

## The Office of Global Education's Hot Tips for Life Abroad...

It can be frustrating trying to get settled in a new country, especially when you're not sure how basic things like appliances, phones, and banking work. So, in an effort to alleviate potential stress from your first couple days in your new home, we've compiled information on our most asked-about topics. We hope you find it useful!

### Appliances

You've all seen the scenes in the movies where the uninformed traveler plugs a hairdryer into a foreign outlet and—a shower of sparks later—the entire room fills with smoke and a fire breaks out, right? Well, as funny as these scenes are and as exaggerated as they seem, the general message is correct: electricity voltage, electricity frequency, and electrical outlets are different abroad, which can create a hazard. Here are your three main options for staying safe with your electronic gadgets abroad:

- 1) You can buy plug adaptors that allow any U.S. plug to fit into any foreign outlet. These are available at travel stores, airports, Radio Shack, and many other places. These do not convert the electricity, so...
- 2) You can also purchase converters that actually change the voltage from foreign outlets, ensuring that the correct voltage is available for your U.S.-purchased appliance. The problem with these, however: there is no device that converts "frequency." Often travelers bring appliances abroad that require a different frequency than their local electrical standards *or* their converter can provide, resulting in the famous blow-out scenes from the movies. So without getting into an in-depth physics lesson, here's what we recommend: only bring devices that are designed for travel, like...
- 3) Laptops, camera battery chargers, and mp3 players... they usually travel well and tend to have built-in voltage converters with compatible frequencies (though you should always double-check with the manufacturer to be on the safe side). These appliances will still require plug adaptors for use (see #1), but they should be fine abroad. All other appliances—especially those that heat up, like hairdryers and irons—should be left at home. Really. Besides, you can always buy small appliances cheaply when you get there and save money on plug adapters and converters.
- 4) Buy converters/adapters after arrival in country (local staff can help direct you to get what you need).

### Cell Phones

We're sure that you're wondering how to stay connected with your family and friends while abroad. Well, aside from the internet—by far the cheapest way to stay in touch—we recommend that you purchase a cell phone. Basic cell phones can be purchased affordably when you're abroad; in fact, past students tell us that cell phone purchased abroad are nearly always a better option than trying to use your cell phone from the U.S. Even many tri-band cell phones get spotty reception abroad, making a local phone the best bet. Once you've purchased a phone, you'll need to buy a local SIM card that will be inserted into the back of your phone. After the SIM card is inserted, you'll need to put money onto your phone. All phones will be pay-as-you-go, which means that you'll pay for a set number of minutes in advance rather than enrolling in a monthly plan. You'll receive assistance with purchasing a cell phone during the on-site orientation.

### Banking

When it comes to money matters, things can get really confusing. Here are our recommendations: first of all, it's probably best to avoid opening a local bank account. Given that you'll be abroad for a relatively short period of time, it's hard to justify spending long hours dealing with complicated government policies. Instead, we recommend that you maintain your bank account in the U.S. and use ATMs to retrieve local currency from your U.S.-based account. ATMs also allow you to receive the most up-to-date exchange rates—and they can be found almost everywhere! If you take our advice and plan to use your ATM card abroad, here are a few things you should do ahead of time:

- 1) Find out if your bank charges a fee for international withdrawals and check to see if they have partner banks abroad—that will help ensure that your ATM withdrawals are as inexpensive as possible.
- 2) Inform your bank of your change in residence and the length of your stay abroad to prevent them from blocking your purchases or placing a "hold" on your account.
- 3) Set up online banking; you're unlikely to find a branch of your bank abroad and will want to keep track of your spending and ensure that all your purchases are legitimate (unfortunately, fraud can happen anywhere).
- 4) Make sure your debit/credit card has a 4-digit PIN number – other lengths of PINs often won't work abroad.

## Banking, cont.

Other banking options include using traveler's checks and credit cards. Traveler's checks are a very safe option, but you should verify that you'll be able to exchange them without problems while abroad. Also, often the exchange rate for traveler's checks is not as favorable and there may be additional fees to exchange them. Credit cards are also a great option, and like ATM cards, they allow you to get the most up-to-date exchange rates. Just keep in mind that credit cards may not be accepted outside of major cities.

*Special Note to NYU in Ghana students* (and those of you planning to visit them): Only ATM/credit cards with a **Visa** logo are accepted. No other type of card will work in Ghana, so plan accordingly.

