

# IF YOU WANT TO **STUDY** IN THE **UNITED STATES**



**GETTING READY TO GO: PRACTICAL  
INFORMATION FOR LIVING AND STUDYING  
IN THE UNITED STATES**



**If You Want to Study in the United States: Getting Ready to Go**

Bureau of Educational & Cultural Affairs  
U.S. Department of State

# IF YOU WANT TO STUDY IN THE UNITED STATES

Booklet 4

Getting Ready to Go: Practical Information for Living  
and Studying in the United States



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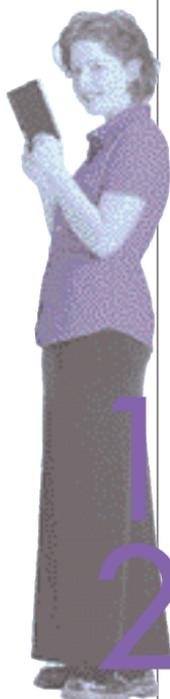
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## P R E F A C E



*Getting Ready to Go: Practical Information for Living and Studying in the United States* is one of a series of four introductory booklets produced by the U.S. Department of State to provide objective and practical advice to prospective international students and scholars on studying in the United States. All four booklets may be downloaded from the World Wide Web at <http://educationusa.state.gov/>, and print copies are available from U.S. educational information and advising centers worldwide (see chapter 1 for more information about these centers).

The four booklets cover the following areas:

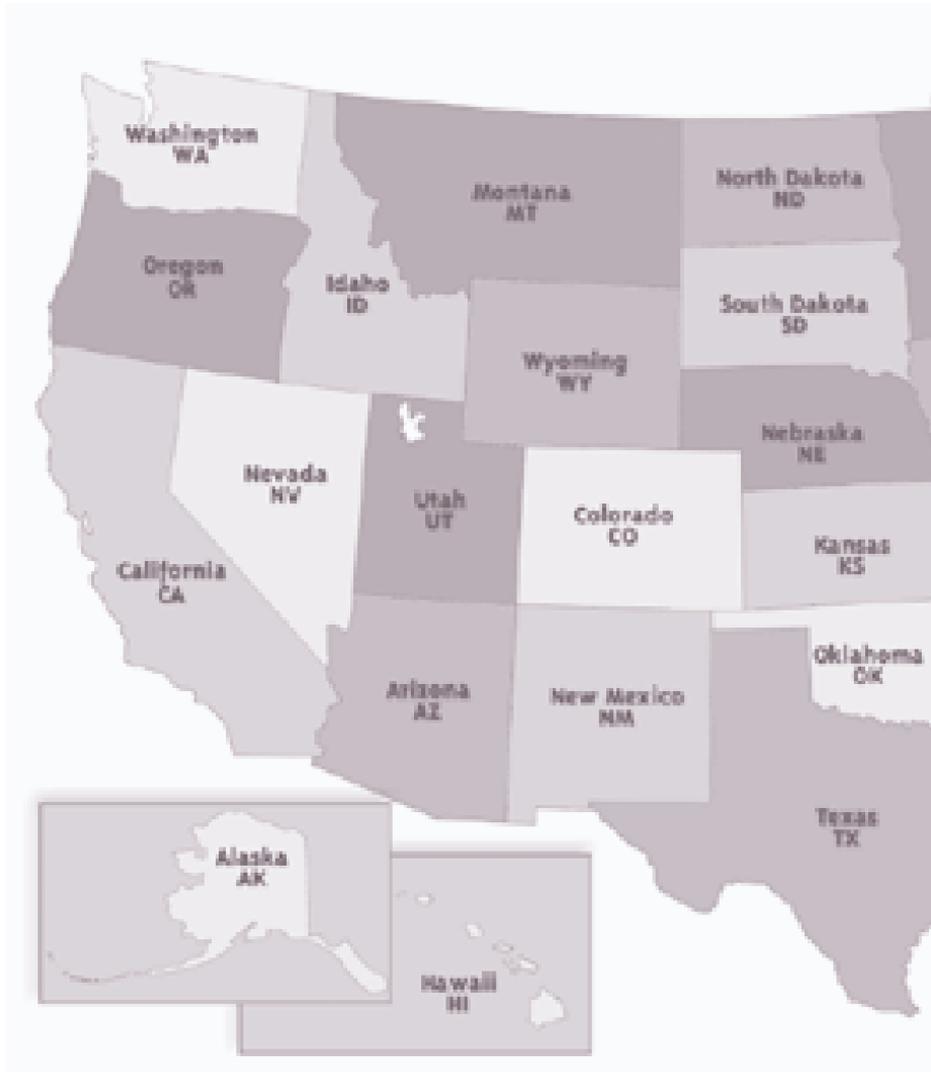
**1** *Undergraduate Study*—how to choose and apply to U.S. bachelor's and associate degree programs, plus information on technical and vocational educational opportunities in the United States.

**2** *Graduate and Professional Study and Research*—how to research and apply to U.S. master's and doctoral degree and postdoctoral programs, plus information on certification and licensing procedures for professionals who wish to further their education or practice in the United States.

**3** *Short-Term Study, English Language Programs, Distance Education, and Accreditation* — information on opportunities to study in the United States for up to one year, plus an overview of studying towards a degree, diploma, or certificate from outside the United States through distance education programs. The booklet also includes detailed information on accreditation of U.S. higher education institutions.

**4** *Getting Ready to Go: Practical Information for Living and Studying in the United States* — help with planning your move to the United States after you have been accepted to a U.S. university or college. This booklet provides invaluable advice on applying for a visa, moving to the United States, and what to expect when you arrive on campus.

# The United States



# ates of America



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Congratulations, you are about to leave for the United States to study! With all the changes you are about to experience, this is probably both an exciting and an uncertain time for you. This booklet will provide you with important practical information to make your move to the United States and your time there easier and more successful. The better you are prepared, the easier your transition will be and the more you will profit from your U.S. experience.

### **Getting Ready to Go**

*Getting Ready to Go: Practical Information for Living and Studying in the United States* will help you get organized as you plan your departure. Chapter 2 discusses documents you need to bring with you, financial considerations for your trip, health insurance coverage, and academic preparation. Chapter 3 contains instructions for obtaining a student visa, and chapter 4 focuses on travel to the United States, including tips for packing your baggage and U.S. immigration and customs procedures.

The information in this booklet also will help you get settled after arriving at your U.S. university. Chapter 5 covers academic concerns such as course registration, study skills, and the honor code. Chapter 6 addresses housing options and meal arrangements.

The last two chapters discuss the things you will need to know for everyday living in the United States. Chapter 7 includes information about U.S. currency and banking practices, telephone and postal services, medical care,

## INTRODUCTION

shopping facilities, transportation, personal safety, and activities for your dependents who come with you. In chapter 8, you will find tips for adjusting to your new environment, coping with culture shock, getting along with Americans in social and academic situations, and becoming involved in the community.

*Getting Ready to Go* aims to help you prepare as much as possible for your move to the United States. Additional assistance is available, however, from U.S. educational information and advising centers and from the international student adviser at your U.S. college or university (see chapter 1).

Good luck with your studies in the United States!

### Useful Web Sites

On-line Version of the *If You Want to Study in the United States* Booklet Series  
<http://educationusa.state.gov/>

Directory of U.S. Educational Information and Advising Centers Worldwide  
<http://educationusa.state.gov/>



## SOURCES OF PREDEPARTURE HELP AND INFORMATION

In planning your move to the United States, you may wish to seek assistance from a professional international student adviser. This kind of help is available from a U.S. educational information or advising center in your home country and from the international student adviser at your U.S. college or university.

### **U.S. Educational Information and Advising Centers**

When selecting and applying to colleges, you may have used the services of a U.S. educational information or advising center. These centers also can provide assistance as you plan your departure for the United States. More than 450 U.S. Department of State-affiliated educational information and advising centers are located in virtually every country around the world. They are stocked with a wealth of information and staffed by trained educational advisers.

Your nearest U.S. educational information or advising center can provide you with predeparture materials and may conduct predeparture orientation programs for students from your country or region who are going to the United States to study. Some programs offer participants the chance to meet fellow students who have recently spent time in the United States. Contact your nearest center well in advance of your departure for their program schedule and to reserve a place. Some centers may charge a fee for these programs.



Educational advisers can be found in a variety of institutions, including U.S. embassies, Fulbright Commissions, U.S. nonprofit organizations with operations outside the United States, binational centers, local universities, private foundations, and other local institutions. The educational advisers are there, first and foremost, to provide general information about the U.S. system of education. Secondly, they clearly explain the process for gaining admission to an American college or university, usually through regularly scheduled presentations. The educational advisers can also offer individual advising services, sometimes for a fee, to help interested, qualified students choose a course of study and an institution that is best suited to them.

The kinds of information available at advising centers include:

- ⇒ profiles of U.S. institutions, including course descriptions;
- ⇒ application procedures and strategies;
- ⇒ financial assistance options;
- ⇒ information on standardized tests required for admission, such as the TOEFL, SAT, GMAT, and GRE.

All U.S. educational information and advising centers are supported by the U.S. Department of State, with the goal of providing objective information on the range of study opportunities available in the United States. However, the names of the centers and the organizations that run them vary from country to country. To locate the educational information or advising center nearest you, contact your closest U.S. embassy or consulate, or consult the list available on the U.S. Department of State's Web site at <http://educationusa.state.gov/>.

### International Student Advisers

On almost all U.S. university campuses, the international student adviser (ISA) is the main source of assistance, advice, and other personal support you might need while you are in the United States. The ISA usually is based in an International Students Office, or department with a similar name, and is the person responsible for your orientation on arrival and for helping with visa and tax issues. If there is no official international student adviser at your chosen college or university, there will be some other person assigned to work with international students, at least on a part-time basis. When you receive your acceptance letter, you should receive the name of the international student adviser or of another person who acts in this capacity. If no name is listed, request the information from the Admissions Office or check your college's or university's Web site. Write to the international student adviser or other appropriate person, informing him or her of your arrival date.

### Useful Web Sites

On-line Version of the *If You Want to Study in the United States* Booklet Series  
<http://educationusa.state.gov/>

Directory of U.S. Educational Information and Advising Centers Worldwide  
<http://educationusa.state.gov/>



## PREDEPARTURE PLANNING

This chapter lists the important documents you should bring with you to the United States. It also discusses health insurance and other matters that you must investigate and organize prior to leaving your home country. Lastly, the chapter addresses financial issues and academic preparations you might need to make.

### Documents to Bring

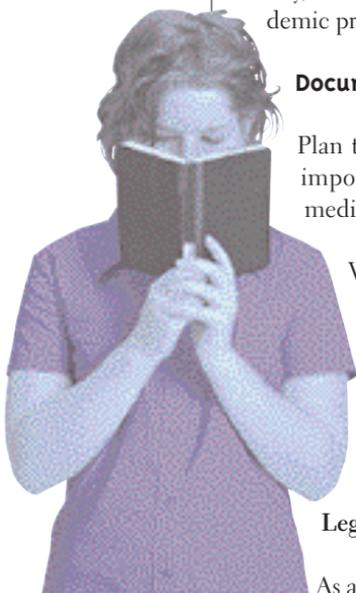
Plan to bring with you to the United States any important documents that relate to your legal, medical, and academic history.

While traveling to the United States and while in the country, it is important that you carry all important documents on your person. Do not put them in a suitcase. Do not loan or give them to anyone unless that person can show some form of identification stating that he or she is authorized to receive them.

### Legal Documents

As a foreign national entering the United States, you must have certain documents as evidence of your legal status. These include:

- ⇒ valid passport, issued by your country, with at least six months validity beyond your entry date;
- ⇒ nonimmigrant visa stamped inside your passport by a consular officer of a U.S. embassy or consulate (see chapter 3 for detailed instructions on how to apply for a visa);



- ⇒ Certificate of Eligibility (I-20 A-B, I-20 M-N, or DS-2019 form) for students and scholars;
- ⇒ Arrival-Departure Record (I-94 form), which will be issued to you, usually on the airplane before landing, filled out by you, and reviewed and stamped by the immigration officer at your point of entry into the United States. You may have additional clearance procedures on arrival, in which case you will be directed to a private work station where a photograph and electronic (non-ink) fingerprints will be taken to verify your identity, a short interview conducted, and follow-up appointment scheduled to confirm your plans.

These documents define your legal status. They are necessary for your entry and stay in the United States, and for any temporary departure from and reentry into the country. It is extremely important that you keep these official documents valid at all times. Failure to do so may cause problems with your stay in the United States.

It is also a good idea to bring an official copy of your birth certificate, as this may be requested when applying for various forms of identification and other documents in the United States. If you are married and your spouse will accompany you, bring a copy of your marriage certificate or other proof of marriage. Be sure to obtain notarized translations of these certificates if they are not in English.

### **Certificates of Immunization and Vaccination**

Ask at the U.S. embassy or consulate whether you must have a medical examination and/or immunization(s) before entering the United States. Regulations are different for each country of origin. Inform the U.S. embassy or consulate if you plan to visit other countries before going to the United States because this might affect the requirements for you. Major airlines often can supply information on U.S. entry requirements from other coun-

tries. Your doctor also might recommend additional immunizations.

Most universities require proof of immunity to measles, mumps, and rubella. This usually is defined as two vaccinations for measles, one for mumps, and one for rubella, given on or after the first birthday. Many schools also require either a recent (within six months to a year) PPD skin test or chest x-ray to screen for or rule out tuberculosis infection. Be sure that all immunizations are recorded on the yellow card of the World Health Organization (WHO). This card should be available from your doctor or from the public health service in your country. For more information, look at the World Health Organization homepage on international travel and health at <http://www.who.int/ith/>. Also check with the international student adviser to determine your U.S. university's specific policies and regulations.

### **Prescriptions for Medication and Eyeglasses**

When you enter the United States, you must declare medications you are carrying on customs forms. Certain drugs may not be brought into the country. If you have questions, check with the U.S. embassy or consulate before you leave home. If you take prescription medicine on a regular basis, bring a sufficient supply and a copy of the prescription, written in English. If you depend on eyeglasses, it is a good idea to bring an extra pair, if possible, and a copy of your eyeglass prescription, written in English.

Although you may feel more comfortable using medications from home for headaches, colds, upset stomach, or minor injuries, aspirin, ointments, and other remedies are readily available in the United States. A pharmacist can advise you.

### **Medical and Dental Records**

If possible, bring detailed and up-to-date medical and dental records for yourself and any dependents who are traveling with you. It is also a good idea to make sure that these records reflect recent visits to your local health care professionals for general examinations, blood tests, dental and eye checkups, x-rays, and so on. This will not only help your U.S. doctors get a better idea of recent or past diagnoses and treatments, but may also help you avoid repeating these tests in the United States at greater expense. (See “Health Insurance Plan Exclusions” in this chapter.)

### **Academic Documents**

Bring official transcripts from secondary schools, colleges, or universities. Additionally, bring any syllabi, catalogs, bulletins, course descriptions, or other relevant materials issued by the secondary school or university you have attended most recently. These records can be very helpful to the Admissions Office and academic departments if questions arise concerning academic credit or your placement in courses at your U.S. college or university.

### **Contact Information**

Include with your documents the name, address, and telephone number of the individual at your U.S. university to contact in case of a travel delay or an emergency. Also include the name, address, and telephone number of a contact person at home and the name, address, and telephone number of your country’s consulate in the United States or another entity, such as an educational mission or sponsoring agency.

## Financial Issues

### Budgeting for Your Stay

Look at the cost estimates that appear on the I-20 or DS-2019 form that accompanies the letter of admission from your U.S. university. These estimates are usually accurate, and international students are expected to have funds to cover the full amount shown. Look also at the budget you prepared yourself based on estimated expenses, and ask your international student adviser, a U.S. educational adviser, or your sponsor for advice on how much money you will require. Use the list below to help you think about all potential expenses you may have.

**Tuition and Fees:** Tuition, fees, and other educational costs vary greatly. To understand these costs and your financial obligations, check your I-20 or DS-2019 form and study the material sent to you by the university or college you will attend. If you have questions, do not hesitate to ask the Admissions Office, your sponsor, or the international student adviser.

**Living Costs:** Living costs vary widely and depend on geographic location and individual lifestyles. If you are bringing family members with you, this will, of course, increase your monthly expenses. Living expenses are highest in the large cities, in California, and in the Northeast. Costs can be much lower in the South, the Midwest, and other areas. University catalogs and Web sites are good sources of information on current living costs. Your U.S. educational information or advising center also may have information on the latest monthly living expenses by city or institution. Be sure to take into account the extra expenses of vacation periods. Most university dormitories and eating facilities close during vacations. Sometimes, however, a dormitory is kept open for students who are unable to go home. Vacations are a good time to travel, but there are considerable expenses

involved. After you arrive on campus, discuss the matter of housing during vacation periods with the international student adviser so you will know what to expect and can make appropriate arrangements.

**Travel Insurance and Health Insurance:** You will need travel insurance to cover your trip from home to your U.S. campus. You will also need health insurance for the duration of your stay in the United States. Health insurance plans vary in cost. (See “Health Insurance” later in this chapter.)

**Baggage Insurance:** Baggage insurance protects you against loss, damage, or theft of your baggage. The cost of this insurance is reasonable. It can be purchased at travel agencies and airport kiosks. If a piece of your luggage is lost, file a claim immediately at the airline’s desk at the airport. It is a good idea to write down the name of the person who helps you and the work address and telephone number where this person can be reached later. The airline will try to locate the baggage (which may simply have been routed to the wrong destination) and will send it to you at your U.S. address when it is found. If it has not been found after a certain length of time, arrangements will be made to pay you to replace it.

**Books and Supplies:** Universities estimate the cost for books and supplies for the academic year. Students in the United States must buy their textbooks and costs can be quite expensive. Most institutions have on-campus bookstores, where you can buy new books or purchase used books at a lesser cost. You also may be able to sell back your books to the bookstore at the end of a semester at partial value. The cost of textbooks and supplies varies according to the student’s field of study. Liberal arts students can expect to spend \$400 to \$600 a year for textbooks. If you are planning to study in a field that requires special supplies, such as engineering, art, or architecture, your expenses are likely to be greater than

the average. Books and textbooks for engineering students may cost an additional \$250 to \$350 per year, and books for medical, pharmacy, and law students may be even more expensive. Many technical books—such as pharmacy books—are investments; students keep them and use them in their professions. Graduate students may be required to buy or obtain use of a personal computer. If a thesis is required, you will also have the expense of thesis preparation.

**Transportation:** The living costs quoted by most universities do not include trips between the United States and your home country. Be sure that your annual budget includes expenses for return travel between your home country and your school. If you plan to live off-campus and commute to the university, you should add in your commuting expenses.

**Communications:** Budget carefully for communications, such as telephone calls and postage.

**Personal Expenses:** Personal expenses include items such as clothing, toiletries, and other basic goods and services. If you have dependents—a spouse and/or children—or if you have special medical needs, substantial additional funds will be needed to meet your living expenses. Most institutions can provide an estimate of students' basic costs.

**Incidentals:** Incidental costs can add up quickly and, of course, vary from student to student. Consider your personal needs such as laundry, stationery, photos, dining out, entertainment, and clothing for a climate different than your own.

**Recreation and Travel:** If you intend to travel, you need to factor in those costs.

**Taxes:** If you are receiving a scholarship or assistantship from your U.S. university, keep in mind that the federal and state governments usually tax these awards. Make sure you also know whether any income or awards from your home country are taxable.

### **Arrangements With Your Bank**

International exchange rates fluctuate frequently, sometimes daily. Before you travel to the United States, contact a major bank in your home city, preferably a bank with a foreign exchange department, to learn the current exchange rate. Ask the banker to estimate the degree of fluctuation; that is, what did it average in the past year? This will help you to determine more effectively your financial requirements while in the United States. If your bank does not have a foreign exchange department, consider opening an account with a bank that does.

Find out how you can have additional money sent to you while you are in the United States. It is usually safest to have money sent electronically from your home country bank to your U.S. bank once you have opened a U.S. account. Please see chapter 7 of this booklet for information on obtaining a U.S. bank account. Ask what the fees will be for transferring money and how long it might take for the money to reach you. If you need fax, telex, or account numbers from your home country bank to request the transfer of funds, bring that information with you.

Sometimes large banks in your home country allow you to purchase foreign currency ahead of time for travel purposes. Ask your travel agent to review your travel plans and advise you on how much money you may require for expenses while you travel. Long-range needs vary with the individual situation and the location of the college or university, as discussed above.

### Travel and Settling-in Costs

Before you leave, you should determine how much money you will require within the first few weeks of your stay in the United States. As you may need several weeks to open a bank account and receive funds from your home country bank, this will be money you will need to carry with you. It is probably safest to carry it in the form of traveler's checks.

You will likely need funds to pay your first semester tuition fees and room and board, if you plan to live in a dormitory. If you plan to live off-campus, you will need money for apartment and, possibly, utility deposits, living expenses while you look for housing, and for transportation. Your international student adviser should be able to help you assess the costs of living off-campus. You also will have expenses for books, school supplies, and fees.

You may need \$800 to \$1,000 in traveler's checks to cover other miscellaneous initial expenses and to provide for emergencies until you receive your transfer of funds.

For personal use on your journey and after your arrival in the United States—for taxis, meals, and telephone calls—you should have \$100 to \$200 in small cash denominations: \$20, \$10, \$5, \$1. You can change U.S. paper money into smaller denominations and coins at almost any store. However, small stores and vendors may have difficulty changing bills larger than \$20. Do not carry large amounts of cash—it can be lost or stolen. Thieves may view international students as easy victims, because they often do not know or understand the local customs. Be very careful with your cash.

In some cases, you can use your automatic teller card from your home country in U.S. automatic teller machines (ATMs). Inquire with your home bank on the

validity of your card in the United States. This could save you the worry of carrying large sums of money in cash or traveler's checks. Note, however, that many banks limit the amount of cash you can take from an ATM on a daily basis.

### Using Traveler's Checks

When you travel to the United States, you should carry most of your funds in traveler's checks. If these are not available to you in your home country, buy them at the airport in the United States as soon as you arrive. Traveler's checks provide a safe way to carry money while traveling. They are insured against theft, loss, and damage. With proper identification, you can cash them easily in most places in the United States.

Traveler's checks can also be purchased in most banks. A small fee is added for each check. At the time of purchase you will be asked to sign your name on each traveler's check. Sign each check only once as you are directed. As you cash each check, you will be asked to sign it a second time to verify that you are the person to whom the check was issued. Sign your name "in English" (that is, the way you will be writing your signature in the United States) in the presence of the person to whom you are giving the check.

Be sure you keep a record of your traveler's checks. The bank clerk will give you a form on which to write the numbers of all the checks issued in your name. On this form, alongside each check number, is a space for the date and place you cash the check. Keep this list with you and record data as you use the checks. However, do not keep the list with your traveler's checks. This is for your records, and the information is important in case your checks are lost or stolen and you need to file a claim for reimbursement.

