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Welcome and Program Overview

The ACM India: Development Studies and Hindi Language Program student handbook is designed to help prepare you for your quarter/semester in India and to give you an initial sense of what to expect academically and personally while you are there. It is revised each year to include more current information and contains information on various logistical arrangements for your trip. It is, in effect, a reference tool that provides you with the information you need as you make arrangements to participate in the program. It is important that you read it carefully as preparation for the pre-departure orientation session and raise any questions you may have either in that orientation session, or individually, with the ACM Assistant Program Manager, Emily Gaul.

Program Overview

India is home to over one billion people, making it the world’s second-most populated country and largest democracy. High-tech urban centers are a testament to the economic reforms of the 1990s that opened India to the outside world. These co-exist with rural villages where farmers engage in subsistence agriculture, representing vast differences in culture, education, and opportunity. While it has become one of the fastest-growing economies, India still faces major challenges. Poverty remains a critical issue, fueled by lack of access to primary education. Public health is a growing concern, be it the availability of clean drinking water, pollution, or malnutrition that affects half of the country’s children. Rapid industrialization and limited infrastructure have taken their toll on the environment, with approximately two-thirds of India’s land degraded in some way. Economic growth has brought both the opportunity for and challenges of expanding rights, especially for women and traditionally under-privileged groups. How India continues to respond to these development-related issues will help determine its place not just in Asia, but also in the world.

The winter/spring ACM India program, located in Pune and Jaipur, is designed to provide students with insight into Indian culture and society through a wide-ranging exploration of issues related to development. There are two program options—a spring semester or a winter quarter/trimester. The program begins in January, and students will spend the first 11 weeks in Pune, taking classes and participating in a development studies practicum with a non-governmental organization (NGO). Students doing the semester-length program spend an additional month in the city of Jaipur, continuing with intensive Hindi language studies and experiencing a different region of India. Throughout the program, classroom learning is augmented by weekly activities outside of the classroom. The program organizes several program-sponsored overnight excursions, and a one-week break in March provides opportunities to travel further afield in India.

In both Pune and Jaipur, students live with host families, providing a window into Indian society that students might not otherwise have. For many this may be the highlight of their experience. Both are medium-sized cities, offering students excellent resources for experience, exploration, and study. Pune is located in the western state of Maharashtra, and is home to more universities and colleges than any other city in the world, earning it the nickname of "The Oxford of the East." Jaipur is located in the northwestern state of Rajasthan, and is one of the first planned cities in modern Asia. It is known as the "Pink City," for the color of the buildings in the walled city.
**Program Dates**

**Semester Option**  
**January 3 - April 23, 2016**

- **Sun, Jan. 3:** Students arrive in Pune  
- **Mon, Jan. 4:** First day of orientation  
- **Mon, Jan. 11:** Hindi language class begins  
- **Mon, Jan. 18:** Remainder of classes begins  
- **Fri, March 18:** Last day of classes in Pune  
- **Sat, March 19:** Spring break begins  
- **Sun, March 27:** Students arrive in Jaipur  
- **Mon, March 28:** Classes begin  
- **Fri, April 22:** Last day of classes in Jaipur  
- **Sat, April 23:** Students depart

**Quarter/Trimester Option**  
**January 3 - March 19, 2016**

- **Sun, Jan. 3:** Students arrive in Pune  
- **Mon, Jan. 4:** First day of orientation  
- **Mon, Jan. 11:** Hindi language class begins  
- **Mon, Jan. 18:** Remainder of classes begins  
- **Fri, March 18:** Last day of classes  
- **Sat, March 19:** Students depart
The ACM India program is designed to integrate learning within the classroom with activities, field trips, and experiences outside the classroom. In each of the courses you take, the schedule has been designed to incorporate co-curricular activities that enhance what you are learning within the classroom. Courses, independent work, field trips and excursions, and living arrangements are all interrelated components of the learning environment.

You will find that your classes in Pune are a combination of the small, discussion-based learning that you are accustomed to at your home school and the more structured, lecture format that is common in higher education in India and, in fact, throughout the rest of the world. While the principal instructors for each of the courses have experience teaching ACM students and are more likely to elicit students’ ideas and thoughts in classroom discussion, the guest speakers may take a different approach to convey their knowledge. In either case, typical behavior in an Indian classroom is more formal than it is at home. Informal behavior such as surfing the internet, checking and writing e-mail, passing notes, or eating in class is considered by Indian professors to be highly inappropriate.

You will be expected to attend all classes and participate in program activities unless you have previously made arrangements with the Program Director or the course instructor. It is not appropriate to miss class in order to travel, nor will it be possible to arrange for special examination dates for students who may wish to leave early.

The program begins in Pune, where students will spend 11 weeks. The first week is an orientation, which continues as classes begin. All courses in Pune are taught at the ACM office. Students take three classes in Pune: a class focused on development issues in India, a Hindi language class, and a development studies practicum with a local non-governmental organization (NGO). The practicum provides an opportunity for students to gain practical experience with a local organization to complement their classroom learning. For students from quarter/trimester schools, this 11 weeks in Pune acts as a stand-alone winter term program. For all other students, the spring semester continues with an additional month in the city of Jaipur to compare and contrast the two cities. While in Jaipur, students take an additional intensive Hindi language class. Housing arrangements, with families in Pune and Jaipur, supplement the academic program, providing an immersive experience and introducing students to a critical component of Indian society.

### Program Courses

**Hindi Language**  
Instructor: Dr. (Ms.) Sucheta Paranjpe  
Required course, 8 semester credits (semester students) or 4 semester credits (quarter/trimester students)  
Hindi is the official language of India, and is estimated to be the sixth-largest language spoken in the world. While Marathi is the primary language spoken in the city of Pune, Hindi is the ideal language to study for students who will be experiencing different regions of India. This intensive class in Hindi language gives students a broad overview of the language, with a particular emphasis on spoken communication, to facilitate communication with host families and people within the community. Students will also receive some instruction in Marathi language, building a basic foundation to help navigate the city of Pune. Field trips to locations such as a local vegetable...
market, along with guest speakers, add an experiential component to the classroom learning. This class will take place over a ten-week period in Pune.

For semester students, intensive Hindi will be taught by ACM’s partner, AIIS, when the group moves from Pune to Jaipur for the final four weeks of the program.

**Development Economies**  
Instructor: Ashish Kulkarni  
Required course, 4 semester credits  
India is a difficult country to analyze at the best of times, and its economy in particular perhaps even more so. A burgeoning, entrepreneurial middle class maintains increasingly tenuous links with a mostly agrarian rural populace in an era when India’s links to the global economy are increasing by the year. On the other hand, India continues to remain home to millions of people who barely manage to eke out a living, without sufficient access to meaningful education, basic healthcare or even the semblance of adequate infrastructure.

How will India manage the increasingly difficult task of addressing the issues of managing growth and reducing inequality at the same time? Will addressing either one of these concerns make addressing the other difficult? And if so, will the resultant imbalances result in internal tensions? Has the path India has travelled on over the last two decades, since the liberalization of the early 1990’s, provided indicators that will help answer this question? What conundrums will the coming years throw at this rapidly growing economy, and is India well placed to solve them?

This course will frame and answer these questions and more, over the course of the entire semester. The approach will be comparative, drawing upon the development experiences of other countries around the world. It will draw upon the academic literature associated with this field of study as well, although the discussions will be non-technical in nature. The lectures will aim to be informative, and will be oriented towards learning by discussion. Plenty of case studies will be used, along with observable experiences drawn from life in and around Pune.

**Development Studies Practicum**  
Instructor: Dr. (Ms.) Sucheta Paranjpe  
Required course, 4 semester credits  
Students will complete a development studies practicum with a non-governmental organization (NGO) in Pune. The practicum allows for students to look at issues related to Indian society and development from a new perspective and gain practical experience with a local NGO.

**Education in India**  
As a student in the ACM India program, you will be enrolled in classes taught by Indian instructors, themselves the products of an educational system that differs markedly from that to which you are accustomed at your home college. You will find that the classroom culture, the approach of your professor, academic expectations, and even the way the course is organized often call for a very different style of learning.

In immersing yourself in a culture abroad, you want to discover and experience new things but also to learn how to learn in new ways. Your willingness to approach classes in a fresh way will enhance your experience abroad. It will also provide you an opportunity for intellectual growth and understanding that will be of value long after your undergraduate education has come to a conclusion.

Becoming comfortable and learning effectively in this different system is a bit like mastering the challenge of traffic in India. You’ll notice quickly that cars drive on the left, not on the right. Being aware of this difference is straightforward. But notice how you feel at the edge of the street. Which way do you want to look? Which way do
you actually look? As cars approach, what do you see in the driver's seat at first? Someone who seems to be paying no attention? Or no one at all? When you get into the front seat of a vehicle, where do you find yourself going?

The difference is not complicated but it can feel difficult, confusing or even "just not right" at first. With time, however, you notice how this system that is inverted in comparison with what you know works, is actually no better or worse than driving on the right, and that you can develop the skills (and cultural understanding) to function in it without getting hit by a car.

The same will likely be true with gaining comfort in the Indian educational system. Although the stakes of learning and adapting to an educational culture organized around the instructor, more than the student, are not life or death, learning these skills is crucial for having an academically rewarding experience. You may find that the instructor says things about grades and other expectations that sound alarming or the syllabus may not contain the signals and organization that you expect. The classroom experience may feel as if the driver is not driving. To be successful in this new academic environment will require suspending judgments, learning to read things in new ways, de-activating "natural" reactions, and learning new ones. It will require learning how to get into a new driver's seat yourself, to propel your learning.

Differences in the way university-level students are educated in India go beyond the simple distinction between large, lecture-based courses, which are the norm, and the discussion-based courses at small liberal arts colleges in the U.S. These are some of the key differences:

1. Courses at Indian universities, as true virtually everywhere in the world except the U.S., are instructor-rather than student-centered. Faculty members expect a level of respect and deference that often differs from informal U.S. classroom environments. Faculty are likely to maintain a greater distance from students than what you are accustomed to at your home campus. Indian instructors are themselves the product of this more formal, instructor-centered system, and their classroom demeanor reflects this training.

2. University-level students in India (and elsewhere) approach their courses and daily classes with a level of independence that is more comparable to graduate-level education in the U.S. Students typically do not receive (or expect to receive) syllabi that detail topics and readings for each classroom session, as is the norm at a U.S. liberal arts college. Rather, faculty are more likely to give an extensive list of relevant books from which the student reads selectively throughout the semester, choosing on their own to investigate specific topics more deeply, to complement and expand beyond their understanding of material in lectures. One day's lecture in a course may cover one particular aspect of a topic, and is intended as a beginning or an opening to pique students' interest in further their own knowledge, rather than to exhaust the subject. Even though students are not "held responsible" for doing the readings—as American students typically are in discussions and quizzes—the instructor assumes that students are reading independently outside of class throughout the semester so that they can write knowledgeably about the subject of the course at its end.

