

SUMMER 2011

Cheap Living...

OPIA's Guide to Affordable Housing, Transportation,
Food, and Fun in Major Cities for HLS Students
Spending a Summer Working in the Public Interest

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International Travel Planning

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Congratulations! You've gotten a great public interest internship. You're ready for the challenges and rewards of your job, but are you ready to move to, navigate, and enjoy a new city on a modest salary?

It can be difficult to live cheaply in some of the world's most expensive (and exciting) cities, so OPIA and the 1L Public Interest Section Representatives have put together a guide to give you a few tips on how to get by (and have fun) on a public interest salary. We'll tell you how to find safe, inexpensive housing, get around in the city, eat out or in, hang out, and explore the city's cultural offerings.

If you're working in another city, check with OPIA to see if there is an edition from a prior year.

In compiling these guides, we relied on numerous sources: our own experiences, law school career service offices, newspapers, the Internet, and especially Harvard Law School students. The information in *Cheap Living* is meant to be helpful, not authoritative. No doubt, we have missed some stellar bargains. By listing a feature in the guide, we do not

mean to endorse it, other than to say that a student like you has mentioned it as a great deal. *Cheap Living* remains a work in progress. Restaurants and attractions continuously open and close. Be sure to follow up with your own research!

A very special thanks to all of the 1L Section Reps who researched and wrote this year's *Cheap Living Guides*. Even in the midst of exams, the Auction, Ames, and everything else that consumes 1L year, they made time to make sure that their classmates get the most out of their public interest summer internship experience. Have a wonderful summer!

- Kirsten Bermingham, OPIA Assistant
Director for Administration

** The International Guide was updated in 2011 by
1L Section Representatives Elian Maritz and
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Packing

The most important rule: know where you're going.

If you are going to the developing world you'll probably want to take less with you. There are several good reasons for the mantra that less is more in international travel. Being able to carry your own bags will mean saving dollars on tips for porters and will guarantee you easy access to cheaper public transport. Having only a small amount of stuff also helps thwart theft and loss, not only because you can more easily control and keep an eye on your luggage, but also because you will have less worth stealing and less to get upset about losing. If you are working in a developing country or doing direct services work, you may also feel more comfortable if you aren't a conspicuous victim of American materialism. Perhaps best of all, the less you bring along, the more room you will have for all the treasures you pick up along the way!

On the other hand, in Europe and Japan cultural and social norms more closely correspond to those at home and goods are expensive. Here you will probably have a better sense of the level of formality expected by your employer and the kinds of articles that will be useful. If you know you'll need something, bring it! It won't be cheaper abroad. (Of course, check airline luggage allowances in advance and abide by them to avoid fines!) For example, if you know your work requires you to wear a suit every day, you'll want to bring enough suits that you won't have to buy any. Clothing in Europe is expensive and the possibility of theft is relatively low.

Start by choosing your luggage. For developing countries, it is generally easier to have luggage that you can carry (e.g. backpack or duffel) whereas for Europe or Japan, it is usually easier to have a bag that rolls. ***A large, sturdy backpack, designed for hiking or long-term travel, is often the single best choice and should hold everything you will need for a summer.*** Although good backpacks often cost \$150 or considerably more, they last a lifetime and are a worthwhile investment. Check carefully when purchasing for important features like a padded hip belt to distribute weight, hidden security pockets, and a proper fit and size for your height and strength. The best backpacks have internal frames. Some transform into luggage, helping you look less bedraggled and protecting the straps from airline mishandling. The downside to these designs is that the suspension systems (shoulder straps, hipbelt, etc.) are generally less extensive than those designed for hiking use, making travel packs less comfortable to wear for long periods. For the best of both worlds, buy a regular hiking pack and stuff it in an army-style duffel bag before checking it as baggage. The duffel bags fold up into a small package, and can be used for extra storage space during your trip and as an extra luggage piece on your way back if needed (in developing countries, clothing is cheap—less than \$200 for a hand tailored men's suit—you'll probably want to come back with more than you left with). These bags can be purchased for about \$10 at a military surplus store and come in a variety of sizes. Also be sure to ask your friends and family to see if they have used backpacks you could borrow for the summer. Occasionally, outdoor stores may also have returned backpacks that are lightly used but completely functional and available at significant discounts. Wheeled luggage may also be an option, but can be cumbersome in places with unpaved streets and many flights of stairs. Bags with hard sides are probably not the best choice since they are too heavy and you shouldn't pack anything breakable that needs extra protection anyway. Also be sure to take a very comfortable small backpack for use each day. Traditional purses, shoulder bags and "fanny packs" may not be large enough to hold everything you may need for a day and also make you an easy target for thieves. Buy several small combination locks and use them, not only on your large bags but on your

daypack as well. Retractable cable locks are another handy security measure. Note, though, you need to remove any locks prior to flying—airline security will break through locks to examine luggage. A money belt you can hide under your clothes may also be helpful.