### Monetary Restrictions

The U.S. government does not restrict the amount of U.S. currency a nonresident, noncitizen (like yourself) can take or send to the United States for educational expenses. The U.S. government does require, however, that individuals—whether U.S. citizens or not—report the transfer (into or out of the country) of cash or other financial instruments valued at \$10,000 or more. Consult with the U.S. embassy or consulate in your country for more information about this requirement.

Many countries do have currency exchange restrictions. If your country has such restrictions, you may have to submit certain documents allowing you to take currency out of the country. For more information, contact the government office that issues passports in your home country.

Further information on money matters and banking in the United States can be found in chapter 7 of this booklet.

### Insurance

No one ever intends to have an automobile accident, lose valuable possessions through theft or damage, or become seriously ill, but sometimes through no fault of our own, these things do happen. The list below gives you an idea of what kinds of insurance you should have while in the United States. Ask your international student adviser where you can find out more about the various types of insurance.

- ⇒ Health insurance provides coverage for medical care in the United States. A more detailed look at health insurance, including the types of insurance available, can be found below.

- ☞ Travel insurance covers you during your journey from your home country to the United States.
- ☞ Life insurance insures your life. If you should die, benefits are paid to the person whom you name as your beneficiary.
- ☞ Personal belongings insurance insures items you bring with you to the United States against loss, theft, or damage. It is not advisable to bring expensive jewelry or other valuable personal belongings with you to the United States.
- ☞ Automobile insurance covers your automobile and injuries to persons in the event of an accident. If you are going to have an automobile in the United States, most states require that you carry automobile and liability insurance. If you rent a car, the fee generally includes insurance coverage.

### Health Insurance

The United States does not have a government medical plan or health care service that covers the whole population. Instead, most people have private health insurance.

The U.S. Department of State requires students on J-1 exchange visitor visas to have insurance coverage that includes health and accident, medical evacuation, and repatriation of remains. The U.S. government has no specific health insurance requirements for students on F-1 and M-1 nonimmigrant visas. However, most educational institutions have set their own mandatory health insurance requirements to ensure that international students do not become a “public charge”—that is, they do not become dependent on the U.S. government to take care of them. International students usually are required to prove they have a certain amount of health insurance

(determined by the university) before they will be allowed to enroll in classes.

If a health premium seems too high for your budget or if, as a healthy young person, you think that health insurance is an unnecessary expense, consider the costs that could be incurred in the United States as outlined below. Hospitals, doctors, and other medical costs vary throughout the country, but emergency room care averages about \$200 per visit. Hospital rooms vary in price depending on the hospital and the region of the country, but currently one overnight stay in a hospital room averages \$200 to \$1,000 per day, not including charges for doctors and other medical services. Maternity care and delivery cost between \$5,000 and \$8,000. Overall, national figures indicate that the average cost for a one-week stay in a U.S. hospital is often as much as \$8,000. In other words, this is about half the cost of attending some U.S. colleges or universities for an entire year.

**Health Insurance Plans:** Although health insurance covering your stay in the United States can be purchased in your home country, many of these plans do not adequately cover your health care needs during your U.S. stay. In addition, many U.S. health care providers are reluctant to bill foreign insurance companies for health care charges. They prefer to receive payment directly from the patient and to let the patient seek reimbursement from the foreign insurance company. Unless you are certain that the policy is equal to or better than the policies of U.S. health care insurance companies, and that your home-country health insurance policy can be billed in the United States, you should probably purchase health insurance when you arrive in the United States.

If the university or college you attend does not offer a health insurance plan, it is extremely important that you obtain coverage of your own to protect yourself against potentially very high medical costs.

There are many health insurance companies and each has numerous plans. Your nearest overseas educational information or advising center may offer sample brochures for your reference. Also discuss health insurance plans with your international student adviser, either through correspondence or when you arrive on campus. The following are some of the types of plans available:

- ☞ **Sponsored foreign student:** If you have an institutional sponsor or a scholarship, you may already be provided with health insurance through your sponsor. Be sure that you understand which health care services are provided for you and which are not. If your spouse or family will be with you in the United States, ask what provisions are made for their health care. Depending on the amount and type of coverage, you may wish to consider a supplemental policy that will help cover more of your potential expenses.
- ☞ **University health plans:** As mentioned earlier, almost all universities and colleges require that students carry health and accident insurance (the cost of which is in addition to the “health fee” generally charged at the beginning of each school term). Most colleges recommend a specific student health insurance plan. However, some of these plans are designed to supplement insurance already held by U.S. students or their parents. Although better than no insurance at all, such plans may not meet the needs of international students. Be certain any policy you purchase is not intended to be a supplemental policy only.
- ☞ **Special plans for international students:** According to NAFSA: Association of International Educators, two insurance companies offer insurance specifically for university students. For further information on the policies available, you may contact these companies directly. They are:

HTH Worldwide Insurance Services  
12900 Federal Systems Park Drive, Suite 2A  
Fairfax, VA 22033-4421 USA  
Telephone: 703-322-1515  
Web site: <http://www.hthworldwide.com>

Student Resources  
805 Executive Center Drive West, Suite 220  
St. Petersburg, FL 33702 USA  
Telephone: 800-237-0903  
Web site: <http://www.student-resources.net>

- ⇒ **Basic health insurance plan coverage:** Basic health insurance usually includes doctors' fees (or a percentage of the fee) for major illnesses, as well as hospital and surgical expenses. Minor illnesses or injuries are treated in a doctor's office, and most insurance plans do not pay for such care. If your spouse or family accompanies you to the United States, be certain they are also covered by health insurance. Dependents can be protected by purchasing a "family plan" that covers them as well as you.
  
- ⇒ **Major medical insurance:** This insurance is designed to take care of expenses resulting from a prolonged illness or serious injury. These policies generally involve a "deductible" clause—that is, you pay a certain amount, and the insurance company pays any additional charges or, sometimes, only the major percentage of those charges. Typically, the deductible is \$500 to \$1,000, depending on the policy and the type of coverage. Maximum benefits (the limit the insurance company will pay) vary greatly and generally range from a low of \$5,000 (which is not enough coverage) to \$1 million or more (which is usually more than most healthy international students need). You should purchase insurance that provides at least \$25,000 in major medical coverage. It would be advisable, however, to purchase \$50,000, \$75,000, or even

\$100,000 worth of coverage, especially if you plan on bringing your spouse or other dependents with you.

Most basic health and medical insurance policies specify certain limits, that is, a certain maximum amount the insurance company will pay for certain services. The patient must pay charges in excess of the stated limits.

### **Health Insurance Plan Exclusions**

It is important to read your health insurance policy carefully, especially the section that deals with “exclusions,” so that you will know in advance what the insurance company will pay for and what it will not pay for. Below are some areas that are generally not covered by basic health insurance plans:

**Maternity care:** You must purchase insurance for maternity care separately and, generally, before pregnancy occurs. Most maternity insurance policies allow only two days’ hospital stay.

**Dental services:** If you need dental work done, it is a good idea to have it taken care of before coming to the United States.

**Eyeglasses:** If you wear eyeglasses, have your eyes examined before you leave home and bring an extra pair of glasses and the prescription (written in English) with you. Except in the case of injury to the eye, eye care is generally not covered by health insurance.

**Existing conditions:** Most insurance companies will not reimburse you for treatment of a condition that existed prior to the effective date of your insurance policy. If you require care for an ongoing medical condition, look closely at any insurance policies you are considering. Medical care in the United States can be very expensive without insurance.

**Prescription medications:** Many insurance companies do not provide coverage for prescription medications, which can be very expensive in the United States. Even if they do provide some coverage, a “copayment” or standard fee (often \$10 to \$15) is usually required from you for each prescription on a monthly basis.

### **Academic and Language Preparation**

You must have a solid background in basic academic skills, particularly those that relate to your field of study. Otherwise, you may find that it may take longer for you to adapt to the pace and demands of university work in the United States. Talk to your teachers and faculty advisers at the school you are presently attending. Ask for an evaluation of your academic strengths and weaknesses and for suggestions on how you might improve the weaker skills before coming to the United States.

Prior to your departure, review the current edition of the college or university catalog of your chosen school for detailed information concerning instructional facilities and teaching resources, course requirements, and descriptive listings of courses offered. Look up the catalog on the Internet or contact your nearest U.S. educational information or advising center since they often have copies of university catalogs in their library.

Finally, it is very important to understand the terms of your admission, as stated in your letter of acceptance. If you have been admitted conditionally or as a “special student,” you will be expected to fulfill certain requirements before being granted degree-candidate status. The specific requirements that must be fulfilled to attain degree-candidate status are usually stated in the admission letter. If you are unsure of any of the educational requirements, talk to your U.S. educational adviser about what will be expected of you during your academic stay in the United States, or check directly with the interna-

tional admissions officer whose name is listed on your letter of acceptance.

### **Typing Skills and Computer Literacy**

Before you come to the United States, you should learn to type on a computer with English characters. Many university courses require written assignments called “papers” that must be typed. Especially if you are a graduate student, you may have to prepare a typed thesis or dissertation. In engineering, mathematics, or fields that use statistics, you will most likely have to use computers to work on complex problems. Use of the library may also depend on skills in using a computer. A few universities now require all students to purchase a personal computer. Many universities offer informal computer courses at the beginning of each semester. They can help you become familiar with basic computer functions and software packages.

### **Language Skills**

The success of your educational experience in the United States rests largely on your ability to understand, speak, read, and write the English language. Experience has shown that no other single factor is as important to academic success as proficiency in English.

Most academic institutions in the United States require as part of their application process that foreign students take an English examination, like the TOEFL (Test of English as a Foreign Language). Some schools require a second institutional English proficiency exam before students are allowed to register for classes. Requirements vary with different schools and there may be costs involved. The admissions officer at your college or university will give you information regarding English language requirements for foreign students.

If you are offered a graduate teaching assistantship, the school may require that you take a special test to measure your ability to speak English. One examination used for this purpose is the Test of Spoken English (TSE).

Ease with spoken English does not necessarily guarantee adequate skills in written English. Even native English speakers often need additional assistance with reading and writing for academic purposes. If you can read and write English easily and have a good vocabulary, it will be easier to study and to finish assignments on time.

Lectures are the most common method of instruction in U.S. colleges and universities. Professors will not reduce their normal lecture speed to accommodate you. You must be able to understand English well, and you must be able to take notes easily on facts, ideas, and references presented in lectures.

### Sharpening Your English Skills

To increase proficiency in English and achieve greater success in your studies, use every opportunity to improve your language skills before coming to the United States.

- ⇒ Consider joining a class or study group to work on your English skills before you come to the United States. Inquire at your present school or ask a U.S. educational adviser for suggestions.
- ⇒ Speak English as often as possible. If there are English-speaking students at your present school, get acquainted with them and use the opportunity to practice.
- ⇒ Read English language books, magazines, and newspapers, including books from your field of study to familiarize yourself with the terms specific to your field.

- ⇒ Get acquainted with American pronunciation and slang by watching television and movies and listening to music or to radio programs in American English. If there are no programs in English in your country, in most parts of the world you can listen to radio broadcasts on Voice of America or Radio Free Europe/Radio Liberty.
- ⇒ Consider living in the United States for several weeks before beginning formal study at the college or university. Some schools offer special ESL programs during the U.S. summer, from May to September. Most programs include an introduction to U.S. culture and society. Ask your international student adviser about such programs.

### **Predeparture Checklist**

Use this list to check that you have taken care of all essential arrangements before you depart for the United States.

- ❑ Once letters of acceptance or rejection arrive, decide which university to attend, notify the Admissions Office of your decision, and complete and return any forms they require. Notify each university that offers you admission if you accept or decline their offer. Return any official forms that you will not use.
- ❑ If you are being sponsored by an organization, notify that organization of your plans. Maintain contact with the sponsoring organization, which can assist with predeparture arrangements. Contact the nearest U.S. educational information or advising center for predeparture information and advice.
- ❑ Request information about health insurance from your university. Obtain suitable insurance.

- ❑ Obtain certified copies of your secondary and postsecondary transcripts, along with detailed descriptions of your courses and the books used in the courses.
- ❑ Obtain copies of important medical records, x-rays, and prescriptions. Have prescriptions written in English in generic terms.
- ❑ Reread your university's catalog.
- ❑ Check to see that your passport is up-to-date and valid.
- ❑ Apply to your nearest U.S. embassy or consulate for a visa upon receipt of your I-20 or DS-2019 form. Do this well in advance of your departure date. Application packets are available from many U.S. educational information and advising centers. See chapter 3 for further details.
- ❑ Learn how to reach the university from your point of entry in the United States.
- ❑ Make travel arrangements. See chapter 4 for more information. It is advisable to arrive on campus a few days to one week before orientation and registration begin.
- ❑ Contact the International Students Office (or similar office) at your university with details of your arrival plans, and confirm details of any orientation for new students held by the university.
- ❑ Finalize arrangements for housing with your university. Inquire about temporary housing, hotel, motel, or other arrangements that need to be made if arriving early or during the weekend.

- ❑ Organize finances: arrange to transfer funds to a U.S. bank and make sure you have funds for travel and expenses on arrival; consider buying traveler's checks to cover costs during your first month in the United States; consider obtaining a credit card, if possible.



### Time for a Recap

- ⇒ Assemble the documents (legal, medical, and academic) you need to take with you.
- ⇒ Assess your financial requirements, both long-term and for your arrival in the United States while you are establishing your U.S. bank account. This will ensure that you will be appropriately prepared and confident you will have sufficient funds when you need them.
- ⇒ Investigate health insurance policies for your time in the United States. Be aware of any requirements your university or college has for minimum coverage and find a policy that will fill those requirements, as well as meet your personal needs.
- ⇒ Your English ability is a key to your success in the United States, both academically and personally. Consider ways to improve your English so you will be confident in using English in your new environment.



### Useful Web Sites

Directory of U.S. Educational Information and Advising Centers Worldwide  
<http://educationusa.state.gov/>

Overviews of the U.S. Education System  
<http://www.ed.gov/NLE/USNEI/>  
<http://www.edupass.org>

Homepages of U.S. Consulates and Embassies  
<http://travel.state.gov/links.html>

Tax Information for International Students  
<http://www.edupass.org/finaid/taxes.phtml>  
<http://www.irs.ustreas.gov/>

Information on Immunization and Vaccination  
<http://www.who.int/ith>

U.S. Vaccination Requirements  
[http://www.who.int/ith/english/ame\\_no.htm](http://www.who.int/ith/english/ame_no.htm)

U.S. Visa Information  
<http://www.UnitedStatesVisas.gov>

## YOUR STUDENT VISA

You are thinking about the courses you will take, the people you will meet, and the exciting experiences that lie ahead in the United States, but now you face one final task: applying for your student visa.

### Visa Types

The most common student visa is the F-1 visa. A small number of students travel to the United States on an M-1 visa if they are completing a program of hands-on technical or vocational training, or on a J-1 visa if they are on a sponsored exchange program.

### Procedures for Your Country

Procedures and requirements for applying for a student visa vary from country to country, and they are more complex and demanding in some countries than in others.

Your nearest U.S. educational information or advising center can give you valuable information on the application procedures for your country. If at all possible, attend a predeparture orientation program organized by the center; it will almost certainly include information on applying for a visa. The center may also produce written predeparture materials.

Your nearest U.S. embassy or consulate can provide application forms and specific details of the visa application procedure. Many embassies and consulates have telephone information lines and Web sites that provide this information.



There are several things you can do to increase your chances of a favorable visa decision, such as:

- ☞ start the process as early as possible in advance of your departure date;
- ☞ assemble all the documentation that can help make your case;
- ☞ make sure you are well prepared if you are required to attend an interview.

### **Where and When to Apply**

You will need to apply for your student visa at the U.S. embassy or consulate with jurisdiction over your place of permanent residence. Although visa applicants may apply at any U.S. consular office abroad, it may be difficult to qualify for the visa outside the country of your permanent residence.

Apply for your student visa well in advance of the date you would like to depart for the United States. Holiday seasons (such as Christmas/New Year's Day) and the summer months (June through August) can be very busy times at U.S. consulates and embassies. Also, security concerns can cause unexpected closings at any time.

The procedures for obtaining a U.S. visa vary around the world. Many U.S. consulates and embassies have home pages on the World Wide Web with up-to-date visa application information. For a complete listing, go to <http://travel.state.gov/links.html>.

The best advice is to apply for your U.S. visa as early as possible. Enhanced security screening makes the process more lengthy than it used to be. Therefore, consulates encourage visa applications as soon as students have their documents. This will avoid problems caused by staffing reductions and the large number of visa applicants during holiday and vacation periods. It also leaves time to

reapply if necessary. For visa application procedures and requirements and approximate processing times, contact the embassy or consulate by telephone or fax or consult their Web site.

### **Required Documents**

To apply for a U.S. student visa at a U.S. embassy or consulate, you need to present:

- ☞ a passport valid for at least six months beyond the date you will initially enter the United States;
- ☞ documentation of the visa application fee payment;
- ☞ application form DS-156; if you are a male between the ages of 16 and 45, you must also complete supplemental application form DS-157. These forms are available without charge from all U.S. consular offices, some travel service providers, and on the World Wide Web at <http://travel.state.gov>. Another supplemental application form may be required of some visa applicants in the near future; if so, the form will be available from the same sources;
- ☞ one photograph, one-and-a-half inches square (37 x 37 mm) for each applicant, either in color or black and white, showing full face, against a light background (most head coverings worn for religious reasons are acceptable, provided enough of the face is uncovered to establish identity);
- ☞ proof of admission to the U.S. university you plan to attend;
- ☞ documentation of payment of the Student Exchange Visitor Information System (SEVIS) fee;
- ☞ evidence of sufficient knowledge of English;
- ☞ evidence of academic credentials qualifying you for admission;
- ☞ Certificate of Eligibility, (I-20 A-B, I-20 M-N, or DS-2019 form);
- ☞ evidence of sufficient financial support;
- ☞ evidence of sufficient ties to your home country.

### **Important Points to Remember When Applying for a Student Visa**

This section is adapted from the homepage of NAFSA: Association of International Educators and is reprinted with their permission.

#### **Ties to Your Home Country**

Under U.S. law, all applicants for nonimmigrant visas are viewed as intending immigrants unless they can convince the consular officer that they are not. You must, therefore, be able to show that you have reasons for returning to your home country that are stronger than those for remaining in the United States. Ties to your home country are the things that bind you to your hometown, homeland, or current place of residence: job, family, financial prospects, property that you own or will inherit, investments, and so on. You may be asked about your specific intentions or promise of future employment, family or other relationships, educational objectives, grades, long-range plans, and career prospects in your home country. Each person's situation is different, and there is no magic explanation or single document, certificate, or letter that can guarantee visa issuance.

#### **English**

Anticipate that the visa interview, if you have one, will be conducted in English, not in your native language. One suggestion is to practice English conversation with a native speaker before the interview. Do not bring parents or family members with you to the interview. The consular official will want to interview you, not your family. You create a negative impression if you are not prepared to speak on your own behalf.

### Academics

Know the academic program to which you have been admitted and how it fits into your career plans. If you are not able to articulate the reasons you will study in a particular program in the United States, you may not convince the U.S. consular official that you plan to study, rather than to immigrate. You should be able to explain how studying in the United States relates to your future professional career when you return home.

### Be Concise

Because of the volume of applications received, all consular officers are under considerable pressure to conduct a quick and efficient interview. They must make a decision, for the most part, on the impressions they form during the first minute or two of the interview. Consequently, what you say first and the initial impression you create are critical to your success. Keep your answers to the officer's questions short and to the point.

### Supplemental Information

It should be clear at a glance to the consular officer what written documents you are presenting and what they signify. Lengthy written explanations cannot be quickly read or evaluated. Remember that you will have two to three minutes of interview time at best.

### Not All Countries Are the Same

Applicants from countries experiencing economic problems or countries whose students often have remained in the United States as immigrants will have more difficulty getting visas. Statistically, applicants from those countries are more likely to be prospective immigrants. They are also more likely to be asked about job opportunities at home after their study in the United States.

### **Financial Documentation**

If you are receiving funding from your U.S. university, your home university, your employer, or from the government, be prepared to present the appropriate letters or documents that verify this funding. If your financial support is coming from personal or family funds, bank statements alone are seldom considered credible enough evidence to demonstrate sufficient finances. Only when coupled with highly credible documentation, which can substantiate the source (for example, job contracts, letters from an employer, tax documents, pay stubs, or deposit slips), will a bank statement be accepted. Bank statements are most credible if they are a series of reliable, computer-generated, ordinary, monthly bank account statements.

### **Employment**

Your main purpose for coming to the United States is to study, not for the chance of work before or after graduation. While many students may work part-time during their studies, such employment is incidental to their main purpose of completing their U.S. education. You must be able to clearly articulate your plan to return home at the end of your program. If your spouse is also applying for an F-2 visa, be aware that F-2 dependents cannot, under any circumstances, be employed in the United States. Be prepared to say what your spouse intends to do while in the United States. Volunteer work and attending school part-time are permitted activities.

### **Dependents Coming With You**

If your spouse and children will be traveling with you, additional information will be needed for their visa applications. The dependent visa category for F-1 students is F-2, for M-1 students it is M-2, and for J-1 exchange visitors it is J-2.

Spouses are required to present proof of marriage, usually in the form of a marriage license or certificate. A common-law spouse is not considered a legal spouse under U.S. immigration law and will, therefore, not be eligible for a dependent visa. However, a common-law spouse may be eligible to apply for a tourist visa. Keep in mind that tourists are restricted in the length of time they may stay in the United States. Consult with the U.S. consular office about current regulations regarding tourist visas.

Unmarried children under the age of 21 are eligible for dependent visas but must show proof of parentage. Additional financial information will also need to be presented to prove that sufficient funds are available to support your dependents in the United States. If you are applying for an F-1 or M-1 visa, all dependents coming with you must be listed on the back of the I-20 or DS-2019 form issued to you by your U.S. school. Dependents of J-1 visa applicants should be listed in a separate letter provided by your J-1 visa sponsor.

### **Dependents Remaining at Home**

If your spouse and children are remaining behind in your country, be prepared to address how they will support themselves in your absence. This can be an especially tricky area if you are the primary source of income for your family. If the consular officer gets the impression that your family members will need you to send money from the United States in order to support them, your student visa application will almost certainly be denied. If your family does decide to join you at a later time, it is helpful to have them apply at the same post where you applied for your visa.

### Special Visa Restrictions

If you are an applicant for a J-1 visa, the visa-issuing officer will make a determination whether or not you are subject to the two-year physical presence requirement, also known as “212(e).” The number refers to the section of the U.S. Immigration and Nationality Act in which the requirement is explained. If you are an applicant for a J-1 visa and will receive funds from your home country government or the U.S. government, or if you have a field of study that appears on the U.S. Department of State “Skills List” for your country, you will be subject to the two-year requirement. In general terms, this rule requires that you return to your home country for at least two years upon completion of your academic program before you would be eligible for certain work-related U.S. visas and for permanent residency.

### Maintain a Positive Attitude

Do not engage the consular official in an argument. If you are denied a student visa, ask the officer for a list of documents he or she would suggest you bring in order to overcome the refusal and for the reason you were denied in writing.

