

How to Survive in the U.S.

A HANDBOOK FOR INTERNATIONALS



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Originally written in 1985 by Marcia Warkentin for International Students, Inc.
Revised and updated 1995, 2004, 2011

Republished in cooperation with Bridges International.
www.bridgesinternational.com

Introduction

WELCOME TO THE UNITED STATES! If you have recently arrived here, you probably have many questions about how American society works. Without familiar friends and family around to help, you may be forced to do many things alone in a strange and sometimes confusing environment.

International Students, Inc. (ISI) and its partnering organization, Bridges International, hope you will use *How to Survive in the U.S.* as a resource guide to help you feel at home in this country. Keep in mind, however, that it is intended to provide a broad overview covering many topics. For specific questions especially in your area, or more information on the various topics, contact your local ISI (or Bridges) staff person, your foreign student adviser or other helpful Americans.

Much of the information in this handbook is written for university students, but non-student internationals visiting the United States may also find this information helpful. While it is impossible to answer all questions, we hope this handbook will help you to better understand American ways and give you confidence during your stay here.

If you have any further questions about life in the United States, or if you just need a friend, please contact an ISI staff member in your area. You can find a listing of our U.S. staff by going to www.internationalstudents.org or by calling (719) 576-2700. You can find answers to a variety of questions at our website and at www.everystudent.com. (You can also contact Bridges International through www.bridgesinternational.com or by calling 512-250-5046.)

International Students, Inc. and Bridges International are Christian organizations that exist to serve international students and visiting scholars. We offer friendship and practical help to all international students, regardless of religion or nationality. Helping people like you have an excellent, enriching experience during your stay in the U.S. is what we're all about!

International Students, Inc.

Finding a Place to Live



? I HAVE JUST ARRIVED IN THE UNITED STATES.
WHAT TYPES OF HOUSING ARE AVAILABLE?

Students in America have several options for housing. They include:

RESIDENCE HALLS—Residence halls are usually located on or very near the campus, making it easy for you to walk to classes. Meals and sometimes cleaning and linen services are provided. The large number of people living in the residence halls and the planned activities make it easy to meet new friends. However, residence halls tend to be crowded and noisy, making it sometimes difficult to study and find privacy.

FAMILY HOUSING— Some campuses provide housing for married students and their families at a low cost. This is often called “non-traditional student housing.”

APARTMENTS—Apartments may be located in another person’s home or in a series of similar rental units. Some large apartment complexes (groups of apartment buildings) have features such as laundry machines, parking for vehicles, tennis courts, group meeting areas, and swimming pools.

Apartments often have one, two, or three bedrooms and one or two bathrooms, in addition to a kitchen and living room. “Efficiency” or “studio” apartments provide a cheaper alternative if you want to live by yourself. They are usually small, with living and sleeping areas combined into one room.

Apartments located near campus tend to cost more to rent than apartments

farther from campus. Apartment regulations, established by city authorities, will limit the number of people permitted to live in each apartment.

HOUSES—Houses are usually expensive to rent unless you share expenses with three or four other people. Also, the cost of utilities (heat, electricity, water, and garbage removal) will usually be higher in a house, and you may be expected to care for the yard as well. As with apartments, houses closer to campus usually cost more, and the number of people permitted to live in them may be limited.

? HOW DO I FIND HOUSING?

The type of housing available in your area will depend upon the school you are attending. If the school has residence halls, you will likely be assigned a dormitory room and, sometimes, one or more roommates. This will be part of the overall admission package and is the "Room and Board" part of your fees. If the school does not have residence halls, you will need to find housing on your own, often with assistance from the Student Services Office at your school.

For information about on-campus dormitories and family housing, contact the International Student Office, Student Services Office, or Campus Housing Agency at your campus. Often this information will be provided directly to you as you receive your acceptance to the school. If your school does not provide housing, you will need off-campus housing. Ask the appropriate office for the average cost of different-sized apartments in the area. Some schools will have databases of available housing – ranging from rooms in homes to apartments to full houses. Please keep in mind, however, that the cost and availability of units listed is only as good as the maintenance of the database by the university.

Whenever possible, begin your inquiries into housing as early as you can after choosing a particular university. Housing in areas near a university campus is often in high demand and taken quickly. Use the Internet to find out as much as you can about the general area in which you will be living. There are many online sources for housing. Popular sites include Craigslist.org, Apartments.com and Rentals.com. These are great sites to explore what is available, but be careful about committing to a place without meeting the landlord and/or seeing the housing with your own eyes. Women should especially take care—both when visiting a potential housing unit and in making a decision. It would be a good idea to take a friend along for meetings with landlords, especially for single units in homes or small rental units.

While it is valuable to have a place arranged before you arrive, use your best judgment in doing so. If you have any sense of doubt in dealing with the landlord

(manager) via the Internet, follow your impressions and do not pursue that housing lead. On the other hand, if you feel relatively comfortable with the person—and if he/she has answered your inquiries in a timely and friendly manner— then it may be fine for you to make arrangements before arriving at your university. In all cases, make sure you use Google Maps, Google Earth, or other sources to determine the distance between your school and the housing. You should also inquire about whether the land is flat or hilly and find out about any traffic obstacles that may exist. Make sure you know what transportation options are available to you, especially if the housing is outside of reasonable walking distance.

You may want to find a roommate with whom you can share expenses in an apartment or house, or you may be interested in renting a room from a family. It often is quite possible to network with other incoming students ahead of time and make some of these decisions before arriving. Many students find roommates or other housemates this way. Please see “What Issues Should I Discuss with a Potential Roommate?” below. Also, some schools may have host family programs. If you are interested in this option, inquire with the appropriate school office.

If you are looking for an apartment or house and you have already arrived at your university, you might consider the following:

- ▶ First, buy a map of the area! This will be helpful for you in determining your housing options. It will also come in handy for other reasons during your stay.
- ▶ Check the online Classified Ads maintained by your university or by the local newspaper(s).
- ▶ Inquire with school representatives about any housing database they may have.
- ▶ Google “Apartments in (your city)” and look for online listings of housing.
- ▶ Walk or drive through a particular neighborhood or section(s) of town to locate “For Rent” or “Vacancy” signs.
- ▶ Read an Apartment Shopper’s Guide or other publications that provide information on properties for rent. These guides can be found in convenience stores or grocery stores.

Use an apartment referral agency that will help you find housing without any fee for its services. (For a listing of these agencies in your city, look under “Apartment Finding & Rental Service” in a telephone book’s “yellow pages.”

