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**PANAMA**
LIFE IN THE FIELD
The Center

The center is located on the island of Lošinj in the Croatian archipelagos of the Eastern Adriatic coast of the Mediterranean.

The Adriatic Sea is a hotspot for biodiversity and one of the regions most affected by climate change.

Blue World Institute, a partner of SFS, is the only non-profit dedicated to the research and conservation of marine megafauna operating in the Croatian Adriatic Sea. Their work directly contributes to the long-term viability of Croatian marine ecosystems and sustaining local livelihoods for future generations.

Croatia is home to dolphins, sea turtles, sharks, rays, numerous species of fish, and much more!

### Academic Foci

**SEMESTER: SEA TURTLES AND MARINE MAMMALS OF THE ADRIATIC**

Cetacean and sea turtle biology, ecology, research and conservation methods. Veterinary investigations and diagnostics. Nature based solutions to biodiversity loss and climate change impacts. Protected areas and threatened ecosystems. Regional conservation strategies, spatial planning, and decision making.

Each program combines theory learned in the classroom alongside field-based applications. Time in the classroom is structured to give students a solid understanding of environmental history, theory, and conservation techniques before deploying their knowledge or specific techniques in the field.

### Setting and Facilities

A student dorm in the village of Veli Lošinj.

<table>
<thead>
<tr>
<th>VELI LOŠINJ</th>
<th>MALI LOŠINJ</th>
<th>ZAGREB</th>
</tr>
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<tbody>
<tr>
<td>5-minute walk</td>
<td>5-minute drive</td>
<td>5-hour drive</td>
</tr>
<tr>
<td>Population ~1,000</td>
<td>Population ~8,000</td>
<td>Population ~805,000</td>
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**Housing**

Five rooms, 4 people per room in twin bunk beds. Shared closet and desk. Each room has AC and a fan.

En-suite bathroom with shower (hot water) and western-style toilet.

**Other Facilities**

Student lounge with games.

Classroom with library. Computer lab. Small student kitchen and dining room. Open-air terrace.

Laundry mats are available in town (detergent not provided) for $6 USD per load.
Food

SFS can accommodate most dietary needs, but the variety of food may be limited due to local availability and cost. SFS cannot accommodate life-threatening gluten allergies or strict Halal or Kosher diets. Due to limited dietary variety, SFS always recommends bringing vitamins, protein bars, nuts, favorite snacks, etc.

Meals may consist of meat, fish, eggs, pasta, vegetables, and fruit. Snacks may include tea, coffee, granola bars, yogurt, fruit, and toast with jam or other spreads.

Exercise

There is a basketball court and small outdoor gym. In town, there are running and cycling routes. There is also a paid swimming pool at a nearby hotel.

Climate

December to February brings mild, rainy weather. Snowfall is rare but can happen. September to November and March to May will be mostly sunny with occasional rainstorms. Average temperatures in Veli Lošinj range from 45–75°F.

Money

The local currency is the Euro (EUR).

Both cash and debit/credit cards are widely accepted. All students are required to bring a credit/debit card with at least $3,000 in funds in case of emergencies. Mastercard and Visa are the most commonly accepted cards internationally. Be sure to notify your bank that you will be traveling internationally.

There are extremely limited opportunities to exchange USD, however students will have access to ATMs in Veli Lošinj to replenish their cash supply as needed. Students can also opt to bring Euros with them to the program.
Electricity

The electrical voltage in Croatia is 230 (the U.S. uses 120). Check all electrical devices to see if a voltage converter is needed. Croatia uses plug type F (the U.S. uses A and B). All students should bring plug adaptors.

Internet

Wireless internet is available at the center, but it is slow and intermittent. SFS reserves the right to limit internet activities occurring on our servers including, but not limited to, streaming or downloading audio/video content (Facetime, Netflix, etc.).

Computers

Students need to bring laptops with Microsoft Office (or the ability to open Microsoft files offline) and a USB port. Electronic devices are subjected to a much harsher environment than normal. In particular, Apple products do not fare well in high humidity and are more difficult to repair or replace locally. Please take precautions to protect your device.

Phones

SIM cards can be bought locally for about $6 USD per GB. Most students choose to rely solely on WIFI.

Mail

The average one-way travel time for mail from the U.S. to Croatia is 5-10 business days. Therefore, no mail can be sent during the last two weeks of programs, as students will not receive it! Mail will not be forwarded.

Address: Student Name, The School for Field Studies, Podjavori 27, 51551 Veli Lošinj, Croatia
Students live at a field station, rather than a homestay, local apartment, or university dorm. This means they will not necessarily navigate the local culture, cuisine, or language every day. However, SFS believes that meaningful research is only possible with the input of local people, so community engagement varies each term to reflect the requests of our partners. Some examples of past community engagement projects at our centers include planting trees, working in community gardens, picking up trash, swim lessons, and outreach at schools.

