



KHOTWA STUDENT HANDBOOK



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1. Introduction

Why This Handbook Is Important

This handbook is here to help you. It has all the information you need to understand the Khotwa program and make your study-abroad journey successful. Keep this book handy; it has useful tips for studying, living, adjusting to life in a new country, and succeeding in your Khotwa journey.



What is the Khotwa Journey?

The Khotwa program offers a structured pathway for UAE students to pursue higher education abroad, guiding them through each stage of their study journey. Here's an overview of the steps you'll take from application to graduation:



Application (September – December):

Begin your Khotwa journey by applying to the program. This step involves submitting the necessary documents and meeting the initial requirements.



Assessment & Bootcamps (January – March):

Participate in assessments and attend bootcamp sessions in Abu Dhabi. These sessions include interviews, orientation, and skills assessments, preparing you for the Khotwa program experience.



Scholarship Awarding (April):

Successful applicants receive the Khotwa scholarship award, which officially welcomes them to the program and covers essential study and living expenses.



Orientation & Pre-Departure (April – August):

Attend orientation sessions that cover cultural adjustment and pre-departure preparations. This period also includes improving English proficiency if needed.



Arrival in Scholarship Country (August – October):

Arrive in your scholarship country and settle into your new environment. Connect with your host family and attend your college's campus orientation.



Study Start (September or October):

Begin your studies with a focus on English as a Second Language (ESL) courses if required or start your academic courses directly.



ESL (up to 1 year):

For students needing language support, an ESL phase provides up to a year of intensive English language learning to prepare them for full academic coursework.



Academics (up to 2 years):

Complete foundational studies at an ADEK-approved community college over a period of two years, building knowledge and skills for your chosen field.



Transition from College to University (2-3 years):

After community college, transition to an ADEK-approved university to complete your bachelor's degree. This transition includes credit transfer and guidance on choosing courses and majors.



Graduation & Return to UAE (after 5 years):

Conclude your Khotwa journey with graduation from university. After earning your degree, return to the UAE equipped with new knowledge and skills to contribute to your community and future career.



Support from Khotwa

The Khotwa program is with you every step of the way. It covers your tuition, housing, and living costs so you can focus on your studies and adapt to your new surroundings. You'll also have a dedicated support team and resources to guide you through this journey, helping you overcome challenges and making sure you're set up for success. The Khotwa program is here to make your study abroad experience a lifechanging opportunity!



2. Pre-Departure Preparation

Before you leave for your studies, you'll participate in a pre-departure orientation. This orientation is essential to help you feel confident and prepared as you begin your journey abroad. It's a chance for you to learn what to expect, manage any concerns, and set yourself up for success. By attending this orientation, you'll have the opportunity to:

- Manage Your Expectations: Understand what life will be like in your scholarship country, from academic expectations to daily living. This will help you feel more comfortable as you transition into a new environment.
- Ask Questions: You'll have a space to bring up any questions or worries. Whether it's about academics, housing, or cultural adjustments, this is the perfect time to get answers.
- Get to Know Available Resources: Learn about the support resources and contacts available to you so you know exactly who to reach out to if you need help or guidance.
- Address Concerns in Advance: The orientation will help you anticipate any potential issues before they arise, ensuring you feel well-prepared and reducing stress when you arrive.



Pre-Departure Checklist

This preparation is crucial for a smooth start to your study abroad experience. Here's a checklist summary to help you get organized:



Passport, Visa, Study Permit, and Important Documents:

Make sure your passport, visa, study permit, university offer letter, and contact information are all up to date and ready.



Carry Emergency Cash:

Bring some cash in the currency of your scholarship country for any unexpected situations.



Confirm Housing Arrangements:

Double-check your housing details to make sure everything is set before you travel.



Share Travel Details with Your ADEK Academic Advisor:

Ensure your advisor has all your travel information to support you through your journey. This is a mandatory step to ensure your arrival is smooth.



Use the **Khotwa Student Pre-Departure Checklist** document to manage your pre-departure steps. By taking these steps, you'll feel more prepared and confident, ready to make the most of your Khotwa journey!





