high in some countries.

5. It is your responsibility to ensure that any courses you take while abroad will transfer back to the UM as credit. To this end, you must complete a Letter of Permission application and provide all supporting pieces of information necessary for course assessment. The completed LOP...
application and supporting documents should be submitted to your UM exchange coordinator (if you’re in the exchange program) or to the Registrar’s Office (if you’re studying abroad on your own). Even with complete documentation, it can take up to three months, or longer, for credit to be assessed.

6. If you are studying abroad, many host institutions and/or countries require that international students maintain full-time registration. Ensure that you know what constitutes full-time registration at your host intitution.

7. Course credits taken while on a formal exchange and/or recognized in a letter of permission are to be used towards completing a UM degree program. Any decision to continue studies at the host institution beyond the time agreed to in the LOP could jeopardize your status as a UM student.

8. Withdrawal from the host institution while studying abroad on either a formal exchange program or on your own may constitute withdrawal from UM. Should you choose to withdraw while abroad, you may need to reapply to the UM for admission, with no guarantee of acceptance back into your program of study. As a participant in a formal exchange program, you should be registered at the UM and at the host institution. As a result you must observe all applicable host University add/drop dates and submit the necessary forms to the appropriate office at the host University. Notify the UM Registrar’s Office immediately. Failure to do so may result in failing grades being recorded on your transcripts from both institutions.

9. Fee arrangements and recognition for practicum experience, research placements, cooperative programs and internships will differ. Just because you are not taking courses do not assume that you do not have to pay any fees. If you want the experience to be recognized by UM or you want to maintain your status at UM while abroad, fees may be due to this institution. Fees may also be due to the institution in the home country that makes the experience possible. Find out what fees apply in your particular case and ensure that you observe all pertinent deadlines. You should also be aware of and obtain the necessary documentation to have your experience recognized by UM or in Canada.

10. Be sure to obtain official documentation of your academic experience abroad (i.e. a transcript). Submit your transcript to your Exchange Coordinator or the Registrar’s Office (if not participating in an exchange program) as soon as possible. Failure to do so may result in failing grades being recorded on your UM record.

TRAVEL PREPARATION RESPONSIBILITIES
11. Immigration: Contact the Embassy or Consulate of the country where you plan to undertake your program in order to determine and obtain the type of official document that is required in your case. Visitors’ visas are normally adequate for tourists only. Those who study or participate in an internship, practicum, cooperative program or research placement will
probably be required to obtain a student or work visa. Each country has different regulations and different names for these documents so do not make any assumptions based on past experience with other countries. Furthermore, regulations in a given country may change without prior notice so ensure that your information is up to date. Fees for the necessary documents will vary considerably according to country. Failure to obtain the appropriate official documents can result in a number of penalties such as denial of entry, fines, deportation, denial of future entry, and even imprisonment. Contact information for foreign embassies and consulates in Canada is available at: w01.international.gc.ca/Protocol/main-en.asp or www.embassyworld.com/embassy/canada2.htm

12. Emergencies while outside Canada: Be sure to register with the Canadian consulate or embassy responsible for the region in which you will be studying and/or working. You may do this before you leave via the Internet at www.voyage.gc.ca Your Canadian Consulate may be a vitally important resource for you in the instance of an emergency overseas. Leave a copy of your itinerary (all places and dates where you expect to be going) with a contact person at home. Establish contact with family/friends and the UM as soon as possible after arriving at your destination. Keep UM contacts informed of any changes to your address or contact information. Note the UM 24-hour Emergency Response number in an accessible place: (Collect call) 1-204-474-9312; E-mail: emergency_response@umanitoba.ca or obtain an Emergency Contact Card from ICS.

13. While abroad, you should ensure that you provide your postal and e-mail addresses, and telephone number in the host country to the appropriate office at UM.

14. Financing: You are responsible for all costs incurred during your overseas program unless explicitly stated by UM or the host institution. These include, but are not limited to, tuition, student fees, program fees, insurance, room and board, books and supplies, local and international travel, visa fees and all personal expenses. Secure adequate funding to support you throughout your time away from home. Possible funding sources include personal savings, family contributions, Canada Student Loans [http://www.studentaid.gov.mb.ca], awards/scholarships. Make sure your source of funding will cover you while abroad. Inform your bank of travel plans and discuss the best method for accessing your funds from outside Canada. Appoint a trusted person as “power of attorney” over your financial matters.

15. Income tax: Research prior to leaving any particular forms you may need to include in your income tax submission. Make arrangements for filing your tax return from outside of Canada.