There is no consumption or possession of alcohol allowed on campus. Students who choose to consume alcohol on their days off in which they are off campus, need to do so in moderation and maintain respectful behavior toward others.

Possession of marijuana and cannabis-infused products, including some cannabidiol (CBD) oils, is currently illegal under U.S. federal law. SFS does not allow possession or use of any drugs or medications that are illegal for the full duration of SFS programs including free time and weekends away. Check local laws before possessing, purchasing, or using electronic cigarettes or vaping devices on program.
Adjusting to new routines, relationships, and environments while away from usual support systems can be challenging. Many students also struggle with the rigorous schedule that is inherent to SFS programs. The ways students manage stress, take care of themselves, or find joy may not be available while they are abroad. There may also be decreased communication with home, limited privacy and alone time, and infrequent or modified opportunities for exercise.

SFS is partnered with Morneau Shepell to provide students with access to free, mental health and wellness support by chat, phone, and video via WIFI. Students should download My Student Support Program (My SSP) in the app store or on the My SSP website. My SSP is a supplemental resource, and students should work with their mental health provider to create a primary support plan. Students with regular counseling should verify that their mental health provider is available while they are abroad.
When it comes to sexual health and wellness during the program, please consider:

- The ramifications that a short-term relationship may have on a small residential campus or within the local community.
- Access to protection, medication for sexually transmitted infections, and emergency contraception may not be available.
- The current dialogue and understanding of consent in the U.S. does not always apply in other cultures.
- If anyone feels subjected to sexual harassment, they should walk away from the situation that makes them uncomfortable without concern for being culturally inappropriate. They can report harassment or assault to any staff member.
- In the case of a sexual assault, SFS will make every effort to support students. This includes access to medical care, the option to report to local law enforcement, and identifying additional support resources. Local laws, definitions, and legal implications often differ from those in the U.S. Different laws and limited availability of resources such as rape kits can be complicating factors in responding to a report of sexual harassment or sexual assault in foreign countries.

SFS is welcoming of all students at our centers. However, when traveling throughout the country, please be aware of the following:

- Laws and social customs may differ from one’s home country, and countries that criminalize same-sex partnerships may also use the law to criminalize gender identities or expressions.
- Cultural practices may not support freedom of expression and travelers may experience discrimination and harassment.
- Some cultural practices are based on traditional gender roles and expressions. As a result, those who do not identify as they physically present may sometimes be misgendered or misidentified.
- Some languages are gendered, resulting in a lack of terms that encompass non-binary and gender-neutral identities.
- Health services specific to transgender people may be limited or unavailable. Students may also be denied services in their affirmed gender while they are traveling abroad.
- It is not always possible to use preferred names or gender (visa paperwork, plane tickets, hotel reservations, and government sites). Gender X is not recognized worldwide, and students may need to provide binary sex information.
PREPARING FOR DEPARTURE
Program Costs

The relationship SFS has with students’ schools will determine the billing process. Within a week of acceptance, students or their schools will be required to pay a non-refundable deposit to reserve the spot. Afterward, we will reach out to students or their schools to collect tuition payments. Up-to-date costs and refund policies can be found here.

Included in SFS program costs are program advising and orientations, tuition and research fees, airport transfers, housing, meals during program time, field excursions and cultural activities, emergency evacuation and 24/7 support, and official transcript processing.

<table>
<thead>
<tr>
<th>PROGRAM</th>
<th>BILLING DEADLINE</th>
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<tbody>
<tr>
<td>Spring</td>
<td>November 1st</td>
</tr>
<tr>
<td>Summer 1 or 1+2</td>
<td>April 1st</td>
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<tr>
<td>Summer 2</td>
<td>May 1st</td>
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<tr>
<td>Fall</td>
<td>June 1st</td>
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BASIC COSTS (BILLED BY SFS)

<table>
<thead>
<tr>
<th>SEMESTER</th>
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<tr>
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<td>$22,250</td>
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<td>Room &amp; Board</td>
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BASIC PROGRAM COST

<table>
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ADDITIONAL COSTS (ESTIMATED, ACTUAL COSTS MAY VARY)

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<td>Airfare</td>
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<td>Passport</td>
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<td>Visa fees (if applicable)</td>
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<tr>
<td>Immunizations/Medications</td>
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<tr>
<td>Personal Expenses</td>
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<td>Program Breaks</td>
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ESTIMATED ADDITIONAL PROGRAM COSTS

<table>
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<th>SEMESTER</th>
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TOTAL PROGRAM COSTS (BASIC + ADDITIONAL COSTS)

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<th>SEMESTER</th>
<th>TOTAL PROGRAM COSTS (BASIC + ADDITIONAL COSTS)</th>
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<tbody>
<tr>
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<td>ESTIMATED TOTAL PROGRAM COST</td>
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Financial Aid

All students are encouraged to apply for SFS financial aid. Financial aid applications are reviewed on a rolling basis starting in February for summer programs, April for fall programs, and September for spring programs. Early submissions are welcomed. Students who submit an SFS financial aid application by the payment deadline will be considered for our full range of aid options. Learn more here.
TRAVEL

PASSPORT

Students must have a passport in hand four months prior to departure that is valid for at least 3 months after departure.

