

Frequently Asked Questions (FAQs)

Calvin-Sponsored Off-Campus Semester Programs

WHAT ARE THE COSTS OF THE SEMESTER AND HOW WILL IT BE BILLED?

Costs of the semester have been shared with students in the Terms and Conditions sheet they were asked to sign in confirming their intent to join the program. The program cost may be higher than on-campus tuition, room and board because it covers a variety of additional costs such as airfare and excursions. All costs will be billed (after the deposit) as if your son or daughter were on campus.

HOW DOES CALVIN ASSURE THE SAFETY OF THE GROUP WHILE THEY ARE STUDYING OFF-CAMPUS?

Although no one can guarantee safety or eliminate all risks from a study-abroad experience, Calvin University is committed to doing its utmost to provide secure environments in which students can live and learn. Our goal is to minimize risks and keep students aware of special situations as they study off-campus.

- **Experienced Faculty.** Calvin faculty have experience in the place where they are teaching and work with local, trusted partners whenever possible.
- **Networks.** The Off-Campus Programs Office receives daily briefings on world events from the Overseas Security Advisory Council (OSAC), which operates in cooperation with the U.S. Department of State. In addition, the Off-Campus Programs Office is part of a crisis response team of the Christian Reformed Church, which has networks around the world that we can draw on in the case of an emergency. On campus, the Travel Safety Committee (representatives from Health Services, Student Life, Financial Services, Campus Safety, and Risk Management) makes decisions related to the safety and security in specific situations.
- **STEP Registration.** Calvin will enroll students in the Smart Travelers Enrollment Program at the U.S. embassy in their host country. This program is administered through the U.S State Department.
- **Risk management protocols.** Calvin has developed protocols for specific situations that the group may encounter. Program Directors are familiar with these protocols, which can be found on the Off-Campus Programs website.
- **Orientations/Trainings.** Calvin provides on-going training for faculty and staff who lead an off-campus program. As a part of this training, we encourage each instructor to develop site-specific orientations for their students for each location. In addition, students participate in a general and a program-specific orientation where they are provided with resources related to health and safety while traveling abroad. Many of these resources can be found on the Off-Campus website.
- **Health briefing and vaccinations.** We require that students complete an on-line health briefing and receive all necessary vaccinations.
- **Travel Insurance.** Calvin purchases supplemental travel insurance for those studying internationally. The policy can be found in the student and parent resource page of the Off-Campus Programs website.

HOW CAN I CONTACT MY SON OR DAUGHTER IN CASE OF AN EMERGENCY AT HOME?

If you have an emergency at home (e.g. sickness, death in the family, etc.), please let our office know immediately and we will work with you to contact the Calvin program director and/or to talk with your son or daughter as quickly as possible. In times of emergency, our goal is to be a resource for students, instructors, and families in whatever ways are needed.

WHAT HAPPENS IN THE CASE OF AN EMERGENCY SITUATION WITH THE GROUP?

In the case of an emergency with the group, the Off-Campus Programs Office will contact you immediately. Off-campus instructors are directed to contact our office as soon as they can so we can offer any support needed. This includes getting information to you in a timely way.

WHAT IF MY SON OR DAUGHTER HAS A MEDICAL EMERGENCY?

If your student faces a medical and/or safety emergency at any time, day or night, they should contact their program director or the Campus Safety emergency number at Calvin. Calvin on-site directors will assist in arranging medical attention or dealing with the situation in any way needed.

Calvin recommends that students have a credit or debit card abroad and maintain access to emergency funds of at least several hundred dollars. In case of emergency medical care, Calvin will guarantee payment (if the student is unable to do so). All receipts should be saved and, if needed, an insurance claim will be made. Payment details can then be sorted out at that time.

WHAT DOES THE TRAVEL INSURANCE COVER?

As part of the program, each student traveling internationally will automatically be provided additional travel insurance. The complete policy, which works in conjunction with the student's personal insurance, can be found on the Off-Campus Programs website. A summary of Calvin's policy includes the following benefits while you are studying abroad:

Maximum benefit per incident (accident or sickness)	\$100,000
Dental coverage (in case of accident)	\$100/tooth up to \$500
Mental health coverage (outpatient)	Up to \$300
Medical evacuation (to nearest qualified hospital)	100% of the cost
Security evacuation (to nearest safe haven)	\$50,000 per student Aggregate limit \$500,000
Lost Luggage Benefit	\$250 per student
Trip interruption (fly back in case of a family funeral)	50 % of a round trip ticket, up to \$1,500 per student
Accidental Death and Dismemberment Benefit	\$25,000
Repatriation of remains	100% of the cost

There is a \$500 deductible per covered accident or sickness.

WHAT DOES THE TRAVEL INSURANCE NOT COVER?

Trip cancelation insurance. If your son or daughter decides not to participate in the off-campus program, insurance will not pay for the costs incurred by them. If you wish trip cancelation insurance, you are encouraged to purchase this insurance on your own.

If at any point, a student has to drop out of the off-campus program, he or she should let the Off-Campus Programs Office know as soon as possible. If a student drops out of the program, we will do our best to recoup money spent on his or her behalf, but we must bill the student for any costs that we are not able to recoup.

HOW WILL THE OCP OFFICE COMMUNICATE WITH STUDENTS' FAMILIES?

For semester programs, the OCP office will send out **three newsletters** each semester, one at the beginning of the semester, one in the middle of the semester, and one at the end of the semester. These newsletters will contain general information about each of the programs.

WHAT INFORMATION WILL THE OCP OFFICE SHARE WITH US?

We encourage students and parents to communicate directly with one another about all important matters. FERPA (the Family Educational Rights and Privacy Act of 1974) provides guidelines that inform how the university interacts with students and parents. Student's permission is required to share

general information with his or her parent(s). However, in the case of an emergency (as deemed by the university, see examples below), parents will be contacted immediately.

- Hospitalization such that students are unable to contact parents personally
- Serious disciplinary action for a violation of the student conduct code (e.g. cases resulting in disciplinary probation and cases of suspension). Students are given a short but reasonable time frame to make initial contact with their parent(s). Parent(s) are then asked to contact the Director of Off-Campus Programs for further discussion
- Suicide attempt
- Permission by the student to deal directly with parent(s).

HOW CAN WE PREPARE WITH OUR STUDENT BEFORE THE PROGRAM BEGINS?

- Explore resources: learn about the places where students will be living and learning. What kind of food will students be eating? What kind of music is popular? What are key historical events that have shaped this place? What is currently happening in this place?
- Technology: How can students use technology well? How much do students hope to communicate with family and friends back home? What is the best way to communicate? Technology today makes instant communication possible which is great; but it can also pull students from living in the moment. What is a good balance here?
- Budget: All the basic needs for students are provided, but there are always extras that students might want to plan for, including: independent travel on weekends, going out for coffee or other incidentals, shopping, etc. In addition, students should explore how they want to manage money. How do students want to plan to access funds while abroad? Do they bring funds with them, use an ATM, etc.? Make sure students inform their credit and debit cards that they will be abroad for the semester.
- Documents: Ask your son or daughter for copies of important information and documents such as the following: emergency contact info (Calvin will provide emergency contact cards to students at the airport), passport, visa, itinerary, credit cards and prescriptions.
- Support: How can family and friends support students while away.

HAVE A QUESTION THAT HAS NOT BEEN ANSWERED?

Feel free to send it to Cynthia Slagter, Director of Off-Campus Programs (cslagter@calvin.edu).