3. Arrival & Settling In

Now that you've arrived in your scholarship country, it's time to get settled and comfortable in your new surroundings. These first steps are important for ensuring you have a smooth transition into your new life abroad.



Arrival Checklist

Upon arrival, take these steps to make sure everything is in place:



Meet Your Host Family:

Connect with your host family/accommodation. Remember that housing in your scholarship country may look and feel different from what you're used to in the UAE. In many places, housing is designed to be practical and budget-friendly rather than luxurious. It's important to focus on what truly matters: that your housing is safe, clean, and conveniently located near your college or university. By keeping an open mind, you'll find it easier to adapt to your new living space and make it feel like home.

Register with Twajudi:





- 1. Log into the UAEICP app with UAE PASS it will then direct you to the UAE PASS for verification.
- 2. Click on the "Services" button on the middle of the screen on the UAEICP app.
- 3. Click on 'Other Services'.
- 4. Click on 'Entry Exit' and click on it to start the service.
- 5. Fill in the dates on the picture 'From Date and To Date'.
- After choosing the dates, you will find your Exit and Entry to and from the UAE; take a screenshot of the page and share it with your advisor. (No need to pay for the service).

Be sure to submit your ICP stamp as proof of your arrival in the scholarship country. This is an important step to complete upon your initial arrival and also every time you return from mid-year and end-of-year breaks. This proof of arrival must be provided to the relevant authorities or your academic advisor to confirm your presence in the country and to be eligible to receive your monthly stipend.

- **Submit Your Course Registration:** Ensure that you have completed your course registration and submitted the course details to your academic advisor.
- Attend Your Campus Orientation: Participate in the campus orientation program to get familiar with the campus facilities, resources, and support services available to you.

Use the **Khotwa Student Arrival Checklist** document to manage arrival steps.



Managing Jet Lag

This handbook is here to help you. It has all the information you need to understand the Khotwa program and make your study-abroad journey successful. Keep this book handy; it has useful tips for studying, living, adjusting to life in a new country, and succeeding in your Khotwa journey.

- Stay Hydrated and Rested: Drink plenty of water and try to get some rest as soon as you arrive.
- Adjust Your Sleep Schedule: Try to sleep and wake up according to the local time. This can help your body adapt more quickly to the new time zone.

Staying Connected with Family

Keeping in touch with your family is essential, especially when you're adjusting to life abroad. Make sure to:

- Set up a working phone or internet connection as soon as possible.
- Share your new contact details with your family, so they can reach you whenever needed.

Important Support Contact Numbers

Keep these numbers handy, as they provide support for various needs during your time abroad:

- **Khotwa Support Helpline:** This is your main 24/7 contact number for any questions or issues related to the Khotwa program. Whether you need academic support, financial guidance, wellbeing assistance, help with homestay arrangements, or have questions about program changes, this helpline is here to support you.
- Local Emergency Number: In case of emergencies, such as fire, the need for an ambulance, or police assistance, dial the local emergency number immediately.
- UAE Embassy Emergency Line: If you face critical situations like natural disasters, major safety concerns, emergency health insurance issues, or legal matters, please reach out to the UAE embassy's emergency line for assistance.

These contacts are here to help you feel safe, supported, and connected throughout your time in the scholarship country. Don't hesitate to reach out if you need assistance.

1

Refer to the Khotwa Support Contact Numbers of your scholarship country.





Homestay and Living Arrangements

Your homestay experience is a unique opportunity to learn and grow while representing the UAE. Make the most of it by showing respect, openness, and a willingness to adapt. Here are some key aspects to keep in mind:

Host Family Responsibilities

Your host family's role is to provide a safe, clean home environment and to help you get familiar with the local culture. They're there to guide you and answer questions, so don't hesitate to reach out to them if you need help or guidance. Remember, they're here to support you, and being friendly and respectful will help build a positive relationship.

Making a Good First Impression

Making a good first impression is essential. You are representing not only yourself but also the UAE. Show respect for your host family's home, privacy, and daily routines. Avoid controversial topics or conversations that may lead to misunderstandings. Instead, focus on being a considerate guest and a positive representative of your country.