### Some Visa Don'ts

Some prospective students make common mistakes that can lead to significant immigration difficulties. You can avoid loss of time, loss of money, and much aggravation if you follow the guidelines given below.

If it is your intent to enter the United States on a tourist or visitor's visa (B visa) and then change your immigration status to student, bear in mind that new U.S. immigration regulations under consideration at the time of publication will prohibit nonimmigrants admitted in B visitor status from changing to student status *unless* they

state an intention to study at the time of admission. Consult with the U.S. consular office about current regulations if this applies to you.

If you are from a country that is part of the U.S. tourist visa waiver program, and you attempt to enter the United States under that program even though it is your intent to be a student, you will be required to depart the United States and obtain a student visa.

*Do not* enter the United States using a college or university's Certificate of Eligibility (I-20 A-B, I-20 M-N, or DS-2019 form) if you do not intend to enroll at that school. U.S. immigration regulations require a student to be enrolled at the school the student is authorized to attend as noted on the I-20 A-B, I-20 M-N, or DS-2019. If you have been admitted to more than one U.S. college or university, you must enter using the Certificate of Eligibility for the school you plan to attend. Entering the United States on one school's certificate but enrolling someplace else is a violation of immigration regulations and might be construed as visa fraud.

If you have not yet received the I-20 A-B, I-20 M-N, or DS-2019 form from the college or university you plan to attend, and your departure date is approaching, contact the International Students Office or Admissions Office of that school for advice and assistance.

### **A Special Note for Canadian Citizens**

Citizens of Canada are not required to obtain a U.S. visa to enter the United States. However, a U.S. immigration official will inspect your papers either at a preinspection site in Canada or upon entry into the United States. You must have with you proof of Canadian citizenship, your admission letter to the university you plan to attend, your Certificate of Eligibility (I-20 or DS-2019), and proof of financial support that corresponds to

the information on your Certificate of Eligibility. It is essential that you enter the United States in the appropriate status, so be sure to have complete documentation with you.

### **What to Do If Your Visa Application Is Denied**

If your visa application is denied, the visa-issuing official is required to provide you with the reason for the denial in writing. The two most common reasons for denial of a student visa are failure to show sufficient proof of financial support and failure to prove that the applicant is not a pending immigrant to the United States. (See “Ties to Your Home Country” and “Financial Documentation” under “Important Points to Remember When Applying for a Student Visa” earlier in this chapter.)

In most cases, you should be able to reapply to the visa-issuing office by submitting additional information. You may wish to contact the U.S. educational information or advising center in the city nearest you or the Admissions Office or International Students Office of the U.S. college or university you plan to attend for advice on your second visa interview. It is important to be consistent with your responses to the visa officer’s questions when you apply for your visa a second time. It is not unusual for notes to be taken during the visa interview and for those notes to be compared with what you say at subsequent interviews.

### **If You Are Presently in the United States**

If you are currently enrolled at a school, college, or university in the United States, you will already have valid F-1 or M-1 student status or, in a more limited number of cases, J-1 exchange visitor status. As long as you do not plan to travel outside the United States prior to beginning your studies at a different school, the International Students Office at your new school will carry out the

appropriate transfer notification procedure. The person responsible for international students at your new school will inform the appropriate U.S. federal agency, depending on the type of visa you hold, that your status has been transferred once your new school has verified your registration.

If you are currently in the United States in a visa classification other than F-1, M-1, or J-1, you should contact the Admissions Office or International Students Office at the school that has admitted you for assistance.



### Time for a Recap

- ⊞ Apply for your U.S. student visa well in advance of your planned travel date.
- ⊞ Find out the visa application procedures for the visa-issuing office to which you will make application.
- ⊞ Be sure to have all required documents when submitting your application.
- ⊞ Be prepared to answer, in English, questions regarding your ties to your home country, your English language skills, your academic background, the program in the United States to which you have been admitted, your financial ability, and your dependents.
- ⊞ If you are a Canadian citizen, have all your documents with you for inspection at the U.S. port of entry.
- ⊞ If you are currently in the United States with F-1, M-1, or J-1 status, your new school will need to notify the appropriate U.S. federal agency of the transfer of your status. Be sure to visit the International Students Office at your new school regarding this procedure.



### Useful Web Sites

Home Pages for U.S. Embassies and Consulates Worldwide  
<http://travel.state.gov/links.html>

10 Points to Remember When Applying for a Nonimmigrant Visa  
<http://www.nafsa.org/content/ProfessionalandEducationalResources/ImmigrationAdvisingResources/10points.htm>

U.S. Visa Information  
<http://www.UnitedStatesVisas.gov>

## TRAVELING TO AND ARRIVING IN THE UNITED STATES

Being prepared, taking the right things with you, and having an organized and pleasant journey to the United States will help your move go more smoothly.

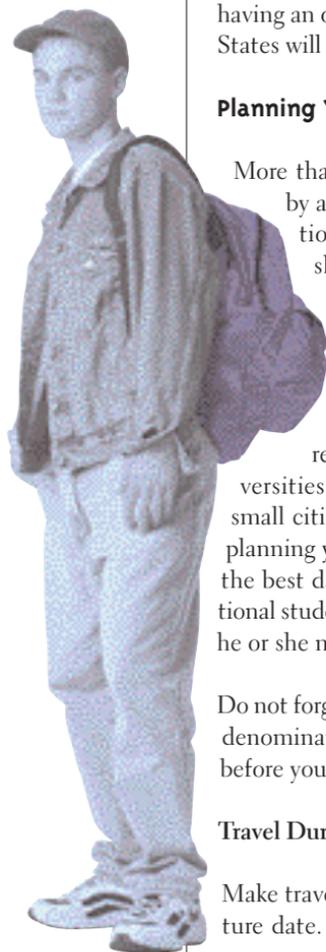
### Planning Your Journey

More than likely you will arrive in the United States by airplane. If you do not receive travel information from your U.S. college or university, you should get in contact with your international student adviser to find out the best way to reach your final destination. He or she can tell you which airlines serve the nearest airports and if you will have to transfer airplanes or take alternate forms of transportation to reach the school. Many U.S. colleges and universities are located away from urban centers or in small cities, so local directions will be very helpful in planning your itinerary. It is also important to find out the best days and times to arrive. Notify your international student adviser of your arrival date and time, since he or she may meet you at the airport.

Do not forget to bring at least \$100 to \$200 in small cash denominations with you, in case you need U.S. money before you reach a currency exchange center.

### Travel During U.S. Holidays

Make travel reservations well in advance of your departure date. This is especially important if you travel in



the United States during peak tourist seasons or holidays. These include the Easter observance (either in March or April); the summer months of June through August; and the Thanksgiving, Christmas, and New Year's Day holidays in November, December, and January. There are ten U.S. federal holidays:

- New Year's Day – January 1
- Martin Luther King Day – observed the third Monday in January
- Presidents' Day – observed the third Monday in February
- Memorial Day – observed the fourth Monday in May
- Independence Day – July 4
- Labor Day – observed the first Monday in September
- Columbus Day – observed the second Monday in October
- Veteran's Day – November 11
- Thanksgiving Day – observed the fourth Thursday in November
- Christmas Day – December 25

Check the following Web site for more information on U.S. holidays: <http://usinfo.state.gov/usa/infousa/facts/factover/holidays.htm>.

### Travel Agencies

Probably the most efficient and convenient way to make your travel arrangements is through a travel agency. Travel agents are usually knowledgeable about conditions in various countries and make specialized travel arrangements adapted to your needs. They can advise you on airlines, fares, and routes; compare prices; and confirm or change reservations. If you have dietary restrictions for religious or health reasons, the travel agent will also be able to order you a special, in-flight meal.

You may not have to pay a fee for these services. In many countries, you pay no more than you would if you dealt directly with the airlines, purchased your own ticket, and made your own hotel reservations. In fact, because they have access to current specials or sales, travel agents may save you money. They also are aware of which airlines offer reduced student rates or special student packages, including round-trip international fares and domestic U.S. fares.

**NOTE:** Students sponsored by the U.S. government may be required to travel on U.S. airlines wherever possible. Check with your sponsoring agency regarding this and other travel arrangements.

### **Travel Clubs and Charter Organizations**

Certain organizations in your country may specialize in charter flights and other low-cost travel to the United States. Sometimes these organizations advertise in local publications and student newspapers, but students usually learn about them from other people who have dealt with them. Some travel clubs require that you join their club and pay a membership fee before you are eligible to take advantage of their charter flights. It is a good idea to check on the organization's reputation before you pay a fee or make reservations. When you call for information, ask whether fares, departure dates, and connections are reliable. Sometimes, if the carrier does not sell enough seats, charter flights are cancelled or rescheduled.

### **Making Your Own Reservations**

If you want to make your own reservations, you can deal directly with an international airline by phone, mail, or Internet. Most airline agents also can advise you on other travel matters, such as baggage allowances, airport and customs procedures, vaccination and health requirements, and so on. In addition, there are many travel Web

sites where you can compare prices, create your own itinerary, and buy your tickets on-line. Making reservations in this way can be a bit more risky since you do not have the expertise of the travel agent at your service, but it can also save you time if you know exactly what you are looking for.

### **Travel Arrangements Made by Sponsors**

If you are being sponsored by your home country government, a government official may make travel arrangements for you. If so, you will be informed by your sponsor. If you have a sponsor other than your home country government, write to that sponsor and ask for advice. You may want to share with your sponsor the travel information sent to you by the college or university you will attend. In any case, make sure that arrangements are made for you to arrive at the city nearest your university, not just your first point of entry. If your sponsor cannot arrange travel plans beyond your first point of entry, be sure to make onward arrangements before you leave home.

### **Packing**

Before you start packing, there are many things to consider. How much can you bring? What is safe to bring? Will you bring it with you to the United States or send it separately? This section will help you understand how to get your luggage safely from your home country to the United States.

### **Airline Baggage Allowance**

There is a limit to the amount of baggage you can take with you on an airplane. The number of pieces of baggage and the size and weight of those pieces determine this limit. Confirm your airline's baggage allowance when you purchase your ticket. Be aware that allowances to

North America are often more generous than allowances elsewhere in the world. Regulations are subject to change. Since most people travel economy class, the following limitations are given as guidelines. To North America, passengers are usually allowed two pieces of baggage, plus one small piece of hand or “carry-on” baggage that can be carried onto the airplane and must be able to fit under the airplane seat. Each piece must not surpass a certain weight and size restriction, as established by the airline. If your luggage exceeds these limitations, you will be asked to pay excess baggage charges.

### What to Bring With You

**“I brought a lot of clothing with me. I figured that since I was leaving for two years, I should have clothes for many types of occasions. However, when I got to America I soon noticed that fashions here were quite different from the ones in my country. I ended up buying more clothes, already in the first few weeks, mostly because I liked them but also because I wanted to fit in, to look like the others. I also ended up spending a lot of money on winter clothes since I was not well prepared for cold weather. Our foreign student adviser took a few foreign students and myself on a ‘field trip’ to the local department store to show us what was recommended to wear in the winter. I still wear some of the clothes I brought from my country, but most of it is now just using up space in my small dormitory room!”**

—Sanjay, India

What you bring with you is largely a matter of personal choice. You will have to carry whatever you bring, so it is in your interest to keep it light and compact. If you need advice, write to the international student adviser at the college or university you plan to attend or talk to another student who has recently been to the United States.

Start to pack early, so that excess weight and bulk can be eliminated and essential items not overlooked. Do not worry if you cannot bring everything, since most goods are available in a wide range of prices in the United States. Small items can be sent by airfreight or through the postal system. Shipping by sea can take several months.

**Do bring:**

- ☞ a good bilingual dictionary, since it might not be possible to obtain one for your language in the United States;
- ☞ all of your essential identification papers and documents, to be carried on your person or in your hand baggage. *Do not put important documents in bags you have checked onto the plane—keep them in your hand luggage* (see “Documents to Bring” in chapter 2 of this booklet);
- ☞ books, manuals, or journals that you think may be useful for reference in your field of study and that definitely will not be available in the United States;
- ☞ pictures of your family, home, and country, for yourself but also to show to your new friends;
- ☞ items from your culture, such as musical instruments, recordings of traditional and contemporary music, picture books, arts and crafts, and small gifts, to share your talents and customs with people in the United States. For festive occasions you may consider bringing traditional dress and accessories from your country. This would be a great way to show and tell Americans more about your culture and traditions;

- ☞ a camera so you will have souvenirs of your time in the United States after you return home.

### Things to Leave at Home

You can obtain a booklet on customs regulations at the consulate or embassy where you acquire your visa. Prohibited items include some foodstuffs, narcotics, weapons, and items for resale. The U.S. Customs Service also provides this information on their Web site at <http://www.customs.gov/travel/travel.htm>.

### Do not bring:

- ☞ things you can easily buy in the United States, such as notebooks, pens, paper (paper in the United States is of a slightly different size than in countries following the metric system), toiletries, towels, or bed sheets. These items will take up valuable space in your luggage;
- ☞ food, seeds, or plants. The United States has very strict restrictions on importing foods, perishables, and agricultural goods into the country;
- ☞ books that can easily be obtained in U.S. libraries. Some universities have their library catalog on the Internet, where you can check the availability of books. You can also contact the university library staff to verify the availability of any essential books. You can usually also obtain books through interlibrary loans;
- ☞ animals;
- ☞ medications, unless you have written prescriptions from a doctor (see “Prescriptions for Medication and Eyeglasses” in chapter 2 of this booklet);
- ☞ expensive jewelry, treasured possessions, family heirlooms, or delicate things, since there is always a chance that these items can get lost, stolen, or damaged during travel or during your stay;
- ☞ firearms, knives, weapons, or articles that could be perceived as weapons;

- ☞ narcotics or drugs;
- ☞ any article of clothing, artifact, or medicine made from endangered animals;
- ☞ electrical appliances. Appliances in the United States work on a 115 volts and 60 cycles system. It is usually best to purchase electrical items in the United States, especially if you plan to live in university housing, as some items will not be allowed. Most items are reasonably priced. Also note that video systems, including televisions, VCRs, and DVD players (including those in laptop computers), use different systems in different parts of the world, and those you bring from home are unlikely to be compatible with the U.S. media.

### Protecting Your Baggage

Be sure that you clearly label every piece of luggage with your name, U.S. address, and a telephone number (perhaps the International Students Office of the university or college you will attend). Identification tags are available from the airline, but sturdier luggage tags or labels are recommended. For additional security, you may also want to put a label or luggage tag inside your luggage.

Baggage insurance protects you against loss, damage, or theft of your baggage (see “Baggage Insurance” in chapter 2, for more information).

You should have enough clothing and personal items packed in your carry-on baggage to last for a couple days in the event your checked luggage is lost or sent to the wrong destination. Be sure to pack prescription medicine, eyeglasses, or other important items in your carry-on baggage.

**NOTE:** Never leave your baggage unattended. You must always be alert to the possibility of theft.

### Unaccompanied Baggage

Personal belongings that are sent separately are called “unaccompanied baggage.” Such baggage may be taken with you as “excess baggage” (but the cost is high) or sent by mail or private carrier, by land, air, or sea.

Usually it is more convenient to take packages to your local post office, rather than to a shipping company or an air cargo terminal. Mail also has the advantage of arriving at your address, rather than at a shipping dock or customs area. However, there are limitations on the size and weight of packages being mailed. Check with your post office about sending such packages to the United States. Ask about rates, regulations, and estimates of how long it will take for your packages to arrive at your college or university in the United States. Items too large or too heavy to meet postal regulations must be sent via a shipping company, either by air or by surface carrier.

### Shipping Agents

The procedures for shipping are complicated and time-consuming, and students often employ the services of a shipping agent or freight-forwarding company. The agent can make arrangements for transporting the item to the air- or sea-cargo terminal for shipment to the United States. The agent also usually can arrange to have the shipment cleared through customs at the point of entry into the United States and can have it sent by road or rail to you. International Air Transport Association (IATA) agents are recommended. Ask your travel agent or an airline representative for the name of a reliable shipping agent.

### Shipping by Air

It is possible to pay for excess baggage and have your extra baggage sent on the same flight you take to the

United States. This, however, can be very expensive. It is best to investigate in advance and compare prices with shipping agents. Airlines have size restrictions (approximately two meters). If you have a large item, talk to the airline agent about it. They may accept it as part of your baggage if you pay extra fees; if not, you may have to ship it by air or sea cargo.

International airlines sometimes have air cargo services. There are also independent air cargo companies; however, these companies may not have offices in a large city near you and may fly goods only to large cities or airports in which they have regular service. It would be your responsibility to claim the shipment, pass it through customs, and get it to your residence. Ask your travel agent or airline representative about air cargo services.

### **Shipping by Sea**

Shipping cargo by sea is, of course, far slower than by air, but depending upon how much you ship, it may be less expensive. You would have to claim your packages at the port of entry, clear them through customs, and either transport them yourself to your residence or pay additional handling fees.

Regardless of how you ship unaccompanied baggage, mark all baggage clearly with your name and your U.S. address. Write directly on the box or on an address label secured with wide, transparent tape over the writing.

### **Baggage Customs**

Be sure to declare unaccompanied baggage at customs when you enter the United States. When you pick up the parcels in the United States, you might have to pay “duty” (import tax). Ask about this when you make arrangements with the carrier you have chosen.

**Correct Time in the United States**

As you approach the airport where you will land in the United States, the pilot will announce the correct time. The United States follows a 12-hour system of time, rather than the 24-hour system followed by many other countries. The 12 hours from midnight to noon are called “a.m.” (ante meridian). The 12 hours from noon to midnight are called “p.m.” (post meridian). For example, 1400 is two o’clock or 2:00 p.m.; 2200 is 10 o’clock (10:00 p.m. or 10 o’clock at night,) and 1000 is 10 o’clock (10:00 a.m. or 10 o’clock in the morning). Set your watch to the correct U.S. time before you leave the plane.

**Review of Immigration Documents**

When you receive your U.S. nonimmigrant visa at the embassy or consulate in your country, the consular officer will seal your immigration documents in an envelope attached to your passport. *Do not open the envelope.* Instead, the U.S. immigration inspector at the U.S. port of entry will open the documents. The following documents should be carried with you and never packed in your checked baggage:

- ☞ passport;
- ☞ visa;
- ☞ I-20 A-B form, I-20 M-N form, or DS-2019 form;
- ☞ evidence of financial resources.

Some time before your arrival in the United States, the flight attendants will distribute customs declaration forms and arrival-departure forms for immigration (I-94). Fill these out on the plane. You will submit them to the appropriate U.S. customs and immigration authorities after you land. If you do not understand a form, ask the flight attendant for assistance.

Once you have left the airplane, follow the other passengers into the terminal area reserved for incoming passengers. You will be asked to get in line in front of the immigration inspection booths. As you approach, have your passport, I-20 or DS-2019 form, and I-94 (arrival-departure card) ready for inspection by the immigration officer. You are likely to be asked your purpose for entering the United States and your final destination. An appropriate response is “to attend [name of school] in [name of city, state].”

### **U.S. Customs**

After passing through the immigration area, you will collect your baggage and then, with your baggage, pass through customs. A customs inspector will ask you to declare what you have brought into the country, inspect your bags, and review the customs form you filled out on the airplane. Penalties for concealing declarable items can be very severe, so be honest and make a full declaration.

Items for your personal use may be brought into the United States without paying duty. As a nonresident, you are also allowed to bring in gifts with a total value up to \$100 duty free. If the total value of such items exceeds \$100, you will need to pay duty.

You must declare the amount of money you have with you, but you do not have to pay duty on it. Money in any amount may be brought into and taken out of the United States, but anyone bringing more than \$10,000 into the country must file a report with the U.S. customs official.

Certain articles are forbidden or restricted. These include plants, fruits, meats, vegetables, clothing made from the skins of endangered animals, ivory, lottery tickets, obscene articles or publications, and switchblade knives. Drugs

without a doctor's prescription or narcotics, such as barbiturates, amphetamines, and marijuana, also are strictly prohibited.

### **Travel to the University**

Once you reach your U.S. port of entry, you may have to travel by other means to your final destination. A travel agent can also help you make those arrangements.

### **Connecting Flights**

It is best to book your tickets for U.S. domestic flights while you are still in your home country. Be aware that if your final destination is a medium- to small-sized city, your final leg of travel may be in a small, propeller-driven "commuter" plane, rather than a jet airliner.

### **Trains**

Train travel in the United States is relatively expensive, compared to train travel in other countries, and is not very extensive. Amtrak is the national rail line, privately owned and operated but publicly subsidized. Although there are other small rail lines, they generally travel only in local areas. Amtrak travels across the continent, but its service is most extensive on the East Coast. Train stations are rarely located near airports in most cities, and public transportation between the train station and the airport may be limited. Be certain to check these details carefully before choosing to continue your journey by train.

### **Buses**

Travel by bus is often the least expensive way to travel in the United States and service is extensive, though frequency of services will vary. As with train stations, bus stations are rarely located near airports, and public trans-

portation may be limited between the airport and the bus station. Again, check into this carefully before choosing to continue your journey by bus.

### **Renting a Car**

There are certain requirements and restrictions connected with renting a car. It also is probably the most expensive, but the most flexible, way of traveling in the United States. Many car rental agencies are international and may have branches in your country as well. Rental arrangements can be made from abroad through car rental companies or travel agents or on the Internet. Keep in mind that there are often age restrictions and credit card requirements when renting a car. You may be asked to show an international driver's license instead of, or in addition to, your home country license. Also consider that one-way rentals, whereby you pick up the car in one city and return it in a different city, can add significant costs to standard rental charges. If you plan to rent a car to travel from your U.S. entry point to your college or university, a one-way rental may be required.

### **Overnight Accommodations**

You may arrive at your final destination in advance of the date when you can move into your permanent housing, or you may have to spend the night in an intermediate city. There are a number of choices when temporary, overnight accommodations are required. The most expensive are hotels and motels, but some "budget" motel chains can be quite reasonable. Other options include the local YMCA or YWCA, youth hostels, international houses, and at some schools, university residences. It is always best to check with the international student adviser for information on overnight housing options.

### **Arriving at the University**

You should always inform your international student adviser of your expected date and time of arrival. Also provide him or her with other pertinent information, such as the airport at which you will arrive (or train station or bus terminal), your flight number, name of airline, and last point of departure. Sometimes the international student adviser, a representative from the university, or a member of the community can come to meet you. However, with many international students arriving at the same time, this might not be possible. You should avoid arriving at your school during the evening, on a Saturday or Sunday, or during a U.S. national holiday, since college or university offices are usually closed at those times.

The recommended time of arrival will vary from one school to another, but generally you should arrive several days before the campus orientation for new international students and registration for classes. This will give you an opportunity to settle in and to rest from your trip before participating in required new student activities. It will also provide time for you to become familiar with the campus and the community and to make friends before classes begin.

University residence halls usually do not open until a few days before registration. Students who arrive early — with reservations to live in a residence hall — may not be able to move into their assigned room if campus housing facilities have not yet officially opened for the semester or academic term. However, the International Students Office or campus Housing Office may be able to make other arrangements for temporary dormitory lodging on a daily basis.