? WHAT ISSUES SHOULD I DISCUSS WITH A POTENTIAL ROOMMATE?

Before you move in with someone, whether a stranger, friend, classmate, or family member, you should discuss the following:

- ▶ How much rent and utilities (electricity, water, gas, garbage pick-up) will each person pay?
- ▶ What household chores will each person do?
- ▶ What are each person's expectations for order, neatness and cleanliness?
- ▶ Are you more of an early-to-wake-up or late-to-go-to-bed person (especially if sharing a room)?
- ▶ Will you purchase food and cook together or separately?
- ▶ What are the kitchen rules? What about use of the refrigerator?
- ▶ What hours are acceptable for having guests, playing music or watching television?
- ▶ What rules regarding alcohol and smoking will you have in the home?
- ▶ Will you share a landline telephone and an Internet service provider (ISP) or purchase separate telephones and services?
- ▶ How much advance notice should each individual give before moving out?

? WHAT IS A DEPOSIT?

A deposit is a sum of money paid by individuals living in a rented apartment or house to guarantee against damage to the building. If there is no damage, and you clean the apartment or house thoroughly before you move out, your landlord or apartment manager should return most or all of the deposit. (Be very accurate in completing the form that describes the condition of your apartment when you move in. This will increase your chances of getting your deposit back when you leave.)

Most landlords require tenants to give them 30-days notice before moving out. If you want to move out before the 30 days are over, you should be prepared to lose either all or part of your deposit. In many cases, landlords will refund your deposit if you find a suitable replacement tenant so that there is no gap in rent.

Most states require the landlord (manager) to return your deposit money to you within 30 days after you move.

? WHAT IS A LEASE?

A lease is a written agreement, or contract, between the tenant(s) and the landlord (manager). A lease usually states the following:

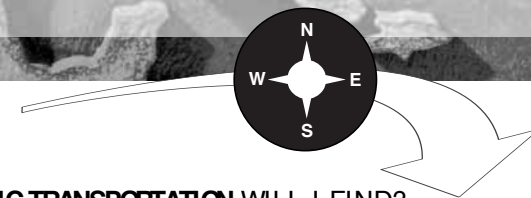
- ▶ The rent amount per month.
- ▶ The date when the rent is due each month. Unlike landlords in some countries, those in the United States ordinarily do not go around collecting rent payments. You are expected to take the rent to your landlord on or before the day it is due, or mail it early enough so it arrives by the day it is due. You might be able to set up an online automatic bank transfer to your landlord's bank account. This can be a convenient arrangement for both of you.
- ▶ The deposit amount.
- ▶ Minimum length of stay (for example, six months, 12 months).
- ▶ What utilities you are expected to pay.
- ▶ How many days' notice you must give before moving out.
- ▶ Rules you must follow (such as no pets, no smoking, noise after a certain hour, etc.).
- ▶ Services the landlord agrees to perform (such as yard work or repairs).
- ▶ Other conditions you and the landlord agree to follow.

Your lease is a legal, binding contract—make sure you read it carefully and understand it before signing.

? DO ALL APARTMENTS REQUIRE YOU TO STAY FOR A CERTAIN AMOUNT OF TIME?

Some landlords rent by the month. This is known as a “month-to-month” lease. A month-to-month arrangement is ideal if you are not sure about the place but need a place to live immediately. Rent will typically be higher than for a more extended lease. Remember, however, that even with month-to-month, you still must give your landlord sufficient advance notice before moving out.

Local Transportation



Many landlords require that you stay for six months, one year, or for the school term. Often the landlord will require you to pay the first and last month's rent in advance. If you move out before the date agreed upon in the lease, you may lose the money you paid for the last month, or you may be required to pay rent for the entire time of the lease, even though you won't be living there.

It may be possible to have someone else live in the apartment under your lease (this is known as "sub-leasing"), but you will still be responsible to pay for any damages and any required costs the other person does not cover. Before sub-leasing your apartment, check your lease contract to see if you are allowed to do so.

? WHAT IF MY **LANDLORD** ISN'T BEING FAIR?

In such a case, you can seek help from the student legal service on campus or from the Community Legal Aid Society. (Type this into Google to find a service near you.)

? WHERE CAN I GET **FURNITURE**?

If you rent a "furnished" apartment, basic furniture--such as bed, couch, table, and chairs--will be provided. The rent will probably be slightly higher, but renting a furnished apartment may be worth the extra money if you plan to be in the United States only for a short time.

If you prefer to buy your own furniture, you may wish to check second-hand (used) sources such as thrift stores (Goodwill, Salvation Army, etc.), garage and yard sales, flea markets, both online and physical bulletin boards on campus, and newspaper classified ads. You might explore these online services: Craigslist.org, ebay.com, Smarter.com, Swap@home.com, Facebook's Marketplace, etc. Another option, especially if you are living in the United States for a short time, is renting furniture. This approach, however, could prove to be expensive. (For a listing of businesses that rent furniture, look under "Furniture Renting & Leasing" in the yellow pages of the phone book.)



In some parts of America, furniture that is no longer wanted by its owner will be placed outside along the curb of the street. Perhaps a sign that reads "FREE" or "I need a home" will be attached to the furniture. It is okay to take such items without asking permission.

? WHERE CAN I GET A **MAP OF THE CITY**?

Check the local Chamber of Commerce, a bookstore, a convenience store, a gas station, a local bank, Walmart, the student union on campus, or a website maintained by your city.

? WHAT KINDS OF **PUBLIC TRANSPORTATION** WILL I FIND?

The public transportation systems in America are often not as developed as those in other countries. Try googling "Public transportation in (my city)" to discover your options. In your city, you may find the following:

SUBWAYS, or underground trains, usually operate 24 hours a day. They are found in larger cities and often run between the suburbs (outlying areas) and the downtown area. Maps and schedules are available from the ticket office and often online as well. If you take the subway often, you can save money by purchasing a multiple-ride ticket or monthly pass.

BUSES—City-operated buses run on specific routes (taking you to different places) and are scheduled to be at certain places at certain times. Maps and schedules may be posted at certain stops, or they may be available online, at local banks, libraries, the student union, or from the bus driver. You will need to learn the relevant buses and schedules for your particular situation.

Buses run primarily during the day, often ending their routes early in the evening. You can get on or off a bus at designated stops, usually located every few blocks along the route. Fare is paid by exact change in coins, multiple-ride tickets, or monthly passes. Student discounts are usually available, so make sure to ask. Generally speaking, buses are on time in America; make sure to arrive at the bus stop at least a few minutes before the scheduled arrival time.