Food and Dietary Preferences

If you have specific dietary needs, like Halal requirements, kindly let your host family know. Be polite and clear about your preferences, and also be open to trying new local foods. Embracing new flavors and foods can enhance your experience, allowing you to learn more about the culture.

Personal Hygiene and Living Standards

It's important to maintain good personal hygiene and to keep your living space clean. Discuss expectations with your host family to ensure you understand each other's standards for cleanliness and shared spaces. This can prevent any misunderstandings and create a more comfortable environment for everyone.

Embracing and Respecting Cultural Exchange

Living abroad is an opportunity not only to learn about the culture of your scholarship country but also to share the unique culture and heritage of the UAE. As a Khotwa student, you are a representative of the UAE and its values. Approach your scholarship country's culture with openness, respect, and a willingness to understand local customs and traditions. Engage in cultural exchange by sharing aspects of Emirati culture, such as traditions, food, and values, in a respectful manner. This exchange helps build understanding and respect between you and the people you meet, strengthening your role as a cultural ambassador and positively representing the UAE's national identity.

By embracing and respecting the diversity around you, while proudly sharing your heritage, you can create meaningful connections and leave a positive impression as a UAE national abroad.

Transition to Independent Living

Making a good first impression is essential. You are representing not only yourself but also the UAE. Show respect for your host family's home, privacy, and daily routines. Avoid controversial topics or conversations that may lead to misunderstandings. Instead, focus on being a considerate guest and a positive representative of your country.

- **Eligibility:** You can apply to move to independent living once you've completed your ESL and first academic term while maintaining a satisfactory GPA of 2.0.
- **Steps to Transition:** Inform your academic advisor, provide your new address and contact information, and follow the approval process. Approval is required before moving.
- Choosing Accommodation: When looking for a place to live, consider the distance to your college, neighborhood safety, public transportation access, and affordability.
- Managing Expenses: Once you transition, you'll be responsible for rent and other living
 expenses. Be sure to budget carefully and make the most of your Khotwa stipend to cover your
 costs, such as advance payments and security deposits.
- **Stay in Contact:** Keep regular communication with your academic advisor, especially if you face any challenges or emergencies. They are there to support you.

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5. Practical Living

Adapting to daily life in a new country is a big part of your study-abroad experience. It's essential to learn practical skills and be aware of local customs, laws, and regulations to make your experience smooth and successful.

Cooking, Nutrition, and Laundry

- Cooking: If you'd like to prepare your own meals, kindly ask your host family to guide you in using the kitchen and appliances. Cooking can be a wonderful way to feel at home but remember to be respectful of kitchen rules and clean up after yourself.
- Nutrition: Aim to eat balanced meals to stay healthy and energized. If you're unsure about certain foods or need guidance on making healthy choices, don't hesitate to ask your host family for advice.
- Laundry: Knowing how to do your own laundry is important. If your accommodation doesn't
 have a washing machine, ask about nearby laundromats. This is also a chance to manage your
 belongings responsibly and maintain cleanliness.

Religious Practices and Resources

If you follow a religious practice, ask about nearby mosques or Islamic centers. Practicing your faith respectfully within the boundaries of local customs shows an appreciation for both your values and those of your host country.



Transportation and Driving

Learning the local public transportation system is a key part of becoming independent in your scholarship country. If you plan to drive, make sure you understand the requirements:

- **Driving Permit:** Ensure you have a valid international or local driving permit if you intend to drive.
- Local Laws and Norms: Be aware that driving laws, speed limits, and road norms may be different from what you're used to. Research these regulations and follow them carefully.
- **Public Transportation Etiquette:** Respect local customs on public transport, such as queuing, giving up seats when necessary, and keeping noise to a minimum.

Understanding and following local laws, norms, and regulations is crucial in building a positive reputation as an international student and staying safe. Adjusting to these practices will help you navigate daily life smoothly and confidently in your host country.



6. Visa, Study Permits, and Legal Requirements

As an international student, it's your responsibility to ensure that all your legal documents remain valid throughout your studies. Delays in renewing these documents can lead to serious consequences, including disruptions to your academic progress.