In your correspondence with the international student adviser, ask about other temporary housing opportunities,



such as staying with a family in the community until you can move into your permanent housing. If it is possible, this can be an excellent introduction to life in the United States.

### **Time for a Recap**

- ☞ Find out the best way to reach your final destination in the United States.
- ☞ Make travel arrangements well in advance of your departure date, especially if you are traveling during peak times.
- ☞ Consider what you should take with you and what you can leave home.
- ☞ Label your luggage inside and out with your name and the address of your university.
- ☞ Pack a travel bag with personal articles to use in case your luggage is temporarily lost in transit.
- ☞ Give your family a contact number, such as that of the International Students Office.
- ☞ Check once more that you have the following on your person (not in your checked baggage) as you depart:
  - passport with visa;
  - I-20 or DS-2019 form;
  - sufficient amount of money in traveler's checks;
  - credit card, if you have one;
  - small amount of U.S. cash;
  - insurance card;
  - letter of acceptance and other important documents from your U.S. university;
  - official transcripts from your secondary schools, colleges, or universities;
  - important addresses;

- immunization certificate and other health documents;
- marriage certificate;
- birth certificates for yourself, your spouse, and your children;
- international driver's license.

- ☞ Be prepared for both immigration and customs inspections, with all documents ready for the officials.
- ☞ Know in advance how you will travel from the U.S. port of entry to your final destination.
- ☞ Have an advance plan for overnight stays in an intermediate city, as well as your first night's accommodation at your college or university. This is especially helpful in the event you experience travel delays.



### Useful Web Sites

Information on U.S. Holidays

<http://usinfo.state.gov/usa/infousa/facts/factover/holidays.htm>

U.S. Customs Regulations

<http://www.customs.gov/travel/travel.htm>

Major U.S. Airlines

<http://www.americanairlines.com>

<http://www.nwa.com>

<http://www.ual.com>

<http://www.delta.com>

<http://www.continental.com>

<http://www.southwest.com>

<http://www.usairways.com>

<http://www.americawest.com>

U.S. Train Travel

<http://www.amtrak.com>

U.S. Bus Travel

<http://www.greyhound.com>

<http://www.trailways.com>

Information on Alternate Overnight Accommodations

<http://www.ihf.org>

<http://www.ymca.net>

<http://www.ywca.org>

## BEGINNING YOUR U.S. EDUCATION

### First Days at the University

The first few days at your U.S. college or university can be a truly exciting time. There will be many new students on campus like you, all dealing with feelings of anticipation mixed with a certain amount of worry regarding how the first few months of study will go.

During those first days, you may find yourself very busy getting organized and settling in. Your priorities may include letting your family at home know that you have arrived safely, becoming familiar with the college campus, meeting new people, deciding on your academic program, and completing all administrative requirements so that your registration and enrollment are in order.

New student orientation programs offer a perfect opportunity to accomplish all of these tasks, to attend campus social events planned especially for new students, and to help ease the transition to a new place.

Despite the excitement, it is not at all unusual for students to feel a certain degree of loneliness, homesickness, or anxiety during their first year. U.S. universities offer many sources of help and counsel, but the responsibility for seeking assistance lies with you, the student. In other words, if you need help, it is up to you to seek it out among the many resources the educational institution offers.



### **The Academic Year**

For most colleges and universities, the academic year begins in late August or early September and ends in May or June. The “semester” system divides the academic year into two equal terms of approximately 16 weeks each. For schools on a “quarter” system, the academic year is divided into three equal terms of approximately 11 weeks each. Usually, there is also a fourth summer quarter. The “trimester” system has equal terms of approximately 16 weeks each, including a summer term.

Most students take the summer off, and international students are generally not required to study during the summer. Some students, however, choose to go to summer school and earn credits, which may help them complete their degree work more quickly than is normally required.

### **The Academic Program**

Undergraduate programs in U.S. colleges or universities are designed to give students a fairly broad educational background, with an emphasis called a “major.” A major is the subject in which you will concentrate your studies for a degree. You will take many classes in your major, especially in your junior (third) and senior (fourth) years. In some cases, you may also be allowed to take a “minor,” a secondary field in which you want to concentrate.

Although you may find it unusual, it is quite normal in the United States for undergraduate students to begin studying for the bachelor’s degree without knowing what subject they will choose for a major. During the first two years, undergraduates usually take a variety of courses from different academic departments to fulfill what are often termed “general education requirements.” As a result, even those students who do “declare” or choose a major when they first enroll often decide later to change

to another major that seems more interesting or is more suitable to their career goals. Most, if not all, coursework taken during this general education period will count toward graduation requirements. Usually, a student must select a major by the end of the sophomore (second) year. See Booklet One of this series, *Undergraduate Study*, for detailed information.

At the graduate level, study is specialized. You will spend most of your time in the department in which you are doing your degree work, although there may be some flexibility for taking courses in other areas of interest. See Booklet Two of this series, *Graduate and Professional Study and Research*, for detailed information.

### **The Academic Adviser**

When you enter a university or college, you will usually be assigned an academic adviser, who may be a member of the faculty or a member of the university staff. Your academic adviser will help you select your classes and plan your program, and he or she may also monitor your progress. You are free to seek advice from other faculty members as well. Your college or university will provide you with information about academic advising.

Before you meet with your academic adviser, however, it may be helpful to design a tentative program plan based on your own needs and desires. Know what the degree requirements are or, if you are not certain, prepare a list of questions. Study the university catalog, departmental course schedules, and the printed schedule, which lists all the courses being offered during the term and the days and times these courses will meet. Note that not all courses must be taken in a particular order; there is usually some flexibility in designing your program.

At the first meeting with your academic adviser, you may wish to discuss both your short-term and long-range professional plans—that is, what you hope to do during your program and after you finish your academic studies. You should discuss the tentative program plan that you have drawn up for the semester and possible adjustments to it. You may also wish to discuss opportunities for field experience and other activities that might enrich your educational experience. This information will be useful as your academic adviser helps you decide about various “elective” courses (courses you choose rather than those you are required to take). If you do not speak up, you will not benefit as much as you could from the knowledge and experience of your academic adviser.

Many international students think they should not express their opinion to their academic adviser, since this may be perceived as inappropriate behavior or a sign of disrespect in their own cultures. However, in American culture, it is considered appropriate behavior to speak up and voice your opinion freely. The role of the adviser is to help you make your own decisions, not to make decisions for you. On most campuses, your academic adviser is responsible for approving your plan of study and the number of courses you will take during each semester or quarter. Remember that taking a full course load (usually 12 to 15 credit hours for undergraduates and nine to 12 credit hours for graduates) is required in order for your nonimmigrant student visa to remain valid.

Using your personal plan and his or her knowledge of the school’s requirements, your academic adviser will help you decide upon a study plan based upon your goals and the requirements for a degree. During the academic year, you should make appointments with your academic adviser at regular intervals (a good time is just prior to the next semester registration period) in order to review your progress.

### **Course Registration**

Registration procedures are different at each educational institution. Exact procedures will be outlined in orientation sessions or in orientation materials given to you. If you do not understand these procedures, ask your academic department or program for clarification and help. Actual course registration may be managed on-line via computer, by phone, or by visiting an office or general registration area.

Plan your schedule early. It may take a great deal of thinking, consulting, arranging, and rearranging. It is a good idea to have two or three possible schedules written out by registration day. Having more than one schedule is helpful if some courses you want are “closed,” that is, filled by the maximum number of students.

During the registration period, you will probably need to complete payment arrangements for the semester, obtain your university identification (ID) card, and submit any health or medical forms. Some schools will require that all tuition and fees be paid at the beginning of each semester, others may let you pay in installments. Contact the college or university Bursar’s Office for information on these procedures.

### **Campus and Department Orientation**

Orientation programs for new students are offered at virtually every college and university throughout the United States. The program itself may take on many forms and cover different topics, but the purpose is the same: to ease your transition to a new place. Sometimes there will be a campus or department orientation program and a separate program especially designed for international students, scheduled to avoid conflict with each other. At some schools these programs may be mandatory, but whether mandatory or optional, they are important and

valuable opportunities for you, even if this is not your first visit to the United States. Frequently, orientation programs provide information that won't be as easily obtained later on.

Some campus-based orientation programs may require that you pay a fee. In general, the fee covers the costs of program materials, refreshments, staff support, and other expenses. You may be asked to pay the fee ahead of time or find it included as part of your total student bill.

You may have the opportunity to participate in an orientation program about U.S. colleges and universities while you are still in your home country. If such a program is available to you, by all means participate. These programs frequently have specific relevance for students from your country. Campus-based orientation programs, even when not mandatory, provide the best possible introduction to your U.S. institution and can help relieve much of the anxiety you may have about being in a new place.

Some of the things you might do at a typical campus or department orientation program include:

- ☞ meet other students to establish friendships and reduce possible loneliness or anxiety;
- ☞ learn your school's expectations for your intellectual and personal growth;
- ☞ become familiar with your new school and the local community;
- ☞ move into your on-campus or off-campus residence;
- ☞ speak with professors and academic advisers regarding course placement and selection;
- ☞ obtain training in the use of the campus library and computer services, including electronic mail;
- ☞ register for courses.

At an orientation program for international students, you might:

- ☞ meet other students from your own country and from around the world;
- ☞ receive information about important U.S. immigration regulations with which you must comply;
- ☞ obtain a U.S. Social Security Number (needed for U.S. bank accounts and for employment, including on-campus employment);
- ☞ have your passport and visa documents copied; have your visa documents signed;
- ☞ learn about the U.S. system of higher education and how to be successful in that system;
- ☞ obtain advice on personal safety, health and accident insurance, and wellness;
- ☞ take a guided tour of the local area and open a bank account;
- ☞ sit for an English proficiency examination;
- ☞ learn about U.S. culture and social and personal relationships in the United States;
- ☞ receive information on services and programs provided by the school for international students.

### **Professors**

The social code of behavior between students and professors is not as precisely defined in the United States as it might be in other countries. While some professors adhere to more traditional methods, others will come to class wearing jeans and sports shirts and insist that you call them by their first names. Here are a few pointers to help you deal with professors:

- ☞ Always address teachers as “Professor” or “Doctor” unless instructed otherwise. If the teacher desires to be called something else, he or she will usually tell you. Do not be shocked to hear students calling professors by their first names. This is especially com-

mon among graduate students, since they develop a closer professional relationship with their teachers than undergraduate students do.

- ⇒ Professors in the United States hold office hours, usually several times a week, when they are available for consultation. It is an opportunity used by many students to discuss projects, to review material covered in class, or simply to exchange ideas on a given topic. Most professors are willing to meet students for these purposes, and they can be very helpful. Take advantage of the availability of office hours. These informal meetings could prove to be a turning point in your understanding of a subject and in your relationship with a professor. Professors usually take notice of students who show interest by participating in class and by visiting during office hours. If you cannot be available during a certain professor's office hours, he or she will generally give you the chance to schedule meetings at other times.
- ⇒ Much of the professor's impression of you will be based on your level of class participation. Be prepared for each class. Demonstrate interest in class, speak up, ask questions, and respond to others' comments. However, make sure your participation is not simply to be noticed, but that it contributes constructively and positively to the class.
- ⇒ At the undergraduate level, many Teaching Assistants (TAs) work with professors and often teach partial or full courses. These TAs are usually graduate students from the department. You should not call them "Professor" but rather "Mr." or "Ms." or, if they ask you to, by their first name.

### **Study Skills**

It is common for students to think that they already know how to be a successful student, that if they do the readings and study hard, they'll get good grades. But different teaching methods, in some cases a different language, different academic backgrounds, and a different campus culture can affect your ability to be successful.

Most colleges and universities will offer a variety of free, short-term classes that will help you be a successful student. Topics may include utilizing your school's library resources to write a research paper, navigating the Internet for academic purposes, developing good study skills, and practicing effective time management. If English is not your first language, your grades may be improved by a visit to the university writing center, by taking an ESL course, or by joining an informal English conversation group. There are also excellent study-skills Web sites on the Internet.

### **The Honor Code**

Most colleges and universities in the United States have established honor codes or statements of rules students are expected to follow in their academic work. These rules relate primarily to academic honesty and originality as they are defined by U.S. educational institutions. Many international students have discovered that U.S. academic rules are much different from the ones they followed at home.

U.S. educational institutions take these rules very seriously, and ignorance of the rules usually is not accepted as an excuse for breaking them. Even if a particular academic practice is accepted in your country or is part of your culture, it will not be an acceptable explanation for violating the rules at a U.S. college or university.

The university honor code, or the university code of conduct, is usually distributed to new students at the very beginning of the semester and is frequently a topic for discussion during new student orientation.

If you have any questions about what to do regarding any of these issues, talk to your instructor, your academic adviser, or the international student adviser. There is a U.S. idiom that applies here: “It is better to be safe than sorry.”

### **Cheating**

Cheating is considered to be a failure of honesty in U.S. colleges and universities. It means getting unauthorized help on an assignment, quiz, or examination. You must not receive from anyone, nor give to anyone, any information, answers, or help during an examination or any kind of test. You must not take notes or books to the examination if this is forbidden, and you must not refer to any books or notes while you are taking the test unless you are instructed otherwise. Sometimes students who speak a foreign language during an examination are perceived by others to be cheating, even though they may simply be asking a fellow student in their native language for a piece of paper or an eraser. You should be aware of this and try to avoid suspicion.

### **Plagiarism**

Plagiarism is another kind of cheating. It is the failure to do your own original work in written assignments. Instead, you use someone else’s words or ideas as though they were your own, without crediting the source. Plagiarism is considered literary and intellectual theft and is vigorously condemned in academic work. When quoting words or ideas from books, magazines, Web sites, recordings, films, or other sources of information, always make sure you give appropriate credit to the author in

your text. Many U.S. universities have specific guidelines to follow when quoting an author and some of them publish guides for papers. Make sure you are aware of the university policies on quoting words and ideas to avoid being accused of plagiarism.



### **Time for a Recap**

- ☞ Use the first few days after your arrival to get to know the campus, to meet new people, and to become acclimated to your new school.
- ☞ Take full advantage of academic advisers to assist you in planning your first semester schedule and to help you plan for future semesters and special academic opportunities.
- ☞ Know that faculty and staff are very willing to assist you, but they will not assume that you require assistance unless you ask for it.
- ☞ Attend your school's new student orientation.
- ☞ Sign up for special classes or meetings that will help you be successful as a student.
- ☞ Become familiar with your school's honor code or student code of conduct.



### **Useful Web Sites**

Dartmouth College's Academic Skills Center  
<http://www.dartmouth.edu/admin/acskills/#study>

Keene State College Elliot Center for Study Skills  
<http://www.keene.edu/elliott/>

## FINDING HOUSING

One of the most important things you will have to take care of before you start your studies in the United States is finding a place to live. This is an important decision since it will be one of your biggest expenses and will affect your personal and academic adjustment. Everyone is happiest and most productive in surroundings that are comfortable to them.

### Temporary Accommodations

You may arrive at your school in advance of the date when you can move into your permanent housing, or you may need to look for housing.

There are a number of choices when temporary, overnight accommodations are required. The most expensive are hotels and motels, but some “budget” motel chains can be quite reasonable.

Other options include the local YMCA or YWCA, youth hostels, and international houses. At some schools, university residences may be available, or you may be able to stay with a local family or current student. It is always best to check with the international student adviser in advance for information on overnight housing options.

### Campus Housing

Almost all U.S. colleges and universities provide their students with the option to live in residence halls or dormitories (also called “dorms”). These are usually for single students, not for married



couples or families, and are situated on or close to the campus. It is a great place to meet U.S. students and make new friends rapidly. Dormitory rooms are equipped with basic furniture, and many dormitories in the United States also have a cafeteria. In some dorms there may be a kitchen for those who would rather cook for themselves. Dormitories usually have common rooms where students can get together to watch television, play games, or simply be with friends. Supervisors, often called “residence advisers” or “resident directors,” often live in dormitories to keep an eye on safety and cleanliness and to make sure the rules are observed. Most of the time, these residence advisers are students themselves, employed by the university. The residence adviser can also be a great source of information and support throughout the academic year.

Usually there is a great demand for residence hall space, and it might not be easy to get a room. As soon as you receive your acceptance letter from your chosen school, return the housing application. An advance deposit may be required. At some colleges and universities, dormitory rooms are so much in demand that a lottery is held to determine who will be granted space.

Some campus housing closes for holidays, vacations, and break periods; others may be open year-round. If you require campus housing during vacations and holiday periods, be sure to inquire well in advance regarding availability. Also check with your international student adviser regarding the possibility of a homestay or off-campus housing options.

Many rooms in dormitories are shared with one or more roommates. Many universities require first year students to share a room. Your roommate will be someone of the same sex, whom you will not know. Be prepared to live with someone who could be very different from you. Roommate arrangements often lead to life-long friend-

ships, but on rare occasions roommates can prove mismatched. If you have problems in your living arrangements with your roommate, do not hesitate to contact your residence adviser or anyone else in charge of housing at your university to discuss the situation. In extreme cases, it is possible to change rooms or roommates.

Dormitory rooms usually do not have a private bath or toilet. Instead, residents share large “community” bathrooms, which are separate for men and women. In the United States, a bathroom includes a toilet, a sink, and a bathtub or a shower.

Generally, students living in a dormitory have to follow a set of rules to ensure smooth community living. There are rules to control the noise level, the cleanliness, the number of visitors, and other aspects of living. These rules can vary from building to building to cater to different student tastes. For example, some dormitories might be designated as “24-hour quiet” buildings for students who prefer a more studious lifestyle, while some others might not have strict noise regulations for students who have a more spirited lifestyle. Make sure you are familiar with the rules before you move into a residence hall to avoid unnecessary discomfort or misunderstandings. Examples of typical campus housing include:

- ⇒ **Coed residence halls:** Coed dormitories have both men and women living in the same building. For some international students, this might be a new and very different concept, but it works very well on U.S. campuses. However, male and female students do not share rooms. Sometimes men and women live on different floors or in separate suites, which are small apartments that contain several sleeping rooms, a common living area, and one or two bathrooms.
- ⇒ **Single-sex residence halls:** These dormitories are for those who prefer to live in an all-male or all-female

environment. Universities may set aside a residence or at least part of a residence building that houses women and men separately.

**“Before I left for the USA, I knew that as a first-year student I would have to live in the university dormitory in a shared room. I was afraid that life in the dormitories would be too loud and would not help my studies. I also did not like the idea of having to share my room with a complete stranger! I contacted the international student adviser in my university to ask for advice, and he wrote to me that the university offered what he called ‘24-hour quiet’ floors for students who wanted to live in a more quiet and studious environment. I eventually got a single room on a 24-hour quiet floor. It was strange at first to share my room with another person, but I soon got used to it. My roommate and I eventually became good friends. Living on campus also had many advantages, for example, being able to get up later in the morning for class! Of course, as in any living arrangement, there were some times when the residence was not so quiet or studious, but we had a residence adviser who made sure the rules were observed. I do not regret taking the decision to live in residence. It made me enjoy my time in the United States even more!”**

*—Christina, Sweden*

- ⇒ **University apartments:** Some universities operate apartment houses on campus. Apartments are always in high demand. Usually priority is given to upper-

level undergraduate and graduate students and to students who are married.

- ☞ **Fraternity and sorority houses:** Fraternities (for men) and sororities (for women) are close-knit social organizations of undergraduate men and women who live in a house operated by the organization. Fraternity and sorority houses may be either on- or off-campus. There is emphasis on social activity in fraternities and sororities. New members are chosen through various means during a period called “rush week.” Rush week is often held the week before classes begin. Living in a fraternity or sorority house may be restricted to upper-level students.
- ☞ **Married student housing:** At some universities certain apartments or houses are owned and operated by the university exclusively for married students and families. Usually, only a limited number of units are available. These houses and apartments are usually furnished. The demand for these units is very high. Married students should inquire as early as possible about the availability of these houses or apartments.

### Off-Campus Housing

If you cannot find accommodation in university dormitories, you may have to look for housing off-campus. In particular, students with families may need to look off-campus. While university-subsidized housing is often less expensive than housing off-campus in large U.S. cities, that is not always the case in smaller cities and towns. Types of accommodation include furnished and unfurnished apartments and houses, privately operated dormitories, cooperative residence halls, and rented rooms in private homes.

To find off-campus housing, ask the university’s Housing Office or consult the classified advertising section

(also called “want ads” or “classifieds”) of the local newspaper. Many U.S. newspapers are now available on the World Wide Web, so you may be able to explore off-campus housing opportunities while you are still at home. Check campus bulletin boards for notices of students who are looking for roommates to share an apartment. Seek the help of someone who knows the community or ask the international student adviser for suggestions.

In general, the amount you spend for housing should be limited to one-third or one-fourth of the total amount you have planned to spend on living expenses. If the cost is one-half of your budget, you may be spending too much. If the costs are unusually inexpensive, it is possible that your living quarters are substandard. U.S. cities have local housing rules, called “ordinances” or “housing codes,” which specify certain standards that must be met to ensure that houses and apartment buildings are safe and sanitary.

Making arrangements for housing off-campus can be quite challenging. For example, if you do not have a car, location is important. If an apartment is farther than walking distance from the campus, it may prove to be inconvenient unless it is close to public transportation. Gas, electricity, and telephone services, known as “utilities,” usually are not included in the rent and must be paid by you, the tenant, each month. You must make payment arrangements directly with each of the utility companies. Get an estimate of monthly utility bills from the utility company or previous tenants before you sign a lease. Heating can be expensive in colder parts of the country, and gas and electric bills should be taken into account when determining monthly costs. Heating, electricity, and telephone can add from \$75 to \$200 or more (much more if you make long-distance or international telephone calls) to the rent each month. Water and garbage collection costs are usually included in the rent.

Sharing an apartment with a roommate can keep costs down. If you do not know anyone to room with, you may ask another student who is looking for a roommate to share an apartment with you. Often students advertise for roommates. If you respond to an ad, you will probably be asked to visit for a personal interview. These interviews are an excellent way to determine if it would be a mutually agreeable arrangement to room together. Never room with someone until you have discussed issues such as smoking, study habits, cleaning arrangements, parties, overnight guests, food, cost sharing, and so on.

If you decide that you want to live alone or if you have a family, bring someone who is familiar with the local community and with rental procedures with you when you go apartment hunting.

When you find an apartment you want to rent, you must enter into an agreement with the landlord. This is called a “rental agreement” or a “lease.” A lease is a contract that legally commits the renter (the lessee) to rent a specific apartment or house for a specified length of time. It also commits the landlord (the lessor) to rent that house or apartment to the lessee for that specified period of time. Do not rent an apartment with a lease unless you plan to stay the entire time period stated on the lease.

Many landlords require payment of the first and last months’ rent before the tenants move in. This is known as “advance rent.” It ensures that the tenant notifies the landlord at least 30 days before moving out. Many landlords also require a security deposit (also called a “cleaning deposit”), which usually equals one month’s rent. This is the landlord’s assurance that the renter will do no damage and that the apartment will be in good condition when the tenant leaves. If the tenant leaves the apartment in good condition, the landlord returns the security deposit. You should obtain a receipt for the security deposit as proof of payment.