VISA

U.S. citizens do not need a visa for travel to Croatia under 90 days. Students' visa waivers will be supplemented with a Temporary Residence Permit to cover students for the remainder of their program. Upon arrival, staff will assist students with applying for Temporary Residence Permits and pay their associated costs. Students need to leave at least 30 days of their visa waiver to process their Temporary Residence Permits.

U.S. citizens traveling before and/or after the program within Croatia or other Schengen countries can do so using up to 60 days of their 90-day tourist visa waiver.

Non-U.S. citizens may require a different visa process and are responsible for applying for, obtaining, and paying for their own visa valid for the duration of their stay.

FLIGHTS

Students are responsible for the cost of flights to and from their program. Students will receive travel instructions at least 2 months prior to the start of their program. Do not book flights before receiving these instructions.

SFS staff will meet students at the airport on the date and time specified in the airport instructions and transport them to the center. Students will receive airport instructions 1-2 weeks prior to the start of their program. If students are traveling before or after the program, they are responsible for meeting the group at the airport at the designated date and time. Additionally, SFS is not responsible for transporting or storing luggage before or after the program.

SFS is not responsible for reimbursing travel expenses for programs canceled or rescheduled due to acts of war or civil unrest, strikes, weather, quarantine/epidemics/sickness, government regulations, or failure of equipment, power, or communications.
Medical Approval Process

Students are required to complete the SFS medical approval process using our HIPPA-compliant portal to inform SFS staff of their medical and mental health needs and accommodations. The review is not meant to exclude, but to inform and allow support systems to be put in place. No student may enter the field until medical approval is granted by SFS. [More information.]

Vaccinations & Medications

**Required**
- None

**Recommended**
- [Centers for Disease Control](https://www.cdc.gov), travel clinics, or medical providers can provide further recommendations.

Insurance

Students are required to buy health insurance. It is the student’s responsibility to ensure that their coverage is valid in their program country(ies) for the full duration of their program and covers basic medical care, including non-urgent illness or injury, laboratory tests, and pharmaceutical needs. SFS does not provide company recommendations. Keep in mind:

- Most domestic health insurance plans do not provide comprehensive coverage for out-of-country medical expenses.
- Schools may provide international health insurance or have their own insurance requirements for studying abroad.
- Most insurance companies provide coverage on a reimbursable basis. Therefore, students need to bring an emergency credit card/debit card with at least $3,000 USD to pay for medical expenses and then request reimbursement later on.

**Emergency Evacuation and Repatriation Insurance**

All students are automatically enrolled in an emergency evacuation and repatriation insurance plan through American International Group, Inc. (AIG) for the duration of their program only. This plan covers the cost of transportation, accommodations, and medical care associated with medically or politically necessary evacuations (e.g., life-saving support during air evacuation). It includes up to $350,000 for emergency medical evacuation, $100,000 for emergency security evacuation, and $20,000 for repatriation of remains. The coverage provided does not cover basic medical care, laboratory tests, or pharmacy needs. Students on SFS programs are required to supply their own comprehensive health insurance as outlined above.

Accommodating Disabilities

SFS works with students, schools, and physicians to determine required accommodations and whether they can be safely and reasonably maintained on program. We strive to meet students’ needs, but due to the remote nature of programs, there are varying levels of accessibility. Questions regarding physical and mental health accommodations or learning accommodations can be directed to the Office of Student Affairs and the Office of Academic Affairs respectively.
Luggage

SFS does not have a specific policy regarding how much or what type of luggage students bring, so pack according to your needs. Bring only what can be maneuvered oneself and check with all airlines for luggage restrictions and fees.

Culture & Climate

Many students bring old clothes to wear in the field and leave behind at the end of the program. Do not bring anything that cannot be damaged!

Travelers with type 3 or type 4 curls and/or hair that is damaged easily by chlorine, sun, and saltwater may want to consider packing extra products and practicing preventative care. Quality hair care products vary greatly by region, so it is recommended you bring your preferred products with you in a quantity that will last for your entire program. Some items you may consider are coconut oil, deep conditioner, leave-in conditioner, hair masks, clarifying shampoo, a microfiber towel, a swim cap, and/or wide headbands.