SHUTTLE BUSES—Small shuttle buses operated by the college or university may run on or around the campus. These are often free or cost a small fee.

TAXIS—Taxis are generally more expensive in the United States than in other countries and, in most cases, are not the best option. If you do use a taxi, be sure you ask the estimated amount of the fare before you agree to ride. The driver usually expects a tip of 15 percent of the total charge in addition to the fare.



? HOW DO I **LEARN TO DRIVE** A CAR?

You can sign up for a driving school, in which a trained professional will help you learn to drive for a fee. Or you might ask a friend who has his or her license to assist you. Learning to drive in the U.S. is often an easier process than in many other countries. It can be a good option, especially if you are staying longer and have the funds to purchase a car.

? HOW DO I GET A **DRIVER'S LICENSE**?

Since driving rules vary from state to state, check with your local driver's license office (listed in the telephone book under the state government offices with a name like "Department of Motor Vehicles" or "Motor Vehicles Administration"). Generally, you will have to apply at a driver's license office, where you will be required to take a written test on the laws for driving in that state. You can prepare beforehand by studying a booklet of these state laws. This should be available at the DMV office. You will also need to pass a vision test, so if you use glasses or contact lenses, make sure you have them with you. In addition, you must pass an actual behind-the-wheel driving test. If you fail the written or driving test, you can take either exam on another date. Please keep in mind that all these tests require fees.

? SHOULD I **BUY A CAR**?

Because public transportation is not always easy to use in the United States, you may consider buying a car. However, because of the costs of buying, licensing, insuring, and maintaining (fixing) a car, you may want to seek the advice of fellow students who own cars. Ask them how much it really costs them to own and operate a car for one year.

If you choose to buy a car, remember that you will also have to pay for license plates, insurance, repairs, gasoline, and parking. Many students find it cheaper and more convenient to live close to campus and ride a bicycle or walk to classes.

? HOW DO I BUY A CAR?

You may purchase one from a car dealer (a business that sells new or used cars) or individuals selling their own cars.

Before purchasing a car, you may want to check out www.kbb.com or www.cars.com to determine current market value for new and used cars. The prices listed are only market-value prices (what someone selling the car might expect to receive); they are not prices for which the cars must be sold. The actual price you pay may be lower because of damage, high mileage, and so forth, or higher because of demand (if many people want that type of car, it will sell at a higher price).

When you are ready to purchase a car, you may wish to ask an American friend who is familiar with the process to go with you. Or you may consider using the service of an auto broker (a business that will charge you a fee to find the type of car you want at a price you are willing to pay). A knowledgeable friend can help you know what to look for in a car and help you bargain for an acceptable price. It is very important for you to know that bargaining on the price of a car—whether new or used—is very common in the U.S.

Before you buy any used car, you should have it inspected by a professional mechanic (other than the car dealer's mechanic) to see if there are any hidden problems with the car. Also, Carfax.com is a website that can give you a detailed history of a car so you will know if it has ever been involved in an accident.

? WILL I NEED TO BUY **CAR INSURANCE**?

Yes, all states require certain types of car insurance. Failure to have those types of car insurance (for example, "liability") may result in a ticket, fine, or even a court hearing. Insurance pays for damages if you have an accident or your car is damaged or stolen. To get insurance, contact an insurance agent about buying a policy (a contract that describes what amount of money the insurance company will pay for what types of damages). You will pay premiums (a certain amount of money every month, every six months, or once a year) based upon the policy coverage (what damages the policy will pay for and how much it will pay if there is an accident caused by you).

If you pay premiums for liability insurance—which most states require you to have if you own a car—the insurance company will pay for damage to another car if you are responsible for the accident. If you purchase collision insurance—which is recommended if your car is worth a lot of money—the insurance company will

also pay for damages to your car. In addition, comprehensive insurance covers damage caused by such things as weather, vandalism, or theft, and it will also cover any damage caused by another driver who is using your car with your approval.

Most insurance policies require you to pay a deductible. This is a certain amount you must pay for any damages, while the insurance agency pays for damages above that amount. For example, if you have a \$250 deductible on your collision insurance and you have an accident that causes \$1,000 damage to your car, you would pay the first \$250 and the insurance company would pay \$750. The higher the deductible amount on the insurance policy, the lower your premiums (monthly payments) will be.

? IS IT **SAFE** TO TAKE WALKS AT NIGHT?

Generally, American campuses and nearby neighborhoods are safe, even at night, but there are exceptions. Check with campus security officials to see if any areas are particularly dangerous. Also, ask an American friend or fellow student to tell you which neighborhoods are unsafe. To be safe, walk with a friend. It is a good rule for a woman never to walk alone at night. Many campuses have programs that will provide an escort for safety when walking home at night. Contact your international student office for this information.

? IS IT **SAFE** TO “**HITCHHIKE**” (ASK FOR RIDES FROM PASSING VEHICLES)?

Absolutely not! It is unwise to ever hitchhike or pick up hitchhikers in the United States. Sharing a car with a total stranger may make you an easy target for crime.

? WHAT ABOUT **BIKES**?

Biking can be one of the best ways of getting around on campus and in nearby neighborhoods. Usually, you will be able to park closer to classrooms if you ride a bike than if you drive a car. But be aware that automobile drivers tend to overlook bicycles and their riders, resulting in accidents. Please wear a helmet whenever riding a bicycle.



? HOW CAN I **GET A BIKE**?

You may want to begin by getting suggestions from your International Student Adviser. Further, pay attention to listings on bulletin boards and in school/community newspapers, and do some good searching online. Also, asking your friends may produce some good ideas.

Mailing Letters & Packages



? WHERE DO I **MAIL LETTERS**?

Every town or city in the United States has at least one post office where you can buy stamps and mail packages and letters. Some private businesses also provide the same services although they will generally cost more.

The U.S. Postal Service places public mailboxes on various street corners. Most dormitories, campus buildings, and large apartment buildings also have places for outgoing mail. If you have your own mailbox, ask a neighbor or your postal carrier what you need to do to have your outgoing mail picked up.

The U.S. Postal System is reliable and fast. Letters and packages, even without express delivery, often cross the country within a few days, and items are rarely lost. Overseas mailings leave the U.S. quickly.

? HOW DO I **MAIL PACKAGES**?

A post office clerk can explain the various rates for mailing packages within the United States or overseas. Alternatives to the U.S. Post Office (USPS) include United Parcel Service (UPS), Federal Express (FedEx), and DHL Worldwide. Sometimes their services are cheaper and faster, but they make their money on express services that are expensive. Independent mail stores will offer USPS and other services.