What you choose to put inside your luggage will depend upon where you are going and the kind of work you will be doing. To that end, the more you can learn about the country before you leave, the more efficient a packer you will be. Clothes should be comfortable, easy to care for, and hide stains (but do bring stain remover pens, such as Tide-To-Go—these can save a shirt and remain unavailable abroad). Remember, the things you need to bring multiples of are the things that'll need washing more often, such as underwear, t-shirts, and socks; you can get away with one or two pairs of pants. Regardless, clothes should be culturally appropriate. Remember that this is the single area where most people pack too much and that additional wardrobe pieces are available everywhere. **If you buy items once you arrive in country, they are certain to be culturally appropriate; if you are going to a developing country, they will probably also be cheaper than the same items in the United States. Diving into a local market is a great way to get to know the country and its people.**

Some things are best brought from home. For example, you may want to bring a camera, batteries, extra money, sunscreen, basic medical supplies (see Health Section), CDs/disks/USB drive (for transferring documents from your computer to others at an internet café – in many developing countries a couple of CD-RWs are a good idea too). If you will be living with hosts, a gift from the US (e.g. Harvard-themed items) may be a nice token of your gratitude. Also, it's a nice idea to develop pictures of your family and hometown to show your host family. In addition, shoes must be comfortable and be able to stand up to hard use, since local replacements may not be of good quality or available in your size. A good plastic water bottle (e.g. Nalgene) and a whistle for safety are also important. Limit the number of heavy items like books (unless you're going to a non-English speaking country, in which case it may be hard/expensive to find English books abroad), expensive items like jewelry, and breakable items like glass bottles. Try to avoid bringing any electrical appliances (thereby eliminating the need for a current converter). Be sure to bring an appropriate plug adapter if you decide to bring a laptop or other electronics along on your trip. (See the Electronics section below)

Great space-saving hints include packing a small super-absorbent towel instead of a bulky one, rolling clothes instead of folding them, and including multi-purpose items like a sarong/beach blanket/head scarf/light blanket. Clothes that look acceptable wrinkled also are a major plus (for men, consider a linen sports jacket). Packing clothes in vacuum-sealed bags is another good way to cram more into less space, though the added density may cause your bag to run afoul of airline weight restrictions (these can change fairly rapidly, so a call to the airline might be worthwhile). The bags and other travel accessories mentioned above (locks and money belts) are available from companies such as Eagle Creek (www.eaglecreek.com) and EMS (in Harvard Square).

One new concern in the past couple of years for packing are increased airline security measures. You can no longer take meaningful amounts of liquid soap/shampoo/toothpaste/etc. in your carry-on baggage (any container more than 3 ounces will be prohibited and discarded), so make sure you pack them in

your checked luggage; even things that appear fine (say a 4-ounce tube of toothpaste that's been nearly squeezed empty) may be thrown out. And if you do take small amount of such substances in your carry-on, you're required to put them in a single clear zip-lock bag. It might not be a bad idea to take small amounts of backup soap, etc in your carry-on luggage in case your checked baggage is misplaced, but make sure it meets airline requirements. Notice that the restrictions on liquids may apply also to certain make-up items, such as mascara or foundation, and to contact lens solution, so be sure these fit in your zip-lock bag. Check Transportation Security Administration and airline websites prior to flying.

Perhaps the best packing strategy is to make a checklist of everything you WANT to bring, lay it all out, pack it into your bag(s) and then take it all for a 10 minute walk around your neighborhood. Then make another list of everything you WILL bring. Repeat as needed until everything fits or you collapse from exhaustion. **Remember that the less you pack the fewer headaches you will have** (so long as you remember to pack aspirin). That said, everybody needs a few creature comforts, which can be invaluable to keep you sane. Throw in one or two special extras (a bottle of perfume, a favorite CD, a small stuffed animal, your Red Sox cap) that will make you feel like you, even in the most dizzying of cultural circumstances.

Electronics

If you don't own a converter kit already, it might be a good investment, but is also easily obtained abroad in some regions (less easily in others). Buy one which comes with a large universal converter and additional adaptors that would allow you to use your electronics anywhere in the world. Be careful, though, because these converters should not be used with any heat generating devices such as blow dryers, and definitely not laptops. For laptops and phone chargers, you might need plug adapters. For laptops, the little black box to which you connect your plug is already a universal transformer which can be used in any country. Therefore, you only need to purchase the appropriate plug, which usually can be purchased inexpensively at an electronics/computer store.

A couple of computer specific measures can also save you major hassles: First, back up your computer before you leave and leave your backup at home. Whether your computer is lost or broken, knowing you'll definitely have what you left with is a major plus. In recent years these drives have dropped in price tremendously: you should be able to get one to store all your data for less than \$100: use a site like dealnews.com for a list of current deals. Second, if you're going to be taking a lot of pictures, bring a portable hard drive with you. This will help you both store and transfer them.

