

Student Risk Assessment Tool

Developed by the COVID-19 Committee of the SUNY Council on International Education
Fall 2020

The following self-assessment (11 questions in total) uses multiple-choice questions to gauge your perceived risk for education abroad, particularly during the times of COVID-19. While there is inherent risk in studying abroad during non-pandemic times, there are now increased risks and extra considerations for students looking to go abroad. This tool is for you, the student, to assess your personal risk tolerance for an overseas sojourn, and to help you determine if there is additional research or preparations you need to make before you pursue an experience abroad. Some research on your desired program is needed prior to completing this form. You can also start the survey and retake it after doing additional research.

As mentioned, this survey assesses your risk tolerance. Risk tolerance is defined as the level to which you are able to tolerate the risks you assume by going abroad, especially if these risk-scenarios come to fruition. As such, a low-risk tolerance means you will get a low score from this assessment and the risks associated with going abroad are more likely to negatively impact you. A high-risk tolerance means you will receive a high score and the risks associated with going abroad are less likely to affect you negatively. This is explained further at the end of the survey.

Please note that we recognize that this tool does not address all possible risk considerations; however, it does provide an overview of items to consider. We encourage you to talk further about your specific situation with your Education Abroad Advisor, Academic Advisor, Financial Aid Advisor, other on-campus staff such as mentors, and your family. More details of who to contact are at the end of the survey.

Please complete this form and return it to your study abroad advisor to discuss what your risk tolerance level might mean in relation to your study abroad plans.

Directions: Please respond to the questions below.

Q1 In general, how do you feel about the potential health ramifications of contracting COVID-19 (at home or abroad)?

It is important to consider this issue in regards to perception of potential health ramifications: in relation to general mental health and overall anxiety during these times, as well as added risk to individuals who are determined by the CDC to be at greater risk if they contract COVID-19 (i.e. immunocompromised, pre-existing conditions, etc...). Keep in mind those with whom you live and how contracting the virus could affect them.

- I don't feel particularly concerned. (6)
 - I feel moderately concerned. (4)
 - I feel very concerned. (2)
-

Q2 How do you feel about potentially needing to obtain the COVID-19 vaccine in order to travel internationally?

It is possible that any number of entities, including SUNY, overseas governments, airlines, and other institutions may require you to be vaccinated for COVID-19 in order to enter their country/participate in their program.

- I don't feel concerned. I am comfortable with the idea of needing to obtain the vaccine and feel I will be able to get it prior to my departure. (6)
 - I'm not sure how I feel about needing to get vaccinated – OR – I feel it will be difficult to obtain a vaccine in time for my education abroad program. (4)
 - I feel very concerned. I do not plan to get the vaccine and feel if any entity required it that I would need to withdraw from my program. (2)
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Q3 How do you feel about needing to self-quarantine upon arrival to your host country abroad and/or upon returning to the U.S.?

Self-quarantine guidelines will vary country-to-country and state-by-state. In general, students should be prepared to have a private room and private bathroom, to have meals/groceries delivered, and to remain completely isolated from anyone else for 7-14 days.

- I don't feel concerned. I feel I have the resources to sponsor my own self-quarantine at home and abroad. (6)
 - I feel moderately concerned. (4)
 - I feel very concerned. I do NOT feel I have the resources needed to self-quarantine and/or feel overwhelmed by being isolated for 14 days. (2)
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Q4 In the case of a "shelter-in-place" order by relevant authorities due to an outbreak, would you feel comfortable remaining abroad and following in-country health guidelines?

In the case of an outbreak, the U.S. may recommend citizens abroad "shelter-in-place", so as not to return back home and potentially spread the disease. Note: This order could last longer than your program.

- I don't feel concerned. I would be comfortable sheltering-in-place in my host country. (6)
 - I feel moderately concerned. (4)
 - I feel very concerned. I feel if there was a second outbreak I would NOT be comfortable sheltering-in-place. (2)
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Q5 In the case of a mandatory or suggested evacuation, do you feel you have the resources needed to return to the U.S. unexpectedly or on short notice?

Potential resources include an emergency fund for unexpected costs, travel insurance covering an unexpected or early return, the ability to self-quarantine upon return to the U.S., etc.

- I feel I would have the resources necessary. (6)
 - I'm not totally sure if I would have the resources necessary. (4)
 - I feel I would NOT have the resources necessary. (2)
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Q6 If your program were cancelled prior to departure but after your home campus' drop/add period, or cancelled post-departure without the option of online classes, do you feel that it would severely impact your academic plans?

Students with a strict academic schedule or seniors would potentially have a more difficult time staying on track to complete degree requirements by their anticipated graduation date if their program were unexpectedly cancelled.

- I feel I could adjust my academic plan to stay on track - OR- Taking a semester off unexpectedly would not bother me. (6)
 - I'm not sure how I could adjust my academic plan, but if the need arose, I think I could manage. (4)
 - I feel I could NOT adjust my academic plans and/or I would NOT be comfortable with taking a semester off. (2)
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Q7 Do you feel the program you have chosen has satisfactory options for flexibility in the case of unexpected cancellations and has a refund policy which you understand and are comfortable with?