Post office lines can be long during lunch hours and towards the end of the business day. If you want to avoid long lines, try planning your trip at another time.

Typical post offices are open only until noon on Saturdays and closed on Sundays. The USPS also offers online shipping at no extra charge. They will pick up your package at your door. This can be a time saving option, especially around the busy year-end holiday season.

? WHAT IF I NEED TO SEND SOMETHING QUICKLY?

You can send packages or letters overnight or within two days to certain places in the United States or overseas using express mail or air courier services. Express mail costs significantly more than regular mail.



? WHAT IS A ZIP CODE?

A zip code is the five-digit number (sometimes with four additional “express” numbers, e.g., 80901-3841) that enables the postal service to quickly deliver your letter or package to its proper destination. The zip code is written on the envelope or package after the city and state (e.g., Colorado Springs, CO 80901). When you give someone your mailing address, make sure you include your zip code.

? HOW DO I KNOW WHICH ZIP CODE TO USE IF I ONLY HAVE SOMEONE'S ADDRESS?

You can go to www.usps.com to quickly look up zip codes and find other postal information. You may also find this information in a local telephone directory.

? I WILL PROBABLY MOVE AROUND A LOT WHILE I'M IN THE UNITED STATES. HOW DO I OBTAIN A PERMANENT ADDRESS?

For a small fee, you can rent a postal box at your campus post office or at a nearby private location. Plenty of options should be available for this service. When you give someone your permanent address, use the box number, city, state, and zip code.

Telephones and Internet Service



? HOW DO I GET LANDLINE TELEPHONE SERVICE, AND HOW MUCH WILL IT COST?

If you live in a dormitory, telephone services are often provided for you. If you live off campus and want your own landline telephone service, call the business office of the local telephone company. (Information on how to order phone service and what telephone number to call is listed in the front section of any telephone book.) The local telephone company will provide only the connection for service—you will have to provide your own telephone. Good quality telephones which usually have built-in answering machines can be purchased at a variety of stores.

For landlines, besides the cost of the telephone itself, you will be required to pay an installation fee, a monthly fee for using the service, and additional fees for long-distance or international calls. Local calls are included in the monthly fee. Also, you may be required to pay a deposit, which will be refunded to you after a certain length of time if you pay your bills on time, or when you cancel your service.

If you do not pay your telephone bill, your service will be disconnected, or cut off, until you pay. You may then be required to pay an additional deposit and installation fee to reconnect your telephone.

? HOW DO CELL PHONES WORK IN THE U.S., AND WHAT ARE THE COSTS?

Almost all students want to have a cell phone while in the States, even if here for only a few months. A cell phone often replaces the need for a landline telephone.

There are a variety of cell phone options. In many countries, texting is free and cell phone calls are cheap, but in the U.S., calls can be expensive and texting may require an additional charge. It is important for you to understand how these systems work; if you don't, you could find yourself with a bill much larger than you would have imagined.

There are two main questions to ask yourself before you purchase a cell phone or activate a service: (1) How much will I use the phone? and (2) How long do I expect to be in the U.S.? In general, there are two primary ways to access cell phone usage in the U.S.: (1) Pay-as-you-go or (2) Contract phones.

Pay-as-you-go is a more expensive option in terms of overall value but can be good if you are in the U.S. for a limited time or do not expect to use your phone much. You purchase the phone, which is usually rather expensive (at least \$50-60 for the simplest models), then purchase minutes, which are often sold to you at a premium price. You must buy more minutes every time you use them up.

Contract Phones are most common in the U.S. The two largest carriers are Verizon and AT&T. Smaller carriers include Sprint, T-Mobile, MetroPCS and others. Generally speaking, Verizon and AT&T have the widest coverage. Contract phones require that you buy a phone from the specific company. You can often get a good price if you follow up and mail in the rebate offer.

You must also sign an agreement for a one or two-year plan. This will mean that once every month you will receive a bill for the use of the service. For single-phone contracts, the base price for this service is usually about \$40/month. This amount gives you a limited number of peak daytime minutes per month. It is very important for you to understand that minutes count to your phone whether you have called out or someone has called in to you! (This is different than in most other countries.) All carriers have ways that you can check the number of peak minutes you've used in the month so that you do not go over. If you do exceed the number of peak minutes, you will be charged a very high price (sometimes almost \$.50/minute!), so be careful. Nighttime and weekend minutes anywhere within the U.S. are usually unlimited and will not cost you extra.

It is also very important to realize that texting is often not a free service in the U.S. but often involves an additional charge.

Most companies also charge an initial phone set-up fee between \$25-40. They also sometimes require a deposit of \$200-500. This amount will be refunded (returned) to you at the end of your completed contract. You should be prepared for a first (and sometimes second) bill that is rather large. After that the bills should become more manageable if you stay within your paid minutes.

If you break a contract (end the contract early), there is often a penalty. If the company has collected a deposit at the start of the contract, they may not refund the deposit. Check to make sure you understand what the consequences are if you fail to keep the one or two-year contract.

Be sure to compare the various plans by the major carriers before signing up for a contract plan.

Very important: Never use your cell phone for calling overseas. It is much too expensive. There are cheaper internet-based options available.

HOW CAN I CALL OVERSEAS?

The cheapest and easiest ways to call overseas are Skype or Google Phone. With Skype, computer-to-computer is free. It just requires that both parties have a Skype ID and account. Depending on location, sometimes the transmission can be poor, but other times it is quite clear. If you and the person you are calling have webcams, video Skype is also a free option. Skype is also now available through 3G and 4G cell phones that offer internet capabilities (also known as "Smart Phones").

Using Skype for computer-to-phone (landline or cell phone without 3G or 4G capabilities) is also possible, but there is a modest charge for this service. See www.skype.com for more details.

Google Phone is a relatively new but convenient and inexpensive option. Google Phone is designed for you to call another person's phone anywhere in the world at very reasonable rates. (These may differ according to country).

Virtual phone cards are also available online, often with inexpensive by-country rates. Be careful, however, to make sure you are purchasing from a reliable source. Look for personal recommendations before you buy these!

Any of these options can, of course, be used within the U.S. as well, sometimes for free or for a nominal (small) fee.

HOW DO I GET INTERNET SERVICE?

Internet service will be available at your school. You may also choose to have Internet service in your apartment for an extra fee. Talk with your International Student Adviser about the most reliable and affordable services in your area and about the process for securing them. You can also check online for various options by searching "Internet service providers in (your city)." Usually there is a monthly fee between \$20-\$40. Initial set-up may be an additional cost. If you

want to make your place wireless, you may need to purchase some equipment to do so. Some libraries and coffee shops offer free wireless Internet that you may use while visiting those establishments.