Guide Books

Anyone who has traveled extensively likely has strong opinions on each of the popular guide books series and can tell you both horror stories ("that hotel it said was great was really a brothel") and glowing tales ("with my guidebook I felt so at home the locals were asking me for directions"). Such wild contrasts aside, **most guidebooks do just what their title implies; they give guidance, not the last word on any given subject.** Before you depart, you should spend several hours looking through various guidebooks and getting both the practicalities and cultural background of your country. **To save precious pennies, start your travel research at local bookstores and libraries.** Get a feel for the target audience of the book and how it balances background information with details. Some regions of

the world are much better covered by a particular series. Ask around and get opinions from people who have traveled there recently and see what guidebooks they recommend. Better yet, use these people as guides and glean information from them. ***Be sure to contact any Harvard LLMS from that country to get firsthand advice and insider tips.*** Current HLS students who have interned at your organization in previous summers may be able to give you excellent advice as well. (OPIA may help you get in touch with these students). You can also contact the officers of the Harvard club in the area—many such clubs also hold regular events for local alumni. A list of Harvard clubs is available at <http://www.clubsandsigs.harvard.edu/article.html?aid=101>.

Another great source of free information is the tourist information office of the country you will be visiting. Most countries have offices in Manhattan. Try New York City directory assistance at 212-555-1212. If that does not work, the country's embassy can usually give you the contact number. Generally, one or two guidebooks will be enough to give you plenty of information on your new temporary home. Too many books burden your sense of adventure as well as your luggage. Below is a subjective run-down on the various perspectives of different guide books series.

If you're going to be spending a large amount of time in a single city, consider buying a folding laminated map; it's often worth the five bucks to not have to flip through your guidebook. You should be able to pick one for major metropolitan areas up at any major bookstore; just pick the one that looks clearest to you.

Remember, prices, availability, and circumstances can change quickly, particularly at smaller places that aren't part of larger chains—hotels can move or close, and the hours and prices of attractions can change rapidly. Call ahead or be prepared to be flexible, and never lock yourself into something psychologically because a guide book recommends it. Also, look inside the guidebook to see who its authors are: a book written by an art PhD will probably have great museum info yet lack in nightlife guidance, whereas a book written by a travel writer might provide the opposite.

Lonely Planet: One of the best overall guides; usually has an excellent list of sights and accommodations and gives a good critical perspective (usually pretty straightforward in simply saying when they don't think something is worth seeing or a hotel is overpriced). Excellent in most areas of Asia, Africa, and Eastern Europe. Written by veteran travel warriors, sometimes you'll wonder how anyone survived some of the experiences they recommend. On the other hand, they are generally the most complete, accurate, and commonly used series for international budget travel. Use Lonely Planet's online Thorn Tree community (<http://thorntree.lonelyplanet.com>) to ask fellow travelers about conditions in countries they've recently visited and to get up-to-date information on topics such as bus and ferry schedules if you can't find it elsewhere. Lonely Planet guides are updated every few years, and, as a result, can have inaccuracies in prices, hours, and even the continued existence of some of their listings. Beware, however, in some places, Southeast Asia in particular, the Lonely Planet has come to define the beaten path. Follow its recommendations and you may find yourself surrounded by dreadlocked backpackers and drunken gap year kids.

Let's Go: Another one of the main guides and usually worth a look. The best overall budget guide for Europe, but somewhat shakier in other places. Although they really keep to a low budget, they have in the past relied heavily to the standard American circuit; the positive is that you'll meet a lot of college students drinking beer and eating french fries. The negative is the same. More recently, Let's Go has made an effort to focus its guides on off-the-beaten-track travel experiences. They tend to provide a decent overview, but often won't provide sufficiently negative reviews of even the sketchier places. Let's Go guides are updated every year. They are mostly written and edited by Harvard undergraduates.

Time Out: A must-have for any global metropolis. These guides typically provide the most in-depth resources on cultural aspects of the cities, and generally contain some great local finds. The commentary is often refreshingly frank, written by people who have lived in the respective locales for a long time. They're also particularly good for people interested in experiences for certain demographics, such as LGBT travelers. There's also a pared down version on their website: www.timeout.com.

Rough Guides: Usually the best maps in guidebooks, and excellent overall. This relatively new series is gaining popularity and for good reason. They provide a bigger price range of accommodations than *Let's Go* or *Lonely Planet* and are written for adult independent travelers rather than students or total wanderers.

Insight Guides: Contain loads of gorgeous photographs and interesting cultural essays that regular guidebooks just don't provide. Great for acculturating yourself to your destination but poor for on the ground guidance!

