Frequently Asked Questions

Does Southwestern College require participants of short-term trips and study abroad programs to have insurance?

Participants will automatically have medical insurance through Southwestern College while traveling and studying abroad. However, participants should have in addition to the Southwestern insurance their own medical insurance policy that will cover them while they are in the United States.

Southwestern's <u>EIIA Foreign Plan</u> is designed to cover students, and sponsors (faculty and staff) who accompany students, participating in educational activities outside of the U.S. This includes study abroad programs and short-term educational trips sponsored by Southwestern College. Students (including part-time students) and sponsors (faculty and staff) are automatically enrolled in the plan at no extra cost. Spouses and dependents of faculty and staff participating in short-term trips are also covered at no extra cost, but only to 50% of the stated limits.

The EIIA Foreign plan only covers participants while they are outside of the United States. Therefore, participants of travel and study abroad programs should have their own medical insurance that will cover them once they arrive home in the event they require medical treatment at home as a result of something that happened while abroad.

It is recommended that participants purchase trip cancellation insurance. This type of insurance protects participants financially if they have to cancel or interrupt their travel or study abroad program for medical reasons. It also provides protection if Southwestern College should cancel the program.

Is it possible for individuals other than Southwestern College students to participate in short-term trips?

All persons going on a school-sponsored trip must be either a Southwestern College employee or student. Therefore, guests who want to participate in a trip must enroll or audit the class associated with the trip. Enrollment or audit fees will be waived.

Are overload fees charged to students who exceed 16 credit hours?

No overload fees will be charged for courses associated with trips.

Is it possible for the student's financial aid package to be increased to include the costs associated with a trip?

Students planning to participate in a travel program may be able to finance the expenses of the program using student loans. Students should contact the Office of Financial Aid to discuss options 4-6 weeks before they need the money. For more information please see the <u>Financial</u> Aid Information for Students page and the Financial Aid Information for Faculty page.

When will students receive financial aid funds for a trip?

Federal regulations specify that financial aid is to be delivered in the semester that it is used. For example, if a trip takes place between the fall and spring semesters and if the trip is part of a fall

semester course, students will receive funds for the trip 10 days after the beginning of classes for the fall semester. If the trip is a part of a spring semester course, students would not receive funds until 10 days after the beginning of classes for the spring semester.

If students are required to pay a deposit one semester in advance of a trip, one suggestion would be to have the Office of Financial Aid provide you with the deposit instead. For example: The student visits the Office of Financial Aid and arranges for a loan to pay for the trip. Once the paperwork is completed and the loan secured, the Office of Financial Aid allows the deposit fee to be charged to the student's account and the money deposited into the trip account.

When must grades be submitted for trips scheduled between semesters?

Fall semester course with a trip taken between the fall and spring semesters: Senior grades (students graduating in December) MUST be submitted to the registrar's office no later than December 30. This means that senior grades will need to be turned in before the beginning of the trip. Grades for all other participants may be turned in no later than 10 days after the conclusion of the trip.

Spring semester course with a trip taken in May after the conclusion of the spring semester: Senior grades MUST be submitted to the registrar's office no later than 5:00 p.m. on the Thursday of finals week for the spring semester. This means that senior grades will need to be turned in before the beginning of the trip. Grades for all other participants may be turned in no later than 10 days after the conclusion of the trip.

How does the course and trip get put into the class schedule?

Faculty sponsors need to get course information to the registrar's office no later than two weeks before course selection for the semester of the planned course and trip. Sponsors may use the department code LAS 395, followed by a letter, for courses open to all students. The registrar's office will provide you with the letter. For example, LAS 395F Adventures in Ecuador, 1.0, S 6:30p to 7:30p, Beech 103, Dr. George Gangwere.

When is a good time to schedule an international trip?

During Christmas break sponsors will have at least two weeks to squeeze in a trip between the Christmas day and the first day of classes of the spring semester. The first day of classes is normally on Tuesday of the second full week in January. You will have between 15 and 21 days for your trip assuming you leave the day after Christmas and return the day before classes begin. The exact length of time depends on which day of the week Christmas falls on.

Spring break is normally during the third or fourth week of March. You will have nine days assuming that you leave on the first Saturday of spring break and return on the last Sunday.

In May, after school is out gives you more time for longer trips. But, the month of May may not be a good time to plan a trip. Many students will want to get started early on a summer job as soon as they are finished with finals.

What is a good length of time for a trip?

Sponsors who have taken trips with students in the past recommend trips last somewhere between 10 and 14 days. Some sponsors have said they were ready to come home after just 12 days. On the other hand some feel that if you are going to pay a lot of money to get there you might as well stay for awhile. Ultimately, it depends on the types of activities planed and how well the participants get along with each other during the trip.

May I open a trip account with the Business Office?

Yes. Once your travel program has been approved, the business office will provide you with a trip account and account number specifically earmarked for costs associated with your program. As the trip coordinator, you are responsible for all income and expenses funneling through this account.

For your protection and for the protection of the program participants, please do not allow the students to pay any fees directly to a travel agency. Instead, have your trip participants make a payment to the Southwestern account (they can pay at the College Services Counter) and then you request a check from the account when the deposit or final payment is due. Check requests must be submitted to the business office no later than noon on Wednesday for checks processed on Thursday. Within 60 days after the trip is finished, the account must be reconciled and its balance reduced back to zero.

May I use a school credit card during my trip?

Yes. Contact the business office and request a card at least three weeks before you need the card. You will be issued a Visa card that has Southwestern College and your name on it. You will also be given a PIN number for cash withdrawals at ATM machines. You will need to save all receipts and submit them to the business office when you return to campus. You may want to discuss with the business office changing the purchasing limits on the card before you leave for your trip.

Please see the school credit card policy for more information.