? HOW DO I FIND A PERSON'S PHONE NUMBER?

Most campuses provide a directory on the university's website that lists the phone numbers of professors, academic departments and on-campus services. Some of these directories—whether campus-wide or within various departments—offer student numbers as well, but some do not.

For local calls to individuals, you can usually find the phone number in your local telephone directory (phone book). This book lists the names of people and organizations, street addresses, and phone numbers in a section called the “white pages” (some phone books list people and businesses separately and some list them together). The yellow pages section of the phone book contains phone numbers and some advertisements for businesses. Phone books in most large cities also have a blue pages section that lists local, county, state, and federal government offices (typically in the front of the phone book).

If you have an emergency—such as a medical need, fire, or crime problem—immediately dial 911 from any telephone.

? HOW DO I MAKE LONG-DISTANCE CALLS?

When making a long-distance call on a landline, you will need to dial 1 and the three-digit area code before you dial the regular phone number. If you don't know the area code, see the information in the front section of your phone book, go to www.areacodelocations.info, search on Google, or contact a local telephone operator (dial “0”). Be aware that there may be a time difference between where you're calling from and the area you are calling.

All cell phone plans will include “anywhere” minutes which means you can call anywhere in the United States for no extra cost. With cell phones, you do not need to dial the 1 before the 10-digit number. Also, you can use your cell phone most places in the U.S. in the same way that you use it in the city where you're living. In fact, you will “carry” that area code around with you wherever you go. So, for example, if you have a “650” area code (San Francisco Bay Area) but are traveling in New York (“212” area code), your phone is still local to the 650 number. You do not need to put in an area code when calling anyone in the 650 area, only outside of it. In larger cities, you may have to dial 10 numbers for a local call, even if your

prefix (area code) is the same as the one you are calling.

Most areas of the U.S. have free coverage, but there are some remote areas where cell phone coverage is limited. There may be an extra “roaming” charge for calls made when in these areas. Make sure you check with your company about those charges before you incur them.

? WHAT IF I NEED ASSISTANCE FROM AN OPERATOR TO MAKE A LONG-DISTANCE CALL?

To reach an operator for assistance on a long-distance call, dial 0 (zero), the area code, and the telephone number. The operator will ask you what type of assistance you need. Operator-assisted calls are more expensive. The following types of assistance are available:

PERSON-TO-PERSON—to reach a certain person at a phone number (you do not have to pay for the call if that person cannot be reached);

THIRD PARTY CALLS—to charge your call to another number (for example, if you were calling from a friend's house and wanted to charge the phone call to yourself at your own telephone number);

COLLECT—to charge the call to the person you are calling (but the operator will first determine if the receiver of your call is willing to accept the charge).

? WHAT IS A TOLL-FREE NUMBER?

Any number with the area code 800, 888, or 877 is toll-free, which means the telephone company will not charge your landline for the call. If you do call a toll-free number using your cell phone during daytime “peak” hours, it will still add into your overall used minutes. Businesses often use these numbers so customers can order items from them over the telephone without having to pay for the long-distance call.

On the other hand, *beware* of any number with a 900 prefix as you will be billed \$2 - \$4 per minute! It is possible to have these calls blocked so that someone cannot call them from your phone.

Money



? WHAT KINDS OF **COINS AND BILLS** DO I USE IN THE UNITED STATES?

Coins include the penny (one cent), nickel (five cents), dime (ten cents), and quarter (twenty-five cents). Half-dollar (fifty cents) and one-dollar (100 cents) coins. Paper bills come in denominations (values) of \$1, \$5, \$10, \$20, \$50, and \$100. You may also see a \$2 bill; these are rare but legitimate. Most people generally use \$20 bills or less, and some places will not accept bills larger than \$20.

? WHERE CAN I **EXCHANGE MONEY**?

Most airports as well as large banks can exchange your country's money to U.S. currency.

? WHERE SHOULD I **KEEP MY MONEY**?

Banks and credit unions (similar to banks) offer a variety of services which allow you to do many things with your money.

There are two main types of accounts which banks offer. The first is the checking account. Checking accounts are among the most widely-used services offered by banks. With a checking account you pay for items with a check (issued to you by the bank) rather than with cash, and this process helps you keep track of the flow of your money. When you write a check, you must have the money in your account to back the value of the check you have written. You may find that some

businesses no longer accept checks. In this case, you may prefer to use a debit card which transfers money from your checking account to the merchant. Debit cards can also be used in automatic teller machines (ATMs) to withdraw cash or make other transactions.

The second type of account is a savings account. Such an account allows you to earn interest on your money. If you have a large sum of money that you do not plan to use for several months and on which you want to earn a little interest, you might consider opening a savings account.

Often banks can link your checking and savings accounts for something called “overdraft protection.” If you accidentally write a check for an amount greater than the amount in your checking account, the money in your savings account will automatically cover it. Some banks will not do this; however, they will offer overdraft protection with a line of credit. This is like applying for a loan. You will owe the bank the money that you are overdrawn and have to pay interest on any balance left unpaid. For information on other services, contact a local bank.

? WHICH BANK OR CREDIT UNION SHOULD I USE?

Not all banks or credit unions are the same. They all charge different fees for different services and offer different interest rates. However, credit unions often offer services at lower costs than banks do. Many universities have their own credit unions where students can open an account. Ask an American friend or the International Student Adviser at your school to help you find the best bank or credit union to meet your needs.

? HOW DO CHECKING ACCOUNTS WORK?

First, you must deposit (put in) money in the account at the bank. Both you and the bank keep track of how much money you have in the account.

When you need to pay someone for any reason, you write out a check by filling in all the information on the check—writing the check, the amount you are paying, the reason you wrote the check (in the “memo” area), and your signature (signed as your name appears at the top of the check if your checks are pre-printed).

When writing the amount on the check, the amount must be stated in two ways. For example, if you are buying something that costs \$19.90, write “\$19.90” on the line next to the name of the recipient person or organization, and “Nineteen and 90/100” on the next line. If spelling out the amount does not fill up the whole line, put a line between the amount and the word “dollars” at the end of the line

so that no one can add an additional amount. After you write the check, record the check number, the date, to whom you wrote the check, and the amount of the check in the log within your checkbook. In this log, you will also record the amounts of money that you put into your account. By following this process, you will always know how much money you have in your account.