Visa Renewals and Legal Responsibilities

- **Keep Track of Expiry Dates:** Make sure to regularly check the expiration dates of your study permit, visa, and passport. Set reminders well in advance to avoid last-minute renewals.
- **Timely Renewal:** Begin the renewal process several months before any document's expiration date. This allows for enough time in case of unexpected delays in processing.
- Responsibility: If there are delays in renewing your documents, you are responsible for any
 impact on your studies, such as missed classes, delayed enrollment, or interruptions in your
 academic track. Staying proactive can help you avoid these issues.
- **Notify Relevant Authorities:** If there are any changes in your study status, such as switching programs or institutions, inform your academic advisor and check if it affects your visa status.



Traveling and Safety Guidelines

Whenever you travel, whether within or outside your scholarship country, it's essential to take precautions and follow program requirements to ensure your safety and well-being. Here are the key guidelines to keep in mind:

- **Notify Your Advisor Before Traveling:** Always inform your advisor and the Khotwa support team before you travel to another region or state, even if it's within the same country. This ensures that the program is aware of your whereabouts and can assist if needed.
- Provide Travel Details: Share your destination, travel dates, accommodation details, and a
 contact number with your advisor before leaving. This information is important to keep you
 safe and ensure quick support in case of any emergencies.
- Consequences of Not Informing Advisor: Failing to notify your advisor about travel plans may lead to warnings or probation, as it is crucial for your safety and the program's ability to support you.
- Carry Identification and Emergency Contacts: Always have your identification (such as your passport or ID) and emergency contact numbers with you while traveling. This will ensure you're prepared in case of an emergency or if local authorities need to verify your identity.
- **Follow Local Safety Guidelines:** Make sure to familiarize yourself with the local safety guidelines of the area you are visiting. This includes knowing safe areas to visit, understanding local emergency procedures, and being aware of cultural norms regarding safety.

By following these travel and safety guidelines, you can focus on your studies and enjoy your travel experiences with peace of mind, knowing that you're prepared and supported throughout your journey.





7. Academic Support and Program Conduct

Maintaining high standards in both academics and personal conduct is crucial to your success in the Khotwa program. Understanding and following the program's rules will help you stay on track and make the most of this experience.

Program Conduct and Expectations

Code of Conduct

As a Khotwa student, you are required to read, sign, and upload the Khotwa Scholarship Code of Conduct to the scholarship system. This document outlines your responsibilities and the standards expected of you. Review it regularly to ensure you're meeting all expectations.

Academic Records and Conduct

It is your responsibility to submit academic records such as transcripts and attend all required advising sessions. Failing to meet these requirements may lead to warnings or more serious consequences, including probation or even termination from the program.

- Late Academic Records Submission: Submitting records late can result in warnings or academic probation.
- **Missing Advising Sessions:** Skipping required advising sessions may lead to probation or termination. These sessions are essential for tracking your progress and supporting your success.
- **Submitting Forged Documents:** Providing false documents is a serious violation and will lead to immediate termination from the program, with potential legal consequences.

To avoid issues, make sure to submit academic records on time, attend all advising sessions, and communicate with your advisor if emergencies arise.

Refer to the **List of Khotwa Students Documents** to help you manage and update your important documents.



Academic Integrity and Ethical Conduct

Upholding integrity in your academic work is essential. Cheating, plagiarism, or using tools dishonestly can lead to formal warnings, probation, or termination from the program.

- **Plagiarism:** Using someone else's work without giving credit is plagiarism. Always cite your sources properly to avoid this violation.
- Using Al Tools: If you use Al tools in your work, ensure you cite them correctly. Misuse of Al without
 proper attribution is considered academic dishonesty and may lead to consequences based on
 severity.
- Maintaining Integrity: Always create original work, cite all sources, and avoid any actions that could compromise honesty.

Improving Your Language and Communication Skills

Strong language and communication skills are important for your academic success and integration. Take every opportunity to improve your English and engage with others.

- **Practicing English:** Practice speaking English regularly to improve fluency. Join conversations, attend language practice sessions, and participate in clubs.
- Communicating with Your Host Family: Use daily interactions with your host family to enhance your language skills. If you're having trouble, ask them to speak slowly or use translation tools.
- Online Resources: Your college may offer resources to help you improve your English. Take advantage of these tools to strengthen your language abilities.