Before you sign the lease agreement, go through the apartment with the landlord or manager and make a list of imperfections that you should not be held responsible for when you move out. Examples include nail holes where pictures were hung by a previous tenant, chipped tiles, damaged woodwork, or soiled spots on the carpet.

It is important that you understand your rights and responsibilities as a tenant and your landlord's obligations. Before you sign the rental agreement, ask about rules and restrictions. Your responsibilities include paying your rent on time, keeping the apartment clean, repairing damage you cause, and telling the landlord if something does not work. You must not disturb the peace, that is, you must not be excessively noisy, and you must comply with the terms of your rental agreement. The landlord's obligations include repair and maintenance of the apartment. The landlord must not interfere with your use of the apartment, nor enter the apartment without your permission, nor remove any of your property. The landlord must notify you if the building where your apartment is located has been sold.

Only accept rental agreements in writing, with all the terms and conditions set forth in detail. Before signing any kind of rental agreement, be sure that you understand it clearly and completely. It is quite acceptable to ask the landlord if you can take it away for a few minutes to examine it carefully. You do not have to sign it immediately. If you have any doubts, consult with the appropriate office at your college or university. Many schools offer advice to students planning to live off-campus. As a tenant (renter), you should be given a copy of the rental agreement.

### **Off-Campus Dormitories**

Sometimes there are privately owned dormitory complexes near the campus. These are designated for students and are run like university dormitories, but pri-

vately owned. Usually the costs are comparable to living in an on-campus dormitory.

### **Cooperative Residence Halls (“Co-Ops”)**

A co-op is usually a large house in which a group of students lives together, sharing the costs and chores. Residents take turns cooking meals and work together to clean the house and take care of outside maintenance. Because they are generally less expensive, rooms in co-ops may be difficult to find.

### **Rooming Houses**

These are dwellings in which rooms are rented usually to individuals, but occasionally to two roommates. Cooking facilities are often provided. It is probably cheapest to live in such a room, but sometimes there are problems with human relations (sharing the bathroom, kitchen, and so on). If you consider rooming in a house, be selective and ask many questions.

### **Living With a U.S. Family**

Sometimes international student advisers have listings of families in the community who would like to have an international student live in their home. Sometimes the family expects the student to perform certain services, like baby-sitting or household chores, in exchange for free or reduced rent. Living with a family can be a warm and enriching experience, but consider the family and the arrangements carefully and be sure that you understand what is expected of you. Check with the international student adviser to determine if services are expected in exchange for room and board. This might be considered employment by the U.S. government and therefore subject to certain regulations.

“I was on a two-year study program in the USA, and I spent my first year living in the university dormitory. Even if I enjoyed living on campus, I wanted to have something a bit more private and personal in my second year of study. With two friends I had met in my faculty, we decided to rent an apartment near campus. We went to the university’s housing services, where they keep a list of available housing off-campus. By looking through this list, we eventually found a three-room apartment, which suited our needs. We divided the costs by three, which ended up being almost the same price as living in residence. The only problem was that I had to take public transportation for 20 minutes to and from school every day. We also had very little furniture, since we could not afford full kitchen or living room sets, for example. We bought beds, a table, a few chairs, and an old sofa in garage sales and discount stores. It was fine for our needs! We sold most of it to friends at the end of the year. I enjoyed having a place of my own which I could call home, even if it did require more commitment and responsibility.”

—Shareen, Tanzania

### **Cafeteria and Meal Plans**

Most dormitories at U.S. colleges and universities are equipped with cooking facilities. However, for those who do not have the time or facilities to cook for themselves, there is the option of cafeteria dining. Most dormitories have a cafeteria within the building or nearby that offers

low-cost food to students. Often students can sign up for one of a variety of meal plans by which they can pay ahead for the food they will consume. Depending on your tastes and financial situation, you might find these meal plans convenient, cheap, and easily accessible. Some universities require that all students living in a dormitory sign up for a meal plan. Cafeterias are open during scheduled hours and usually offer a variety of foods, including vegetarian selections for those who do not eat meat. Meal plans are sometimes available to students living off-campus as well, which is a great convenience for students who may eat as many as two meals a day on-campus. If you plan to live in an apartment and do not wish to cook or if you enjoy the social aspect of eating in the cafeteria, consider trying out your school's meal plan. Cafeterias are generally closed during holidays and vacation periods.



### Time for a Recap

- ☞ Know the various kinds of housing options available at your college or university.
- ☞ Campus housing, as well as housing for families and married students, may be in great demand. Apply early.
- ☞ When choosing campus housing, select what best meets your needs.
- ☞ If you decide to live in off-campus housing, consult with the off-campus housing office at your college or university for advice.
- ☞ Review all rental and lease agreements carefully, and do not sign them if there is something you do not understand or with which you disagree.
- ☞ Consider the various meal plan options on campus, regardless of your housing arrangements.

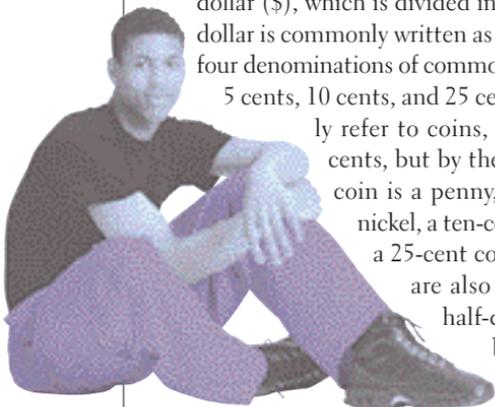
## PRACTICAL INFORMATION FOR EVERYDAY LIVING

While in the United States, you will want to do more than just study. You will have many opportunities to discover more about the country through daily contact with Americans, by exploring all that your area has to offer, and by taking some time to travel to other corners of the United States. You will have to deal with such matters as banking, shopping, postal and telephone services, automobiles and traffic laws, tipping customs, and so on. This section gives practical information to help you become familiar with the services, conveniences, opportunities, and ways of daily life in the United States. If you are traveling to the United States with your family, it also provides information to help you help them settle in your new home.

### **Money Matters**

#### **U.S. Currency**

The basic unit of exchange in the United States is the dollar (\$), which is divided into 100 cents (¢). One dollar is commonly written as \$1 or \$1.00. There are four denominations of commonly used coins: 1 cent, 5 cents, 10 cents, and 25 cents. Americans usually refer to coins, not by their value in cents, but by their names. A one-cent coin is a penny, a five-cent coin is a nickel, a ten-cent coin is a dime, and a 25-cent coin is a quarter. There are also one-dollar coins and half-dollar (50-cent) coins but they are seldom found in circulation.



U.S. paper money (often called bills: for example, a “one-dollar bill”) comes in single-bill denominations of one dollar (\$1.00), two dollars (\$2.00, but these are rare), five dollars (\$5.00), ten dollars (\$10.00), twenty dollars (\$20.00), fifty dollars (\$50.00), and one hundred dollars (\$100.00). You will immediately notice that, unlike in most other countries, U.S. bills are all the same size and all the same color. They are differentiated from each other by the number value and with the portrait of a different U.S. historical figure on each denomination. At first, you may find this confusing and you will need to watch which bills you use carefully. However, you will become accustomed to the currency and will soon be able to differentiate easily between the denominations. U.S. coins also are marked with the coin’s value and each denomination is a different size.

### **Establishing a Bank Account**

One of the first things you should do after you arrive in the United States is establish a bank account. It is not a good idea to carry large sums of cash or to keep it in your room. Most banks have main offices in the center of a city or town. Smaller offices, called “branches,” are usually found in other parts of a city or town and in the suburbs. Even if your bank does not have a branch nearby, you often can find automated bank machines to serve your needs. Banks generally are open Monday through Friday from 9:00 a.m. until 3:00 p.m. On Fridays, many banks stay open a few hours later. Many banks, but not all, are also open on Saturdays, often from 9:00 a.m. to 12:00 noon. Your international student adviser can suggest which banks are convenient to campus.

Remember that banks are private businesses. They are all different and each one wants to get your business. You should check with several banks to determine which bank offers the best services for your needs. When you are ready to open a bank account, go to the “New Accounts”

department at the bank you have chosen. A bank officer will help you to open an account by explaining the different kinds of accounts available and the costs and services of each one. You should plan to open both a savings account and a checking (current) account at the same bank, simply because it will be more convenient for you. For example, if you have a savings account and a checking account in the same bank, you can easily transfer funds from one to the other. Interest rates on savings and checking accounts vary from bank to bank. Investigate and compare various banks and their rates of interests on checking and savings accounts before you decide where to open an account. Internet banks are an alternative option to traditional banks and are another possibility to explore. The best source of information for these will be on the Internet itself.

### Checking Accounts

Checking accounts (called “current accounts” in many countries) are a way to keep your money safe and still allow easy access to it. Checks are an easy way to pay bills, especially by mail. Never send cash through the mail.

### Automatic Tellers and 24-Hour Banking

Almost all American banks now offer banking privileges 24 hours a day through “automatic teller machines” or ATMs. When you open an account at a bank, you will be issued a bankcard and a personal identification number (PIN). You will be able to use this card in your bank’s ATM to access your account and make transactions. This will enable you to do such things as withdraw and deposit money, transfer funds, and obtain your balance 24 hours a day. Generally, you can also use your bankcard in other banks’ ATMs for a small service fee charged against your account, but only for cash withdrawals. Banks often impose limits on amounts that can be withdrawn from the ATM in one day, usually between \$200 and \$400.

It is now possible in the United States to conduct most of your monetary transactions using only your bankcard. Many stores have systems that permit you to use your bankcard instead of cash to pay for merchandise. In this way, the money is deducted directly from your bank account. Since you are not using cash when paying with your bankcard, however, you should keep track of your account to make sure you are not overspending. It is a good idea to carry a small amount of cash with you at all times anyway, since the automated banking system can break down.

Having a bankcard is very convenient, since it can be used all over the United States and even in other countries connected to the same banking system. Bankcards from other countries can also be used in the United States as long as they function on one of the banking networks used in the United States. Before leaving home, ask your bank if you can use your home country's bankcard in the United States. This is especially useful if, in case of emergency, you need to rapidly get money from home.

Most ATMs also accept credit cards. If you have a credit card but do not use it in ATMs yet, ask the bank that has issued your credit card to allocate a PIN to it. Then you will be able to use your credit card in ATMs. Note, however, that this transaction may be considered a "cash advance" and therefore your credit card company may immediately begin to charge you interest. In some cases, the interest rates for a cash advance may be higher than for credit card purchases.

### **Personal Checks**

Checks that you write are called "personal" checks. You can use checks instead of money in most stores or businesses in the United States. Usually, you will be asked to present two pieces of identification, including at least

one with a photo, before you can use a personal check to make purchases or to obtain cash.

### **Two-Party Checks**

Checks written by someone else in payment to you are called “two-party” checks. To cash or deposit such a check, you must first endorse (sign) it. Only endorse the check when you are ready to use it since it becomes negotiable — that is, it can be redeemed for cash — as soon as it is signed. To endorse a check, turn it over and, on the back across the narrow width, write your name exactly as it is written on the check. This is the bank’s or merchant’s way of making sure that you really are the person to whom the check was written and the person who should receive the money, either in cash or deposited to your bank account.

### **Cashier’s Checks**

A cashier’s check is a check written for you by your bank. You give the bank the money (or it is taken from your account), and the clerk prepares a cashier’s check. Your bank will probably charge a small fee for this service. Usually, cashier’s checks are written for large amounts to transfer money from one place to another. A cashier’s check is easier to cash than a personal check, and it is safer than carrying a large amount of cash. You do not have to cash a cashier’s check at a branch of your bank; it can be cashed at any bank or business that will accept a cashier’s check.

### **Overdrafts**

When you write a check for more money than you have in the bank, you create an “overdraft.” For each overdrawn check, the bank will charge you a fine of \$10 to \$25 or more. The bank will also return your check, unpaid, to the person or business to which you wrote the check. If

the payee is a store or business, that payee may also charge you \$5 to \$20 for the trouble the bad check has caused—and they may not accept your checks again. It can be very expensive if you fail to keep an accurate, check-by-check record of your account. It is also illegal to issue a “bad” check (a check for which there is not sufficient money in the checking account) on purpose.

### **Savings Accounts**

If you plan on bringing enough money with you for the entire school year, or even most of the money you will need, you should consider opening a savings account. A savings account usually offers a higher rate of interest than an interest-bearing checking account and allows you to make withdrawals to cover your living expenses. You can withdraw the money in cash or, especially for large amounts, in the form of a “certified” (bank) check. Compare rates offered by several banks to find the best terms and benefits for the type of account you will hold.

### **Safety Deposit Boxes**

Most banks maintain small locked boxes that may be rented by the month or by the year. The contents of the box are known only to the person who holds the key; the bank does not have access, except in case of death. A safety deposit box is a good place to keep valuables such as passports, jewelry, foreign currency you do not want to exchange, and legal papers.

### **Credit Cards and “Buying on Credit”**

The use of credit cards is widespread in the United States. Banks, credit card companies, gas companies, department stores, and other organizations issue credit cards, which can be used to make purchases. Statements are mailed to credit card holders once a month. If the amount due is not paid within a specified number of

days, a “finance charge” is added to the bill. Applications for credit cards are available in many banks and stores. Information requested includes the applicant’s source and amount of income, length of residence at the present address, and bank information. Many companies that issue credit cards require applicants to have a specific minimum income.

As a student, you may find it difficult at first to obtain a credit card. However, many credit card companies also offer special student credit cards, subject to certain conditions. Not having a credit card can make daily life somewhat more difficult. For example, if you are on a trip and need cash, you can obtain a cash advance from any bank that honors the specific type of credit card you hold. Finance charges, however, often begin from the day you receive the cash advance.

Whether you use a credit card or sign a contract to purchase something on credit, be careful not to build up too much debt. Credit buying is often necessary—for example, for the purchase of a car—but be sure you understand the terms of the loan agreement. You may have to pay high interest rates, sometimes as much as 21 percent.

One way to avoid building up too much debt is to delay obtaining a credit card or making large purchases involving long-term debt for the first few months you are in the United States. Instead, make your initial purchases by cash or by check. At the same time, keep careful records of your expenditures. Do this the first two or three months you are in the United States. By doing so, you will know exactly how much it costs to live and study in your city. You will then be in a good position to know when to use or not to use a credit card and how much debt you can actually support. Every four or five months thereafter, you should monitor your expenditures again to make sure that you are not spending too much or building up too much debt.

### Tipping

In the United States, tips (gratuities) are not automatically added to bills, as is customary in some other countries. Even if tipping remains a personal choice, it is usually expected when certain services are provided. You should be aware that the people who commonly receive tips are paid a wage that is lower than those who do not receive tips. They depend upon tips for a significant part, sometimes the majority, of their income. The average tip is usually 15 percent, but it can vary depending on the extent and the quality of the service provided.

**Eating Out:** The expected tip in a restaurant is 15 or 20 percent in a good restaurant with excellent service. You should leave your tip on the table for the waiter or waitress as you leave. If you pay with a credit card, you can add the tip to the credit card charges before you total the bill. The restaurant then gives that amount in cash to your server. If you sit at a counter in a restaurant, the tip is usually smaller; 10 to 15 percent is sufficient. In a fast-food restaurant, the bill is paid when the food is ordered and no tip is expected. In a cafeteria or a self-service restaurant, you pay the cashier after having chosen your meal and, again, no tip is expected.

**Taxi Drivers:** It is customary to give 10 to 15 percent of the total fare.

**Airport and Hotel Porters:** It is customary to give \$1.00 for each bag.

**Barbers, Hairdressers, and Beauticians:** They usually are tipped 10 to 15 percent of the bill.

**Valet Parking:** The attendant should usually receive \$1.00 to \$2.00.

*Never offer a tip* to public officials, police officers, or

government employees. This is against the law in the United States. There is no need to tip hotel desk clerks, bus drivers, theater ushers, salespeople, flight attendants, or gas station attendants.

### **Telecommunications**

#### **Telephones**

For convenience and privacy, most students will want to have their own telephones. Almost all dormitories have at least a dorm or a “floor” telephone, which students share. Other dormitories have telephones already installed in the rooms. If there is no room phone, it is permissible to have one installed. Remember that you will be responsible for the telephone bills. If you decide to have a telephone installed in your room, ask the residence adviser of your dormitory for advice. If you live off-campus, you will need a telephone not only for convenience but also for safety. Ask your international student adviser for advice on how to get a phone installed in your home or apartment.

When you get a phone line installed, you will have to buy your own phone and pay for installation charges and perhaps a deposit (to ensure that you will pay your telephone bills). You will be billed monthly for use of the telephone, usually a flat fee for local service (depending on the kind of service you have) plus extra charges for long distance calls. These costs vary from area to area in the United States.

Every telephone customer receives a copy of the telephone directory for the area and a new copy each time the directory is revised and updated. There are usually three parts to the telephone directory, named after the color of their pages:

☞ The white pages are in front of the telephone book.

Listed here, alphabetically by last name, are the names, addresses, and telephone numbers of all subscribers, both individuals and businesses, in the immediate telephone area, except for those subscribers who do not wish to have such information listed. Some large cities divide the white pages in two sections, one for residence listings and one for business listings.

- ☞ The yellow pages are in the back part of the phone book or, in large cities, in a separate book. The yellow pages list companies, organizations, and services, alphabetically and by category. There is an index of categories in the yellow pages. Under each category are listings of firms that provide that service. The yellow pages can be very useful if you are looking for a particular business or service.
- ☞ Some larger cities also have blue pages for city, county, state, and federal government listings.

Telephone numbers in the United States have 10 digits, including a seven-digit set of numbers that is the prime telephone number. Preceding the seven-digit number is the three-digit “area code.” The area code serves a wide region, often a large part of a state. Usually you need to dial the area code only if the number is in an area with a code different than your own. However, some more populated areas now have more than one area code and require you to dial both the area code and prime telephone number even if you live in the same city.

If you need a telephone number and you cannot find it in the telephone book, you can call “directory assistance” by dialing the number given in the front part of the phone book. In most areas, the number is “411.” If the number you want is an “unlisted” number, the directory assistance operator is not allowed to give it to you. Most telephone companies allow each customer to make a certain number of free directory assistance calls per

month. After that number is reached, you will be charged a fee for each additional call.

### **Emergency Numbers**

It is very important to write down emergency numbers (fire, police, doctors, paramedics, campus emergency numbers, and so on) and to keep them near your telephone. Emergency numbers are given in the front part of the telephone book, though sometimes there are several districts for fire, police, and paramedic services (often called the rescue squad). Be sure that you have the correct emergency numbers to serve you if you need help, and keep these numbers posted near or taped to your telephone.

In many communities in the United States, when you need police, the fire department, or paramedics in an emergency situation, you simply dial “911.” Once you have dialed 911, the operator will ask you what the emergency is, ask for your address, and then summon the appropriate help. Most of the time, the operator will stay on the line and give you support or advice until help arrives. It is very important to call 911 only in an emergency situation, and it is illegal to use it otherwise.

Some people believe that if you dial “0” in an emergency, the operator will call for help. This is not true. Often the telephone operator who processes your calls is kilometers—perhaps several hundred kilometers—away. In an emergency, you need local help and should contact 911 for help as quickly as possible.

### **Long Distance Telephone Calls**

There are several types of long distance telephone calls. Generally, when you call someone long distance in the United States, you dial “1,” the area code, and then the seven-digit telephone number. Various rates are charged

for long distance calls, depending on the time of day, length of call, the type of call, and the long distance company you use. Be sure to note when rates are lowest, usually weekends, holidays, and at night. You can find information on long distance costs and procedures in the front part of the telephone book.

Long distance service is a big business in the United States. When you connect with the local telephone company, you will be automatically connected to their long distance service or you may be given a choice of companies. You will likely also get calls from representatives of private long distance companies offering you all types of deals, rebates, or special packages. Depending on your needs, sometimes these private long distance companies can save you considerable amounts of money. Take into consideration what these companies offer you, compare it to what your local phone company offers, and take your long distance calling needs into consideration. Ask your international student adviser for advice on private long distance companies if you are not sure which would be best for you.

Below are some of the types of long distance calls you can make in the United States.

**Direct-Dialed Call:** A call dialed directly, without operator assistance. It is the least expensive and most common type of long distance call.

**Person-to-Person Call:** An operator-assisted call in which the operator connects you directly with the person with whom you wish to speak. Charges are per minute and begin when the operator puts the person you want to speak with on the line. This service is more expensive than a direct-dialed call, but it might be necessary if you need to contact people who are difficult to reach or if you are calling a country where telephone service is sporadic. The extent to which some countries accept person-to-

person calls from the United States may depend on the availability of telephone services, on the telecommunications technology, or on the governmental regime in place.

**Collect Call:** An operator-assisted call for which the charges are billed to the person you are calling. If you place a collect call, the operator will ask you your name and then ask the person you are calling whether he or she will “accept the charges,” that is, allow the cost of the call to be put on his or her telephone bill.

**Third-Party Call:** A call made from a telephone other than your own for which the operator transfers the charges from the telephone you are using to your own phone number. If, however, the telephone you are using is a pay telephone rather than a personal phone, the operator must verbally verify the charges, so someone must be at your home to answer the telephone. The operator will call your phone number and someone will have to answer your phone and verbally accept the charges for the third-party call to be completed. The charges will then be billed to your home phone number. Most telephone companies now issue “calling cards” for their users. With a special identification number, you can have all long distance calls you make from telephones other than your own charged automatically to your bill, without having the operator call home for confirmation.

**“800” or “888” Calls:** These are calls made to toll-free numbers. When you call a number that begins with either of these area codes, the charges are paid by the business you are calling as a courtesy to its customers.

### **Calls to Foreign Countries**

It is possible to dial direct to almost all foreign countries from the United States, and direct dialing is less expensive than placing calls through the operator. To get an

international line, you must first dial “011,” then the country code, city code, and telephone number you wish to reach. International country and city codes, rates to some countries, time differences, and further directions for placing international calls are given in the front part of the telephone book. You can also make operator-assisted calls, person-to-person calls, and collect calls to foreign countries by dialing “0” for the operator. Dial the operator if you:

- ☞ need a country or city code not listed in the telephone book under “international direct dialing”;
- ☞ need help in completing an international call;
- ☞ have reached a wrong number or have a poor connection in the country you are trying to contact and do not want to be charged for that call.

### Cellular or Mobile Phones

Cellular phones are widely available in the United States, and most mobile phones purchased in other countries will not work in the United States. If you wish to have a cellular phone, it is best to get one after you arrive. Many types of phones and a number of service providers are available in most places, so investigate to find those that best suit your needs.

### Public (“Pay”) Phones

These telephones can be found in many locations in commercial areas. Directions for making calls are printed on the telephone. You usually need to insert 35 to 50 cents to make a local call. Most telephone companies now sell debit cards. When you buy the card, you pay a certain amount that is recorded into the card’s computer chip or magnetic strip. Afterwards, you can use this card in public telephones until the balance is depleted.