3. The learning process in India thus may feel less engaging or demanding on a day-to-day basis than the active learning class sessions on liberal arts campuses. Students in India typically do more memorization (e.g., of information, dates, names, facts, etc.) than American students may be accustomed to at liberal arts colleges, where the faculty often emphasize concepts over information. Class participation may be a smaller factor in final grades. However the Indian instructor organizes the class, and whatever the mix of lecture and discussions, it is important that you need to generate the engagement, working to connect lectures to self-guided reading, constantly self-monitoring your learning to gauge understanding, and maintaining independent progress throughout the term.
4. **Grades:** While the distribution of grades in a course in the U.S. usually resembles a bell curve, with most students receiving B’s, in India students receive numerical grades, 0 to 100, ranged along a pyramid, with almost no students receiving top marks and very few what would be considered B’s in an American system. This contrast is the result of very different philosophies about academic achievement (and grades): In an American course, excellence is measured against other students (i.e., on a curve). In an Indian classroom excellence is measured in terms of overall mastery of the subject matter and includes not only students in the class, but also individuals who are experts in the field; most Indian students will pass a course, but few will get a mark above 70. To mediate between the two very different approaches to grading, ACM will convert the numerical grades you receive in your courses in India to letter grades according to the following scale:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Description</th>
<th>Grade Range</th>
</tr>
</thead>
<tbody>
<tr>
<td>A+</td>
<td>Superb</td>
<td>95% or higher</td>
</tr>
<tr>
<td>A</td>
<td>Excellent</td>
<td>90-94%</td>
</tr>
<tr>
<td>B</td>
<td>Good</td>
<td>80-89%</td>
</tr>
<tr>
<td>C</td>
<td>Satisfactory</td>
<td>70-79%</td>
</tr>
<tr>
<td>D</td>
<td>Passing</td>
<td>60-69%</td>
</tr>
<tr>
<td>F</td>
<td>Fail</td>
<td>59% or lower</td>
</tr>
</tbody>
</table>

In the end, you will find that as long as you keep up with the work in your courses, your grades will be comparable to those at your home college.

**Credit and Grades**

ACM recommends 16 credits (12 for quarter/trimester students), as shown in the course descriptions, for your work overseas. **Before you leave home you should find out from your home campus registrar exactly how many credits you will earn and what graduation requirements they will meet.** Different colleges have different policies about credit, and it is your responsibility to inform yourself about pass/fail options and how your India program credits will appear on your transcript. Provided that you do not have any outstanding financial obligations to ACM and the program, the ACM office in Chicago will forward final grades from the program to the registrar of your college as soon as they are available.
Preparing to Go

Passport and Visa
You will need a passport for travel to India, one which is valid for at least six months beyond the end of the program. If you are not a U.S. citizen and need to renew your passport, please contact the nearest consulate or embassy.

In addition to a passport, you will need a visa for India. As a first step, ACM will obtain a letter from the American Institute of Indian Studies (AIIS) certifying that you will be enrolled in a program in India. ACM will notify you by e-mail when you may apply for your visa. Instructions will be posted at www.acm.edu/acceptedstudents. Once a visa application is started it is only valid for seven days, so do not start an application until you have been informed to do so by ACM. Once you have your visa it is crucial that you make sure the visa is correct and will be valid for the right amount of time. Please forward a copy of your visa to Emily Gaul (egaul@acm.edu).

Travel Arrangements
You should make your travel arrangements as soon as possible after you accept the offer to participate in the program: keep in mind that earlier reservations are usually cheaper. You will likely get a six-month visa, which becomes valid the day you apply, so please make sure your time in India does not exceed your visa allotment. In making your travel reservations, there are a number of options available to you. You may wish to use a travel agent or book through one of many internet sites. You will need to arrange to fly from your home to India and arrive at the Pune airport on Sunday, January 3rd. Most flights arrive before 7 a.m. Please forward a copy of your flight itinerary to Emily Gaul (egaul@acm.edu) so that the staff is aware of your flight arrangements. You will be met at the airport by ACM staff and taken to Hotel Raviraj in Pune where you will stay for the first few days of orientation.

Travel Suggestions

Passport Security
Do not pack your passport in your checked luggage since you will need to show it several times while in transit. Photocopy your passport (the photo page and visa page) and carry the copy separately from your passport. Also bring a copy of a certified birth certificate which will be necessary in case of a lost passport. You will be responsible for any expenses incurred in case of loss of your passport.

Especially while you are traveling, it would be safest to keep your passport separate from your wallet in a money belt or other concealed carrier. That way, if you should lose your wallet, you won’t have lost your passport as well. While India is a safe country, pickpockets are becoming more common with the increase in tourism, and international airports are always popular spots for thieves.

Getting through Customs
You may or may not be asked to declare your electronic equipment at airport customs. If you are carrying more than $1000, you must declare that as well. Generally, ACM students should simply state that they have nothing to declare. Keep in mind that airports and customs around the world are always changing rules, so pay attention. ACM students have generally been lucky with customs, but there’s always a chance that officials will inspect your luggage.

Communication

Internet
The ACM office has wireless internet for the students to access during office hours. Please be aware that connectivity can be much slower than what you are accustomed to on your home campus and that there might be times when the wireless is down for various reasons. In addition, internet cafes are available throughout Pune at very reasonable prices and some have wireless internet. If you have a laptop, you should plan on bringing it with you. Past
participants have recommended that you bring a USB flash drive. Your host family may or may not have internet access in the home.

If you bring your laptop, please keep in mind that you need to take adequate precautions to keep it from being stolen. You will want to make sure that it is insured or damaged, likely through your (American) family’s property insurance policy, as ACM does not provide insurance coverage for personal property.

**Cell phones**
You won't be able to get an India cell phone for several weeks due to the paperwork required by the Indian government, so we recommend that you bring your US cell phone with you to India to use in the first days of the program. Make sure you have the ability to unlock the SIM card and that your plan allows for international use. After the police registration is complete in India, you should plan on purchasing an inexpensive cell phone. The program staff will assist students in purchasing a cell phone and arranging a calling plan.

While it is important that your parents or other emergency contacts know how to reach you at the program office in India (see the contact information at the end of this handbook), these phone numbers are for use in the event of an emergency only and you will be charged for the cost of any long-distance calls.

All of the families with whom students are placed will have phones in their homes, and when you first move into the house or apartment, you should inquire about their preferences for your using the phone before you do so. They may let you make local calls, but you should not plan to use their phone for long-distance calls.

Due to the fact that students will not have access to a cell phone initially, ACM will send an email message to parents/emergency contacts to alert family that students have arrived safely in Pune.

**To call the U.S. from India**, dial the international calling code (00) + country code (1 for the U.S.) + 3-digit area code + 7-digit number. **To call India from the U.S.**, dial the international calling code (011) + country code (91 for India) + number. When calling India, remember to account for significant time zone differences.

**Mail**
While you are in Pune, you should **not** receive mail at your host family’s residence. Instead, please ask your family and friends to send mail care of ACM (see address at the back of the handbook). **ACM does not recommend that you receive any packages.** Customs charges a flat fee on all incoming packages containing books, used items, or things for which no value is declared in the shipping documents. If a value is declared on the package, however, you (the receiver) will be charged 20% of the declared value for customs fees, plus an additional 20% for value-added tax. Be sure to bring all the prescription medication you’ll need for the entire semester, because it is almost impossible to send medicine through customs.

**Medication and Other Medical Preparations**
As part of your preparation to go abroad, please read carefully information from the Centers for Disease Control (CDC) about medical conditions in India and the recommended precautions for Americans traveling to India. The website is: [http://wwwn.cdc.gov/travel/destinations/traveler/none/india](http://wwwn.cdc.gov/travel/destinations/traveler/none/india)
You should share this information with your doctor or the physician who signs your Medical History form and your parents. You will want to make sure that you have the recommended vaccinations and are aware of and take precautions against the various health risks in India.

If you take one or more prescriptions drugs regularly, you will want to be sure you can continue this medication while abroad. You should speak with your physician about obtaining a supply to take with you that will last you the entire semester. (And please make sure to keep it in its original container, and in your carry-on luggage.) You should not plan to have drugs (of any kind) sent to you while abroad. Many medications you might be prescribed in the US are not available abroad so please consult with your physician about your options.

For more information, see the Health & Safety section later in this handbook.

Money

Students on the program in the past several years have relied on debit and ATM cards almost exclusively to obtain rupees for daily expenses. (For information on what expenses you can expect to have, please see the Cost Information Sheet for the India program posted on the ACM website.) ATM machines are readily available throughout Pune, and you should have no problem withdrawing funds in rupees from your U.S. bank account. Before you leave for the program, however, you should notify your bank that you will be abroad. If you neglect to do so, you may find that your bank, fearing that your card has been stolen, will freeze your account after several withdrawals. You will also want to check on the transaction charges your bank may levy. While the exchange rate is typically good when using an ATM or debit card, you may find that transaction fees are such as to discourage multiple withdrawals of small amounts.

While ATM and debit cards work well, this should not be your only means of getting money—ATM and debit cards can get lost, stolen, or eaten by cash withdrawal machines. You should also bring along some hard currency in dollars—perhaps $100 to $200—and a credit card. These can be useful in emergencies or if you travel outside of Pune or Jaipur. Visa is more widely used than other credit cards, but you should not plan to use it with the frequency that you likely do in the U.S., as most small businesses in India will not accept it.

Here are examples of how many rupees an average item may cost. Please refer to www.xe.com for the most current exchange rate. As of October 2015, 1 US Dollar equaled 65 Indian Rupees.

<table>
<thead>
<tr>
<th>Item</th>
<th>Rs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newspaper</td>
<td>5</td>
</tr>
<tr>
<td>Rickshaw from host family to ACM</td>
<td>70</td>
</tr>
<tr>
<td>Movie ticket</td>
<td>150</td>
</tr>
<tr>
<td>Bottle of beer</td>
<td>70</td>
</tr>
<tr>
<td>Lunch near ACM</td>
<td>110</td>
</tr>
<tr>
<td>Sunscreen</td>
<td>180</td>
</tr>
<tr>
<td>Towel</td>
<td>200</td>
</tr>
<tr>
<td>Toothpaste</td>
<td>50</td>
</tr>
<tr>
<td>Tampon/pads</td>
<td>110</td>
</tr>
<tr>
<td>Ibuprofen</td>
<td>15</td>
</tr>
<tr>
<td>Shampoo</td>
<td>200</td>
</tr>
<tr>
<td>Soap</td>
<td>40</td>
</tr>
<tr>
<td>Notebook</td>
<td>100</td>
</tr>
<tr>
<td>Internet Café/hour</td>
<td>15</td>
</tr>
<tr>
<td>Sari or other India dress</td>
<td>500</td>
</tr>
<tr>
<td>Travel during break</td>
<td>6,000-12,000</td>
</tr>
</tbody>
</table>
Packing Considerations

Luggage
While packing, be aware that you will leave India with more than you brought, and that airline luggage restrictions can be strict. You should also keep in mind that you will travel throughout the semester so you will want to bring a duffel. When you pack your bags, include your name and the program address inside each bag in case it gets lost.