Tips for Academic Success

Here are some tips to help you achieve your academic goals:

- **Stay Organized:** Use a planner or digital calendar to keep track of assignments, deadlines, and exams. Breaking tasks into smaller steps can help you stay on top of your work.
- Manage Your Time Effectively: Create a study schedule that balances academic and personal activities. Try to follow it closely to avoid falling behind.
- Participate Actively in Class: Engage in discussions, ask questions, and take notes. Active participation will enhance your understanding of the material.
- **Develop Strong Study Habits:** Find a study routine that works for you, whether it's studying in short sessions or joining study groups.
- Seek Help When Needed: Reach out to tutoring services, attend professor office hours, or speak with your academic advisor if you need support.

Managing Stress and Academic Pressure

Studying abroad can be challenging, and managing stress is essential for your wellbeing. Here are some ways to handle academic pressure:

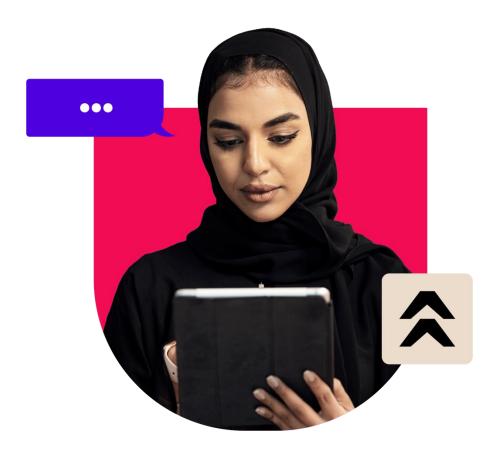
- Self-Care: Schedule time for relaxation, exercise, and social activities to maintain a healthy balance.
- Take Breaks: Engage in hobbies and enjoyable activities to recharge.
- Seek Support: If stress becomes overwhelming, talk to a college/university counselor or your academic advisor for support.



Working While Enrolled in the Khotwa Program

Part-time jobs are generally not allowed, as the Khotwa program wants you to focus fully on your studies.

- **Policy Against Part-Time Jobs:** Working part-time is not permitted to ensure students dedicate their time to academics.
- Consequences of Taking a Part-Time Job: Working against policy can lead to warnings, probation, or termination.
- Exceptions for Financial Need: If you face financial difficulties, speak with your advisor about possible assistance options.
- Internships and Placements: The only work allowed is internships or placements related to your field of study, with prior approval from the Khotwa program.





8. Health, Safety, and Wellbeing

Maintaining your health and well-being is essential to a successful study-abroad experience. The Khotwa program provides support and resources to help you stay healthy, safe, and well-adjusted in your new environment. Being proactive about your health needs and openly communicating any specific medical requirements is crucial.

Medical Care and Insurance

Your health insurance is in place to cover medical visits, emergencies, and hospitalization. Here's what you need to know to make the most of this coverage:

- Carry Your Insurance Card: Always have your insurance card with you, as it provides proof of coverage in case you need medical assistance.
- Locate Nearby Healthcare Providers: Familiarize yourself with local hospitals, clinics, and doctors. Knowing where to go for medical care before an emergency arises can save valuable time.
- **Report Medical Cases:** If you encounter any significant health issues, inform your academic advisor and Khotwa support team promptly. This ensures that they can assist you in managing your care effectively.

Managing Chronic Health Conditions

If you have a chronic health condition or ongoing medical needs, take steps to manage them responsibly while abroad:

- Bring Sufficient Medication: Carry an adequate supply of your prescription medication, along
 with a doctor's note detailing your medical needs and prescriptions. <u>Check if your medication is
 available or permitted in the scholarship country.</u>
- **Disclose Any Medical Conditions:** Inform your host family and academic advisor if you have any conditions that may require special attention or care. Transparency helps them provide better support and ensures they are prepared in case of a health-related situation.
- Keep Emergency Contact Information: Make sure you have the contact details for your healthcare providers and emergency services, both in your scholarship country and at home, in case you need to consult them.