Moon Handbooks: Normally written by an expatriate resident, these guides provide a nuanced view on life (both local and tourist) in your country. Detail oriented and not afraid to give an honest opinion about something pro or con (also targeted advice to gay, disabled, women, and eco-travelers).

Tip: If you can't get a specific guide for your region, or if you will be traveling a great deal, tear out pages so you don't have to lug around a huge and largely irrelevant guide. You might also be able to get Kinko's or another copy place to put the pages together for you at a nominal cost, which will probably be neater. Also a good idea if you want to amalgamate multiple guidebooks.

Also, if you're going out for a walk, but don't want to carry your entire guidebook, consider photographing the map in the guidebook and using the stored picture on your digital camera.

If you're interested in learning more about the country you'll be living in than the brief sidebar blurbs in your guidebook, consider picking up a history of the country or a novel by a local author. Especially for developing countries, it's often easier to find books like these in a place like Cambridge than in the country itself. The Globe Corner Bookstore in Harvard Square (www.globecorner.com) has a large and varied selection of travel books and maps. You may also

consider either reading or purchasing a more general book on international travel especially if this is your first major trip overseas. Highly recommended (for either sex, although it is somewhat targeted at women) is *A Journey of One's Own*, by Thalia Zepatus. It's an amazing compendium of practical tips, inspiring stories, and thoughtful advice. *The Frugal Globetrotter*, by Bruce Northam, is chock-full of resources although somewhat confusing in its presentation.

Finally, once you get to the country you will be working in, hit a bookstore and try to find guidebooks printed within the country for nationals. Often they are more extensive in some aspects, like localities covered, but not in terms of language or cultural basics. (For example, the Outlook guidebooks for India provide great information on many local favorites and great local transportation tips.)

Travel

Finding the cheapest airline ticket can consume much of your pre-departure time and may be your single largest expense. Here are a few tips. Be sure to request a student or youth fare if you meet the qualifications. Flying out of a major hub like New York, instead of Boston, may cut hundreds of dollars off your ticket. Checking out the international e-fares online can also be a good source of cheap tickets; United Airlines has a particularly good selection at www.united.com. Also worth checking are www.travelocity.com and www.orbitz.com. Onetravel (www.onetravel.com) carries prices for a number of smaller and non-Western carriers, such as Aeroflot, not included in other online ticket services. Kayak (www.kayak.com) searches individual carriers as well as other travel search sites. For destinations within Europe, consider purchasing a round-trip ticket to London, then transferring to one of the many safe and serviceable low-cost airlines, such as Ryanair (www.ryanair.com) or EasyJet (www.easyjet.com). Airtreks (airtreks.com) specializes in particularly complicated itineraries—consider using them if you're going through a lot of countries and want direct flights.

If you are flying very far, such as to Australia, purchasing an around-the-world ticket may be the same price and allow you to make a few fun detours on the way there or home. Similarly, if you have the time, you may find it cheaper to fly into one location and either go overland or purchase a short-hop flight from a local carrier to your ultimate destination. For example, there are always good fares to Bangkok and it is only a train ride or short commuter flight from there to other locations. Consider Air Asia in Southeast Asia in particular (www.airasia.com) It may also be cheaper to buy a one-way ticket and purchase your return fare in local currency in your destination country. However, purchasing round-trip tickets from the United States enables you to take advantage of substantial fare sales that can often be cheaper than one-way flights from destination countries. Having a round-trip ticket already in hand also avoids the necessity of explaining to immigration officials that you do intend to leave their country again at the end of the summer. Some countries (e.g. Australia) require an outward-bound ticket. Another consideration is the considerable plus of getting a huge number of frequent flier miles if you choose a major carrier you regularly fly versus the often-cheaper fares on smaller international airlines. Finally, consider how set you are in your itinerary and the change fees in your ticket. Sometimes it's worth paying a little more for your ticket knowing that you'll have the freedom to change it without facing hundreds of dollars of change fees.

If you are worried about sketchy airlines and harrowing flights, keep this in mind: planes flying into the U.S., E.U., and other highly regulated countries must comply with local safety, pollution, and noise regulations, which effectively bar older and less well-maintained aircraft. If you're flying to or from a city in one of these countries, go with the cheapest fare as your aircraft likely won't be that bad. But if your flight both departs and is bound for an airport in a developing country, you may want to stick to a major carrier. The European Union has a fairly comprehensive black list of airlines (http://ec.europa.eu/transport/air-ban/list_en.htm)

There are also other online discount airfare sellers who specialize in certain regions. Their prices are sometimes much cheaper than Orbitz and others. Try asking a friend from the region or Google for discount airfares.

Comparison shopping can do a lot to reduce the price of your ticket or at least to convince you there is no better deal out there. Below is a list of local travel agencies which offer the advantages of convenient Harvard Square locations and face to face services. Be sure to also check the travel section of the New York Times for specials and more agencies and numbers.