When packing your bags, it is essential you purchase TSA–approved luggage locks and lock all of your luggage before you check it in. Theft from luggage is possible and we want to make sure all of your belongings arrive in Pune with you.

Clothing
Clothing is more complicated when you are in a new and varied culture. You may find that you are more comfortable in India wearing clothing that is more modest than you would typically wear in America. This can be a delicate balance—female students have explained that many women wear sleeveless blouses, but tank tops with spaghetti straps would be inappropriate.

Bring cool and comfortable clothes. Cotton clothes are cool and dry quickly. Poly-cotton blends are the best. Some students have recommended linen garments. Past students from the fall India program emphasize that jeans are okay, and that women typically wear leggings often. Most students buy and wear Indian clothes once they get to India. Past students, however, remark that many Indian college-age students wear western, though not overly-revealing, clothes.

Toiletry Items
Basic toiletry items like toothpaste and shampoo are readily available at reasonable prices. Feminine hygiene products, deodorants, sun screen, and contact solution may be more rare and different than those found in the U.S. However, there are shopping centers in Pune that carry a wide variety of brands, so it is not necessary to bring a 4-month supply of everything. Many students report bringing too many toiletries, particularly shampoo. We recommend you bring a few small toiletry items to get you through the first week.

Gifts for your Host Family
It is a wonderful gesture to take a gift to your host families. Choose something representative of your college, town, or culture, but keep it within a moderate price range. Here are some general recommendations:

- T-shirts or pennants from your college or favorite sports team
- Calendars with scenes of your home state or town
- Specialty foods (wild rice from Minnesota, bread mix, your favorite cake/muffin mix)
- Fridge magnets
- Handmade sweets from your state or region
- Artwork from your area (small pottery, weaving, watercolors)
- Small toys for children (jacks, stickers, matchbox cars, stuffed animals, magic markers)
- Picture books about the U.S. or your home region
- CD’s of popular music in the U.S.
- Collection of photos that showcase your friends and family, hometown, campus, etc.

ACM ALUMNI ADVICE: When selecting gifts for your host family, remember to keep the gifts modest. Offering a gift that is too expensive or fancy may make your family feel as though they need to reciprocate with a gift of equal value, which may be difficult for some families.
**Suggested Packing List**

**Documents**
- Passport/visa + copy
- Certified copy of birth certificate (in case of lost passport)
- Copy of driver's license or official ID (used as proof of permanent address for cell phone SIM card provider)
- ATM card, credit card, cash
- 6 passport sized photos (which can be printed in India)
- Required readings

**Clothing** (keep in mind that most students buy local clothing)
- Cotton shirts, a few long-sleeve shirts
- Pants
- A pair of jeans
- Leggings (for women)
- Bathing suit (2-piece suits are only common for women in Goa or other touristy areas)
- Shorts. For females, they should be capris, Bermudas, knee length. Short shorts will draw unwanted attention, especially in a gym
- Comfortable walking shoes and/or hiking boots
- Pair of shoes you won't mind getting wet such as Chaco, Teva, Merrell, or Crocs
- Pair of shoes for showering and walking around hotels, such as flip flops
- Sandals
- Raincoat
- Hat
- Underwear
- Socks

**Personal and Miscellaneous Items**
- Toiletry articles (note that most U.S. brands are readily available in Pune and cosmetics are often expensive)
- Travel toilet paper (Charmin makes travel rolls)
- Baby wipes
- Hand sanitizer
- Glasses or contact lenses (Contact lens solution is expensive, so you might want to bring a semester's supply)
- Enough prescription medicine to last your stay and copies of prescriptions (with latin names)
- Medicine kit with basic items such as Band-Aids, antibiotic cream, aspirin, antihistamine, antacids, etc.
- A bath towel (do not expect to use your host family's towels)
- Sunscreen
- Bug spray containing DEET
- Camera, memory card, USB cord
- Pictures of your family, home, and college to show to your host family and friends in Pune/Jaipur
- Backpack for routine daily use in Pune/Jaipur (some students bring larger backpacks to use for travel)
- Money belt
- Laptop, USB drive, 230 V adapter, Converter plug
- Reusable water bottle and/or water bottle with a filter
- Tampons (plastic applicators are not available in India)
- Guidebook and this handbook

**STEP Registration**
ACM recommends that you register with the U.S. State Department’s Smart Traveler Enrollment Program (STEP) so that you will receive any alert messages from the U.S. government during your time in India and help the U.S. Embassy contact you in an emergency. Register at [www.step.state.gov](http://www.step.state.gov).
Arrival in Pune and Orientation

Arrival in India
When you arrive in India, you will need to clear immigration at the port of entry, where you will be asked to show your visa. After immigration, you’ll then clear customs where you may be asked to open your suitcase. If your point of entry is not Pune, (for example, if your flight is to Dehli and you will then be taking a domestic flight to Pune) please ensure that you pick up your luggage before you go to the domestic airport.

Provided that you arrive on Sunday, January 3rd and have notified ACM of your flight arrangements, the ACM India Staff will be at the airport to meet you and take you to Hotel Raviraj where you will be put up for a week before you move to your host family. There will be a lunch meeting with the ACM India staff at Hotel Raviraj on Sunday, January 3rd where the Program Director will give you further information about the program.

Orientation
Beginning the day after you arrive (Monday, January 4th), the orientation is meant to give you a broad overview of the program and prepare you to live in India for the entire semester. Your Hindi language classes will begin during the first week and you’ll begin to learn basic vocabulary to help you get around for the first couple of weeks. Orientation will be given by ACM staff and their associates. Importance will be placed on your responsibility for your health and safety over the course of the program. Students will also learn how to use the Indian currency, take a rickshaw, go on a city tour, and visit the markets and shopping center near campus. A full orientation schedule will be given to you upon arrival in Pune.

Registration with the Police
Students are required to register with the police within 14 days upon arrival. This process will require your passport. ACM staff will assist with this process.

Registration with the American Consulate
You are required to register online with the American Consulate in Mumbai within a week of your arrival in India. The ACM staff will assist with this process.
Housing Arrangements and Meals

Host family assignments will be made during the first few days of the program while students are staying in the hotel. Students will have the opportunity to meet with their host family before they move from the hotel. Host families provide students with breakfast and dinner Monday–Friday and all meals on the weekends. Keep in mind that non-vegetarian families do not necessarily eat meat every day.

The housing stay, with Indian host families, is integral to the ACM program. Families are important units within Indian society, and living with a host family provides an important window into India that would otherwise be missing from a student’s experience abroad. For many students, it is the aspect of the ACM program that they most miss when they return home. At the same time, however, like the more academic aspects of the program, it demands a level of commitment and work (not to mention sensitivity) to make the arrangement work. The host families often feel responsible for the students placed in their homes (in their “care,” as many of them see it) and in return expect that students will treat them with the respect and courtesy they expect of their own sons and daughters.

No matter how much you prepare for the difference between college study on your home campus and student life in India, there will be surprises and adjustments to make. The differences you encounter will include food, household routine, amount of privacy and personal space, and protocol. You may also hear political attitudes you've never heard at home. Sensitive areas may be some of your family members' views of feminism, poverty, and Dalit (formerly labeled “untouchables”) issues. You may need to remind yourself that you are a guest in India, and that it is your responsibility to make adjustments to a different way of life.

In your Indian home you should keep in mind the courtesy expected of a guest. No matter what country you're in, it's polite to let your hosts know when you're going out and when you'll be back. Try to establish a schedule which does not disrupt your host family's routine. Find out when you're expected to be present for meals and other family events, and find out what your household responsibilities are. You may have to remind yourself that you are in India to learn from your Indian family and friends, not to make them adapt to your expectations and preferences. Being constantly alert to what is going on around you is tiring at first, especially where using a foreign language means that just speaking requires effort.

In all this, we remind you that your homestay is an important source of experiential learning. The experience may make you recognize preconceived notions about contemporary India. It may sensitize you to cultural differences more subtle than you had anticipated. It will most certainly challenge you to see life from someone else's point of view and to stretch your own culturally-shaped perceptions. It will not necessarily be a simple task, but you will be richly rewarded if you are open to exploring the possibilities for learning that surround you in India.

If you are encountering difficulties with your host family, please speak with the Student Services Assistant or Program Director about your concerns or problems. They may be able to provide insight into your concerns and offer suggestions for resolving matters.

ACM ALUMNI ADVICE: The success of your stay with an Indian family will depend upon your ability to observe and adapt to a very different lifestyle. Past participants have emphasized that this is crucial. Being honest with your Indian family builds trust and helps to avoid tension later.
You have several transportation options in India. You can walk, take the bus, or take a rickshaw. At first glance Indian traffic can be quite frightening: Not only do people drive on the left side of the road, but also the sheer volume and variety of traffic getting from one place to another is challenging, exciting, and potentially dangerous. Past students have described traffic as “insane,” but they also have found that there is a pattern to it. Their best advice: look left, right, left, up and down before crossing the street.

**Rickshaw**
Rickshaws are virtually everywhere in Pune and Jaipur. They look like covered scooters and take three people. This is the most popular way for students to get around. During the orientation program staff will teach you ways to be safe when using the rickshaws.

Your fare is determined by a meter, and you should make sure that the driver turns the meter over. The driver will hand you a fare card which converts the fare shown on the meter into the current rates, and this will allow you to know how much the ride will cost.

ACM will provide a rickshaw allowance for travel to and from the ACM program center for students with host families further than walkable from the program center. The allowance will cover the cost of a rickshaw for five days a week. This allowance will be paid to students once a month beginning when students first move into the homestays. When two students live with the same host family, the rickshaw allowance will be shared between them.

**Long-Distance options**
When traveling beyond Pune or Jaipur, students have the option to utilize shared taxis, buses, or trains. Program staff will provide information on these options during orientation and can assist with arrangements.

For longer trips by train, it's a good idea to buy your tickets well in advance. If your train trip is overnight, reserve a berth. You'll get either a plain or padded berth with no bedding. You can avoid the hassles of making your own arrangements by using a travel agent. It is important to take a chain and lock when travelling by train; they can be purchased at the station for about Rs.50.

**Air**
Domestic air travel is a rapidly changing industry in India. While Air India used to be the only government-run domestic airline, there are now various private domestic airlines like Air Asia, IndiGo, Jet Airways, Go Air, and SpiceJet.

**Travel Break**
When planning your travel for the break, you may wish to consult with ACM program staff for suggestions. It is always best to travel in small groups of three or four, so most students wait to make their plans until after they arrive in India and meet the other students. When traveling, be sure to carry your police registration,
passport, and a copy of your passport (kept separately from the real thing). Keeping up-to-date on the current political situation and any U.S. State Department or Indian travel advisories is essential. You will need to inform the ACM India staff when you will be leaving, where you will be, how to contact you, and when you plan to return through the use of the ACM Independent Travel Form. You will fill out this form anytime you leave the program site, even for a weekend. (This helps us contact you in the case of an emergency.) You should plan your travel in such a way that you do not miss classes or come unprepared to class following a trip.