To deposit money, in some cases you must fill out a deposit slip which is included with your checks or available at the bank. Give the deposit slip and money to the bank cashier, who will give you a receipt to show how much money you put into the account.

The bank also keeps track of how your balance, deposits and withdrawals. Each month, the bank sends you its record of the checks you wrote, your debit card transactions, ATM withdrawals and the deposits you made in the past month. This record is called a “bank statement.” When you get the bank statement, check to make sure that the bank has recorded the same amounts for checks and deposits that you have recorded.

Do not be alarmed if the balance on the bank statement does not match the current balance you have recorded in your checkbook. Checks take some time to reach the bank to be recorded (checks that you have written but the bank has not yet received are called “outstanding checks.”) These outstanding checks should be visible on the next month’s statement. It is recommended that you keep your monthly bank statements for at least three years.

Some banks offer special services for students. Be sure to ask if your bank does.

? WHAT IS A “MINIMUM BALANCE” ?

In order for you to avoid certain fees or charges, some banks require you to have a “minimum balance” in your checking account. If your balance drops below the minimum balance, the bank will charge you a fee.

? WHAT HAPPENS IF I WRITE A CHECK FOR MORE MONEY THAN I HAVE IN MY ACCOUNT (AND I DO NOT HAVE SUFFICIENT FUNDS IN A LINKED SAVINGS ACCOUNT OR OVERDRAFT PROTECTION)?

Writing a check with insufficient funds (for more money than you have in your checking account) can be considered a crime. The bank will either return such a check, often called a “bad check” or a “bounced check” to the person to whom you wrote the check, or the bank will temporarily pay for the check. If the bank

temporarily pays the check, the bank will charge you an “overdraft fee.” If the bank returns the check to a business, that business will probably require you to pay the amount of the check plus an additional charge called a “service charge.” In addition you may face other charges or fines for breaking the law. Be responsible in how you use your checking account! Even if you do not face legal penalties, a bad record with many bounced checks can seriously damage your credit record.

? WHAT IS AN “**AUTOMATIC TELLER MACHINE**” (“**CASH MACHINE**”) AND HOW DO I USE ONE?

When you open your banking account, you will also be issued an ATM (Automatic Teller Machine) card. This will enable you to take care of bank transactions through machines rather than taking time inside the bank. You can get cash, make deposits, transfer money between accounts, and sometimes even pay bills through ATMs. These machines, which are often found in bank lobbies or parking lots, in grocery and convenience stores, and in shopping malls, usually operate 24 hours a day.

To use your ATM card, simply insert it into the machine or swipe as instructed, type in your personal password code (which you will arrange with the bank when obtaining the card), and then follow the instructions on the machine. The machine will give you a receipt of each transaction you perform. For safety reasons, avoid using an ATM machine by yourself at night. Never put your card and code number in the same place, such as your wallet or purse. Memorize your code number, and notify the bank immediately if your card is lost or stolen.

It is best if you can use an ATM that is sponsored by your bank (or a partner bank). If you do, all transactions should be free of charge. Be careful, as some ATMs charge a small fee (\$2.00 or \$3.00) if you are not one of their direct customers. The ATM should tell you this before proceeding, but sometimes they do not. It is no fun to learn about these charges on your bank statement later, especially if you’ve made many of them!

? WHAT ABOUT **ONLINE BANKING**?

Many banks now offer online banking services. You can go to the bank’s website and, with the proper login and ID information (arranged previously with the bank), you can view all activity in your checking and savings accounts. If you have a credit card (see below) connected with your bank, you can also view activity in that account. Through online banking, you can make transfers between your accounts, arrange to pay your bills automatically and, perhaps most importantly, keep regular track of your financial affairs. You can also arrange to have your

monthly statements delivered electronically by email. (Even if you do receive your statements this way, it is recommended that you print hard copies for your record-keeping.)

? HOW **SAFE IS MY MONEY** IN A BANK?

Almost all banks are federally insured by either the Federal Deposit Insurance Corporation (FDIC), and most Savings and Loans are insured by the Federal Savings & Loan Insurance Corporation (FSLIC). If you have deposits of under \$100,000 in insured institutions, you are guaranteed by the federal government to get that money back if the institution goes out of business.

If your bank or Savings and Loan is not federally insured, you may want to consider moving your money to one that has this protection. Look for the initials “FDIC” or “FSLIC.”

? WHAT ABOUT **CREDIT CARDS**?

Like checks, credit cards allow you to purchase items without cash. They are more convenient than checks because you can use them almost anywhere you travel (many businesses will not accept out-of-town or out-of-state checks) and because you do not need to keep a record of a balance—you receive a monthly bill for your credit card purchases.

When you use your credit card for a purchase, you should receive a receipt for that transaction. It is recommended that you find some way to keep and organize those receipts; they will be useful when you receive your credit card bill at the end of your billing period. If you keep the receipts, then you can check the credit card statement to make sure you are only paying for purchases that you have made.



The problem with credit cards is that they can be expensive to use. Some credit card companies charge an annual fee. (However, many companies are eliminating this fee because of competition.) Also, when you receive your monthly credit card bill, pay attention to three important things: (1) the due date for payment; (2) the total amount which reflects all the credit card purchases you have made for the month and any amount left unpaid from previous months. This is called your “balance”; and (3) your “minimum payment due.” The balance is the amount you should pay the credit card company by the payment due date. In this case, you will not face any interest charges. Beware! If you choose to pay the minimum payment due, you will be charged interest on the amount you don’t pay. Credit card interest rates can be very high! This is a

“trap” that many people have fallen into; don’t fall into it! A good rule is to not use your credit card unless you are sure you’ll have the money to completely pay your balance when the bill comes to you.

Several types of credit cards exist. Major credit cards, such as Visa, MasterCard, Discover and American Express, allow you to purchase almost any item you want at any type of business. Retail credit cards from large stores, such as Macy’s, Kohl’s and many others, allow you to purchase items only at those particular stores. These store cards, however, often have higher interest rates than regular credit cards. Gasoline credit cards allow you to purchase gasoline, other items, and services only from their service stations.

? HOW DO I GET A CREDIT CARD?

A good place to inquire about a credit card is through your bank. Not everyone can get a credit card, however. To obtain one, you must fill out an application showing how much income you receive and how many bills you have. If the credit card company decides that you do not make enough money or have too many bills to pay, you will not be approved for a credit card. Beware of unsolicited credit card offers that may come to you through the mail, by phone, or online. There are many companies looking for customers. Only apply for a credit card if you clearly understand the terms.

? HOW ABOUT DEBIT CARDS?