### **Internet and E-Mail Services**

At most U.S. colleges and universities, you will be assigned, upon request, a free e-mail address. In some cases, Internet services are also free. Generally, U.S. colleges and universities have several computer rooms where you can check your e-mail, use the Internet, or use various software programs. Because of the popularity of these services, you might have to stand in line to get access to a computer terminal. Usually, it is easier to have access to public computer terminals early in the morning or late in the evening.

If you want Internet and e-mail services to be connected to your home computer, there are many possible alternatives. As a student, you can get a dial-up connection from your home computer to your university's server at a discount or, possibly, for free. Some universities even have network connections available in all dorm rooms. Contact your university's Information Technology (IT) Services Office for more information. Private computer service companies, local telephone companies, and some television cable companies also offer home Internet connections. These private Internet suppliers can be more expensive to use, but their services and connection quality might be better. If you are unsure what to do, ask your international student adviser for advice on home Internet connections.

### **Telegraph**

With the Internet and the ever-increasing computerization of telecommunications, older methods of communication such as telegraph and telegram are less and less accessible in the United States. If you do want to send a telegram or a telex message, look in the yellow pages of the phone book for "Telegraph Service." Once you select a company, call and tell the operator the name and address (including the country) of the person to whom

you are sending the telegram; then, dictate the message. The number of words in the message and the distance it must be sent will determine the charges. Telegrams or telexes can be charged to your telephone number or you can ask the operator to send you a bill.

### **Using the U.S. Postal Service**

#### **Mailing Address**

Before you leave home, give your correct mailing address in the United States to family and friends who will be writing to you. If you do not know the address of your American residence before you leave home, have letters sent in care of your international student adviser. Inform people of your permanent address as soon as you can. Be sure to include the “zip code.” A zip code is a five-digit number identifying the postal zone in which the address lies. Some private citizens, businesses, and organizations use more precise, nine-digit zip codes. For example, the zip code for the U.S. immigration service district office in Helena, Montana, is 59626-0036.

Whenever you change addresses while you are in the United States, you should go to the nearest post office and fill out the following:

- ⇒ Immigration Service Address Report: Each time you change your address, report your new address to the U.S. immigration service on form AR-11 within 10 days from the date you move. This form can be downloaded from the World Wide Web at <http://www.immigration.gov/graphics/formsfee/forms/ar-11.htm>. Also report all changes of address to your international student adviser.
- ⇒ Change of Address Card: The post office has change of address cards for the forwarding of your mail if you move. The post office will forward (send) to your new

address all mail addressed to your old address and will continue this service for 12 months after the date the change of address card is filed. This service is free.

### Post Offices

Telephone numbers of post offices are listed in the blue pages of the telephone directory under “United States Government—U.S. Postal Service.” Some city directories also list local post offices under a separate number for “Information” or “Customer Service.”

Every city has a main post office, and larger cities have several full-service branch post offices and small, minimum-service substations, as well. Substations often are located in drugstores or other places of business. Many universities also have substations or other small, minimum-service post offices on campus. These facilities sell stamps and provide basic services like mailing packages to addresses in the United States. Although you cannot send a registered letter or mail packages to foreign countries from these small substations, you can go to a full-service post office or branch office off-campus to do these things. Regular post office hours are usually from 8:30 a.m. to 5:00 p.m., Monday through Friday, and 8:30 a.m. to 12:00 noon on Saturday. Substations have the same hours as the business in which they are located. Most post offices deliver mail once a day, except on Sundays and federal holidays.

### Post Office Boxes

Most post offices have small combination lock boxes that can be rented to receive your mail. There is a nominal charge for rental, which varies from city to city. To apply for a post office box (usually called a “P.O. Box”), go to the nearest regular post office; bring with you some piece of identification that has your address on it, such as a state driver’s license. If there are no post office boxes

available, your name will be put on a waiting list. When you are assigned a post office box, you will be given the combination of the lock. Mail can then be sent to you at the post office where your P.O. box is located. Be sure to tell correspondents to address letters to your name, P.O. Box number, station (if needed), city, state, and zip code. Mail is delivered to post office boxes as it is sorted. Post office lobbies (where boxes are located) usually are open 24 hours a day, every day of the week; however, some lobbies are closed on Sundays. If you rent a P.O. box, you will be given complete information by the post office where the box is located.

### Postal Rates

Postal rates for mailing letters and packages change occasionally and changes are well advertised. Rate sheets can be obtained from local post offices, or you can access the U.S. Postal Service's rates calculator Web page at <http://postcalc.usps.gov/>. There are a number of options and types of services available.

**Airmail:** Delivery by air usually is recommended for mail going across the country and outside the United States. Letters and postcards to overseas addresses can be sent by surface mail for less, but it takes much longer (for example, six to eight weeks to Europe), and the cost difference is so small that airmail is always recommended.

**Aerogrammes:** These are special, prestamped letter sheets that fold for addressing and mailing. They are made especially for correspondence to other countries. They are inexpensive and convenient.

**Certified Mail:** This service ensures that the recipient receives your letter; it requires that you pay an extra fee. If you want a return card signed by the recipient as proof that it has been received, there is an additional charge. It is a good idea to send applications and other important

papers to U.S. addresses by certified mail. Certified mail cannot be sent abroad.

**Registered Mail:** This service is the most secure means of delivering valuable mail both in the United States and abroad. You receive proof of mailing, and the handling of the registered material is closely controlled from the point of mailing to the point of delivery. The cost varies with the value of the article being sent. For an additional fee, a return receipt can be obtained, showing proof of delivery. Insurance may be purchased for up to \$25,000 coverage against loss or damage. Registered mail service is available to most foreign countries.

**Book Rate:** You can send books in the United States and to most countries at a reduced rate as long as the package contains only books.

**Direct Mail Sack:** This is an even cheaper way to send a large number of books. The books are put into a large canvas mailbag and the bag is tagged and sent.

There are size and weight limitations for sending packages through the U.S. mail. Ask at the post office about rates and regulations. Use boxes or padded mailing envelopes for packing, and seal them well with a good packing tape. Do not wrap packages in paper and do not tie them with twine.

If you wish to send packages to foreign countries, fill out customs forms that the postal clerk will give to you. Be prepared to list the contents and to give the value of each item. If the package weighs less than two pounds (0.9 kilos), ask about a special, cheaper “small package” airmail rate.

Many private or commercial firms offer normal or express mailing services through a variety of delivery options. Usually these firms will prepare packages for mailing for

an additional fee. Prices and services offered vary greatly, so it is worth doing a bit of research before choosing one firm over another.

### Postal Money Orders

Money orders (a safe way to send money through the mail) can be purchased at the post office. There is a small fee, depending on the value of the money order.

For more information on the postal service in the United States, consult the U.S. Postal Service's Web site at <http://www.usps.gov>.

### Health and Wellness

#### Adjusting to Your New Home

When traveling abroad, you have to be ready for extreme or unfamiliar conditions. You might have an upset stomach or other digestive problems in the first few days as your body adapts to the climate and the food. It is even common to catch a cold. You may have trouble adapting to the altitude if you are going to a mountainous area. Even the most seasoned travelers and the fittest athletes have to deal with these problems when they leave their country. These discomforts can, however, be controlled. Here are a few tips to help you adjust.

- ☞ Take it easy for the first few days or a week. Your body will need to rest if it is to adapt to local conditions.
- ☞ Get enough sleep.
- ☞ Wash your hands often and do not rub your eyes to avoid coming in contact and being infected with various viruses.
- ☞ Medication for headaches, colds, upset stomach,

minor injuries, and other ailments is readily available in the United States. It is not always advisable to bring medication from home into the United States since some restrictions apply. The pharmacist at any drugstore can assist you in finding medication for your needs.

- ☞ If you are going to a warm area, wear a hat on sunny days to avoid sunstroke, use sunscreen to protect your skin against sunburn, and drink a lot of liquids (nonalcoholic and without caffeine) to prevent dehydration.
- ☞ Contact your international student adviser to find the location of the nearest medical clinic. Most universities maintain a health clinic on campus.

### Campus Health Clinics

Most colleges and universities in the United States have a clinic, an infirmary, or some other form of health care service for students, though usually not for their families. The “health fee” the student pays each term goes toward providing such services. Therefore, the services provided are often free or offered at a greatly reduced cost. Usually, however, university health services are limited to minor and emergency care. In case of a serious health problem, the university normally refers the student to a medical facility in the community, and the student, or his or her insurance, pays the costs. Your college or university should send you materials that discuss health care services and fees involved. If you do not receive such material, be sure to write and ask your international student adviser for this information before you leave your home country.

### Family Medical Care

If you are traveling with your spouse and/or family, you will need to find another source for medical care. Care

for the family is available from doctors in private medical practice or through community medical clinics. It is a good idea to establish a relationship with a doctor shortly after you arrive in the United States so you will have ready access to medical care if you, your spouse, or your children should become ill.

Family doctors (also called “primary care physicians” or “general practitioners”) provide medical care for the whole family, as well as deliver babies. Many doctors specialize in family-related areas. For example, obstetricians specialize in prenatal care and deliver babies. Often, an obstetrician is also a gynecologist, a specialist who treats women. Pediatricians care for infants and children. Family doctors often refer patients to specialists for treatment of particular conditions. Ask friends, the student health service, or the international student adviser for recommendations of doctors in your community. When you telephone for an appointment, ask how much the doctor charges for services. Make sure you know which medical services your health insurance covers and which it does not. For more information on types of health care plans and health insurance, read the section “Health Insurance” in chapter 2 of this booklet.

### **Shopping**

Shopping is one of America’s favorite pastimes. Even the smallest cities in the United States have shopping centers or “shopping malls” that contain a wide variety of stores and services. Stores usually open at 9:00 or 10:00 a.m., Monday through Saturday. They usually stay open until 9:00 p.m., but this can vary greatly depending on the area. Many smaller stores close at 5:00 or 6:00 p.m. Some stores are also open on Sunday, usually from noon until 5:00 p.m. Businesses usually work from 9:00 a.m. to 5:00 p.m. on weekdays. Stores and businesses do not close at lunchtime as is customary in many other countries.

Stores in the United States are generally very customer-friendly. For example, it is usually quite easy and acceptable to return or exchange an item after you have purchased it. If you notice that the goods you purchased are damaged, that the clothing does not fit, or that you have bought the wrong item, you can usually go back to the store with the sales receipt and exchange these goods or get your money back. Keep your sales receipt from every purchase made until you are certain that you are content with the item or that it works properly.

### Common Types of U.S. Stores

**The Campus Bookstore:** Almost every college and university operates a bookstore on campus. These bookstores carry required textbooks and supplies, a complete range of stationery items, and items of clothing with the university's emblem printed on them, as well as a variety of things needed or enjoyed by students. Most textbooks are available either new or used. Used books are considerably cheaper, but they may be damaged or marked in by the previous owner. It is important to keep the sales receipt when you make a purchase. If you drop the class or decide that you do not need the book, you may return the book for a full cash refund if you have not made marks in it and it is returned before an established deadline. At the end of the school term, if your textbooks are in good condition and you do not need them anymore, you can sell them back to the bookstore for a reduced price. If you are unsure if you should sell the book, ask the advice of the professor who taught the class. Some books are valuable for future reference.

**Supermarkets:** The supermarket, sometimes called the "grocery store," is a large store that sells all kinds of food, as well as a small selection of other things like pharmacy items, hardware, kitchen utensils, houseplants, food for pets, and sometimes even clothing. Prices in supermarkets are usually lower than in small, independent

stores. Some supermarkets carry foreign foods, especially if they are located in an area with a large immigrant population. Get to know your local supermarkets, compare the prices and selection, and if you have any questions, ask the clerk at the checkout counter.

**Pharmacies:** In the United States, pharmacies are also called “drugstores” and usually offer a large selection of cosmetics, toiletries, stationery, and other items, as well as medicines. You may also purchase “nonprescription” (that is, not prescribed by a doctor) medication, such as aspirin and common cold remedies. Only a licensed pharmacist can sell prescription medication. Unlike in many countries, most medication in the United States can be obtained only with a doctor’s written prescription, and it is not possible to simply ask the pharmacist for many types of medication.

**Department Stores:** Department stores have many different sections, or departments, where you can buy clothing, shoes, appliances, kitchen items, china, gifts, jewelry, and more. Department stores differ in price and quality.

**Discount Stores:** Discount stores are similar to department stores but generally offer lower prices because they buy in large quantities (sometimes older and discontinued models) and because the stores are large, economically built, and plain. At some discount stores, you must pay a membership fee and present your membership card to enter. You can find “bargains” (good buys) at discount stores if you shop with care.

## **Eating**

### **Restaurants**

Restaurants in the United States range from inexpensive “fast-food” to very expensive restaurants. Some

restaurants feature specialties of the region, others specialize in “ethnic” foods from various regions of the world. While some of these ethnic restaurants are very authentic, others have adapted their food to suit American tastes.

It is safe to eat in restaurants in the United States since they are regularly inspected for cleanliness and for compliance with health codes. It is also safe to drink water from a tap in the United States. Bottled water is usually available in American restaurants for an extra charge. To find out about restaurants in your community, consult the yellow pages in the local phone book or follow the recommendations of acquaintances and friends.

If you plan to eat at a formal restaurant, you should call a day or two in advance to make a reservation. Not all restaurants require reservations, but it is a good idea to check just in case they are necessary. This is especially true on weekends and holidays.

In general, the wording of an invitation to dine with someone in a restaurant will give a clue as to who will pay the bill. If someone says, “Would you please have dinner with me?” or “I would like to invite you to dinner,” it usually means that you are to be a guest and that person will pay the bill. If someone says, “Would you like to have dinner together?” or “Do you want to grab a bite to eat?” it probably means that each will pay for what he or she eats and drinks and will contribute towards the tip for the waiter or waitress. If you are not sure how the bill will be paid, assume that you will pay your share.

### **Transportation**

#### **Public Transportation**

Public transportation in the United States varies significantly from city to city. Several of the major U.S. cities

have a dependable, comprehensive system. Others have very little public transport. Depending on where you live in relation to your college or university campus, public transportation can be the simplest, least expensive, and most reliable way to get to school. If you live on campus, you may find that you rarely need to get any place that you cannot walk to; therefore, basic public transportation may be sufficient. Make sure you get acquainted with your area's most convenient form of public transportation. You can usually get a map of the transit network at bus stops, at subway or tramway stops, at the public transportation office, at some gas stations, or from your university's information bureau. Many cities also have public transportation information available on the Internet.

If you plan to live off-campus and will not have access to a car, make sure you know how frequently your street or area is served by public transportation, the times of scheduled stops, and the price of travel. Take the price of transportation into account when deciding where to live since it can affect your budget considerably. If you need to take public transportation daily, it is recommended that you get a monthly pass to save on transport expenses. These passes are available at the public transportation office in your city and often in other locations such as drugstores or post offices.

### **Automobiles**

It may seem to you that everyone in the United States has an automobile (generally called a "car") and that everyone needs one. Certainly, cars can be convenient, but they can also be very expensive to buy and maintain. Some things about them can be inconvenient, such as parking and upkeep. Some universities may not allow first-year undergraduate students to keep a car on campus due to limited parking space.

If you decide to buy a car, take your time and look for

deals on good cars for less money. Research the cars you are considering to be certain they are safe and reliable. You can purchase magazines that will assist you with your research. When shopping for a car, bring along someone who is knowledgeable about cars and how they are sold in the United States. Most car dealers will negotiate prices with the customer, so this will be a good time to practice your bargaining skills or show your expertise.

The total cost of the car will depend on the age of the car; the options you choose (air conditioning, automatic or manual transmission, power brakes and steering, and so on); and on the brand or “make.” Look at different brands and models, and compare prices and the cost of options.

Used cars are less expensive than new cars. Of course, the car is older and there is a risk of problems and repair costs. Used cars are sometimes advertised on bulletin boards on campus and in newspapers, or you can go to a used car lot. Even though the cost is almost always higher, many people prefer to buy a used car from a dealer because there is usually a 30- to 90-day “warranty” on the car. A warranty is a guarantee to repair any problems that arise within the warranty period.

To get a better idea of what you should pay for certain used car models, consult with the Kelley Blue Book online at <http://www.kbb.com>.

When buying a used car, you should be able to obtain the owner’s permission to take the car to a garage (one not associated with the seller) to be thoroughly checked before you decide to buy it. Mechanics usually charge for this service, but this is a good investment if it saves you from buying a car in bad condition. If you purchase the car from a dealer, there should be a warranty on the car and, therefore, no reason to take it to a mechanic.

When you complete the purchase of a used car, be sure

that you get from the previous owner the documents (“title” or transfer of ownership papers, antismog certification, and so on) required by the department of motor vehicles in the state where you buy the car. Before you buy any car, contact the department of motor vehicles in your state to find out about state requirements for owning a car.

You can either pay the total cost of a car when you purchase it or you can sometimes finance it (“buy it on time” or “buy it on credit”). Financing costs vary greatly, but they can add 20 to 30 percent to the purchase price. Before signing any papers committing you to buy the car, be sure that you understand all the details of the sale.

**Getting a Driver’s License and Obeying Traffic Laws:** If you plan to drive in the United States, you must have a valid driver’s license. It is a good idea to get a driver’s license issued in the state where you will live, since some states do not recognize an international driver’s license. Even those that do recognize an international license will accept it for only one year after you arrive in the United States. Check with the local office of the state motor vehicles department to get information on obtaining a state driver’s license.

It is important to learn and obey traffic laws and to understand that they are enforced. People who break these laws can receive fines, jail sentences, and/or the loss of driving privileges. All laws that govern driver’s licenses and all traffic laws are made by each state. There are variations from state to state. When you apply for a driver’s license, you will be given a book with all the traffic laws of the state in it. Learn these laws and obey them. In fact, you will be required to pass a written test on these laws to get a license. You also may be required to pass a driving, or “road,” test before you are granted a license.

**Automobile Insurance:** In most of the United States, automobile insurance is mandatory, but the amount of coverage required varies from state to state. If a car is not insured, the owner of the car is financially responsible for any accidents or damage connected with the car. Also, legal problems resulting from an accident can be complicated and very costly. Therefore, it is very important to have at least the minimum amount of insurance coverage. Ask your international student adviser about state requirements and for advice on purchasing automobile insurance.

**Renting a Car:** There are certain requirements and restrictions connected with renting a car. For example, many agencies require that individuals be at least 25 years old to rent a car. Some will allow drivers who are younger, but for an additional fee. If you want to rent a car, telephone or visit a rental car agency. Most agencies are listed in the telephone directory's yellow pages. Ask for information, procedures, and rates.

### **Bicycles**

On many U.S. campuses and in many communities, bicycles provide useful, inexpensive, and convenient transportation. Most communities also have bicycle clubs that schedule group outings and competitive races. Bicycle shops often sell new and used bicycles. Notices of used bicycles for sale sometimes are posted by students on bulletin boards and in classified advertising sections in the school or community newspaper.

Some universities and some city police departments require that bicycles be licensed. Ask your international student adviser about regulations and traffic rules for bicycles on campus and in the community.

Always lock your bicycle when you leave it, even for a few minutes, as, unfortunately, it can be a popular target

for thieves. You can get advice on a secure locking system and on safety precautions from a bicycle shop.

### **Motorcycles**

Motorcycles and other two-wheeled vehicles with motors are another relatively inexpensive form of transportation. Most states require that these vehicles be registered and that their drivers be licensed. Most states also require drivers to wear protective helmets.

In addition, many universities and colleges require that motorcycles and similar vehicles be registered with the campus security office. Some institutions require that motorcycles have effective devices to muffle the loud engine noise. Motorcycles usually must be parked in spaces designated for two-wheeled vehicles.

### **Leisure Travel**

The United States is a large country, the fourth largest in the world. Different regions of the United States can almost seem like different countries, with their varied climates, landscapes, people, and customs. There are countless things to see, but distances can be great and travel can be expensive.

### **Airlines**

The United States has several major national airlines as well as many regional carriers. Because of the competition between airlines, you may find that airfares are surprisingly low, particularly when airlines offer sales. You can book tickets directly with the airlines, through a travel agent, or through the Internet. There are several popular Web sites that can help you find the lowest fare for the trip you wish to make. Try <http://www.expedia.com> or <http://www.travelocity.com>.

### Trains

Amtrak, the U.S. national rail carrier, offers a USA Rail Pass to permanent residents of foreign countries, but it must be purchased outside the United States. The pass entitles you to unlimited travel for one predetermined price for a specified number of days. For information, contact a travel agency.

### Buses

Bus travel is often the least expensive way to travel in the United States and provides excellent opportunities for seeing the country. Reservations are not required, but if you are considering traveling or touring by bus, you should try to make arrangements with a travel agent before you leave home. The major bus company serving the United States is the Greyhound Bus Company. Greyhound sometimes has special fares for touring the United States and it also has a special touring fare called Ameripass, available for travel anywhere in the United States. It may be purchased in the United States. Contact a travel agency for more information.

Also consider the following possibilities when planning leisure travel:

- ⇒ Most American transport companies (airlines, buses, and trains) offer special travel deals for foreigners. The offer is usually for travel anywhere in the country for a set fee and a certain number of days. Usually, the ticket must be bought before entering the United States. Contact your travel agent before leaving home to find out about these special tickets.
- ⇒ International students often get together to travel and share the costs of renting a car and staying in hotels. You probably will not be the only person who will want to see more of the United States. Make sure

you choose your travel companions well for your own security and comfort.

- ⇒ Your new American friends might invite you to visit their family during vacation times. Again, for your security and comfort, make sure you know the person well. This might be an ideal way to see another part of the country, save money on accommodations, and see how American families live on a daily basis and celebrate certain holidays.
- ⇒ Christmas International House: During the Christmas vacation, this organization arranges hospitality programs for international students all over the country. Normally, during a seven- to ten-day period, each host city provides housing with a family or in dormitory-style accommodations, a sightseeing (tourist) program, and hospitality, such as social events.
- ⇒ Experiment in International Living: This is another organization that provides various types of home-stay programs throughout the year. For information, look at their Web site at <http://www.experiment.org>.

### **Personal Safety**

Unfortunately, as everywhere else in the world, there is crime in the United States. You should be especially careful until you know the campus and are familiar with the community. Every town has unsafe areas, and you should find out where these are as soon as possible. Every college and university employs police officers or security personnel to help keep the campus safe. If you are not given security guidelines during your orientation program, go to your international student adviser or the campus security office for information. Ask about safety on your campus and in the community and what you should do to ensure your personal safety. Remember that good judgment, precaution, and common sense can sig-

nificantly reduce chances of having an unpleasant and possibly harmful experience.