Let's Go Publications, Inc., 67 Mount Auburn Street Cambridge, 617-495-9659, www.letsgo.com

STA Travel, 65 Mt Auburn St. Cambridge, 617-576-4623, 714 Massachusetts Ave. Cambridge, 617-497-1497, 1-800-781-4040, www.statravel.com (sometimes crowded, loyal following)

Student Universe, www.studentuniverse.com (often has very good deals to Europe)

American Express Travel, 39 JFK St. Cambridge, 617-868-2600, www.travel.americanexpress.com (good to check baseline fares)

CLTS Travel, 30 JFK St., 3rd Floor, Cambridge, 617-868-1818, 1-800-995-2733, www.goodairfare.com or www.carlsontravel.com (full service agency with excellent service)

Ticket consolidators are also well-worth checking and although you won't get the same tender loving care you might at a local agency, they often have incredibly cheap deals and lots of experience. Try the following:

AirBrokers International, 1-800-883-3273, San Francisco, www.airbrokers.com (specializes in round the world fares)

AirTreks, 1-877-AIR-TREKS, San Francisco, www.airtreks.com (complicated round the world itineraries)

Pan Express Travel, 1-212-719-9292 and 1-800-518-7437, New York, www.panextravel.com.

Cheap Tickets, 1-800-922-8849, www.cheaptickets.com

Democracy Travel, 1-800-536-8728, Washington D.C. (Full service agency)

Ambassador Way, www.ambassadorway.com

Kayak, www.kayak.com

Visa Applications¹

You should apply for a visa soon after acceptance by your host organization, well in advance of your date of departure. Students applying to countries in which there is a high risk of visa denial should arrange back-up placements in other countries.

It is important for you to determine what type of visa is required for you to complete your ten-week volunteer internship in your placement country. In many countries it is possible to intern on a tourist visa available automatically upon arrival at the airport (although some of these are good for only 30 days, forcing you to make a weekend trip elsewhere before returning to your host country). In other countries there may be complications. Fellows in Russia and Indonesia, for example, have had to apply for visas months in advance. You should check with the appropriate consulate or embassy to determine visa requirements. In many cases, you will need to provide a letter from your organization verifying your employment. To avoid problems for students and host organizations, students should observe the following guidelines:

- Discuss your visa application with your host organization. Certain work, such as human rights work, can trigger political complications in the visa application process in some countries. Please bear in mind the potential effect of your presence upon your host organization's relations with its government. The host organization may know of standard and accepted practice in applying for visas.
- Use common sense in obtaining a visa notwithstanding perceived political pressures. Never perjure yourself on a visa application. A false visa application can put you at serious risk, create difficulties for your host organization and harm the ability of future students to do work in the country.
- Consult the International Legal Studies Program at Harvard Law School. They have a lot of experience advising visiting international and traveling Harvard students.

Housing

In some cases, your employer will be able to assist you in finding housing, but be prepared to make your own living arrangements. Finding housing in a foreign city can be challenging, especially if you are not traveling to a major city. Craigslist has listings for sublets and temporary housing in many cities around the world (www.craigslist.org), and this can be a good place to start your search. Some cities may have short-term apartment rentals available, for example Buenos Aires (bytargentina.com). You can also talk

¹ Information courtesy of the Harvard Law School Human Rights Program.

to OPIA staff to see if there are current students or alumni who are familiar with the city and can advise you. Harvard LL.M. students can be particularly helpful. Consider arranging temporary housing in advance (hostels, rooming houses and cheap hotels are all options) and searching for more long-term housing on arrival. In developing countries, do consider hotels even for months at a time. In Hanoi, for example, the rack rate for a room with TV, internet and a fridge is \$10-15 per night—and most hotels will let you negotiate a lower rate for longer stays

Health

Though this may go without saying, we are going to say it anyway: the one area in which you **do not** want to compromise in the name of economy is in providing for health and adequate medical care. Though you can avoid unnecessary costs and hassles with proper pre-departure planning, the reality is that you probably are going to have to spend a little bit of money to ensure your safety. It makes no sense to scrimp on possibly critical items such as evacuation insurance and inoculations in order to save a couple hundred bucks.

The good news on insurance is that the Blue Cross/Blue Shield policy that is part of the Harvard health plan provides fairly substantial coverage while you are overseas. While Blue Cross will not pay your expenses unless you receive care at a hospital that is part of their network of providers, they will reimburse you for many out of pocket expenses for necessary care. The bad news is the amount that Blue Cross is willing to pay for emergency or other necessary treatments may be considerably less than what doctors charge in some countries. Even more important, the Harvard policy provides essentially no evacuation services or emergency travel coverage for those abroad. So if you are going to be living in a country where the standard of care is below that which you could get in the U.S., you'll want to purchase **supplementary evacuation insurance**. Alternatively, if local medical services are good but expensive you may want to pick up some supplementary insurance to cover extra costs. Finally check with your credit cards: many provide emergency evacuation insurance, some up to hundreds of thousands of dollars.