Please note that the states of Jammu and Kashmir, as well as the India-Pakistan border areas, are off-limits to foreigners, as stated in your visa. Nor should you travel to countries for which a U.S. Department of State Travel Warning is in effect (see: http://travel.state.gov/content/passports/english/alertswarnings.html). In addition, ACM program students are prohibited from renting or driving motor vehicles while the program is in session; failure to observe this rule can result in dismissal from the program.

**Your Return Date and Getting to the Airport**
The earliest date you can return home from India is Saturday, April 23rd (March 19th for quarter/trimester students). ACM India staff will also let you know of the various steps and formalities you will need to follow in order to leave the country.

If you stay in India after the end of the program, you are in India independently and are no longer affiliated with the ACM India program. Of course, you will probably keep in touch with the people you have met in Pune or Jaipur, but be careful not to impose. Your homestay arrangement ends on the final program date – after that you should expect to pay your host family or find other lodgings. ACM is not responsible for you if you run out of money, become ill, have problems with the government or police, or problems with your travel arrangements.
No country in the world is as diverse as India, and every statement about its geography, people, climate, language, religion, economy, and even political system must be qualified by its opposite. The second most populated country in the world (after China), India’s populace is divided along lines of caste, religion and language. There are approximately twenty official languages, including English, and while the national census does not recognize ethnic groups or castes, recent estimates are that there are over 2,000 different ethnicities in India. In terms of religion, virtually every world religion is represented among its population, with Hindis, Muslims, Jains, Sikhs, Parsis, Buddhists, Christians, and even a small Jewish community. It boasts modern glass office buildings in its cities; shanty housing of tin, mud, and cardboard in its slums; and some of the most beautiful architecture in the world.

The history of the sub-continent goes back to 2,500 BCE, a time when Europeans were still in caves and Egyptians only beginning to build the remarkable monuments along the Nile. Successive waves of migrants and invaders introduced new peoples, languages, religions, and political systems to India, and by the time that the British began to establish their first trading posts in the seventeenth century and, ultimately, their overall authority two hundred years later, India was composed of a series of small princely states. Britain considered India to be the “jewel in the crown” of its empire, and no other colony, for better or for worse, received the level of attention and investment, in all sectors, that India did. Conversely, no other part of its empire has had in the influence on modern British society and culture that India has exercised.

Independent since 1947, India today is at a crossroads in its development and faces important issues: While its economy has grown at an enviable pace since 1991, when many economic policies were liberalized, and its rate of population increase has declined, the benefits of this growth have been uneven and largely confined to specific sectors of its urban areas. The service sector comprises roughly half of the Indian economy, with the industrial and agricultural sectors sharing the remainder of the pie. The poor in villages in the rural areas have, by and large, not participated in this prosperity, and while some experts see village life as key to India’s future, for many at the present time it is only through migration to the cities that the cycle of poverty has been broken. The Indian agricultural sector remains outside the ring of growth and success, largely based on peasant labor and smallholder production. What the Indian economy most needs, according to at least one expert, are jobs in industry for semiskilled laborers, and this, unlike in China, is not occurring. India’s advantage over China, on the other hand, is the widespread use of English, a factor that has led to the establishment of many offshore call centers.

Pune, where the ACM program has been located since its establishment, demonstrates the contrasts in the Indian economy and society today. A city of over three million, it is the home not only of one of India’s oldest and most respected universities, the University of Pune, but also of many of its newest industries. It is second only to Bangalore in the number of high-tech firms and is home to many drug and pharmaceutical companies. The Serum Institute, for example, supplies roughly half of the supply for the vaccines the United Nations provides to children all over the world. It also offers plazas, fast food shops, and a host of smaller businesses. Pune is in Maharashtra state, the second largest city after Mumbai (formerly known as Bombay), and with its inland location and somewhat higher altitude, has a much more pleasant climate than Mumbai.

Those students staying for the full semester will also experience Jaipur, a Northern Indian city known for its pink walls. Jaipur is a major business center located in the desert land of Rajasthan. Initially a capital for royalty, Jaipur now hosts a large population of all different classes of Indians. Living in both cities will provide students with a broad perspective on city life in India.
Cultural Norms and Expectations

Although Indian society and individual families are becoming less conservative in values and manners than they once were, you will find that, in comparison to U.S. society, it remains a very conservative place. While you will not be expected to get everything right and allowances will be made for you as a foreigner, common courtesy will go a long way to compensate for your lack of understanding and to ingratiate yourself with your host family and other Indians with whom you come in contact.

The ACM India staff is a good source of information about manners and behavior, both in the home stay and outside the home, and will be discussing these with you in the on-site orientation when you first arrive. Here are some general tips, gathered from past program participants and ACM staff, to guide you while in India:

- As a general rule you should plan to dress a bit more conservatively than you would at home. While you may see young Indian men and women on the streets dressed in shorts or skimpy tops, you as a Westerner draw special attention and will find that more conservative clothing attracts less notice.

- Be sure to greet people when you enter a room or home. Rather than simply blurt out your request or question, take the time to greet others in the traditional fashion and ask how they are. You’ll find that people respond more favorably to you—and that, as a result, you’re more likely to have your request granted.

- Your host family will be providing breakfast and dinner for you, and if you plan to be away for a meal, please let your host family know in advance.

- Similarly, if you plan to be away from home overnight, let your family know in advance where you’ll be and when you plan to return. Your host family will likely feel very protective of you and unless they know that you will be away, will be very worried if you do not return (or if you’re late).

- In the past, Indian men and women have tended to be very guarded publicly about their relations, although this is now changing somewhat and it is not unusual to see younger couples walking hand in hand on the street. With your host family, you should be careful about touching a member of the opposite sex. Moreover, while in some host families it may be acceptable and even expected for a young woman to hug her host mother, in other families this may not be the custom. You will want to observe to learn what is appropriate and/or expected with your host family. And be sure to greet your host family members in the morning at breakfast and when you return home after the day’s classes.

- Despite the gradually changing attitudes in Indian society today, social restrictions on relations between the sexes in India are stricter than you are undoubtedly accustomed to in the United States. When living with the host family, we ask that you abide by their standards which may preclude even being alone with a member of the opposite sex. Don’t offend your family or place yourself in an inappropriate situation. Although you may think you are being discreet, remember that your high profile in India ensures that your actions will not remain confidential.

ACM ALUMNI ADVICE: Indians generally greet other and say goodbye with their hands held together (as if in prayer), and say, “Namaste.” Learn to do this and get used to it as it is both a common practice and a common courtesy.
Cultural Adjustment

No matter how much you prepare for your time abroad, there will be surprises, both good and bad. As one study abroad student said, “It doesn’t matter what you expect—it won’t be what you expect.” It’s not unnatural to go through a period soon after you arrive when you’re desperately homesick and everything Indian looks more foreign than you can bear. These cultural adjustment periods pass; for some, they come and go quickly, while for others, they may last longer.

In the first weeks when you arrive on site it is not uncommon to experience surprise, dismay, and even anxiety at the cultural differences in a new location and the unfamiliar situations in which you find yourself. The on-site orientation program is intended to help ease this adjustment, and you will in all likelihood find yourself adapting to the new culture and situations in a surprisingly short time. You’ll also likely discover that being able to settle in and “learn the ropes” can give you an enormous sense of self-confidence.

Research has shown that many students go through a three-step adjustment process in acclimating to their host country. In the first stage (once they have gotten over jet lag), they are likely to be excited and entranced by the novelty of being in a new location and delighted with most things around them. In the second stage once the initial euphoria has worn off, they may focus on the ways in which everything is different or “foreign.” The tendency is to highlight the differences and compare them unfavorably to things at home—the food is bad, the computer facilities are inferior, services are badly organized, etc. During the third stage, their view of home and their program location is more nuanced—they are likely to take a more analytic approach to both locations and to find good and bad things in each.

As a student studying abroad, you will undoubtedly feel uncomfortable at times, especially in the beginning, and likely hear your fellow students expressing similar responses. This is not unusual, and we anticipate that after a time these feelings of discomfort and insecurity will dissipate. We encourage you to speak with the program director, other on-site staff, and even your peers about your concerns and to raise any questions about the host country and the new culture to which you are learning to adapt.

ACM ALUMNI ADVICE: Regardless of your academic discipline, learn to be a cultural anthropologist. Observe the people around you to learn how people interact in India. Reflect on your own approach to this new cultural context, and share what you discover with others.
Cultural Preparation and Recommended Readings

When you first arrive in India, you will undoubtedly be struck by the many new and different sights, sounds, and smells around you. And while you can never really prepare yourself for the full experience of studying abroad, you can arrive with some knowledge of India today, its diversity, and its challenges. You'll undoubtedly find your Indian teachers, friends, and host family more knowledgeable about the U.S. than you are about India. The more you can learn in advance about India and prepare yourself for the program, the more you can learn and benefit from discussions with instructors, project guides, new Indian friends, and host family members. Your overall experience will be richer for it. We encourage you to approach your arrival in India with as much patience and flexibility as you can. For more information, see the section titled Cultural Norms and Expectations later in this handbook.

Highly Recommended Readings
Ramchandra Guha’s *India After Gandhi*
R. K Narayan’s *Malgudi Days*
*India – CultureSmart!: The Essential Guide to Customs & Culture*

Recommended Readings

**Fiction**
- Salman Rushdie, *Midnight’s Children*
- Rohinton Mistry, *A Fine Balance*
- Vikram Chandra, *Love and Longing in Bombay: Stories*
- Kiran Desai, *The Inheritance of Loss*
- Chetan Bhagat, *One Night at the Call Center*
- Arvind Adiga, *White Tiger*
- Arundhati Roy, *God of Small Things*

**Non-Fiction**
- Edward Luce, *In Spite of the Gods: The Rise of Modern India*
- Sara S. Mitter, *Dharma’s Daughters*
- Shashi Tharoor, *The Elephant, The Tiger, and the Cell Phone: Reflections on India in the 21st Century*
- Mihir Bose, *Bollywood: A History*
- Mukul Kesavan, *Men in White*

**Websites**
- http://www.pune109.com
- http://www.jaipurtravel.com/
- http://india.gov.in/

**Movies**
- “Best Exotic Marigold Hotel”
- “Slumdog Millionaire”
- “Bride and Prejudice”
- “Salaam Bombay!”
- “Lagaan”
- “Om Shanti Om”
- “Three Idiots”
- “Earth”
- “Water”
- “Fire”

**Travel Guides**
*The Rough Guide to India*
*Lonely Planet India*
Insurance, Health, and Safety

While studying off-campus offers new educational opportunities, it can also present challenges and risks that are different from those on your home campus. Just as you prepare for a new mode of learning on the program, you should also think about living in a new environment that may contain new kinds of risks. You will not have the same support systems or forms of assistance that you have turned to on your home campus or in your home town. Here are some guidelines to keep in mind as you prepare for your semester in India.

For information about health and safety in India as a whole, two very useful websites are those of the U.S. Department of State and the Centers for Disease Control. These can be found at:

Insurance

ACM will provide health insurance coverage for all students participating in its programs. This coverage is through Cultural Insurance Services International (CISI), a company with long experience and excellent service in providing health coverage for students abroad.