Basic safety rules include the following:

- ☞ In some areas it is not safe to walk alone at night. Always ask someone to accompany you if you are unsure about going somewhere on your own. Some universities offer accompaniment services for people who have to walk home after classes or from the library in the evening. Ask your international student adviser if your university offers such services.
- ☞ When you leave your dormitory room, apartment, or automobile, make certain that all doors and windows are locked. Never leave valuables, especially cash or credit cards, sitting in the open, even if the door is locked.
- ☞ Do not carry large amounts of cash with you or wear jewelry of great value.
- ☞ Never accept a ride from a stranger. Do not hitchhike or pick up hitchhikers.
- ☞ Be careful with your purse or wallet, especially in crowded metropolitan areas where there are purse-snatchers and pickpockets. Other attractive personal property, such as cameras, stereos, computers, and bicycles, should be locked in a safe place when you are not around. Be careful with your belongings.
- ☞ If a robber threatens you at home or on the street, try not to resist unless you feel that your life is in danger and you must fight or run away. Do not fight back as this might provoke your attacker to cause you harm. Remain calm and observe as much as possible about the robber. Report this crime to the police right away and give your best description of the attacker.

For more information on campus safety and security, see <http://campussafety.org/>.

## **Clubs and Sports**

### **Clubs**

Clubs are an excellent way to meet people who share your interests, to make friends, to learn new things, and to have fun. There are student organizations for almost every interest and purpose, from the academic to the purely social. Usually you can get a list of campus clubs and organizations from the International Students Office or from your university's Web page. If you are interested in the activities of a certain club, attend a meeting. If there are many international students at the university, there will undoubtedly be an international club.

### **Cultural Activities**

You will find many cultural activities on a university campus. Events such as plays, concerts, films, lectures, and art exhibitions are advertised in school publications and on bulletin boards on campus. If the university is located in or near a metropolitan area, you will find many more opportunities advertised in the entertainment and arts section of the city's newspaper.

### **Sports**

Sports are a favorite pastime in the United States. Many people regularly engage in individual sports, such as tennis, jogging, swimming, and skiing, or in team sports like baseball, soccer, ice hockey, and volleyball. Cities often have organized sports tournaments for amateurs.

Almost all colleges and universities have intercollegiate football, baseball, basketball, swimming, and other teams that compete with teams from other schools. These

teams often compete at a very high level and attract a large crowd of student supporters and other fans. Even if you are unfamiliar with U.S. sports, you should attend at least one sporting event. It is a lot of fun simply to be part of the crowd. Ask someone to explain the action to you. The spirit and excitement of the games are a large part of campus life.

Most colleges and universities also offer intramural sporting teams or competitions, where all teams are made up of your fellow students. Intramural sports are usually at a less competitive level than the intercollegiate teams and are often open to anyone with an interest in the sport. This can be a great way to meet people, to exercise, and to help reduce the stress of your studies.

### **Arrangements for Dependents Who May Join You**

If your family will accompany you to the United States, there are other things to consider. Your international student adviser will be able to advise you in researching some of the options available for your family in your local community.

### **Schools for Children**

In the United States, education is the responsibility of each state. All states require that children attend school from age six to 16 years, or in some states, until they graduate from high school. Most schools also have a kindergarten program for five-year-olds. By U.S. federal law, public schools must provide education from kindergarten through 12th grade (K-12) free of charge to all students, both U.S. citizens and noncitizens who meet the residency rules established by the individual school district. However, there is one exception. A specific federal statute bars public schools that teach kindergarten through 8th grade (K-8) from issuing I-20 forms to students who wish to obtain F-1 visas to enroll. However,

dependents of adult F-1 visa holders (dependents usually hold F-2 visas) *are* eligible to enroll in these public schools.

Private day schools charge tuition. Boarding schools charge tuition, plus room and board. Be sure to bring copies of your children's birth certificates in order to enroll them in school. It is also a good idea to bring transcripts for the last year or two of your children's education, as they may assist the school to appropriately place your children in their new classes. Talk to the international student adviser about how you can enroll your children in school.

### Child Care

Various possibilities exist for full-time or part-time child care. Below are some examples.

**Home Day Care:** Many women and teenage girls accept jobs as “baby-sitters” (or “child minders”), usually caring for infants and preschool children (five years old and under). Sometimes baby-sitters come to the family's home to watch the children; sometimes a parent takes the children to the baby-sitter's home. Sometimes they will care for school-age children before or after school as well. Fees vary.

**Day Care Centers:** Day care centers may be public centers, run by churches, or privately owned. Day care centers usually take children who are preschool age—though not always infants—and sometimes they require that the children be toilet-trained. Some day care centers also take school-age children whose parents are at work before or after the child gets out of school. The parent drops off and picks up the child at the center. Sometimes the day care center works with the local school system to organize bus service to the school. Some day care centers require parents to give time to help care for the children

one or two mornings or afternoons per week. Fees vary for this type of child care, but note that day care centers are usually quite expensive in large cities and metropolitan areas.

**Nursery Schools or Preschools:** These private schools are generally open for children three to five years of age. Most schools hold classes from two to five days a week, usually in the mornings or in the afternoons. Besides play activities, children are prepared to enter kindergarten, usually the first year of schooling in the United States.

### Activities for Spouses

If you are the spouse of an international student, you will most likely find that keeping busy will help you adjust to your new home and to be happier there. Though you probably will not be allowed to work, you may find that this is an opportunity to discover new interests, improve your English, or take a few courses that you never quite seem to find time for. The international student adviser may suggest some of the following options:

**School Parents' Clubs:** Most schools have a Parent-Teacher Association, or PTA, that plays different roles depending upon the school. During the week, the local school may appreciate your assistance in the library, in the school office, or in a classroom. When you register your child for school, ask about details.

**English as a Second Language (ESL) Classes:** Universities or international centers, local adult education centers, community colleges, or local community volunteer programs often offer ESL classes. If you are just learning English or simply want to become more comfortable with one or more aspects of the language, this can be the perfect opportunity to improve your language skills. For more information, see Booklet Three in this series,

*Short-Term Study, English Language Programs, Distance Education, and Accreditation.*

**Academic Courses:** You may be qualified to apply for admission as a regular, special, or “auditing” student at the college or university that your spouse attends. An auditing student is one who takes class for no credit. Ask about tuition costs.

**Other Courses and Recreation:** Most colleges and universities and some counties or metropolitan areas offer continuing education courses that do not award academic credit. The courses provide instruction in a wide range of subjects, from understanding computers to working on cars to cooking. Ask the international student adviser if there are such programs in your area.

**Volunteer Work:** Hospitals, schools, day care centers, and other public agencies welcome volunteers’ unpaid assistance. Opportunities are available in many fields. The yellow pages of the telephone book often has listings under “Volunteer Services” or “Social Service Organizations.” Otherwise, the university may have a volunteer office, which will be happy to help place you even though you are not a student. Alternatively, try searching on the Internet.

**Clubs and Organizations:** Many people enjoy clubs and organizations that focus on a common interest, such as gardening, cooking, music, drama, knitting, card playing, or exercise. Ask the international student adviser or someone at the public library for a list of organizations.



### **Time for a Recap**

- ⇒ Investigate the different banks available near campus or on the Internet to determine which one will best suit your needs.

- ☞ There is a wide variety of telephone and postal services available in the United States.
- ☞ There may be health care facilities available on campus, as well as in your community. Find out about these facilities shortly after you arrive on campus so that you know where to go should you become ill.
- ☞ Before buying a car, determine if that will be the most practical, cost-effective mode of transportation for you. If you do choose to buy a car, obtain a driver's license from the state where you will reside.
- ☞ The United States is a varied and interesting country that you will likely wish to explore. Ask your local travel agent about sales and travel promotions, and look for special offers available to international visitors before you leave for the United States.
- ☞ Using caution and common sense will help you be safe in your new city or town.
- ☞ Take advantage of activities available in the community and on campus, including clubs and sporting activities. They will help you to meet people, make friends, and learn more about the culture and people in your new home.
- ☞ Your international student adviser will have information to ease your family's transition to their new home, including information on local schools and opportunities for accompanying spouses to be active and discover new interests.



### Useful Web Sites

U.S. Postal Service  
<http://postcalc.usps.gov/>  
<http://www.usps.gov>

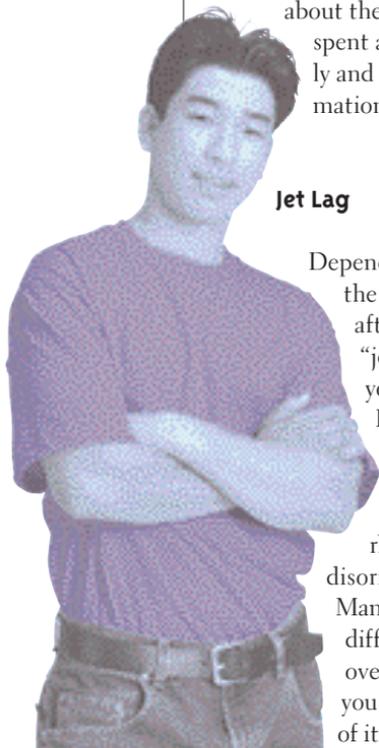
Information on Used Car Prices  
<http://www.kbb.com>

Travel Sites  
<http://www.expedia.com>  
<http://www.travelocity.com>  
<http://www.amtrak.com>  
<http://www.greyhound.com>  
<http://www.experiment.org>

Campus Safety and Personal Security  
<http://campussafety.org/>

## ADJUSTING TO A NEW ENVIRONMENT

Going as a tourist to a foreign city or country for a short period of time can be fun, but living and studying there for longer than a few months is a completely different experience. You get to know the place and the people on a much deeper level. At the same time, you will have to deal with some physical, mental, and social challenges. Even though living in a foreign country can sometimes be frustrating, it can also be very rewarding. The majority of people who live and study in the United States for an extended period of time go home feeling positive about their experience and believe that the time spent abroad was beneficial both academically and personally. This chapter contains information that may help ease your transition.



### Jet Lag

Depending on your country of origin, one of the first adjustments you will have to face after your arrival in the United States is “jet lag.” Jet lag is the physical shock of your body adjusting to a new time zone.

Its intensity will depend upon how many time zones you have crossed during your travel to the United States. While your body is adjusting to a new daily rhythm, you may experience headaches, disorientation, sleeplessness, or sleepiness. Many people find that for every hour of time difference, it takes one day to completely overcome the effects of jet lag. However, you may find that you are through the worst of it in about half that time. After this peri-

od of adjustment, you should be able to function normally and follow a regular daily schedule.

There are a number of things you can do to help yourself through the transition. Attempt, as much as possible, to follow the normal eating and sleeping patterns of your new time zone. Resist taking naps in the middle of the day since it will make it more difficult to sleep at night and will only serve to prolong your jet lag. Instead, take a walk, exercise, or plan activities with friends during the day when you find you are tired. Exposure to sunlight or other light during the day can also help your body's clock to reset. Because of jet lag, it is recommended that you arrive in the United States at least a few days before the start of classes to permit your body to get adapted to a new time zone.

### **Language Problems**

Speaking a foreign language in a classroom is one thing, but living in a society where you have to use this language on a daily basis is completely different. Here are some language problems you may encounter while in the United States:

- ⇒ You might not understand the local accent right away. Regional accents vary greatly in the United States. In a group of people from all corners of the United States, Americans can usually easily pick out who is from Boston, New York, the Midwest, or the South, just by the way they speak. Give yourself time to get used to the local accent, and in time you will probably find yourself speaking in the same way.
  
- ⇒ Americans might not understand you right away. You will also have your own accent and you might use a different vocabulary. Try to speak slowly at first to make sure you are understood. Do not be shy to ask others to speak slowly if you have trouble understanding them.

- ⇒ Americans use a lot of slang and jargon in their speech. Their language is very colorful and full of imagery and it might take some time to completely understand it.
- ⇒ Humor, wit, and sarcasm are an integral part of American English. Some international students have trouble adapting to this informal style of conversation or understanding whether the person they are speaking with is being serious or not. This, however, should be interpreted as a mark of friendliness rather than a show of disrespect.
- ⇒ You might not know all of the abbreviations and technical terms used in your study program or workplace. Terms such as “poli sci” for political science, “dorms” for dormitories, or “TA” for teaching assistant, are just a few examples of campus slang you will encounter. The abbreviation is often the first syllable of the word or, if two or more words are together, their initials. If you do not understand a word or an abbreviation, simply ask the meaning.

Give yourself time to adapt to the language and do not hesitate to ask people to repeat what they have said, speak slowly, or explain what they mean. It would be wise to carry a small dictionary with you in case of emergency. Most importantly, do not be afraid to make mistakes. This will all be part of your learning experience.

### **Culture Shock**

Culture shock is the process of adjusting to a new country and a new culture, which may be dramatically different from your own. You no longer see the familiar signs and faces of home. Climate, food, and landscapes, as well as people and their ways all seem strange to you. Your English may not be as good as you expected. You may suffer, to an unexpected degree, from the pressures of U.S. academic life and the fast pace of life.

If you feel this way, do not panic. Culture shock is a normal reaction. As you become adjusted to U.S. culture and attitudes and begin to know your way around, you will start to adapt to and understand your new surroundings and way of life.

International students experience culture shock in varying degrees; some hardly notice it at all, while others find it very difficult to adapt. There are usually four stages of culture shock that you will experience.

**The “Honeymoon” Stage:** The first few weeks in your new home will be very exciting. Everything will be new and interesting, and you will likely be so busy getting settled and starting classes that you may hardly notice that you miss home.

**Irritability and Hostility:** As you begin to realize that you are not on vacation and that this is where you live, you might experience anger and hostility. Sometimes you may feel hostile toward Americans and their way of doing things, and even trivial irritations may cause hostility to flare.

**Understanding and Adjustment:** In time you will come to better understand your new environment and will find, maybe even unconsciously, that you are adjusting to your new home. You will experience less frequent feelings of hostility and irritability.

**Integration and Acceptance:** Finally, you will find that you have come to feel that, at least on some level, you consider your university and your new town, your home. You will have made friends and will feel that your community accepts you just as you have accepted it.

The length and intensity of each stage depends upon the individual, but no one escapes it completely. The important thing to remember is that you are not the only

one experiencing these feelings. Many others before you have gone through it, and there are others all around you who are dealing with culture shock. Below are some of the common symptoms of culture shock and some suggestions to help you get over these hurdles.

**Homesickness:** You miss your homeland, your family, and your friends. You frequently think of home, call or write letters to your family and friends often, and maybe even cry a lot.

It is good to keep in contact with home, but do not let this get in the way of meeting new friends and enjoying your new home. Make an effort to meet new people, in your residence hall, in class, and through the international student center. You might also want to join a committee, interest group, or sports team on campus or in your city. Find one thing with which you are comfortable—for example, music, food, or an activity—and make this the starting point toward making yourself feel at home in America.

**Hostility:** Minor irritations make you unusually angry, and you feel life in the United States is the cause of your problem. You feel your expectations have not been met. It takes time to get used to life in a foreign country and many things need to be relearned. Be patient and ask questions when you feel you do not understand. Maybe your expectations were too high or too low, and you need to readjust your perception of what it means to live and study in the United States. Talk to your international student adviser and try to find ways around the problems that are angering you.

**Dependence:** You become dependent on fellow nationals, friends, or your international student adviser and feel you cannot achieve anything by yourself. You are scared of doing things by yourself without somebody else's help or approval.

It is good to have people you can depend on for the first few days. However, at the same time, you should gradually take on the challenges and “do it yourself.” It is all right to make mistakes and to learn from them. You should also try to make various types of friends, not just your fellow nationals, to fully take advantage of your American educational experience.

**Loss of self-confidence:** You feel everything you do is wrong, that nobody understands you, that you have trouble making friends. You start to question the way you dress and think because you are afraid you won’t fit in.

If you feel everything you do is wrong, ask for feedback from someone you can trust, such as a friend or your international student adviser. What may be wrong is not how others perceive you, but how you perceive yourself. You should not be worried about the way you look, act, or think. The United States is a very diverse country and Americans are used to people with different looks or ways of behaving. Most important, do not lose your sense of humor.

**Values shock:** You might find yourself facing situations that are not accepted in your culture and have trouble getting accustomed to them. For example, relationships between men and women, the informality of American life, political or religious attitudes, or the social behavior of Americans may seem amoral or unacceptable to you.

Look for information on the things that surprise you or make you feel uncomfortable, and try to remain flexible, respectful, and open-minded. This can be a great occasion to learn more about topics that might be less popular or taboo in your country. Try to enjoy the new cultural diversity and the various cultural points of view. It might be helpful to talk to someone from the same culture or religion who has been living in the United States for a while to discuss how this person has dealt with values shock.

Other strategies to cope with the stress of culture shock include:

- ☞ Make sure you know what to expect before you arrive. Carefully read this guide and other books and magazines on the United States to find out more about American life and customs. It would be a good idea also to read up a bit on U.S. history to find out more about American people, their government, their national heroes, their holidays, and so on. This will help you orient yourself physically and mentally when you arrive in the United States.
- ☞ Eat well, sleep well, and take good care of yourself.
- ☞ Exercise is a great way to alleviate stress and tension. Join a sports club or pursue some outdoor activities.
- ☞ Find some time to walk around your new neighborhood. This might help you develop a sense of home as you find the local stores, parks, activity centers, and so on. Try to carry a small map of the city with you so you will not get needlessly lost very often.
- ☞ Keep in touch with family and friends to tell them about your experiences.
- ☞ Take some time to relax. Listen to music, read a book not related to your studies, and go to bed early once in a while.
- ☞ Do not lose your sense of humor. Laugh at your mistakes rather than getting depressed about them.

**“I had a lot of trouble at first getting adapted to living in the USA. What frustrated me most was that I did not know how even the simplest things worked! For example, I had never used an American-style washing machine before and ended up ruining some of my best clothing. It took me a long time also to get used to the American bank system, since I had never used automated teller machines or personal checks. Other simple things like temperatures and measurements, for example, were difficult to understand because Americans do not use the metric system like in my country. Sometimes I felt like a real idiot, and that made me quite depressed. But after a while, I could do all these things without even thinking about it. I guess I just had to give myself a bit of time to learn.”**

*—Diana, Bulgaria*

### **Americans**

You certainly have heard stories, good or bad, about American people. You also probably have preconceived ideas from having met Americans before or from films and television programs that color your impression of what Americans are and what they do. However, American society is enormously diverse and complex and cannot be reduced only to a few stories or stereotypes. Important differences exist between geographical regions, between rural and urban areas, and between social classes. In addition, the presence of millions of immigrants who came to the United States from all corners of the world with their own culture and values adds even more variety and flavor to American life.

The characteristics described below are some of the traits thought of as being “typically American.”

### **Individuality**

Probably above everything else, Americans consider themselves individuals. There are strong family ties and strong loyalties to groups, but individuality and individual rights are most important. If this seems like a selfish attitude, it also leads Americans to an honest respect for other individuals and an insistence on human equality.

Related to this respect for individuality are American traits of independence and self-reliance. From an early age, children are taught to “stand on their own two feet,” an idiom meaning to be independent. You may be surprised to learn that most U.S. students choose their own classes, select their own majors, follow their own careers, arrange their own marriages, and so on, instead of adhering to the wishes of their parents.

Honesty and frankness are two more aspects of American individuality, and they are more important to Americans than personal honor or “saving face.” Americans may seem blunt at times, and in polite conversations they may bring up topics and issues that you find embarrassing, controversial, or even offensive. Americans are quick to get to the point and do not spend much time on social niceties. This directness encourages Americans to talk over disagreements and to try to patch up misunderstandings themselves, rather than ask a third party to mediate disputes.

Again, “individuality” is the key word when describing Americans, whether it is their personalities or their style of dress. Generally though, Americans like to dress and entertain informally and treat each other in a very informal way, even when there is a great difference in age or social standing. Students and professors often call each

other by their first names. International students may consider this informality disrespectful, even rude, but it is part of American culture. Although there are times when Americans are respectful of, and even sentimental about, tradition, in general there is little concern for set social rules.

### Competitiveness

Americans place a high value on achievement and this leads them to constantly compete against each other. You will find friendly, and not-so-friendly, competition everywhere. The American style of friendly joking or banter, of “getting in the last word,” and the quick and witty reply are subtle forms of competition. Although such behavior is natural to Americans, some international students might find it overbearing and disagreeable.

Americans can also be obsessed with records of achievement in sports, in business, or even in more mundane things. Books and movies, for example, are sometimes judged not so much on quality but on how many copies are sold or on how many dollars of profit are realized. In the university as well, emphasis is placed on achievement, on grades, and on one’s grade point average (GPA).

On the other hand, even if Americans are often competitive, they also have a good sense of teamwork and of cooperating with others to achieve a specific goal.

### Measuring Success

Americans are often accused of being materialistic and driven to succeed. How much money a person has, how much profit a business deal makes, or how many material goods an individual accumulates is often their definition of success. This is related to the American trait of competitiveness. Most Americans keep some kind of appointment calendar and live according to schedules.

They always strive to be on time for appointments. To international students, American students seem to always be in a hurry, and this often makes them appear rude. However, this attitude makes Americans efficient, and they usually are able to get many things done, in part, by following their schedules.

Many Americans, however, do not agree with this definition of success; they enjoy life's simple pleasures and are neither overly ambitious nor aggressive. Many Americans are materially successful and still have time to appreciate the cultural, spiritual, and human aspects of life.

For more information on American society and values, visit <http://usinfo.state.gov/usa/>.

### **Social Customs**

Many of the social and behavioral aspects of everyday life vary greatly from country to country. Some students might find it initially difficult to understand the way Americans behave and what they really mean to say when they use certain phrases. It is difficult to generalize about U.S. social customs, but the following practices are fairly standard.

### **Greetings**

- ☞ “How do you do,” “Good morning,” “Good afternoon,” and “Good evening” are formal greetings; usually people will simply say “Hi” or “Hello.”
- ☞ Upon meeting each other for the first time, men always shake hands, firmly. Women often shake hands with people they meet, but it is not universal. Upon leaving, Americans will usually say “Good-bye” or simply “Bye.” More expressive salutations include “Have a nice day,” “Nice to see you,” or “See you later.”

- ☞ Good friends, family members, or people in a romantic relationship might give each other a hug or even kiss upon meeting one another. This kind of greeting is reserved only for people who know each other very well and share a very close relationship.
- ☞ Remember that social customs might vary in different parts of the country and between younger and older people.

### Use of Names

- ☞ First names are more readily used in the United States than in other countries. It is almost always acceptable to use the first name of someone of approximately your same age or younger as soon as you meet the person.
- ☞ You should say “Mr.” (for men) or “Ms.” (for women) and the person’s last name when talking to people in positions of authority, your professors, or your elders, unless they ask you to call them by their first name.
- ☞ Some American women prefer to be called “Ms.” (pronounced “mizz”) rather than “Miss” or “Mrs.” This is a neutral form of address that can be used for married and unmarried women and can be useful if you do not know the marital status of the woman you are talking or writing to.
- ☞ It is not the custom in the United States to use “Mr.,” “Mrs.,” “Miss,” or “Ms.” with a first or given name. For example, if you meet someone whose name is Larry Jones, you would say “Mr. Jones” and not “Mr. Larry.”
- ☞ The use of nicknames is fairly common in the United States. Being called by a nickname is not uncomplimentary if done in good taste, and is often considered as a sign of acceptance and affection.