## Money

While we're on the topic of money, we should also point out that some students feel more comfortable arriving in their host country with some local currency to cover initial expenses at the airport and over the first few days. If this sounds like something you'd be interested in, you should contact your bank a few weeks before you want the money—requests for foreign currency can take several weeks to process, and certain currencies (such as Ghanaian cedis and Chinese renminbi) may be unavailable. You can also exchange U.S. dollars at the airport when you arrive. In both cases—buying local currency in the U.S. or changing dollars at the airport—the exchange rates are notoriously bad, so if you're planning to do this it's probably best to take out as little money as possible (\$100 worth of local currency or less). Many travelers find that the best compromise is to withdraw money from an ATM machine at the airport, although there's always a chance that an ATM machine won't be unavailable. With all that said, we offer pick-ups at the airport on arrival day so you won't necessarily need money for the first few hours, leaving you the option of just waiting until you get to the city. If payment for rent and/or a deposit is due upon arrival (if you are arranging your own housing in Paris or Madrid), plan ahead.

*Special Note to NYU in Shanghai students* (and those of you planning to visit them): The Chinese government fixes the exchange rate for local currency ("RMB," which stands for "renminbi"), so changing dollars at the airport is a good, inexpensive option. Please also note that you are unlikely to find a bank outside of China that can provide/sell you RMB.

You can find up-to-date currency conversion rate information at <http://www.xe.com/ucc/>.

## Health Insurance

*All Students:* Everyone who attends an NYU Study Abroad program is **required** to have international health insurance and submit it through the online forms found at <http://www.nyu.edu/global/admitted/index.html>. Please note that most U.S.-based insurers will require you to pay out of pocket, then allow you to submit translated receipts for reimbursement. Check with your company to confirm your coverage and policies.

- 1) *NYU Students:* The NYU/Chickering insurance plan provides emergency coverage abroad via the route detailed above (you pay, then they reimburse). If you'd like additional information about the plan—or would like to enroll in or waive coverage—please contact the Student Insurance Office at 212-443-1020 or visit their website, [www.nyu.edu/nyuhc/insurance](http://www.nyu.edu/nyuhc/insurance).
- 2) *Visiting Students:* Though you're ineligible for NYU's insurance plan, there are other, third-party options for health insurance that you may want to consider if you do not have other coverage. One company that other students have used in the past is Gateway Plans. Learn more at [www.gatewayplans.com](http://www.gatewayplans.com).
- 3) *All Students:* Please note if you are utilizing alternate coverage through your own provider, the plan must have a lifetime aggregate maximum limit of \$250,000 per condition and must provide coverage for both medical and mental health treatment.

*Special note to NYU at AUP students:* Requirements for health insurance coverage are slightly different for this program. A complete description of your options will be available through the online forms.

## Prescription Drugs

Many people use prescription drugs to help them maintain a healthy daily life. If you use prescription drugs, we strongly encourage you to secure a large enough supply of medicine to last for your entire term abroad. This will require advance preparation, particularly if you have prescription drug insurance, so talk to your doctor and your insurance company early to ensure that they're able to assist. You'll also want to know the generic name of the drug, in case you need to secure it abroad. Remember to bring all medications in their original containers.

## **Books**

It's best to purchase your textbooks once you're abroad. While we realize that you may have options for purchasing inexpensive and/or used copies in the U.S., traveling with bulky textbooks can be inconvenient and, in addition, books can sometimes be subject to customs taxes upon arrival. Furthermore, the reading lists for your classes may not be available until the start of the semester. But don't worry, we've made arrangements with local vendors to carry the required texts for your classes. A few classes present exceptions, but we'll notify you in advance if you're enrolled in one of them. Many classes use readers instead of books, and you will be directed on how to obtain these once on site.

## **Food & Diet**

Before setting off on your study abroad experience, we recommend researching the cuisine in your new city. Certain cultures eat a great deal of meat (and include it even in dishes that seem vegetarian) while others tend to be more vegetarian-friendly. Understanding the local diet of your new community can help you make the most of your time abroad, so be sure to do some research, particularly if you keep kosher or are vegetarian or vegan.

## **Language**

Learn a few phrases in the local language before you go—it'll make a world of difference when you're there. Even if you're going to London, you'll see that the Queen's English is a bit different from ours, and confusion and misunderstandings are very possible. Here are the most important words of all: Grazie \* Thank You \* Dekuji \* Merci \* Xie Xie \*Meda Ase \* Gracias \* Danke!

## **Packing, Internet, Dorms**

Check out the enclosed "Hot Tips" sheet from a study abroad alum for more information on these topics.