When shopping for evacuation insurance, look for three things. First, and most obviously, you will want to make sure the insurance covers the country you will be visiting. Second, you will want a carrier that provides good logistical support (including easily accessible agents that can speak the local language, consult with local physicians, and organize transportation with them). Third, you will want a policy that can get you anywhere you might need to go. While some policies will cover the full cost of evacuations all the way back to the U.S., others will only take you to the nearest country the carrier considers adequate to provide the necessary care. For advice on specific evacuation policies you can contact the **Harvard International Office at 495-2789** or your regular insurance carrier. More detailed information for the Harvard International Office is also available in their International Travel Handbook (<http://www.fas.harvard.edu/~oip/handbook/handbook.pdf>). One carrier recommended by the Office is International S.O.S. Assistance Inc. (800-523-8930). Other reputable companies used by the authors and by US government agencies include Medex Assistance (evacuation and medical), <http://www.medexassist.com/schol.htm>, and Wallach and Company (medical evacuation),

<http://www.wallach.com/hcglobal2000.asp>. If you are currently insured through the Harvard University health plan, you should also pick up details about coverage by visiting the UHS office at Holyoke Center or by calling 495-2008.

Harvard Blue Cross Blue Shield (BCBS) Plan

- Letters confirming insurance coverage throughout the world are available from UHS for students on Harvard BCBS plan (for employers that require proof of coverage)
- When calling from outside the U.S., BCBS can be reached collect at 1.804.673.1177, 24 hours a day
- The BCBS plan mostly treats health providers abroad as “out of network” providers
- The BCBS plan provides some coverage for emergencies, hospitalizations, and medically necessary surgeries abroad
- The BCBS plan does not cover evacuation and repatriation
- For more details visit:
<http://huhs.harvard.edu/Insurance/Students/PoliciesAndForms/TravelingOutsideTheUS.aspx>
- The Harvard BCBS plan has two periods of coverage – February 1 through July 31, and August 1 through January 31

International SOS Services

- All Harvard students traveling abroad for a Harvard-related activity (including study, research, internships, travel with a student group, etc.) are automatically eligible for International SOS (I-SOS), which provides 24-hour, worldwide emergency medical and security evacuation services
- To ensure access to I-SOS services, students should sign up on this site, which also has additional information: <http://vpf-web.harvard.edu/rmas/isos.html>
- I-SOS is not health insurance – students or their insurers would need to pay for any services provided by I-SOS, therefore purchasing travel insurance is necessary

Depending on where you are going, you may also have to put down some money on inoculations. To find out what you might need, you can consult the Center for Disease Control’s website at www.cdc.gov. The website provides recommendations for shots on a country-by-country basis as well as basic background information about the incidence and nature of various diseases in your destination country. The UHS office in the basement of Pound will also do a free consultation and administer all shots but recommends that you look at the CDC cite first to learn which shots you may have to consider. The UHS provides a few shots such as Tetanus, Gamma Globulin and Typhoid free of charge, but others cost between \$20 to \$100 dollars per injection. Depending on what you need, you might be able to find it cheaper at the travel clinic at Mt. Auburn hospital (499-5757). Plan to go at least two weeks before you travel in order to let the inoculations take effect (longer if you are going to Asia and need to be inoculated against Japanese Encephalitis or rabies, or if you need sequenced vaccinations such as for hepatitis). **Some countries require that visitors have certain immunizations (though few actually check); if this is the case for the country where you’re working, be sure to have the doctor who gives you the shots or the pills fill out and sign a yellow World Health Organization form.**

For some medicines, you can save some money as well as time and hassle by bringing adequate medical supplies with you instead of trying to find them overseas. On the other hand, many generic medicines are cheaper in the third world: doxycycline, a common anti-malarial sells without a prescription for

pennies a dose. In addition to any regular medications, the Harvard health staff recommends that you take a good painkiller and anti-inflammatory such as Advil, Benadryl in case of an allergic reaction, an insect repellent (100% Deet works best, and is a must if going to a region where there is a heightened malaria risk), and Immodium for the all-too-common traveler's stomach; pepto bismal is always a good thing to have a round for the simple upset stomach. The health center can also provide a prescription for an antibiotic to take in case of severe gastrointestinal distress and diarrhea. Depending on the availability and adequacy of local food, you may also want to take along a good multi-vitamin. Other items to consider are a first-aid kit, thermometer, and a basic flu-treatment. Also, if you are going to a country that still re-uses them, don't forget to take along your own small supply of syringes. Women should check to make sure that their destination country sells tampons and may want to consider bringing their own preferred type anyway because they are often much more expensive abroad than they are in the U.S. (take them out of the box and pack them in a plastic bag). If there is a chance, even a remote one, that you might engage in sexual intercourse, pack your own condoms. Beware though, in some countries, large amounts of medications are counterfeit (in Cambodia as much as 50%). Use reputable pharmacies. In some countries such as Thailand and Cambodia, European companies such as Boots have locations.