Counseling and Wellbeing Resources

Adjusting to a new environment and balancing academic demands can sometimes feel overwhelming. It's normal to experience stress, anxiety, or homesickness, but remember that support is available:

 Access Counseling Services: Both the Khotwa program and your educational institution offer counseling services to help you manage challenges. Reach out whenever you feel stressed, anxious, or need someone to talk to.



Financial Matters

Financial planning and managing your resources are essential skills to make your study abroad experience smooth and worry-free. The Khotwa program provides financial support to cover your living and study expenses, but effective budgeting is necessary to make the most of your funds.

Budgeting and Financial Management

Each month, you will receive a stipend intended to cover your essential living costs. To make the most of it:

- Create a Budget: Plan your monthly expenses carefully, including housing (if applicable), food, transportation, and personal needs. Focusing on necessities will help you avoid overspending.
- Seek Financial Guidance: If you need advice on budgeting, your academic advisor and the Khotwa support team are available to help. They can provide practical tips and resources to support your financial management.
- Track Your Spending: Monitor your expenses regularly to ensure you're staying within your budget. Adjust your spending as needed to avoid financial strain later in the month.

Stipend Disbursement and Documentation

To receive your monthly stipend, ensure you have completed the required documentation:

- Provide Required Documents: Submit your bank account details, proof of enrollment, and any other necessary documents to facilitate timely stipend disbursement.
- Reimbursement Requests: If you incur expenses that qualify for reimbursement (such as visa fees), report these expenses promptly and submit any required documentation through the scholarship system. Always keep receipts and records of these expenses to ensure a smooth reimbursement process.

Travel and Ticket Booking

The Khotwa program provides an allowance for travel expenses, including round-trip tickets to and from the country of your scholarship, twice on a yearly basis. Here's what to keep in mind:

- **Ticket Booking:** You are responsible for booking your own travel tickets using the provided allowance.
- **Visa Expenses:** The program reimburses visa expenses once you submit the receipts through the scholarship system.
- Arrival Transportation: Your transport from the airport will be discussed with you ahead of your departure to confirm details.



Financial Aspects

The Khotwa scholarship covers a range of expenses to support your studies abroad:

- Monthly Stipend and Allowances: In addition to your monthly stipend, you may receive allowances for travel, pre-departure preparations, and a laptop.
- Covered Costs: The scholarship covers essential expenses such as tuition, health insurance, and basic living costs.
- Uncovered Expenses: Personal expenses, like entertainment or non-essential purchases, are not covered and should be planned within your budget.
- Withdrawal and Repayment: If you withdraw from the program, you may be required to repay expenses already covered by the scholarship.
- Emergency Returns: If you need to return home due to an emergency, your case will be reviewed individually to determine if you are eligible for repayment exemptions.

By managing your stipend responsibly, tracking expenses, and understanding what costs are covered, you can stay financially secure and focused on your academic success. Use the resources available to support your financial planning and feel confident in handling your finances throughout your study abroad journey.



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10. Feedback and Program Improvement

Providing Feedback on the Program

Your feedback is valuable and helps improve the program. Share your thoughts through program feedback surveys which will be shared throughout the program duration.

Program Changes and Updates

You will receive updates through formal communication via email and advisory sessions.



11. Appendix andAdditional Resources

Student Management System Manual



Step 1: Log in to the Student Management System.



Step 2: Go to **Active Scholarships >> Document Templates** to download the scholarship system user guide.