The policy with CISI provides a broad range of coverage for students’ medical treatment while abroad. Here are several key features of the coverage:

- Coverage for both medically-necessary office visits and hospitalization;
- No exclusion for mental disorders or alcohol-related accidents or illnesses;
- Coverage for prescription drugs (excluding preventative medications such as Malaria prophylaxis);
- No exclusion for pre-existing conditions (except in the case of pregnancies beginning before the start of the program);
- Medical evacuation coverage; and
- No deductible.

The policy will cover students from the official arrival date through the official departure date for their programs. It covers you not only while you are in the host country, but also during any time you may travel away from the program site—e.g., during program vacation periods.

The policy, however, should not replace any coverage you have in the U.S., nor should you discontinue your U.S. American health insurance coverage—it provides only limited amounts of coverage for follow-up treatment of illnesses or injuries which begin while you are abroad and only provides for up to 30 days.

The cost of this coverage is included in your program fee, and ACM will handle your registration for the insurance. It is also possible for you to independently purchase supplemental coverage through CISI to extend the days that you will be covered by the ACM policy. (If, for example, you plan to leave early for the program site or do some traveling outside the U.S. after the program, you can purchase health insurance coverage for that additional time.) The cost of this additional coverage is approximately $40/month. CISI will e-mail students a welcome letter and an ID card a few weeks prior to departure; the welcome letter will describe how to log on to www.culturalinsurance.com to view the tools available to policyholders and to purchase any additional coverage. (You will need the ID number provided in the card and also a credit card to which the cost of the additional coverage can be billed. It is also possible to purchase the additional coverage by phone.)

CISI is a medical insurance plan and will not cover your personal property. Please consult your parents’/guardians’ insurance to ensure adequate coverage of anything you take to or purchase in India.
Health

In addition to the pre-departure preparations for managing your health while in India, you need to take precautions to maintain your health. Probably the biggest risk to your health in India is from food (e.g., undercooked or street food) and untreated water, leading to stomach and intestinal upsets. As part of your preparation to go abroad, please read carefully information from the Centers for Disease Control (CDC) about medical conditions in India and the recommended precautions for Americans traveling to South Asia. The CDC pages on travel in India recommend not only monitoring what you drink and eat, but also using hand sanitizer.

Other health risks in India include malaria and sexually transmitted infections. Malaria is present in India, especially in areas outside the cities. Consult with your doctor or travel clinic about taking malaria prophylaxis. In addition, you should plan, while in malaria zones, to wear long sleeves and use insect repellent. Sexually transmitted infections are spread most often through unprotected intercourse. If you choose to be sexually active while abroad, safe sex is a must.

Pune and Jaipur have very good medical facilities, and if you need to see a doctor while you are on the program, ACM staff will be able to give you the names of doctors and clinics where students have been treated in the past and who work with the CISI insurance. In some cases and in some locations, you may need to pay up-front for medical attention and request reimbursement through CISI, which is a very simple process. Program staff will help you.

If you take one or more prescriptions drugs regularly, you will want to be sure you can continue this medication while abroad. Speak with your physician about the possibility of obtaining a supply to take with you. (And please make sure to keep it in its original container, and in your carry-on luggage.) If you cannot get a supply to take with you, you will want to see if this medication can be obtained in India and to have the generic name. You should not plan to have drugs (of any kind) sent to you while abroad.

Safety

Pune and Jaipur are modern and safe cities, and India is a hospitable and secure country. Like any place else in the world, however, there is some crime and random violence, but most of it is preventable or avoidable with appropriate caution. You should be especially careful when you first arrive in India and everything is unfamiliar. You'll find traffic to be more congested and also faster than on the streets of, say, Northfield or Galesburg. The biggest difference you’re likely to notice, and immediately, is that traffic is on the left rather than the right side of the road, and all your instincts as a pedestrian will need to be adjusted. You will be commuting between your home and the classrooms each day by foot, bus, or rickshaw, and you'll want to consciously train yourself to expect traffic to be coming from the opposite direction. ACM India staff, as well as your host family, will talk more about getting to and from the ACM program center when you first arrive and can advise you about safety as you travel around India.

While participating in the program, you will be living and studying as a foreign guest and will be expected to conform to the standards of Indian society. Keep in mind that you are subject to all Indian laws and that your visa can be revoked for infractions deemed serious by the Indian government. As a member of the ACM-sponsored group, you are very visible in Pune and Jaipur. Your actions will reflect on the program and could jeopardize the position and
legal status of the program. ACM has had a presence in India for over forty years and has carefully cultivated good relations with people and vendors; illegal or inappropriate actions can imperil both yourself and the program. The following issues have been identified by program staff as potentially problematic.

**Drugs and Alcohol**
As in the United States, recreational drugs are illegal in India. The program or the U.S. consulate can do very little for you if you are caught in possession of illegal substances. Keep in mind too that India as a society is very circumspect about alcohol consumption. Furthermore, excessive alcohol consumption impairs your judgment and can put you at risk; it is also offensive to your host family and casts an unfavorable light on you and the ACM program.

**Theft**
Some ACM students have been the victims of theft. Be careful, especially while traveling on trains and buses, as foreigners are an easy target. Carry your passport and money under your clothes and take the same precautions you would in an American city. If anything of value is lost or stolen, report it to the nearest police station, as well as to ACM staff. (Sometimes parents’ homeowners’ insurance policies can cover lost property, so it is essential that you get a police report for the insurance company.) As a precaution, keep a photocopy of your passport and visa, police registration papers in a safe place; also, make a list of credit card numbers and serial numbers from any electronic equipment.

**Political Involvement**
Politics in India can be extremely volatile and sometimes violent. Any participation in political organizations, rallies, etc. will be in violation of your student visa and could lead to deportation as well as endangering the program’s educational status. In addition, you may be placing yourself in physical danger.

**Travel**
Parts of India and the surrounding countries have been plagued by communal violence and terrorism at times, so it is essential to keep yourself informed about the current political situation and any U.S. State Department or Indian travel advisories. You should consult with the program staff about travel plans, and abide by their recommendations about places to avoid. Do not travel alone; accidents can happen, and it is vital to have someone to assist you in case of trouble.

**Prohibited Activities**
ACM’s insurance policy does not cover certain high-risk behaviors and activities, and those activities are therefore not permitted during the program. First, it is absolutely prohibited to operate a motor vehicle while in India. Additionally, you are not permitted to engage in any action or inaction that might cause or lead to injury or death to oneself or any other person; threat or cause of harm; self-endangerment. Finally, you may not participate in an of the following activities: mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; racing by horse, motor vehicle, or motorcycle; parasailing; participating in any professional sports or competitions; or riding as a pilot, student pilot, operator, or crewmember in or on any type of aircraft.

**Serious infractions will lead to dismissal from the program.**
ACM Program Rules & Policies

The Associated Colleges of the Midwest (ACM) is a consortium of 14 residential liberal arts colleges in Illinois, Wisconsin, Iowa, Minnesota, and Colorado. ACM programs reflect the academic standards and policies of its member colleges, and the standards and policies in the paragraphs which follow are applicable for all ACM off-campus study programs.

The ACM Off-Campus Study Program mission begins:

Our programs’ academic standards and curricula are rooted in the liberal arts. They emphasize the interdisciplinary educational approach, intimacy of small classes, focus on independent research, and discussion-based learning that characterize liberal arts education at ACM colleges. The programs accelerate and deepen students’ scholarly and personal growth through structured interactions between selected topics and distinctive locations. They offer educational experiences unlike those found in conventional classrooms.

You and all ACM students play an essential role in ensuring that the scholarly and personal growth sought as an outcome of this mission is accomplished in a dignified and respectful manner in conjunction with the people and customs of the host culture. As guests in the cities and countries of our various programs, all students are subject to the same laws and regulations as their host citizens and are responsible for knowing both ACM policies and local laws.

The ACM Code of Student Responsibility and its subsidiary policies exist to facilitate the educational process for you and the other students and to ensure a safe, fair, and successful experience for all students, staff, and faculty. While enrolled in an ACM program, your home campus may also choose to hold you accountable to their code of conduct. If enrolled in a host institution during their off-campus study experience, students will also be subject to the policies of that host institution.

ACM Code of Student Responsibility

The ACM Code of Student Responsibility reads as follows:

I understand that I am required to comply with all policies and procedures of the ACM including policies outlined here as well as program-specific rules introduced during the on-site orientation. My participation in an ACM program represents my college and the ACM consortium at all times. I know that my behavior must respect the values and norms of the host community while promoting the safety and wellbeing of other students and my program’s faculty and staff. I will strive to ensure that my behavior supports the educational nature of the ACM at all times.

Studying off-campus during your college career can be both very exciting and very challenging. Many students return to their home campus feeling dramatically changed, eager to embark on a new academic or career path, or with a clearer understanding of who they are as an individual. Off-campus study is a privilege; an option within higher education that not all students can select as part of their collegiate experience. It often creates lifetime memories and presents multiple prospects for personal growth. In order to protect this opportunity for all students, however, ACM has instituted some policies and to ensure it remains accessible to the greatest possible number of students.

Please note that these policies and procedures comprise guidelines that can be changed by ACM at any time in its discretion. It is not and should not be construed as a contract, either express or implied.

Expectations of Student Conduct

Any student who engages in inappropriate conduct will be in violation of this Code of Student Responsibility and will be subject to a conduct review and possible sanctions. While it is impossible to outline all forms of inappropriate conduct, what follows is a non-exclusive list of the more common examples:
1. **Violations of any ACM policies or regulations** – policies published in student handbooks, Study Abroad Contract, the website, or other official ACM publications (including but not limited to the Housing Policy, the Policy on Alcohol and Drugs, the Policy on Sexual Harassment, and the Policy on Academics).

2. **Violation of safety practices** – action or inaction that might cause or lead to injury or death to oneself or any other person; threat or cause of harm; self-endangerment. Participation in any activity expressly prohibited by ACM or the terms of the CISI insurance policy (international programs only) including mountaineering where ropes or guides are normally used; hang gliding; parachuting; bungee jumping; operating a motor vehicle of any kind (including motorcycle); racing by horse, motor vehicle, or motorcycle; parasailing; participating in any professional sports or competitions; or riding as a pilot, student pilot, operator, or crewmember in or on any type of aircraft.

3. Any **conduct which threatens ACM’s ability to function** or maintain positive relations in host communities including but not limited to culturally inappropriate behavior or defamatory statements regarding host families, organizations, communities, or countries in blogs, social media, or other public media.

4. **Failure to comply** with reasonable directions of ACM staff (or designees) or failure to promptly and properly identify self to ACM staff or law enforcement authorities if asked. Examples might include use of a fake ID, failure to comply with staff requests in an emergency, or not completing assigned sanctions resulting from a previous policy violation.

5. **Theft** – attempted or actual theft or willful possession of items belonging to another. Unauthorized use of property belonging to another.

6. **Unauthorized entry** – inappropriate use of keys or facilities (ex. housing or program site).