Finally, once you arrive at your summer job, don't forget to contact the local American Embassy or Chamber of Commerce to get the locations and phone numbers of health clinics that cater to English speakers. In many countries a clinic with visiting doctors from the United States is available. While generally not the cheapest option, such clinics provide reliable care for most non-evacuation situations. Also be sure to visit the American Citizen Services section of the U.S. embassy website of the country you are visiting. This page will include recent travel and health advisories, information about how to contact a Consul if you need assistance while in the country, and instructions on registering with the embassy for an extra measure of security.

To stay well, avoid tap water, fresh fruits and vegetables unless the fruits are not peeled (oranges, bananas, mangos). Beware of ice and always ask if milk has been pasteurized or boiled before drinking. Note that some stands will resell tap water in bottles so always check that the cap is sealed to the bottle. Some fruits such as watermelon can be injected with additional (contaminated) water to make them heavier and thus more expensive, so do not eat these.

Students have had mixed experiences with street food; while it can be cheaper and offer more of a cultural experience than restaurant food, there is the chance in many parts of the world that street food is less sanitary and more likely to cause illness. Ask around for advice in your region, and take advantage of home-cooked meals to sample local cuisine.

Communication

Though keeping in touch with loved ones from overseas used to be a major expense, the telecommunications revolution of the last few years and expanding use of email have made it possible to

report in regularly on a student budget from just about anywhere. Nevertheless, you still need to make a few preparations in advance to take advantage of what's out there.

Obviously, if your office and your friends and family have email, you are set for basic messages of the "yes, I'm still alive out here" variety. With the latest versions of many webmail programs, you can even send voice files.

Even if your office is not wired, there will probably be an affordable local public service provider you can use unless you are outside of the capital of an underdeveloped country. If you plan to rely on a modem-based service, prepare to be patient with busy signals and bring a good modem. Broadband options are now available in most major cities worldwide. In addition, cybercafés with high speed connections are available in most locations at reasonable costs. Internet cafes are becoming increasingly common in most countries, no matter how developed. Try to find cafes away from tourist hot spots, since rates in cafes off the beaten track will be drastically lower.

If you have a broadband connection, you might want to check out Skype (www.skype.com). Using a technology called Voice over IP (VoIP), Skype can transfer voice at a potentially better quality than traditional landlines. It is available for all operating systems, and calls from Skype to Skype users are free. So basically, if you get your friends and family to download it as well, you can chat for free from wherever you are. Skype also offers very low cost (around 2 cents/min) calls to the U.S. and Western Europe from anywhere in the world. Gizmo (<http://www.google.com/gizmo5/>) is an alternative many of the same features.

Additionally, if you must use snail mail and the national carrier is a bit slow, there may be a private mail service that provides a good alternative. For a moderate fee, these services will provide you an account that allows you to send a certain quantity of mail back and forth each month. Generally these services do their own shipping to a gateway in the U.S. (often New York) and then use the U.S. postal service for the rest of the trip. As these services tend to specialize in traffic to certain countries, your best bet is to inquire from somebody in your host country.

Finally, for long distance telephone calls, many countries offer calling cards for use on landlines to the U.S. at extremely low rates, such as less than 1 cent/minute (even lower than what you would pay to call from the U.S.). Try asking at the local convenience stores and post offices. Do not buy international phone cards in the U.S. to use abroad because these are much more expensive.

Similarly, if you have a tri- or quad-band mobile phone, you can take advantage of the available national rates by simply switching SIM cards. However, you do need to unlock your phone first; this can be done via E-bay for about \$10. Alternatively, you can usually buy a phone second hand on eBay appropriate to the bands used in the country you'll be visiting. Buying a second phone allows you to avoid any hassles

you might encounter if you lose or break your American phone while abroad. You can find usually kiosks selling country-specific SIM cards when you first arrive at the airport in that country, or in major urban shopping areas in that country. A SIM card from any Western European country will usually work in other Western European countries, but you will be charged higher calling rates for using a SIM card in a country different from the one in which you bought it. An average SIM card usually costs about \$10-30 (cheaper in many countries), depending on the country, and comes with a deposit of calling card credits to use with that phone number. In lieu of a calling plan, these cards work off a system where you pay for calling credits, and those credits are stored on your phone and reduced as you make and receive phone calls. Changing your SIM card to give your phone a local number almost always lowers the calling rate you pay, so it may be worth it to buy a SIM card for any country you plan to visit for a significant amount of time. Malaysia, for example, allows you to call the US for less than 10 cents per min).