Unlike a credit card, a debit card immediately charges your bank account and draws down on your balance. The benefit of using a debit card is that you don’t run the risk of buying more than you can afford. Generally, you will be offered a debit card as you open a bank account. Using a debit card can be a wise, cash-free way of paying for items like groceries, toiletries, gas and other regular purchases.

Shopping



? WHERE CAN I BUY FOOD?

Several types of grocery stores sell food. Grocery chains (such as Safeway, A&P, Ralphs, SaveMart, etc.) operate large stores that offer a wide variety of foods, including most meats, fruits and vegetables, as well as canned, boxed, and frozen foods. They also sell nonfood items, such as soap, cleaning and bathroom supplies, facial tissues, and so forth. Most stores have a member card, which is free (you need to sign up for it) but gives you savings on items that are “special” that week.

Some discount chains, such as Costco, Cub Foods, Food For Less, SAM’s Club, etc. are known as wholesale warehouse stores; they offer food and other items in large volume at lower prices. These stores often charge an annual membership fee and do not offer the same services as the large grocery chains. It can also be more difficult to find workers to help you in these stores if you have a question. You must often bag and carry out your own groceries at the checkout line in these stores. Convenience stores, such as 7-Eleven, QuickTrip, MiniMart, etc., sell food, often 24 hours a day, but prices are higher and the selection is limited. Neighborhood grocery stores are larger and offer more variety—especially in terms of meats, fruits and vegetables—than convenience stores. They are often more convenient than large grocery chains, but their prices are often higher as well.

? WHERE CAN I BUY FOODS FROM MY COUNTRY?

Some large grocery stores will have a section of “international foods.” In larger cities, some neighborhood stores sell only foods from certain countries. Restaurants

selling foods from your country sometimes also sell foods, or they may be able to direct you to a store that does. You can ask international students from your nation country or region about stores that sell ingredients for “home cooking.”

? HOW CAN I FIND THE BEST PRICES WHEN SHOPPING?

Stores run sales all the time on various items, and it can be confusing to find the best price for the item you need. One of the easiest ways to get lower prices on items is to apply for a free “member” card from a store. If you do this, then present the card each time you make a purchase at that store and discounts will be automatically given to you upon checkout.

Sales are advertised on television, radio, in newspapers, on the Internet, or on signs at the store itself. Just because an item is “on sale,” however, does not always mean that it is a good value. Another store may have the same item at a lower price, or the sale item may be of inferior quality. Comparing prices and quality at several stores is a good way to find the best value.

Another way to save money is by using coupons--small pieces of paper or portions within an advertisement. Coupons can be found in newspapers or newspaper inserts, in the mail, in magazines, on food labels, on the Internet, and even at the grocery store itself. If you have coupons for items you’re purchasing, present them to the cashier before making your purchase. The amount listed on the coupon is then deducted from the purchase price of that item. When using coupons, make sure the coupon is for the exact item you are purchasing and that the coupon has not expired.

In grocery stores, buying “generic” (brand-less) products is another way to save. In a store you will see several different brands of the same item, and the generic products will probably have a more basic appearance without fancy packaging or labels. The store may also have its own brand of the product. In most cases, the generic or store brand is basically the same product with the same ingredients as the more famous national brand, but without the fancy labels and advertising. Thus the generic or store brand usually costs less.

? WHAT DO SALES CLERKS MEAN WHEN THEY ASK “PAPER OR PLASTIC”?

The clerk is asking if you want your merchandise in a paper bag or in a plastic bag. It is becoming common, however, to supply your own reusable bags. Often you will be credited a small amount for using your own bags when you shop.

? WHERE CAN I RENT MOVIES?

Video and DVD rental stores are quickly becoming a thing of the past, although some may still exist on or around your campus. More common are services like Netflix and Redbox. Netflix charges a monthly fee and, in return, you can order the movie(s) in which you are interested online and they will be sent to you, along with a return mailer. Redbox allows you to choose and reserve your movie online, find the nearest Redbox location, pick up your movie at that location and pay by credit card. Then you can return your movie to any Redbox location. Also, instead of ordering movies to be mailed to you which you then must return, you can stream Netflix through players such as Wii, PlayStation, Xbox, or Roku. Many new DVD players also have a feature which allows you to stream movies. Streaming movies is less expensive than having the DVDs mailed.

If you already have media items, you might consider using an online site like www.swap.com, where you can trade out a book, DVD, CD or other media you already have for something “new” to you. Also, a Google search for “Movies Online” or the specific movie you are looking for will yield multiple results, some which require a fee. One site that has grown in popularity is www.hulu.com, which offers thousands of movies free of charge.

? WHAT IS A DRUG STORE?

A drug store contains a pharmacy (see “HEALTH CARE” section) where you can get prescriptions (medicine that a doctor has advised you to take) and also non-prescription (“over-the-counter, or OTC) items. Common OTC medications are aspirin, vitamins, and medicine for colds and other common sicknesses.

Drug stores sell generic prescriptions at a lower cost than the regular brand-name prescriptions. To get these generic medicines you must specifically request “generic substitution” when ordering your prescription.

A drug store sells much more than drugs. In most drug stores, you can also buy cosmetics, hardware, stationery, household items, candy, toys, and perhaps food and clothing.

? WHAT IS THE DIFFERENCE BETWEEN A DISCOUNT STORE AND A DEPARTMENT STORE?

Discount stores (e.g., Target, Walmart, K-Mart, etc.) offer a good selection of items at lower prices and are mostly self-service. Department stores, such as

Macy's or Kohl's, generally have higher prices but tend to have more salespeople who can help you. Their "sale" prices may be competitive with the discount stores.

? WHAT DO SALES CLERKS MEAN WHEN THEY ASK "CASH OR CHARGE?"

The clerk wants to know if you plan to pay with cash (actual money or a personal check) or charge your purchases on a credit or debit card.



? WHAT IS A SALES TAX?

Sales tax is an extra charge added to the price of an item at the time of the purchase. In a few instances (such as with gasoline), the tax is already added to the purchase price. The sales tax percentage, and what purchases are subject to sales tax, varies from location to location but is generally between six and ten percent of the total sale. In many areas, food items are not taxed unless they are luxury items, but restaurant food is taxed. Sales tax money goes to the state, not to the store that collects it.

? MAY I RETURN SOMETHING IF I AM NOT SATISFIED WITH IT?

Most stores will give refunds (return your money) for items you have not used or worn. (In some cases, the store will not give a refund, but will allow you to exchange the item for another of equal value.) To do so, most stores require you to bring the item with the original sales receipt within a certain period of time (usually 60 to 90 days) of purchase. Each store has a different policy, which is usually stated on its receipts or on a large sign in the front of the store.