7. **Inappropriate use of ACM technology** including but not limited to computers or wireless internet provided by ACM or any of ACM’s partners, and including but not limited to actions such as illegal downloading of copyrighted material, computer piracy, or using technology to threaten or cause harm.

8. **Damage** – causing damage to property belonging to ACM or to the property of any of its partner organizations, any person, or the public domain.

9. Possession or use of any **weapon, fireworks, incendiary device or explosive device**.

10. **Participation in political demonstrations, rallies, or protests** is prohibited in international locations regardless of the peaceful intention or nature of the gathering. For students in domestic off-campus study programs, students should be mindful that participation in such activities, affiliated or not with the program, conforms to the other expectations of student conduct listed in this section.

11. **Disorderly conduct** – obstruction or distraction of the educational process, lewd or indecent behavior, breach of peace, physical abuse or threat, intimidation or coercion, etc. Also includes retaliation against any individual who reports any violations of the Code of Student Responsibility or any individual who participates in any investigation of such reports.

12. **Stalking or Hazing** – Behavior that is disturbing or distressing to others including but not limited to stalking or hazing. Stalking is defined as the willful and unsolicited following or harassing of another individual through any means. Hazing is defined as any act which endangers the mental or physical health or safety of another person for the purpose of initiation, admission into, affiliation with, or as a condition of continued membership in a group. Any group of students acting together may be considered a group for the purposes of this section. The express or implied consent of the victim will not be a defense. Apathy or acquiescence in the presence of hazing is not a neutral act and is also a violation of this section. Stalking or hazing can include actions in person, via social media, or through other electronic means.

13. **Bias-related behavior or personal abuse** – use of language, images, signs, symbols, threats, or physical behavior that directly or indirectly demonstrates hostility or contempt toward a person or group on the basis of actual or perceived identity. Behavior that exceeds the bounds of appropriate discourse and civil conduct. Harassment of another because of his/her race, sexual orientation, ethnic background, religion, expression of opinion, or other personal characteristics. Actions that would reasonably tend to cause alarm, anger, fear, or resentment in others or would endanger the health, safety, and welfare of another member of the ACM community.

14. **Any criminal behavior** or breach of local, state, host country or domestic or international laws.

15. A willful **failure to report** a violation of ACM policies or law or reasonably suspect harassment or abuse.

_**Email Communications with Students**_

ACM will utilize each student’s college or university email account as the official method of communicating with students. Students are responsible for all ACM information sent to them via their college or university assigned
email account, and any official ACM documents and communications will be sent to that email address before, during, and after their off-campus study program.

ACM Policy on Academics

All academic pursuit depends on trust. All of us should be able to trust that we will be treated with honesty and respect—respect for our ideas and for us as persons. As a participant in an ACM program, you will be expected to conduct yourself with the same level of honesty and openness as is expected on your home campus.

The following academic policies apply to all students participating in an ACM program:

Arrival and departure dates. You should make travel arrangements to arrive at the program site on the date specified in the program handbook. Similarly, you should plan your itinerary to remain at the program site through the last day of the program. ACM staff and instructors are unable to accommodate students who request to arrive later or depart earlier.

Course load. You are required to carry the full load of courses and credits as determined for the ACM program in which you are enrolled.

Class attendance and participation. You are expected to attend and participate fully in all classroom sessions, site visits, and field trips. Instructors typically take into account attendance and class participation when assigning final grades. Please remember that these are academic programs: it is not appropriate to miss classes because you are traveling or hosting visitors; you are expected to participate in all program activities unless otherwise excused.

Grade Choice. All ACM courses will be graded and reported to home schools on an A-F grading scale. If a student wishes to take a class or classes on a pass/fail basis, the student must contact their home school's registrar.

Completion of course work. All class assignments (including final papers, projects, and exams) should be completed and submitted before the end of the program. Any assignments or work submitted after the final day of the program will receive a “0” and this will be factored into the final grade for the course. ACM does not record/report an “Incomplete” grade for courses.

Academic honesty. Actions of dishonesty are destructive to the well-being of the academic community, and ACM staff respond to them vigorously. Cheating, plagiarism, and other forms of academic theft will result in a failing grade for that assignment and may result in failure for the course. Extremely serious incidents of cheating or other actions destructive to the classroom community may result in expulsion from the program. Instructors who encounter plagiarism or other forms of cheating in an ACM program will report such episodes to the Director of Off Campus Study, who will investigate and conduct a review according to the ACM Student Conduct Procedures. Students who are aware of academic dishonesty on the part of other students are expected to report that information to the Director of Off-Campus Study.

Final exams and presentations. ACM instructors cannot make special arrangements for a student or students to take a final exam or make a final presentation at a time different from that set by the instructor for the course (with the exception of a student who has a documented learning disability and with whom ACM staff has made prior arrangements).

Grading policies related to off-campus study. You should consult your home campus registrar's office for off-campus grading policies in effect on your own campus.

Graduating seniors. Students who expect to graduate at the end of the term of the ACM program should discuss graduation requirements with an advisor at their home school prior to the start of the program. If
you need to make special arrangements (e.g., if grades need to be reported by a specific date), you should share this information with the ACM program director at the beginning of the program.

**Retention of syllabi, course work, and other course-related materials.** Because home campus advisors may wish to review course work to determine how to assign credit for a particular course or courses taken abroad (and because, occasionally, course grades can be misreported), it is important that students bring back to their home campuses all materials from courses taken abroad. This is particularly important for courses taught by an on-site (i.e., non-ACM) faculty member, where it may be difficult to contact the faculty member after the semester or program has ended.

**Release of student grades.** ACM staff will only release grades to your home campus once all program, financial, and student conduct obligations are complete.

**ACM Housing Policy**

Student housing will vary across the ACM programs and may include homestays, apartments, educational institutions, camping, hostels, and other appropriate housing. Your housing situation while abroad is part of the learning environment that ACM programs provide, and you will want to take advantage of the opportunities that different housing situations provide. You are responsible for your behavior and actions in your housing environment and must respect the policies and practices of each establishment or facility in which you are housed, including respectfully following your homestay family’s rules. Any damage to property or environment, disruptive activities, or willful disregard of policies and practices of any housing situation may result in disciplinary action including expulsion from housing and/or dismissal from the program. You should inform your on-site director if problems or concerns arise regarding your housing and efforts will be made to either resolve the issue or find an alternative placement.

*International programs:* Although visitors are strongly discouraged during the program, anyone planning to visit you during the period of enrollment must plan independent accommodations. You are prohibited from bringing any visitor to stay at a homestay or other provided place of housing. You should not ask your host families to accommodate your guests.

*Domestic programs:* Visitors should not interfere with the functioning of the program nor any participant’s ability to complete program responsibilities. Any program participants wishing to have a visitor stay overnight in program housing should consult with any roommate(s) for approval and abide by any policies of the vendor providing the housing. All visitors shall abide by all provisions of the unit’s roommate agreement, and the host participant may be held responsible for the actions and consequences of his or her guest’s behavior.

**ACM Policy on Alcohol and Drugs**

Knowing how to engage responsibly with alcohol among peers is a component of living in a new, educational environment. In the same way that positive living environments create positive experiences and learning, appropriate choices around alcohol can create notable memories among a community of students. In the context of off-campus study, this can mean deciding if or when it is culturally appropriate to consume alcohol, in what quantities, and amongst what company.

Alcohol may be consumed responsibly by students who are of legal age in their host country. You should be aware of the limits of local law, cultural norms, and safety considerations when choosing to consume alcohol. You are prohibited from providing alcohol to others who are not of legal age in the host country. Inappropriate behavior resulting from alcohol consumption, including but not limited to behavior which is offensive to others; and/or poses unreasonable risk to you or others; and/or results in damage to property; and/or impacts student performance; and/or causes embarrassment or otherwise interferes with the proper functioning of the program or other students, is not permitted and will result in disciplinary action.
Possession, use, or distribution of any substances that are considered by host country law to be illegal drugs or controlled substances is prohibited. You are hereby cautioned that the possession of drugs is often handled harshly by local law enforcement in host countries. The misuse and abuse of prescription medications is also considered a violation of this policy.

**ACM Policy on Sexual Harassment**

It is the policy of the Associated Colleges of the Midwest (ACM) that sexual harassment of students and employees is prohibited. Violation of this policy may result in discipline or dismissal of students or discipline and discharge of employees. However, allegations of sexual harassment are serious and may be extremely prejudicial to the alleged offender. Accordingly, allegations not made in good faith may subject the complainant to disciplinary action.

**Sexual Harassment Defined**

Sexual harassment is unwelcome words or conduct based upon the recipient's gender. Sex or gender-based harassment does not have to be sexual in nature. However, such harassment can often take the form of unwelcome sexual advances, requests for sexual favors and other verbal or physical behavior of a sexual nature. Harassment can become unlawful when (1) submitting or refusing to submit to such conduct is used as a basis for any decision affecting an individual's academic status or employment, or (2) such conduct has the purpose or effect of creating an intimidating, hostile or offensive educational environment. Be advised that ACM reserves the right to interpret these policies and procedure more stringently than applicable legal definitions. Therefore, harassment or discrimination that does not rise to the level of a legal violation may still be found to violate ACM's standards of conduct.

**ACM Policy on Dual Relationships**

A dual relationship is one in which the faculty/staff member/contracted vendor has both a professional and a romantic or sexual relationship with a student. (A “contracted vendor” could include: drivers, interpreters, guides, host family members, guards, etc.) This includes relationships which appear to be mutually consensual. However, the inherent inequality of power between student and faculty/staff/vendor creates an unacceptable conflict of interest in a supervisory, educational or advisory context. For this reason, dual relationships between faculty/staff/vendors and students who participate in the same program are specifically prohibited. If a relationship nonetheless develops, the faculty/staff member/vendor is expected to remove him/herself from supervisory or advisory responsibility for that student and alert his/her supervisor or face disciplinary action.

**ACM Policy on Sexual Assault**

**Definitions:**

*Consent:* Consent means the mutual understanding of words or actions freely and actively given by two informed people, which a reasonable person would interpret as a willingness to participate in mutually agreed upon sexual activity. Consent is not effective if it results from the use of physical force, there is intimidation or coercion, or the recipient party is incapacitated, or if a person is under the influence of drugs or alcohol such that they lack necessary judgment to give consent to sexual activity. Also remember that consent can be withdrawn and that consent to one activity does not necessarily imply consent to another. Finally, silence or non-communication should never be interpreted as effective consent.

*Sexual Contact:* Sexual contact includes but is not limited to: sexual intercourse, penetration of an orifice (anal, oral or vaginal) with the penis, finger, or other object in a sexual manner, intentional touching of the genitals, buttocks, or breasts, or coercion to force someone else to touch one's genitals, buttocks, or breasts. Sexual contact can occur over clothing.