While packing, consider the impact of the products brought to the program, both the ingredients and packaging. Plastic can be difficult for waste management in remote environments. Think about bringing a reusable tote, metal straw, cloth napkins, etc. We also highly encourage biodegradable soaps, shampoos, and conditioners.
Required Packing

- **Pants** Lightweight blends that dry quickly. 2+ for field work and 2+ normal/flowy pants for day-to-day.
- **Shorts** Runners may want a few pairs of athletic shorts.
- **T-shirts and Tank tops**
- **Long-sleeved shirts** 4+ for fieldwork. A mix of synthetic fabrics and cotton.
- **Casual/nice clothes** for town. Nothing you don’t want ruined.
- **Lightweight jacket or sweatshirt and sweatpants**
- **Waterproof jacket with a hood or Poncho** Water resistant is not sufficient.
- **Underwear and Socks** including light wool or synthetic (not cotton) hiking socks.
- **Pajamas** appropriate for shared spaces.
- **Sun hat and sunglasses** Hat should have brim, and it is recommended to use polarized sunglasses.
- **Bandana, buff, or scarf**
- **Sneakers** or other casual shoes.
- **Sandals** with heel straps.
- **Flip flops** for showering.

- **Sheets, towels, and a pillow** will be provided at the center.
- **Toiletries** Basic items can be purchased in town but plan to bring enough for at least a week. Preferably biodegradable.

- **Masks and COVID tests** Bring enough masks to last the duration of the program and home rapid tests.
- **Record of immunizations and Health history**
- **Personal first-aid kit** including Anti-itch creams, Neosporin, Bacitracin, Tylenol, Ibuprofen, Pepto Bismol, Band-Aids, Tape, Tweezers, Nail clippers, Antihistamines, Pro-biotics, Antidiarrheals, Vitamin C, Cold medicines, Immune boosters, Hydration salts/Liquid IV, etc.
- **Prescriptions** Note that overseas prescriptions are not always accepted. Bring adequate supplies of prescription medications to last the duration of your program alongside doctor’s prescription to avoid customs delays. Think about inhalers, allergy medication, contacts/glasses, etc.
- **Motion sickness medication/ Dramamine/ Ginger chews** if you experience motion sickness.
- **Period care** You can purchase basic period products in town. We encourage you to use a menstrual cup or environmentally friendly, biodegradable options.

- **Flash drives and/or External hard drive** At least 1 GB recommended.
- **Computer** that can open Microsoft Office documents offline and has a USB port.
- **Surge protector and Plug adaptors**
- **Dry bag or Waterproof daypack cover** Consider several smaller dry bags or sturdy plastic bags. Gallon-sized Ziploc bags work well.
- **Day pack** Suitable for taking gear into the field. 15-30L recommended.
- **Notebooks and Pencils** Can buy locally.
- **Water bottles** 2 bottles with at least 1L capacity each. Can buy locally.
- **Sunscreen** 1+ bottles. Reef-safe.
- **Insect Repellent** 1+ bottles.
Optional Packing

- University ID card
- Hiking boots Over-the-ankle recommended.
- Rain pants
- Purse/tote bag for town.
- Small clothing repair kit
- Umbrella Can purchase in town.
- Pocketknife Checked luggage only.
- Hammock
- Tupperware and travel mugs for packing snacks.
- Waterproof notebook DuraRite, 4x6 or 4x7.
- Journal
- Games, Movies, and Books
- Swimsuit 2-3 sets.
- Beach towel Can purchase in town.
- Swimmer’s ear drops

- Hair oil and/or detangling conditioner
- Tiger balm, and/or Lotion/aloe vera
- Earplugs and Eye mask
- Baby wipes and Hand sanitizer Can purchase in town.
- Snacks, Drink powders, and Dietary supplements Any favorites.
- Camera
- Headphones and/or Bluetooth speaker
- Waterproof cases for electronics and silicone packets (or some water-absorbing equivalent).
- Binoculars Preferably 8 x 40 but anything in the 6 x 30 to 10 x 40 range is fine.
- Extra batteries and External battery packs
- Wristwatch Waterproof.
- Headlamp or Flashlight

Contact Us

Keep up with SFS Follow us on Instagram @theSFS, read news from the field, and find the full list of the SFS team bios here!

Questions about billing? Billing@fieldstudies.org
Deposit payments, invoices, billing deadlines, financial aid packages, and loan paperwork.

Questions about health and safety? StudentLife@fieldstudies.org
Medical paperwork, Immunizations, managing medical conditions on program, and dietary needs and preferences.

Questions about academics? Academics@fieldstudies.org
Learning accommodations, syllabi, and directed research.

Questions about admissions or enrollment? Admissions@fieldstudies.org
Which program is the best fit, application materials, and travel and visa logistics.