16. Health: Visit your doctor prior to leaving Canada for a full check-up. Discuss any prescription requirements and/or medical supplies you may need while abroad. Also book check-up appointments with your dentist and optometrist.
17. Students traveling to developing countries, or visiting developing countries during their time abroad, are encouraged to attend a travel health clinic well in advance of their departure date. [Winnipeg Regional Health Authority operates a travel health and tropical medicine clinic at 490 Hargrave. For appointments call 940-TRIP/8747.] Students going to a malaria endemic country must seek accurate malaria-prevention advice. Student returning to Canada from a malaria endemic country must seek prompt medical attention if they develop a fever within the first 6 to 12 months of their return. For further information please see: www.wrha.mb.ca/community/travel or the government web site: www.travelhealth.gc.ca

18. Insurance: You must purchase the necessary health, travel and property insurance in order to ensure that you have adequate coverage from the time you leave Canada, until you re-enter this country. Do not rely on your Manitoba Health Insurance alone as it will not cover many expenses. When purchasing medical insurance, there are a number of things to consider.

LOOK FOR INSURANCE WHICH OFFERS:
• Continuous coverage before departure and after return
• Adequate hospitalization coverage for illness or accident
• Coverage for prescription medicine
• 24 hour emergency contact number in English
• Direct payment of bill abroad so you need not pay and then wait for reimbursement
• Adequate medical evacuation coverage: costs for this may exceed $10,000
• Coverage for a family member to travel to be with you in case of serious accident or illness
• Repatriation of remains: costs may exceed $12,000
• Coverage of pre-existing conditions such as asthma, diabetes, epilepsy, etc.

TRY TO AVOID INSURANCE WHICH HAS:
• Any exclusions based on travel to particular countries
• A deductible: quoted as a fixed rate in dollars or as a percentage of the total bill. Plans with 100% coverage may be more expensive to purchase but may help you avoid considerable costs in the long run.
• A lifetime or single event maximum for medical expenses due to accident and hospitalization or illness: some types of injuries may exceed $250,000

Contact Manitoba Health before you leave to inform them of your plans to go abroad. Review their web page at: www.gov.mb.ca/health/mhsip before moving for answers to specific questions you may have or contact them directly (contact information is included in the above web site).

19. Unless informed otherwise by your UM program coordinator, it is your responsibility to arrange travel to, from and within your host destination. Consult a travel agent about your options and be sure to make your bookings well in advance of your departure date.
20. Unless informed otherwise by your UM program coordinator, it is your responsibility to arrange accommodations at your destination. Many times your host country program coordinator/employer will assist you in doing this. Be sure you know where you are going when you arrive in the airport at your destination. Check ahead of time whether you will be met at the airport upon arrival, or whether you will need temporary accommodations prior to being able to move into your final accommodation.

21. While abroad, you must observe the rules, regulations, and laws of your host institution and country. In some cases you will still be bound by the rules and regulations of UM. UM has the right to terminate or not recognize your participation in an overseas program (particularly a formal exchange program) if you fail to maintain minimum academic standards or if you are found in violation of the laws or regulations of the home/host country or institution. Whatever the case may be, you should remember that you represent the UM and Canada while you are abroad and your conduct should reflect well on your home University and country.

22. Finally, it is your responsibility to research the economic, social, political, and cultural situation of the country that you plan to visit. You should pay particular attention to any safety issues regarding that country. Travel Information and Advisory Reports are available through the Department of Foreign Affairs and International Trade site: www.voyage.gc.ca/countries_pays/menu-eng.asp The contact information for Canadian Embassies and Consulates overseas can be found at: www.voyage.gc.ca Additional information on how to handle emergency or crisis situations overseas can be found at: this same web site. Ultimately, the decision to participate in an overseas program is yours and you owe it to yourself to be well informed about the conditions you will face.
### Personal Budget Sheet – Study Abroad

#### Academic Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Application Fee</td>
<td>$_____</td>
</tr>
<tr>
<td>Program Participation Fee</td>
<td>$_____</td>
</tr>
<tr>
<td>Transcripts</td>
<td>$_____</td>
</tr>
<tr>
<td>Tuition fees</td>
<td>$_____</td>
</tr>
<tr>
<td>Student organization fees</td>
<td>$_____</td>
</tr>
<tr>
<td>Health Insurance (required)</td>
<td>$_____</td>
</tr>
<tr>
<td>Books &amp; Supplies</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

#### Travel Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Airfare</td>
<td>$_____</td>
</tr>
<tr>
<td>Passport</td>
<td>$_____</td>
</tr>
<tr>
<td>Visa</td>
<td>$_____</td>
</tr>
<tr>
<td>Medical Exam (if required)</td>
<td>$_____</td>
</tr>
<tr>
<td>Vaccinations</td>
<td>$_____</td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>$_____</td>
</tr>
<tr>
<td>Discount Cards (i.e. ISIC)</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