*Sexual Contact With An Incapacitated Person:* Incapacitation is the physical and/or mental inability to make informed, rational judgments. To have sexual contact with someone whom you know to be, or should know to be incapable of making a rational, reasonable decision due to his or her consumption of substances, in other words, unable to give effective consent, is a violation of policy.
**Sexual Exploitation:** Acts committed by a person for sexual gratification, financial gain and/or advancement, entertainment, or for any other reason that abuses or exploits the privacy of another person's sexuality. Examples may include but are not limited to: non-consensual recording of sexual activity or nudity, unauthorized presentation or distribution of said recordings in any form, allowing others to observe a sexual act without the knowledge or consent of the individuals involved, or prostituting another person.

**Policy Statement**

ACM prohibits sexual assault or sexual violence in any form, including non-stranger rape. The goals of this policy are to create a community free of sexual assault, to provide avenues for those affected by sexual misconduct to obtain assistance, and to provide a clear and fair complaint and investigation procedure.

Sexual assault committed in connection with any ACM program in any location is prohibited. ACM strongly recommends that people who believe they have been victims of sexual assault pursue criminal charges against the person or persons they believe to have committed the sexual assault. Victims are also urged to make a complaint to staff in the ACM Chicago office. A criminal charge and an internal complaint can be pursued at the same time. Retaliation against anyone involved in the complaint process or anyone who pursues legal action—including the complainant, the respondent, or anyone participating in the investigation—is prohibited and will not be tolerated.

**Definition of Sexual Assault**

Sexual assault is intentional sexual contact with another person without that person’s consent (see definitions of sexual contact and consent). Consent exists when a person freely and knowingly agrees at the time to participate in a particular sexual act with a particular person. Consent is not effective, for example, when force, threat, or coercion is used. Consent is not effective when sexual contact is with a person who is unable to say no or otherwise resist because of the use of alcohol or drugs or because he or she is asleep or unconscious (see also definition of Sexual Contact with an Incapacitated Person).

The initiator of sexual contact will be found in violation of this policy if it is determined that he or she knew or should have known that the other person could not give effective consent as defined by this policy. Being intoxicated or under the influence of any substance at the time of sexual contact is never an excuse for violation of this policy.

Sexual assault can be committed by a man or a woman against a person of the same or opposite sex. Sexual assault can be committed by current or former lovers, friends, or acquaintances.

**ACM Policy on Non-Discrimination**

The Associated Colleges of the Midwest does not discriminate in the operation of its educational programs, activities, or employment on the basis of sex, sexual orientation, gender identity, race, color, religion, national origin, age, veteran status, marital status, or disability.

**ACM Student Conduct Procedures**

Should an alleged violation of the ACM Code of Student Responsibility occur, ACM faculty and/or staff will investigate the situation and review any responsible student’s status with the program. This review will be conducted by the on-site director or other ACM staff in the model of an educational/administrative process, not a proceeding of a criminal or civil court. These policies and procedures are designed to ensure a productive learning environment for all students.

The following process for an initial conduct review is designed to assure that the student receives appropriate due process:

1. The student will be notified verbally and/or in writing of the incident/alleged violation and the time and place of the review meeting.
2. At the review meeting, the student will have the opportunity to share her/his perspective of the incident and present any witnesses or documentation relevant to the incident/alleged violation.
3. The student may be accompanied at the review by a third party. Since this is not a case before a court of law, however, the third party may not be legal counsel.

4. After discussing the incident/alleged violation and the circumstances, the student will be given an opportunity to admit or deny involvement in the situation.

5. Given the information, the ACM faculty or staff reviewer will make a decision regarding the student’s responsibility for violation of the Code of Student Responsibility based on a preponderance of evidence.

6. Within five working days from the date of the review meeting, the student will be notified in writing of the decision and any relevant sanctions and deadlines for completion of those sanctions. This notification will also include the procedure a student can follow to appeal this decision (see below).

7. Repeat or more serious incidents may involve review by staff in the Off-Campus Study unit of the ACM Chicago office and may include notification of the student’s home school.

Sexual Harassment/Assault Grievance Procedure

Due to the often complex nature of sexual harassment or assault investigations, ACM has instituted a more elaborate procedures for review and management of these claims. This section outlines that procedure.

Any individual who believes that he or she has been subjected to sexual harassment/assault has recourse to informal and formal grievance procedures designed for the purpose of investigation and resolution of such allegations.

As a preliminary matter, any individual who believes that she or he has been sexually harassed/assaulted should report the incident promptly to any of the following:

- Director of the program in which the student is enrolled or other appropriate local staff or faculty member
- Associate Director of Off-Campus Study
  - Kevin Dostal Dauer
  - kdostaldauer@acm.edu or 312.561.5933
- Vice-President and Director of Off-Campus Study
  - Dr. Joan Gillespie

Assistance in presenting a grievance may be obtained from another employee or student. However, attorneys or other third persons may not participate in any facet of the grievance procedure unless ACM and all interested parties otherwise agree.

Informal Procedure

An informal procedure is designed to resolve sexual harassment/assault allegations without having to invoke the formal grievance procedure. This can be initiated through contact with any of the staff named above. The goal is to resolve the problem through discussion with the student, the alleged offender, and any other relevant persons. The student and/or staff member grievance officer may elect to terminate the informal procedure if it appears that no progress is being made in resolving the dispute and initiate a formal procedure.

Formal Procedure

1. Students who wish to lodge a formal complaint should contact any of the staff members named above.
2. Thereafter, the President of ACM (or if the President is the alleged offender, the Chair of the Board of Directors) shall assign a grievance officer to investigate the complaint and report his/her findings to a grievance board comprised of the President, the investigating grievance officer, and one other grievance officer selected by the President. No employee accused of harassment may serve on the grievance board.
3. The investigation shall include interviews with the complainant, the alleged offender, who shall be informed of the allegations against him/her, and other relevant persons. The grievance board may supplement the investigating officer’s investigation by itself conducting interviews and reviewing relevant evidence.
4. Within 21 working days after the investigation concludes, the grievance board shall decide by majority vote whether the complaint allegations are supported by a preponderance of credible evidence. It shall then inform the complainant and alleged offender of its decision.
5. Any disciplinary or other corrective action resulting from a violation of this policy shall be determined in accordance with ACM disciplinary procedures.

Third Party Harassment
Any student who has been sexually harassed/assaulted by a third party (i.e., vendor, member of host family, guest speaker, internship setting) should report the incident promptly to an ACM staff member who will then report to ACM's Associate Director of Off-Campus Study to initiate an investigation and attempt to resolve the problem.

Confidentiality
Be advised that ACM is obligated to review complaints or investigations of potential abuse, harassment, or assault. All ACM staff members are required to report incidents of sexual harassment or assault. Therefore, ACM cannot generally receive a confidential complaint and promise to do nothing. However, ACM will endeavor to handle all complaints and investigations of sexual harassment/assault in a discreet manner; grievances and documents will be maintained separately from other student files.

Non-Retaliation
Complaints made in good faith under this policy shall not result in any adverse action against the complainant, nor shall any person who participates in good faith in an investigation be treated adversely because of such participation.

Nothing in this policy precludes an individual from pursuing any legal remedies available to him/her, and ACM encourages all complainants to file police reports to initiate a separate investigation by law enforcement authorities.

Interim suspension
If a student’s behavior constitutes an immediate, severe, or direct threat to self or others or if there is evidence of egregious misconduct and violation of ACM policies, the on-site director, in consultation with the Associate Director of Off-Campus Study, may immediately remove a student from the program and/or housing until a review can occur. During that interim suspension, the student will not be allowed to participate in program activities or utilize program resources. Alternate housing arrangements may be necessary and will be the responsibility of the student. Any additional violations of ACM policies while on interim suspension will result in immediate dismissal from the program.

Sanctions
In keeping with the nature of the institutions comprising the ACM Consortium, sanctions are designed to be educational in nature whenever possible. Depending on the severity of the policy infringement, however, the ACM reserves the right to impose a sanction beyond a warning for a first violation if deemed appropriate. Multiple sanctions can be issued as appropriate. Failure to complete any assigned sanctions may delay the release of grades from the ACM program to the home campus.

1. Written warning – A warning is given and provided in written form to the student outlining the violation of the ACM Code of Student Responsibility and that any additional violations may result in more serious action during the time of warning.
2. Restitution – The student may be required to pay for any damages caused or repair or replace any property damaged or stolen.
3. Loss of privileges – The student may have privileges for use of a resource or participation in certain activities withdrawn for a certain period of time.
4. Housing change or termination – The student may be required to leave their housing and either move to alternative housing or obtain independent housing accommodations.
5. Disciplinary probation – A final warning is provided to the student in writing indicating that any further violation within the probationary period may result in dismissal from the program. A student’s home campus will be notified if a student is placed on disciplinary probation.
6. Dismissal – The student is permanently removed from the program. Once dismissed, the student will not be permitted any further association with the program and will forgo any of the benefits that the program provides including insurance coverage and visa sponsorship. The student will leave the program site and discontinue contact with the
Helping Your Peers
As a part of your off-campus study experience, you will be one member of a specific learning community, a group that you will help to define and foster throughout the program. As a part of a community, you will be thrilled to discover the great benefits that come from the contributions of others, but you should also recognize the obligations that come from being part of a group of people studying together off-campus. ACM students are encouraged to look out for each other, advocate appropriately for each other, and work together toward your community’s educational goals.

This commitment to helping others out can sometimes put you in difficult situations. If you feel hesitant to seek physical or mental medical attention for a friend (out of concern that by asking for help, ACM staff might discover that your friend’s behavior or your own behavior has been in violation of the ACM Code of Student Responsibility), please know that the responsibility and care that you demonstrate by taking the appropriate action to ensure the safety and wellbeing of another member of the community will be considered in determining what action, if any, is taken against you when reviewing the matter with ACM staff.

Appeals
Students may request an appeal of a student conduct decision made by the on-site director or other reviewer. The appeal must be received within five (5) working days of the issuance of the decision. The student should direct this appeal request to the Associate Director of Off-Campus Study in the ACM Chicago office.

The appeal request must be received in writing and should include a statement giving relevant facts and the reason for the appeal. In order for any appeal to proceed, the student must demonstrate that at least one of these three reasons for appeal exists:

a. There was a procedural error in the initial review that substantially impacted the rights of the student and had a reasonable possibility of affecting the outcome.

b. New information can be presented that was not previously available, despite reasonable diligence, which has a substantial likelihood of directly impact the review decision.

c. The sanction(s) imposed are perceived as excessive.

The Associate Director of Off-Campus Study will gather all materials, documents, and previous communications related to the student conduct review and forward that information to the Director of Off-Campus Study. The Director of Off-Campus Study will review the materials and determine within five working days of receipt of the materials whether any of the three above grounds for appeal exist in this case.

If the Director of Off-Campus Study determines that no grounds for an appeal exist, the student will be notified and the decision of the initial review will be final. If the Director determines that grounds for an appeal do exist, the Director of Off-Campus Study will convene an ad hoc committee consisting of the Off-Campus Study Director from the student’s home campus, another ACM Off-Campus Study Director, and the Director of Off-Campus Study. This committee will review and discuss the student’s petition to determine if there are grounds for an adjustment of the student conduct decision.

The Associate Director of Off-Campus Programs will report the decision of this ad hoc committee to the student in writing, ordinarily within 15 working days of receipt of the appeal. The decision of this committee is final.