Refund policies/flexible choice options should be carefully analyzed so that students understand what happens if they/the government/the provider/overseas institution/home institution cancel education abroad programs at any point during the semester. Students should consider what contingency plans are in place for academics, as well as what the withdrawal/refund timeline looks like and what it includes (housing, board, tuition, fees, etc...)

- I feel satisfied with my program's options and understand and am comfortable with its refund policies. (6)
 - I feel moderately satisfied with my program's options and understand and feel comfortable with its refund policies. (4)
 - I do NOT feel satisfied (or do not understand my program's options) and do NOT feel comfortable with their refund policies. (2)
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Q8 Are you aware of what housing options are available to you and any/all precautions being taken related to health and safety?

- Do you feel comfortable with the housing arrangements if they are shared?*
 - Are you satisfied with the policies your chosen program has in place to mitigate the risk of COVID-19 spread?*
 - Are you willing to accept the regulations in place (if any) to keep your living community safe (such as no visitors, no congregating in shared spaces, etc...)?*
 - From my research, I feel satisfied with my housing provider's rules and regulations as it pertains to COVID-19. I feel confident that I can adapt to whatever regulations my housing provider adopts. (6)
 - From my research, I feel moderately satisfied with my housing provider's rules and regulations as it pertains to COVID-19. (4)
 - From my research, I do not feel satisfied with my housing provider's rules and regulations as it pertains to COVID-19. I do not feel that I could adapt to whatever regulations my housing provider adopts. (2)
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Q9 How do you feel about the contractual flexibility of housing options abroad? If you have to arrange your own housing, are you able to break your rental agreement if necessary? Who is providing your housing and what is their refund policy (if any)? If the SUNY administering campus is arranging housing, will they be able to provide a prorated refund?

Note: SUNY campuses will not be able to provide a refund unless the housing provider gives a refund to the administering institution. Most providers will not provide a refund.

- From my research, I feel satisfied with the housing options abroad and that I could navigate a situation in which I had to cancel my housing contract. (6)
 - From my research, I feel moderately satisfied with the housing options abroad and that I could navigate a situation in which I had to cancel my housing contract. (4)
 - From my research, I do NOT feel satisfied with the financial risk associated with having to cancel my housing unexpectedly. (2)
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Q10 How do you feel about the flexibility of your flight options?

Have you researched flight prices and understood that it is STRONGLY recommended that you book directly through the airline, not through a third-party provider (i.e. Priceline, Expedia, Hotels.com, etc...)? Do you also understand that it is STRONGLY recommended to buy a flexible fare, giving you the option to reschedule or cancel your flight for either a refund or flight-voucher?

- From my research, I feel my options for flights are affordable and I am comfortable with the flexibility of their policies. I am comfortable assuming the risk associated with booking a flight. (6)
 - From my research, I feel my options for flights are relatively affordable and I am comfortable with the flexibility of their policies. I am somewhat uneasy about assuming the risk associated with booking a flight. (4)
 - From my research, I do NOT feel my options for flights are affordable and I am not comfortable with the flexibility of their policies. I am NOT comfortable assuming the risk associated with booking a flight. (2)
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Q11 How do you feel about the standard of healthcare in your chosen country?

All study abroad students on a SUNY program are required to purchase international health insurance. Contact your administering-campus' Study Abroad Office for more details. If you're going on a non-SUNY program, please touch base with your program provider.

- From my research, I think my country of choice has adequate health services. (6)
- From my research, I think my country of choice has okay health services, or has adequate health services in the region/city/town I intend to be in. (4)
- From my research, I do NOT think my country of choice has adequate health services. (2)

This is the end of the survey. Please go to the next page to tally your score

Directions: Next, please review your answers and tally your score.

Thank you for taking the Student Risk Assessment. As a reminder, this survey assesses your risk tolerance. Risk tolerance is defined as the level to which you are able to tolerate the risks you assume by going abroad, especially if these risk-scenarios come to fruition. As such, the lower your score, the lower your tolerance for risk. The higher your score, the higher your risk tolerance. Enter your score from each question below and use the descriptions to better understand your personal risk tolerance.

Q1: _____ Q4: _____ Q7: _____ Q10: _____
Q2: _____ Q5: _____ Q8: _____ Q11: _____
Q3: _____ Q6: _____ Q9: _____ Total: _____

- **A Score of 22-39 - Low Risk Tolerance** - According to this assessment, you have a lower risk tolerance, meaning interruptions caused by COVID-19 during your education abroad program may disproportionately impact you in a negative way. It is **strongly** recommended that you reconsider studying abroad at this time.
- **A score of 40-55 - Moderate Risk Tolerance** - According to this assessment, you have a moderate risk tolerance, meaning some interruptions caused by COVID-19 during your education abroad program may disproportionately impact you in a negative way, while other interruptions may not. It is recommended that you reconsider studying abroad at this time.
- **A Score of 56-66 - High Risk Tolerance** - According to this assessment, you have a high risk tolerance, meaning certain interruptions caused by COVID-19 during your education abroad program may not impact you as severely as other students. You should still **carefully** consider whether you are able and willing to assume the risk associated with going abroad in the time of COVID.

Thank you for taking this risk assessment. Please return the form to your study abroad advisor to discuss what your risk tolerance level might mean in relation to your study abroad plans.

If you have additional questions, please contact the SUNY Cortland International Programs Office, email: studyabroad@cortland.edu, tel: 607-753-2209, Old Main, Room 219.