#### Living Expenses

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Country Travel</td>
<td>$_____</td>
</tr>
<tr>
<td>Residence/Accommodation</td>
<td>$_____</td>
</tr>
<tr>
<td>Housing or key deposit</td>
<td>$_____</td>
</tr>
<tr>
<td>Food</td>
<td>$_____</td>
</tr>
<tr>
<td>Clothing</td>
<td>$_____</td>
</tr>
<tr>
<td>Entertainment</td>
<td>$_____</td>
</tr>
<tr>
<td>Miscellaneous</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Subtotal</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

#### Revenues/Resources

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part-time / Summer Job earnings</td>
<td>$___________</td>
</tr>
<tr>
<td>Personal Savings</td>
<td>$___________</td>
</tr>
<tr>
<td>Government Student Loan</td>
<td>$___________</td>
</tr>
<tr>
<td>UM Scholarship / award</td>
<td>$___________</td>
</tr>
<tr>
<td>Host institution bursary</td>
<td>$___________</td>
</tr>
<tr>
<td>Other scholarship / award</td>
<td>$___________</td>
</tr>
<tr>
<td>Family contributions</td>
<td>$___________</td>
</tr>
<tr>
<td>Other fundraising</td>
<td>$___________</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$___________</td>
</tr>
</tbody>
</table>

#### Grand Total

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue/Resources</td>
<td>$_____</td>
</tr>
<tr>
<td>Expenses</td>
<td>$_____</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$_____</td>
</tr>
</tbody>
</table>

**Can I Afford to Study Abroad?**

<table>
<thead>
<tr>
<th>Yes / No</th>
</tr>
</thead>
</table>

**COMMENTS:**

________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
List of Possible Funding Sources for UM Exchange Programs Abroad

GENERAL AWARDS

1. UMSU Awards [www.umsu.ca]

2. Scholarships through faculties/various UM sources:
   Financial Aid & Awards: [www.umanitoba.ca/student/fin_awards]


DEDICATED AWARDS

1. Awards offered by exchange partner institutions or in conjunction with these particular exchange host Universities (subject to change):

   Aalborg University (Denmark)   Saga University (Japan)
   Aarhus University (Denmark)   City University of Hong Kong
   University of Iceland   University of Trier (Germany)
   Kokugakuin University (Japan)   Korea University

2. Awards available through various UM Faculties for students of that faculty:
   IH Asper School of Business, Faculty of Arts

3. Some Student Mobility Projects offer government funding. Information is available through program coordinators

   NORTH 2 NORTH STUDENT EXCHANGE:
   Interdisciplinary, contact ICS Student Exchange Office at ics@cc.umanitoba.ca

4. UM Awards offered to students participating in Exchange Programs: open to all exchange destinations.
   Contact ICS Exchange Program Office 474-7261, 541 University Centre.

OTHER AWARDS AND GRANTS:

Open to all exchange participants:

1. CBIE International Learner Grants [www.cbie.ca/english/scholarship/canadians.htm]

2. The German Academic Exchange Service (DAAD) [www.daad.org]

Check with World W.I.S.E. Resource Centre (wwise@cc.umanitoba.ca) for more information on the above scholarships and other available financial supports.
Permission to View Student Loan Documents: Manitoba Student Aid

I give permission for Manitoba Student Aid to:

1) Share all information pertaining to my student loan application and status with my designate

2) Allow my designate to pick up all documentation including Canada Student Loans and Manitoba Student Loans.

The person I designate to act on my behalf is:

Name

Address

Phone

(Please notify Manitoba Student Aid of any change of mailing address.)

Signed by

Name:

Print

Signature

Social Insurance Number:

Mail or bring in person to:

Manitoba Student Aid
409 – 1181 Portage Ave.
Winnipeg, MB
R3G 0T3
Tel: 945-6321
Important Questions to Ask About Insurance Policies

1. What is the overall policy limit?

2. What are the sub-limits that will apply to some of the coverages?

3. Does it cover pre-existing* medical conditions?
   *This is a condition of which you are aware and for which you have been treated by a doctor or hospital prior to your departure.

4. Does it cover controlled pre-existing conditions*?
   *This is an ongoing condition for which you have been treated and prescribed medication that you will take on an ongoing regular basis.

5. What are the main exclusions?
   There are exclusions for accidents that are a result of some types of sports or high-risk activities. These exclusions vary from company to company.

6. Can I come home during the time the policy is in force without voiding the policy?
   Most policies are voided if you return home during the policy term. If you know that you are going to be coming home for a visit during your time away, you should only take the policy to the date that you will return home. Then arrange another policy when you leave again.