Passport and Documents

It's a good idea to make a few copies of your passport and any other important documents, such as traveler's check receipts. Before leaving, it may be wise to scan and email yourself a copy of such documents. You should keep one copy of your passport stored in a piece of luggage separate from the one in which you keep your actual passport. You should have an additional copy stashed at home, which will make it a lot easier to get a replacement should the original be lost or stolen. Before leaving, check that your passport is valid for at least 6 months, as some countries may not issue visas on arrival for passports that expire sooner. Also, many countries offer students special discounts at museums and other tourist attractions, so it's not a bad idea to bring your Harvard ID or another (e.g. ISIC) student identity card.

Money

The first thing some travelers still think of when they consider how to manage money during their trip is traveler's checks. They're safe, and using them avoids any unnecessary exposure to possibly unstable local banks or currencies. But while traveler's checks are useful, they can still be expensive and difficult to cash, and many businesses won't take them. Traveler's checks are often exchanged at a less favorable exchange rate. In rural regions, it may be impossible to use traveler's checks. Moreover, with the spread of ATMs, it may be cheaper and easier simply to use cash. The best approach, as always, is to start by checking with somebody on location. There may be still some countries or regions where ATM cards do not work, but this information should readily available in any guide book. Also, in some cases you can find out if and where ATMs are located in your locale by calling major American and international banks (like Bank of America or Citibank). Lonely Planet's Thorn Tree (online) is a good place to ask travelers these types of questions.

If ATMs hooked into Cirrus or any of the other big networks are readily available where you are going to be, it probably does not make sense to carry more than a bare minimum of traveler's checks as an emergency back-up. In many cases you will be able to draw cash in the local currency. It is wise to take

American currency with you so in case you have problems with your ATM card. Stash it in several locations. The exchange rates offered at airports are usually the worst, so if you can, wait until you've made it a little farther out to exchange large amounts of money or traveler's checks. Another option is to purchase foreign currency in advance. American Express (www.americanexpress.com) offers this service, as do a few other travel partners.

At the same time, the major disadvantage with dependency on ATMs is that it generally limits your ability to draw more than a couple hundred dollars a day (though many banks allow you to set this limit yourself—call your bank to find out). Because of such limits, it can be a good idea to keep a supply of cash available in case you forget to draw enough in advance to pay the rent or other larger expenses. Before you do this, you might want to check to see whether your office has a safe or security box. It's also a good idea to pick up a money belt before you leave. These come in two styles, one worn as a belt that goes underneath your clothing and another which is worn around the neck. While the belt is less visible and therefore more secure, it is also more uncomfortable and less convenient to use.

It's also a good idea to have two ATM cards from different banks. Some banks completely block access in some countries. Also, sometimes one card will attract a fraud alert. You may be able to avoid such situations by calling your bank in advance and informing them that you will be visiting a particular country—this way, your foreign transactions will not look suspicious to the bank's fraud monitoring programs. Another way to avoid such hassles, as well as to prepare for potential theft, is to bring a second card. If you do not wish to open a second debit account, you can purchase debit "gift cards." You can put up to \$500 on a card and use it just like a debit card. See www.simongiftcard.com for one such option.

In the event that you do get squeezed for cash, American Express can be a good backup source. Cardholders can cash personal checks up to \$500 or more at Amex international offices. If you have the card you can also sign up for the company's "express cash" service that allows you to connect your card to your checking account and draw cash through an American Express ATM. Unlike other ATM cards you will not be limited to \$200 daily withdrawals. And if you really get desperate there is always Western Union.

In situations where there are no ATMs, or where you need to withdraw more than your ATM daily maximum allows, banks, stores, and ATM machines may also perform cash advances for Visa and MasterCard. Credit card companies charge a service fee for cash advances and interest begins accruing immediately, but it may still be a worthwhile precaution to learn the PIN code for your credit cards before leaving. PayPal offers a debit/credit card option which provides better exchange and commission rates than many credit cards. A PayPal card would also allow you access to your American bank account as well. You can check it out at: www.paypal.com.

One final piece of advice is to use your credit cards. This is especially true if you are in a country where the currency is weaker than the dollar. In most cases you get a better exchange rate with the card than through a local currency dealer, and you save by delaying the payment date as well. Be aware, however, that some credit cards charge high fees for any foreign transactions. These days most credit card companies will also allow you to set up an automatic electronic payment option with your bank so

that you don't have to worry about having statements forwarded or late payments. Also, check if your credit card provider offers travel benefits—some include free rental car insurance or luggage protection. Visa seems to remain more widely accepted, and if you don't have one yet, it may be a good idea to get one as backup. But keep in mind that some vendors may charge an extra fee for credit card purchases, especially smaller stores in the developing world.

In case of absolute emergency, like your wallet getting stolen, keep in mind Western Union and other wire transfer services. They have a huge number of locations around the world. Try to figure out if there is one near your locale, just in case you have to use it while you're there.

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