Tuition, Program Fees and Refunds

Program Costs
The total amount students must pay to participate in an off-campus study program varies from college to college, as does the availability of financial aid for off-campus study. These campus policies are often based on the specific curricular goals established at each college. Depending on the policies of a student’s home college, charges for off-campus study may be based upon the program’s tuition, or may be based upon the college's own tuition. Additionally, some colleges may assess special fees for off-campus study. ACM students should therefore
check with the Off-Campus Study and Financial Aid offices to confirm how their college charges students for off-campus study programs, what additional campus fees may apply, and what financial aid may be used toward the cost of their program. Please see the cost worksheets for each program at www.acm.edu/pricing for a detailed breakdown of educational costs, the program fee, and out-of-pocket expenses.

Financial and Scholarship Aid
Students are responsible for making sure that any financial or scholarship aid is appropriately applied to the off-campus study program. Students should check with their college’s Financial Aid office to confirm their financial aid package for the term of off-campus study.

Confirmation Deposit
In order to secure a spot in the program, students are required to pay a deposit of $400 within two weeks of acceptance. This $400 non-refundable deposit is credited toward the program fee and cannot be returned if a student decides to cancel. Students who do not submit the deposit within the time frame risk losing their spot on the off-campus study program.

For the Chicago Program, Newberry Seminar, and Urban Education program, an additional sum of $200 is required for the housing deposit. This deposit is refundable upon completion of the program, provided that no additional cleaning or special repairs are required to the student’s apartment.

Cancellation Policy
ACM makes significant financial commitments on the behalf of all participants well before the start of their program. If a student is thinking about canceling participation after depositing, the student should contact ACM and inform the ACM Program Associate immediately. All cancellations will only be effective the date that the ACM is notified, in writing, of the student’s decision to cancel. After canceling, the student will be responsible for program expenses incurred on their behalf, according to the schedules below:

Cancellation schedule for fall, winter, and spring programs
ACM typically bills the student’s college for the cost of the program after a deposit is made to confirm participation. The college then determines the total amount the student will be billed and this total amount may be equivalent to the amount billed by ACM or it may be different, according to each college’s particular policies on financial aid and off-campus study. If a student decides to cancel:

- 90 or more days before the start of the program: The $400 deposit will be forfeited and no other charges will be billed.
- 60-89 days before the start of the program: ACM will bill the student’s college 5% of the total program cost.
- 30-59 days before the start of the program: ACM will bill the student’s college 10% of the total program cost.
- 15-29 days before the start of the program: ACM will bill the student’s college 25% of the total program cost.
- 1-14 days before the start of the program: ACM will bill the student’s college 50% of the total program cost.
- On the day the program begins or later: ACM will bill the student’s college 100% of the total program cost.

Cancellation schedule for summer programs
After the $400 deposit is received, ACM will send the student an invoice for the payment of the full program cost. Full payment is due 30 days before the start of the program. If, having paid the program deposit, a student decides to cancel:

- 30 or more days before the start of the program: The $400 deposit will be forfeited and no other charges will be billed.
- Less than 30 days before the start of the program: 100% of the total program cost will be billed to the student.
Students should check with their college about campus-specific cancellation policies, and whether their college may apply additional financial penalties for a cancellation. If unforeseen circumstances force a student to leave a program once it has begun, ACM may work with the student’s college to determine what portion, if any, of the program cost may be refunded. If a student is asked to leave a program for cause, no program costs will be refunded by ACM.

**Outstanding Fees and Grade Release**
ACM will bill students at the end of the program for outstanding program costs and/or any additional program expenses such as: medical costs, damage to program housing or equipment, loss of keys or equipment, etc. ACM is unable to release grades to students or their college until full payment for such expenses has been received.

**ACM Policy on Health and Safety Notification**
ACM staff strives to keep all program stakeholders, including your home campuses and parents, informed of critical incidents and concerns that might arise related to any of our programs. We balance this goal with respect for your individual right to privacy as an adult.

Once you have reached the age of 18, you are considered an adult within the U.S. Higher Education system. ACM’s standard procedures will typically involve communicating primarily with you and informing parents on an as-needed basis. ACM staff will seek to work with you, our students, as primary decision-makers whenever possible.

**Communication with Parents/Guardians**
In situations of medical or program emergency, especially in situations where students are not able to communicate with their parents/guardians or in the case of student hospitalization, ACM staff will endeavor to inform parents of events and developments in as great of detail as possible and as often as possible. These communications will be balanced with ACM’s need to maintain operational management throughout whatever the situation might be.

For international programs, ACM staff sends an initial message to all listed parents/guardians/emergency contacts to notify them that all students have arrived safely at the program site. We do this because students may not always have access to immediate communication tools allowing them to contact individuals at home or may be initially quite consumed with orientation activities, and this initial period of travel to an overseas destination can be a source of worry.

Beyond that initial message for our international programs, ACM staff’s preference is that you are the primary sources of information for parents/guardians. ACM staff will always encourage students to openly and honestly communicate with their parents/guardians and will assist if requested in situations when the student may not have the means to communicate directly.

**Communication with Home Campuses**
ACM staff strives to maintain high levels of communication with all campuses sending students on any of our programs. Because colleges have different requirements for reporting or documenting incidents, ACM staff will communicate any reportable incident to the Off-Campus Study Director at a student’s home campus.

In situations where an incident impacts multiple students on a program (ex. illnesses not limited to a single individual, major program changes, etc.), ACM staff will notify all home campuses represented on that program of the situation in a way that does not identify specific students. Exceptions to components of this policy will be considered on a case-by-case basis.
Evaluations and Surveys

Over the course of the program, you will be asked to complete questionnaires at several intervals. These surveys allow us to better understand the impact that off-campus study has on students and to use feedback from you to make improvements in our programs. Additionally, these surveys provide students with an opportunity to reflect upon their experiences and better prepare students to articulate the positives and negatives of the program. Below you will find a brief synopsis of the feedback we will be seeking from you throughout the term. **In all cases, your responses will be confidential.**

After the first month of the program, ACM staff will ask you to complete a mid-program evaluation, also on-line, which asks for your feedback on such aspects of the program as ACM’s assistance in preparing you to go abroad, pre-departure and on-site orientation, and the extent to which the program to date is meeting your goals for off-campus study. Your responses enable us to assess the effectiveness of our materials and services in the critical first weeks of the program and to make any necessary changes. Summaries of responses (but not individual responses) for each of our program sites will be shared with program staff and faculty, and with faculty advisors at ACM campuses. This survey will require approximately 15 minutes to complete.

At the mid-point in your program, you will be given a short survey in each of your courses which asks you four short questions about the course. Your feedback allows the instructor to assess his/her effectiveness and provides an opportunity for changes in the course if appropriate. Instructors are seeking your candid feedback and will attempt to gather your thoughts to ensure anonymity whenever possible. Your responses are for the instructor alone and will not be shared with ACM program site or Chicago office staff.

Shortly before the end of the program, you will be asked to complete a final, on-line survey about the program. As with the mid-program evaluation, your responses will enable us to review program arrangements and course offerings and make any necessary changes for future programs. A summary of responses are shared with program instructors and staff only after the program is complete and your grades have been submitted. Faculty advisors at ACM campuses will also receive the summary. This survey will require approximately 20 minutes of your time.
Personal Information “Opt-Out” Form

In accordance with the Federal Educational Rights and Privacy Act of 1974 (FERPA), as amended, a student’s education records are maintained as confidential by the Associated Colleges of the Midwest (ACM) and, except for a limited number of special circumstances listed in that law, will not be released to a third party without the student’s prior written consent. FERPA regulations do allow the ACM to release limited “directory information” at any time, without obtaining the prior consent of the student. The ACM does not provide directory information to third parties for commercial purposes. Provisions of FERPA allow the institution to define certain classes of information as “directory information,” and the ACM has determined that the following student information is considered directory information:

- Name
- College/university
- E-mail address
- Off-campus study program
- Semester/term of off-campus study
- Awards, honors

Additionally, throughout the duration of ACM off-campus study programs, ACM representatives may take photographs, make video or audio recordings, or write articles about program participants and/or activities that involve program participants. Many student participants and associated faculty and staff may also take photos and videos, write articles, or maintain blogs for their own personal use, which they frequently share with the ACM. The ACM also shares short excerpts of student work, such as titles and overviews of projects and brief research abstracts. These images, recordings, excerpts, and accounts are regularly collected for the primary purpose of highlighting and showcasing the ACM via our website, posters, brochures, and other educational marketing materials. *(Note: The ACM will never publish full accounts of student projects or research or use student photographs, video, or audio recordings without specific permission from the student in question.)*

If you do not want the ACM to release your directory information, use your likeness in photos or recordings, or share excerpts of your work without your prior consent, you may choose to “opt-out” by making a copy and signing the form below. Requests can only be made via this form, which must be completed and returned to the ACM prior to participation in the program, to be applicable to that semester/term and for subsequent periods of time. Students wishing to reverse this decision may complete and submit the revocation section of the form below.

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I request the withholding of the following personally identifiable information, associated with my participation in an off-campus study program through the Associated Colleges of the Midwest (ACM). I understand that upon submission of this form, the information checked will not be released or used for ACM promotional purposes without my written consent or unless the ACM is required by law or permitted under FERPA to release such information without my prior written consent; and that the checked information will not otherwise be released or used from the time the ACM receives my form until my opt-out request is rescinded. I further understand that if any of the information checked below is released or used prior to the ACM receiving my opt-out request, the ACM may not be able to stop the disclosure of this information.

**CHECK ALL BOXES THAT APPLY:**

- Name
- College/university
- E-mail address
- Off-campus study program
- Semester/term of off-campus study
- Awards, honors
- Use of likeness in ACM recordings (photos, video, audio, written articles)
- Use of short excerpts of student work (titles, overviews, and abstracts)
- All items listed above

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**Name (please print) __________________________ Signature __________________________ Date ____________**

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**RESCISSION OF OPT-OUT REQUEST**

*I, the above named student, hereby rescind my request to opt-out from the release of the information indicated above.*

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**Signature __________________________ Date ____________**
Program Contact Information

ACM Chicago Office

Address:  
Associated Colleges of the Midwest  
11 E. Adams, Suite 800  
Chicago, IL 60603

Phone: 312.263.5000  
Fax: 312.263.5879  
Emergency: 312.561.5911

Office Hours:  
Monday - Friday, 8:00am–5:00pm

Joan Gillespie, VP & Director of Off-Campus Study Programs  
igillespie@acm.edu

Kevin Dostal Dauer, Associate Director  
kdestaldauer@acm.edu

Emily Gaul, Assistant Program Manager  
312.561.5919 (office)  
egaul@acm.edu

ACM India Office

Student mailing address:  
Student's name  
Associated Colleges of the Midwest  
c/o Kalachhaya  
270 / D Patrakar Nagar Road  
Shivajinagar  
Pune 411 016  
Maharashtra, INDIA

Phone: (011-91)20-2565-2298/5181  
Fax: (011-91)20-2565-2298

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