_	Khotwa Student Pre-Departure Checklist				
Documentation and Legal Requirements					
	Check passport validity (renew if needed)				
Obtain and keep a copy of your student visa and keep a receipt					
	Save emergency contact information (advisor, host family, UAE embassy, Khotwa Helpline)				
Aca	ademic Preparation				
	Attend Khotwa pre-departure orientation				
Fin	ancial Preparation				
	Set up bank account (if required) or confirm details for stipend deposits				
	Plan monthly budget for essential expenses				
	Book travel ticket and keep itinerary				
Hea	alth and Wellbeing				
	Bring enough medication and your doctor's note (check if permitted in scholarship country) — If applicable				
	Familiarize with counseling services at college/university				
Но	using and Living Arrangements				
	Confirm housing arrangements with host family or accommodation				
	Contact host family to introduce yourself and discuss preferences (dietary)				
	Pack essentials (clothing, toiletries, personal items)				
Cul	tural and Practical Preparations				
	Research local laws, cultural norms, and etiquette				
	Carry some cash in local currency				
Arr	ival at Scholarship Country				
	Pack your arrival documents (passport, visa, admission letter, insurance)				
	Confirm airport pickup with host family or institution contact				
	Submit travel details (flight info, arrival time, contact) to academic advisor or Khotwa team				
Far	nily Communication				
	Share travel itinerary and contact details with family				
	Discuss emergency contact plan with family				
	Set a regular check-in schedule with family				
Fin	al Check				
	Review all important documents (passport, visa, insurance, contacts)				
	Confirm all submissions (records, bank details) are complete				

•	Khotwa Student Arrival Checklist				
Settling In					
	Checking in at assigned homestay/accommodation				
	Register with Twajudi				
	Submit ICP stamp as proof of arrival to your advisor				
	Ensure you have a local SIM card or internet connection for communication				
	Update your new in scholarship country number on the Student Management System				
Aca	ademic Preparation				
	Submit your course registration details to academic advisor				
	Attend campus orientation to familiarize yourself with facilities and resources				
	Meet with academic advisor to discuss initial academic requirements and schedule				
	Introduce yourself to key support contacts (e.g., student services, campus counselor)				
	Connect with other Khotwa students (if available) or join support groups on campus				
	Sign FERPA document and share with your advisor (for students in the USA only)				
He	alth and Safety				
	Locate nearby hospitals, clinics, and doctors covered by your health insurance				
	Share your emergency contact information with host family or institution				
	Save your student health insurance provided by Khotwa				
Fin	ancial Management				
	Confirm stipend setup (check with bank or advisor if needed)				
	Keep receipts for any reimbursable expenses and submit as required				
	Update bank details within scholarship country bank account on Student Management System				
	Submit reimbursement requests (visa, travel) through Scholarship Management System				
Dai	ily Living and Cultural Adjustment				
	Discuss household rules and expectations with host family				
	Familiarize yourself with local transportation options				
	Begin learning or practicing local customs, etiquette, and language basics				
Far	Family Communication				
	Inform family of your safe arrival and share contact details				
	Set up a regular check-in schedule with family for updates on your well-being				
Fin	Final Check				
	Review campus map and familiarize yourself with key locations (classrooms, library, student center)				
	Make note of important emergency contact numbers (advisor, embassy, local emergency services)				
	Take some time to rest and adjust to the new time zone				

List of Support Contact Numbers









	USA	Canada	Australia	New Zealand
Local Emergency Number	911	911	000	111
UAE Embassy Emergency Line	+1 202 716 8211	+1 613 366 2115	+61 499 922 422	+61 499 922 422
Khotwa Support Helpline	+1 888 870 5556	+1 866 887 4477	+61 1800 013 401	+64 800 466 428

List of Khotwa Student Documents Required Updates

Document Name	Frequency of Document Update	Upload Location on the Student Management System
Passport	Upon expiry	Profile Documents
Emirates ID	Upon expiry	Profile Documents
Study Permit/I20	Upon expiry	Active Scholarships, Scholarship Details, Additional Profile Information
Student Visa/F1	Upon expiry	Active Scholarships, Scholarship Details, Additional Profile Information
Khotwa Student Contract	Upload once	My Applications, Upload Documents
FERPA (USA students)	Upon college/university change	Share with Advisor
Offer Letter (letter of admission)	Upon college/university change	Active Scholarships, Scholar Request, Request to Change Country/University
Code of Conduct	N/A	Share with Advisor
Course Enrolment	Each semester	Active Scholarships, Enrolment
Transcript	Each semester	Active Scholarships, Upload Transcript
ICP Stamp	Initial stipend/resumption of stipend	Share with Advisor
National Service Completion Letter	Upload once	Application Profile
Bank Letter	Upon changing bank	Active Scholarships, Scholar Request, Request to Change Bank Details