- ⇒ Do not be shy to ask people how they would like you to call them and to say what you would like them to call you. This will make introductions easier.

### Friendliness and Friendships

Americans are reputed to be friendly people. It is not uncommon for Americans to be informal and casual, even with perfect strangers. When in the United States, do not be surprised if somebody you do not know says “Hi!” to you for no reason. However, there is a difference between friendliness and friendships. As in any culture, it takes time for friendships and close relationships to form.

Americans’ friendships tend to be shorter and more casual than friendships among people from some other cultures. It is not uncommon for Americans to have only one close friendship during their lifetime and to consider other friends to be merely social acquaintances. This attitude probably has something to do with American mobility and the fact that Americans do not like to be dependent on other people. They tend to compartmentalize friendships, having “friends at work,” “friends on the basketball team,” and “family friends,” for example. Here are some other characteristics of Americans’ behavior in social situations:

- ⇒ Americans might refer to acquaintances or people they meet in class as “friends.” However, there are different levels of friendship, and even if they call these people friends, they do not always have close emotional ties to them.
- ⇒ In the United States, people often will ask, “How are you?” or “How are you doing?” when you meet them. These are usually polite phrases more than personal questions, and they do not always expect an honest answer. If you are well acquainted with this person, you

might say how you truly are feeling. If not, the accepted response is usually “Fine, thank you. How are you?” even if you are not feeling very well.

- ☞ Americans often communicate with touch, by putting a hand on somebody’s shoulder to express warmth of feeling, by giving a nudge to express humor, or a pat on the back to express reassurance. Often they will hug when meeting. These friendly gestures are common and should not be interpreted as intrusive or disrespectful.
- ☞ Even if Americans tend to touch each other more often than in some other cultures, they usually maintain a relatively large physical distance between one another during conversations or social meetings. Everybody has a different “comfort zone” around them; do not be offended if an American takes a step back as you approach him or her in a conversation.
- ☞ Men and women often have long-term platonic relationships, which can surprise some foreign visitors. People of the opposite sex might go to the movies, a restaurant, a concert, or other event together without ever being romantically involved.
- ☞ Americans generally enjoy welcoming people into their homes and are pleased if you accept their hospitality. Do not hesitate or feel uncomfortable to accept invitations, even if you cannot reciprocate — they know you are away from home and will not expect you to do so.
- ☞ Participating in campus life is a good way to make friends. Every university offers various organizations, committees, sports clubs, academic societies, religious groups, and other activities where everyone who is interested can take part.

As in any culture, it takes time to make good friends. Just be patient, try to meet as many people as possible, and in time you may form friendships while in the United States that could last a lifetime.

Because the United States is a highly active society, full of movement and change, people always seem to be on the go. In this highly charged atmosphere, Americans can sometimes seem brusque or impatient. They want to get to know you as quickly as possible and then move on to something else. Sometimes, early on, they will ask you questions that you may feel are very personal. No insult is intended; the questions usually grow out of their genuine interest or curiosity and their impatience to get to the heart of the matter. And the same goes for you. If you do not understand certain American behavior or you want to know more about what makes Americans “tick,” do not hesitate to ask them questions about themselves. Americans are usually eager to explain all about their country or anything American in which you might be interested. So much so in fact, that you may become tired of listening. Americans also tend to be uncomfortable with silence during a conversation. They would rather talk about the weather or the latest sports scores, for example, than deal with silence.

On the other hand, do not expect Americans to be knowledgeable about international geography or world affairs unless something directly involves the United States. Because the United States is geographically distant from many other nations, some Americans tend not to be aware of what goes on in other parts of the world.

### Social Invitations

⇒ Americans tend to be very polite people. This is often expressed in conversations. It is common for an American to end a conversation by saying: “Let’s get together sometime,” “Come by for a visit when you have a

chance,” or “Let’s meet for coffee.” However, these invitations are usually not intended to be taken literally. An invitation is not firm unless a time and place is set.

- ☞ If you have accepted an invitation or if a meeting has been set, Americans usually expect you to arrive at the agreed location at the right time. It is considered impolite to accept an invitation and not show up or to arrive more than 10 to 20 minutes late. Americans tend to be quite punctual. If you have to cancel an appointment or know that you will not be able to be on time, you should call your friend or host to cancel or reschedule.
- ☞ If you are invited to a person’s home for a party or dinner, it would be a good idea to ask if this will be a formal, semiformal, or casual occasion, since the way you dress can be considered important for certain events.
- ☞ When formally invited to someone’s home, it is considerate to bring a gift to your host. Common gifts are a bottle of wine, a box of chocolates, or flowers. No gift is expected when friends visit each other casually.
- ☞ Thank your host or hostess when you leave. It is considerate to send a thank you note as well or to telephone your thanks the following day.

### Dating and Relationships

For many international students, American dating and relationship rituals can be one of the most difficult things to understand. Unlike many other cultures, American culture does not have an accepted pattern of behavior that regulates romantic relationships. While not universally true, you may find the following general comments useful.

- ☞ Men and women generally treat each other as equals and in an informal, casual way. There is often friendly teasing between men and women.
- ☞ Traditionally, men ask women on dates, but it is considered acceptable for a woman to ask a man out.
- ☞ Expenses on a date are sometimes paid by one person or sometimes split between the two. The man will usually offer to pay but will usually not protest if the woman offers to pay in part.
- ☞ Going on a date in U.S. society is to express the desire to get to know the other person better. It does not assume any kind of sexual involvement. It is unacceptable—and in some cases criminal—to impose one's sexual desires on another. Make sure you respect the other person's wishes and, likewise, make sure you are not forced to do something you do not want to do.
- ☞ Homosexual relationships, even if not widespread, are commonplace in the United States. While many people are still uncomfortable with gays (homosexual men) or lesbians (homosexual women), it is usually not accepted to discriminate or make derogatory comments against them. If you are gay or lesbian, you will be able to find organizations, newspapers, and magazines for you in most American cities and on some university campuses. If you are not homosexual and somebody of the same sex expresses an interest, do not be offended; just decline politely.
- ☞ Remember that every situation is different and must be approached with consideration for the other person's standards, values, and sensitivities. Remember as well that HIV, AIDS, and other sexually transmitted diseases are present in the United States, and you should always take the necessary precautions to protect yourself from infection.

**“I was an MBA student in the USA and I lived in the university’s coed dormitory. In my culture, usually, if a woman talks to a man, it is a sign of romantic interest. Therefore, in the first few days of school, I found it strange that so many women were talking to me and I was under the impression that some women on my dormitory floor were interested in me. To return their politeness, I would buy them flowers or offer small gifts, as is done in my country. However, I was quite surprised to see that these same women now seemed uncomfortable around me. One was even quite offended and told me to leave her alone. Eventually I talked to the residence adviser on my floor to see what I was doing wrong, and he explained to me the way men and women usually interact in the USA. I was quite relieved to hear that nothing was wrong with me, but rather with the way I was interpreting my conversations with women. Even though I did not find the love of my life while I was in the USA, I still made many good female friends afterwards with whom I still maintain contact.”**

—Nawuma, Republic of Togo

### Personal Hygiene

Every culture has accepted standards when it comes to personal hygiene. Foreign visitors should therefore be aware of what Americans consider appropriate and proper hygiene practices. For some, American standards might seem exaggerated, unnatural, or even offensive. However, if you want to fit in more easily, you will want to adopt

the practices that prevail in the United States, even though doing so might not be easy. Here are a few tips and suggestions:

- ☞ As a general rule, Americans usually consider that the odors that the human body naturally produces—the odors of perspiration or breath, for example—are unpleasant. Americans usually wash with soap at least once a day to control body odors and brush their teeth with toothpaste at least in the morning and evening. In addition, they use underarm deodorant/antiperspirant to control perspiration odors, and they wash their hair as often as necessary to keep it from becoming oily.
- ☞ While the practice is not universal, many people use perfume, cologne, mouthwash, and other scented products to give themselves an odor that others will presumably find pleasant. However, Americans generally do not like others to use “too much” of a scented product. Too much means that the smell is discernible from more than a meter or two away.
- ☞ Most American women, though not all, shave the hair from their underarms and their lower legs. Women also wear varying amounts of makeup on their faces. The amount of makeup considered acceptable is based solely on personal tastes and preferences. However, some women do not shave their body hair or wear any makeup at all, and they still fit in, without problem, in American society. It is a matter of personal choice.
- ☞ Clothing should not emit bodily odors. The American practice is to wash clothing that has taken on the smell of the wearer’s perspiration before it is worn again.
- ☞ The basic idea is that you should be clean. Makeup, perfume, and cologne are not necessary for social acceptance, but cleanliness is definitely expected.

### **If an Emergency Occurs at Home**

Although it is not probable, it is possible that while you are in the United States, a medical, financial, or family problem could arise at home, and you will need to decide how to respond to it.

Fortunately, e-mail and the telephone usually make communications with home relatively easy. Consult with your family or friends to find out the seriousness of the problem before you decide too hastily what you should do. Here are a few things to consider in such situations:

**Academic Issues:** If you decide to leave, make sure your academic work will not suffer. You should meet with your academic adviser, the international student adviser, and (for master's and doctoral students) your thesis director. If you miss a significant amount of work, a professor may grant you an "incomplete" as a final grade, meaning that you will have a chance to make up the work in the next semester. You might also be allowed to drop some classes, but in that case you would not get a grade or credit for the work done.

**Financial Issues:** First of all, a trip back home might be expensive and could seriously impact your budget, especially if it is during peak seasons. Secondly, if you leave for a long period, your tuition as well as the status of scholarships and grants might be affected. If you need to depart for an extended period, make sure to contact your university's Financial Aid Office to discuss your situation. Your international student adviser can help you consider your options and can also help you deal with the university's administration.

**Reentry Into the United States:** Whenever you leave the country, you should check with your international student adviser to make sure you have the appropriate visa and documents to reenter the United States. If your

visa expires while you are gone, if you had a single-entry visa, or if you are away for an extended period, you might need to reapply at your local U.S. embassy for a valid student visa.

**Family Issues:** Sometimes families are reluctant to inform students living abroad of emergencies at home in order not to burden them. But not knowing fully what is going on at home can be frustrating for an international student. You and your family should discuss this issue before you leave to define what you will expect from each other during your stay in the United States.

**You Are Not Alone:** If an emergency situation does arise, you can expect to receive support from your international student adviser, school officials, and friends. They are there to listen to you, and they can be helpful as you decide what to do.

### **Getting Involved in the Community**

There are many community organizations and no two are alike. Some offer short-term loan funds, others have special holiday hospitality programs, and still others operate “speakers’ bureaus,” which arrange visits by international students to local schools and organizations. A community group affiliated with your campus may offer training courses for spouses, language classes, and even a “meet-and-greet” program for new arrivals. The important point to remember is that these organizations were formed to help international students and their families, and they are almost always made up of volunteers. They want to meet you and your dependents and assist you in any way they can. If you need any of their services, do not hesitate to use them. Below are just two of the many types of programs you can participate in or join.

### Host Family Programs

These programs match a U.S. family with an international student for the purpose of friendship and culture sharing. Many students believe that host families provide housing, but this is not usually the case. Rather, the program arranges for students to visit a family's home for meals, especially during special occasions such as the Thanksgiving or Christmas holidays. Sometimes, if the relationship becomes close, a student may visit his or her host family much more often. Typically, a host family program offers the opportunity for friendship with a family and for learning about U.S. family life and culture, as well as a chance to share your culture with that family. If your community offers a host family program, you should certainly consider participating in it.

### Clothing Banks

Some community programs organize "clothing banks," a collection of used clothing donated by people who want to assist newcomers to this country. Many of these banks exist in the northern areas of the United States where the cold winter climate requires heavy clothing that some international students may not have when they arrive. Since this type of clothing can be very expensive, such banks serve a useful purpose, especially for students with little extra money.



### Time for a Recap

- ⇒ If possible, plan to arrive at your university or college several days before orientation begins to allow yourself time to recover from jet lag.
- ⇒ Even if your English is very good, you may experience some language problems when you first arrive, since American English is a very colloquial language. Do not be afraid to ask people to speak more slowly or to

explain what they are saying until you are comfortable with the local language.

- ⇒ Every international student experiences some culture shock when they first move to a new country. You can ease some of the symptoms by being aware of them, by getting involved, and by keeping active in your new community.
- ⇒ It is difficult to describe a “typical” American, as the United States is a very diverse society. However, you will find that most Americans embrace individuality and competitiveness, which often influence their concept of success.
- ⇒ Become familiar with American social customs that may be very different from those in your country. Understanding these differences should help ease your transition and avoid embarrassing situations and misunderstandings.
- ⇒ If a family emergency should arise while you are at school, remember that there are people available at your university or college who will help you work through the situation and help you decide your best course of action. Returning home may not be the best option in every circumstance.



### Useful Web Sites

Information on American Society and Values  
<http://usinfo.state.gov/usa/>

## BIBLIOGRAPHY

In addition to the general guides listed below, other books and reference materials provide information on preparing to depart for the United States. There may be a guide specifically for students from your home country. Consult your nearest U.S. educational information or advising center to find out which books they have available or where you can obtain more specialized publications to meet your needs.

*International Student's Guide to the USA*, Ian Jacobs and Ellen Shatswell. 1998. Princeton Review Publishing, New York, N.Y.

*NAFSA's International Student Handbook: The Essential Guide to University Study in the USA*. 1998. Educational Testing Service, Princeton, N.J.

*The Ultimate College Survival Guide*, Janet Farrar Worthington and Ronald Farrar. 1998. Peterson's, Princeton, N.J.

## GLOSSARY OF TERMS

**Academic adviser:** A member of a college faculty who helps and advises students solely on academic matters.

**Academic year:** The period of formal instruction, usually September to May; may be divided into terms of varying lengths: semesters, trimesters, or quarters.

**Accreditation:** Approval of colleges and universities by nationally recognized professional associations or regional accrediting bodies.

**Add/Drop:** A process at the beginning of the term whereby students can delete or add classes with an instructor's permission.

**Advance registration:** A process of choosing classes in advance of other students.

**Affidavit of support:** An official document proving a promise of funding from an individual or organization.

**Assistantship:** A study grant of financial assistance to a graduate student that is offered in return for certain services in teaching or laboratory supervision as a teaching assistant, or for services in research as a research assistant.

**Audit:** To take a class without receiving credit toward a degree.

**Baccalaureate degree:** The degree of “bachelor” conferred upon graduates of most U.S. colleges and universities.

**Bachelor’s degree:** Degree awarded upon completion of approximately four years of full-time study in the liberal arts and sciences or professional subjects. It is a prerequisite to study in a graduate program.

**Bulletin:** A publication created each year by a university or college that contains the details of academic majors offered and the requirements for completing them. Usually includes a listing and description of every class the institution offers.

**Campus:** The land on which the buildings of a college or university are located.

**Class rank:** A number or ratio indicating a student’s academic standing in his or her graduating class. A student who ranks first in a class of 100 students would report his or her class rank as 1/100, while a student ranking last would report 100/100. Class rank may also be expressed in percentiles (for example, the top 25 percent, the lower 50 percent).

**Coed:** A college or university that admits both men and women; also refers to a dormitory that houses both men and women.

**College:** A postsecondary institution that provides undergraduate education and, in some cases, master’s level degrees. College, in a separate sense, is a division of a university; for example, College of Business.

**College catalog:** An official publication giving information about a university’s academic programs, facilities, entrance requirements, and student life.

**Conditional admission:** An acceptance to a college or university that is dependent upon the individual completing coursework or meeting specified criteria prior to enrollment.

**Core requirements:** Mandatory courses required for completion of a degree.

**Course:** Regularly scheduled class sessions of one to five hours (or more) per week during a term. A degree program is made up of a specified number of required and elective courses and varies from one institution to another.

**Course load:** The number of courses or credits taken in a specific term.

**Credits:** Units institutions use to record the completion of courses (with passing grades) that are required for an academic degree. The catalog of a college or university defines the number and kinds of credits that are required for the university's degrees and states the value of each course offered in terms of "credit hours" or "units."

**Culture shock:** The mental shock of adjusting to a new country and a new culture, which may be dramatically different from your own.

**Dean:** Director or highest authority within a certain professional school or college of a university.

**Degree:** Diploma or title conferred by a college, university, or professional school upon completion of a prescribed program of studies.

**Department:** Administrative subdivision of a school, college, or university through which instruction in a certain field of study is given (such as English department or history department).

**Dissertation:** Thesis written on an original topic of research, usually presented as one of the final requirements for a doctoral degree (Ph.D.).

**Doctorate (Ph.D.):** The highest academic degree conferred by a university to students who have completed at least three years of graduate study beyond the bachelor's and/or master's degree and who have demonstrated their academic ability in oral and written examinations and through original research presented in the form of a dissertation.

**Dormitories:** Housing facilities on the campus of a college or university reserved for students. A typical dormitory would include student rooms, bathrooms, common rooms, and possibly a cafeteria.

**Drop:** See “Withdrawal.”

**Electives:** Courses that students may choose to take for credit toward their intended degree, as distinguished from courses that they are required to take.

**English as a Second Language (ESL):** A course used to teach English to students whose first language is not English.

**Extracurricular activities:** Nonacademic activities undertaken outside university courses.

**Faculty:** The members of the teaching staff, and occasionally the administrative staff, of an educational institution. The faculty is responsible for designing the plans of study offered by the institution.

**Fees:** An amount charged by universities, in addition to tuition, to cover costs of institutional services.

**Fellowship:** A form of financial assistance, usually awarded to a graduate student. Generally, no service is required of the student in return.

**Financial aid:** A general term that includes all types of money, loans, and work-study programs offered to a student to help pay tuition, fees, and living expenses.

**Freshman:** A first-year student at a secondary school, college, or university.

**Full-time student:** A student who is enrolled at a university and is taking at least the minimum number of credits (often 12) to meet the university's requirement for a full course load.

**Grade Point Average (GPA):** A system of recording achievement based on a numerical average of the grades attained in each course.

**Graduate:** A student who has completed a course of study, either at the secondary or university level. A graduate program at a university is a study course for students who already hold a bachelor's degree.

**Grant:** A form of financial aid.

**Incomplete:** A designation given in lieu of a grade for a course that has not been completed (with permission). The student will be given a specified period for completion of the coursework, after which an "F" (a failing grade) will result.

**Independent study:** Official coursework undertaken outside a classroom setting. It will usually be monitored by an instructor.

**Internal Revenue Service (IRS):** The U.S. government body that oversees the collection of income taxes.

**International student adviser (ISA):** The person at a university who is in charge of providing information and guidance to international students in such areas as government regulations, visas, academic regulations, social customs, language, financial or housing problems, travel plans, insurance, and legal matters.

**Internship:** Placement of a student in a work environment in order to acquire professional experience.

**Junior:** A third-year student at a secondary school, college, or university.

**Language requirement:** A requirement of some graduate programs that students must show basic reading and writing proficiency in one other language besides their own to receive their degree.

**Lease:** A legal document to show an agreement between the owner (landlord) and the renter of an apartment or other property.

**Lecture:** Common method of instruction in college and university courses; a professor lectures in classes of 20 to several hundred students. Lectures may be supplemented with regular small group discussions led by teaching assistants.

**Liberal arts:** A term referring to academic studies of subjects in the humanities, the social sciences, and the sciences. Also called “liberal arts and sciences” or “arts and sciences.”

**Loan:** A sum of money lent to an individual (or organization) with an agreement to repay the money, possibly with interest.

**Maintenance:** Refers to the expenses of attending a university, including room (living quarters) and board (meals), books, clothing, laundry, local transportation, and incidentals.

**Major:** The subject in which a student wishes to concentrate.

**Major professor/thesis adviser:** For research degrees, the professor who works closely with a student in planning and choosing a research plan, in conducting the research, and in presenting the results. The major professor serves as the head of a committee of faculty members who review progress and results.

**Master's degree:** Degree awarded upon completion of academic requirements that usually include a minimum of one year's study beyond the bachelor's degree.

**Midterm exam:** An exam administered after half the academic term has passed, which covers all class material studied until that point.

**Minor:** A subject in which the student takes the second greatest concentration of courses.

**Nonresident:** A student who does not meet the residence requirements of the state. Tuition fees and admission policies may differ for residents and nonresidents. International students are usually classified as nonresidents, and there is little possibility of changing to resident status at a later date for tuition purposes.

**Notarization:** The certification of a document (or a statement or signature) as authentic and true by a public official (known in the United States as a "notary public") or a lawyer who is also a commissioner of oaths.

**Part-time student:** A student who is enrolled at a university but is not taking the minimum number of credits (often 12) to meet the university's requirement for a full course load.

**Placement test:** An examination used to test a student's academic ability in a certain field so that he or she may be placed in the appropriate courses in that field. In some cases, a student may be given academic credit based on the results of a placement test.

**Plagiarism:** The use of another person's words or ideas as your own.

**Postdoctorate:** Studies designed for those who have completed a doctoral degree (Ph.D.).

**Prerequisite:** Program or course that a student is required to complete before being permitted to enroll in a more advanced program or course.

**Registration:** Process through which students select courses to be taken during a quarter, semester, or trimester.

**Resident assistant (RA):** A person who assists the residence hall director in campus dormitories and is usually the first point of contact for students with problems or queries regarding dorm life. RAs are usually students at the college who receive free accommodation and other benefits in return for their services.

**Reverse culture shock:** The culture shock an individual experiences upon returning to their home country after living abroad.

**Scholarship:** A study grant of financial aid, usually given at the undergraduate level, that may take the form of a waiver of tuition and/or fees.

**Semester:** Period of study lasting approximately 15 to 16 weeks or one-half the academic year.

**Senior:** A fourth-year student at a secondary school, college, or university.

**Social Security Number:** A number issued to people by the U.S. government to denote participation in the Social Security System, which provides retirement, disability, and survivor benefits. Anyone who works regularly must obtain a Social Security Number and make regular contributions to the system, usually by payroll deductions. Many institutions use this number as the student identification number.

**Sophomore:** A second-year student at a secondary school, college, or university.

**Special student:** A student at a college or university who is not enrolled as a candidate for a degree. May also be referred to as a nondegree, nonmatriculating, or visiting student.

**Teaching Assistant (TA):** A graduate student who acts as instructor for an undergraduate course in his or her field, in return for some form of financial aid from the university.

**Thesis:** A written work containing the results of research on a specific topic prepared by a candidate for a bachelor's or master's degree.

**Transcript:** A certified copy (see "Notarization") of a student's educational record.

**Trimester:** Period of study consisting of approximately three equal terms of 16 weeks during the academic year.

**Tuition:** The money an institution charges for instruction and training (does not include the cost of books).

**Undergraduate studies:** Two-year or four-year programs at a college or university, undertaken after secondary school graduation and leading to the associate or bachelor's degree.

**University:** A large postsecondary institution that offers both undergraduate and graduate degree programs.

**Withdrawal:** The administrative procedure of dropping a course or leaving a university.

**Zip code:** A series of numbers in mailing addresses that designate postal delivery districts in the United States.

## APPENDICES

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