7. Can I get a refund if I come home sooner than expected?

8. Do I have to go to specified doctors or hospitals?

9. Do I have to pay for medical expenses first and then wait to be reimbursed? Or, will the company pay direct to the hospitals in the event that I am hospitalized?
   Most plans will expect you to pay first for the smaller claims such as an examination by a doctor, and then you submit your receipts for reimbursement. Be sure to ask about policies for larger expenses like hospitalization.

10. How quickly do I have to report a claim?

11. How do I report a claim and what will the company require from me to process the claim?

12. What is the 24 hour emergency help line number?
List of Foreign Diplomatic Web Sites
For Canadian Students to Obtain Work or Study Visas

Please note this is not a comprehensive list. Further information can be obtained through the Department of Foreign Affairs web site: www.dfait-maeci.gc.ca or www.embassyworld.com

AUSTRALIA
www.ahc-ottawa.org

BRITAIN
www.britainincanada.org

CHINA
www.tourismchina-ca.com/visainfo.html

DENMARK
www.ambottawa.um.dk/en

FRANCE
www.canada.campusfrance.org

GERMANY
www.ottawa.diplo.de/en/04/Visa/Visa.html

MEXICO
www.inm.gob.mx/en

NETHERLANDS
www.dutchconsulate.toronto.on.ca/passport.htm

NEW ZEALAND
www.nzembassy.com

SWEDEN
www.swedenabroad.com

USA
www.travel.state.gov/visa/temp/types/types_1268.html
You can find many (if not all) of the following resources in the World WISE Resource Centre, 541 University Centre, University of Manitoba. Call 474-6842 to check for availability on these and any newly acquired resources.


Health Advice For Living Overseas, by the Health Support Service, 1994.


Live & Work in FRANCE, by Victoria Pybus, 1998

Australia 2001: THE BUDGET TRAVEL GUIDE, by Garth Powell, 2001


Let’s Go 2000: Australia, First Edition

The Whole World Guide To Culture Learning, by J. Daniel Hess


Lonely Planet travel guides

Photographs Courtesy of:
Stock Website: pages: Cover, 11, 13, 16, 17, 20, 23, 27, 31, 33, 34, 37, 40, 43, 44, 45, 49, 55
Mike Berg: pages 7, 41
Jeff Epp: pages 17, 19, 26, 39
Maria Klassen: p. 46
Information in Case of Emergency

NOTE: The information provided here will be given to your Program Coordinator and kept in confidence in a central file at the International Centre for Students – in both cases the information will be used only to respond to emergency situations.

1. Your Full Name: ____________________  UM Student number: ____________________

2. Your Passport Number: ______________  Issuing Country: ____________________

3. Destination Country / Host Institution: ____________________

4. Purpose of trip: 
   - ☐ UM Student Exchange  ☐ UM sponsored practicum/internship
   - ☐ UM Approved elective  ☐ UM study research
   - ☐ Personal travel  ☐ Other: ____________________

5. Have you registered with the Foreign Affairs Canada (ROCA)?: ____________________

6. Health Insurance provider and policy number: ____________________

7. Your Family Doctor (Name, Address, Phone Number and E-mail):

8. Two contacts, in case of emergency, (family or friends):

<table>
<thead>
<tr>
<th>Emergency Contact #1</th>
<th>Emergency Contact #2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (first &amp; last)</td>
<td></td>
</tr>
<tr>
<td>Relationship</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>(Street, City, Country, Postal Code)</td>
<td></td>
</tr>
<tr>
<td>Telephone Number</td>
<td></td>
</tr>
<tr>
<td>Cell phone Number</td>
<td></td>
</tr>
<tr>
<td>Fax Number</td>
<td></td>
</tr>
<tr>
<td>E-mail Address</td>
<td></td>
</tr>
</tbody>
</table>

9. Institutional Contacts:

<table>
<thead>
<tr>
<th>UM Staff Contact</th>
<th>Host Institution Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name (first &amp; last)</td>
<td></td>
</tr>
<tr>
<td>Title</td>
<td></td>
</tr>
<tr>
<td>Address</td>
<td></td>
</tr>
<tr>
<td>(Street, City, Country, Postal Code)</td>
<td></td>
</tr>
<tr>
<td>Telephone Number</td>
<td></td>
</tr>
<tr>
<td>Fax Number</td>
<td></td>
</tr>
<tr>
<td>E-mail Address</td>
<td></td>
</tr>
</tbody>
</table>

Please return to International Centre for Students, University of Manitoba, 541 University Centre, Winnipeg R3T 2N2