If you see a sign saying "all sales are final," that means you cannot return any items after you buy them. Sometimes you cannot return items bought during a special sale. When you are about to purchase something, you may want to ask the clerk about the store's return policy (rules for returning) before you buy the item.

? WHERE CAN I BUY USED ITEMS?

Many people buy used items (in good condition) because they can usually purchase them at significantly lower prices than buying them new. The most common way to find used items now is to search for them on the Internet. Many sites such as ebay and Craigslist offer used items, and a simple Google search will often yield the results you are looking for. In addition, the local newspaper provides sales listings for specific used items—such as appliances, furniture, bicycles, or

cars—in its classified section. Second-hand or thrift stores, such as Goodwill or Salvation Army, can be good places to look for used furniture and clothing. American families often sell excess or unneeded items at weekend "garage sales" or "yard sales," especially during seasons of good weather. Before you buy a used item, check carefully for any damage. You can seldom get a refund on the purchase of used items.

? IS IT ACCEPTABLE TO BARGAIN?

Most prices in the United States are fixed and cannot be changed through bargaining. Generally, bargaining only takes place when purchasing an item that costs a lot of money, such as a car or house, or when purchasing used items from a private individual or at a second-hand store or garage sale. If you are not sure whether to bargain, simply ask if the price is "fixed" or if the price is "negotiable." You will also be able to find many bargain-priced items, including textbooks, at www.ebay.com and www.half.com. Some sites are set up specifically for bargaining or for auctions as well.

Restaurants



? WHAT KINDS OF RESTAURANTS WILL I FIND?

You will find many kinds of restaurants offering a wide selection of foods at a variety of prices and levels of services. Basically, however, restaurants can be divided into two types—fast food and full service.

Fast food restaurants such as McDonald's, Wendy's, Subway, Taco Bell and KFC (Kentucky Fried Chicken), serve hamburgers, tacos, chicken, sandwiches, and other foods at relatively low prices. The food is usually given to you on a tray at the counter within minutes after you've ordered. In the U.S., you are also expected to clean off your table when you are done with your meal at a fast food restaurant.

Full-service, or "sit-down" restaurants offer a wider variety of food, usually at higher prices. Unlike fast-food restaurants, the staff at a full-service restaurant will take your order, serve your food, and clean your table after you complete your meal. Some restaurants have a "host" or "hostess" who will seat you; others have signs that say, "seat yourself." In the United States, it is not common to sit with people you do not know.

Some restaurants offer a specialized menu (like certain ethnic foods, health foods, steaks, seafood, Chinese, Mexican, pizza, etc.), while others offer a wide variety of items. Prices can range anywhere from less than \$5 per meal to more than \$50 a meal, depending on which restaurant you visit. So, if you are not familiar with a restaurant, ask to see a menu before you decide to eat there. It is perfectly acceptable if, after looking at the menu, you leave and choose another place.

Health Care

? WILL I BE REQUIRED TO MAKE **RESERVATIONS**?

Most restaurants do not require you to make reservations. However, if you are not sure whether reservations are required, call the restaurant and ask. Many restaurants will have a waiting list after 6:00 pm, where customers are seated as tables become available, in the order they arrived.

? DO I NEED TO “**TIP**”?

Generally, a tip (a cash gratuity left on the table for the server) is expected at any restaurant where a waiter or waitress serves you at a table. Waiters and waitresses receive fairly low wages because it is expected that customers will leave a tip. The acceptable standard is 15–20 percent of the total bill. Some expensive restaurants will automatically add an 18 percent charge, called a “gratuity charge,” to your bill. Ordinary restaurants may also do this if you have a large number of people in your group.

? SHOULD I TIP WHEN THE **SERVICE HAS BEEN POOR**?

This is up to you. In most cases, a tip is expected regardless of the level of service. But you can tip a lower amount (perhaps 10 percent) if the service has been especially poor. This will communicate your dissatisfaction without completely disregarding the service.

? WHERE CAN I **FIND A DOCTOR**?

Most students use the health center on campus if one is available. If you need medical care that the health center cannot provide, the health center should be able to recommend an off-campus doctor. Another way to find your own doctor is to look under “Physicians & Surgeons” in your telephone book’s yellow pages (dentists are listed separately under “Dentists”). Listings are usually divided by the doctors’ specialties (what each doctor does). If you are not sure what type of doctor you need, ask an American friend, or call a doctor referral service (listed under “Physicians’ & Surgeons’ Referral & Information Services” in the yellow pages). You can also search online for doctors in your area.

If you have health insurance, a first step would be to consult the website of your insurance provider since they often will list doctors in your area with whom they have a business relationship. If a doctor is listed, then you can usually visit that doctor for a lower charge. If you choose to use a different doctor than one that is on their plan, it will cost you more.

? HOW DO I MAKE A **DOCTOR’S APPOINTMENT**?

To make a doctor’s appointment, telephone your campus health center or the doctor’s office during the office’s regular business hours (the office may have a separate after-hours telephone number for emergency situations). When you call an outside doctor’s office, it is a good idea to ask if they will accept your

insurance. If they say “yes,” then proceed to tell them your name, the name of the doctor you want to see (many doctors share offices), and the health reason why you want to see the doctor.

If you need to see a doctor for an illness or injury that requires immediate attention, the office will usually make an appointment for that day. You may have to see a different doctor if yours is not immediately available. If the illness or injury is serious, the doctor’s office may send you directly to the emergency room at the campus health center, a local hospital, or a special minor emergency care clinic.

If you want to see a doctor for a checkup (a periodic appointment, usually once a year, when the doctor gives you an examination to determine your general health status) or for some other reason that does not require immediate attention, you may have to wait several days or weeks.

WHAT SHOULD I DO IN AN **EMERGENCY**?

What you do in a medical emergency depends upon the type of emergency. If you have a minor injury or illness that requires immediate attention but can be handled at a doctor’s office, a local urgent care center, or the campus health clinic, first try to contact the doctor or clinic by telephone, and you will be told what to do next.

For injuries or illnesses that are serious, but not life-threatening, first try to contact the doctor’s office by telephone. If you cannot reach the doctor, telephone your hospital’s emergency room. Your doctor or the emergency room will tell you what to do next. “Urgent Care” centers are for non-life threatening health problems that occur on a weekend or at a time when your doctor’s office is closed. They cost less than a hospital’s emergency room and, typically, the service is much faster.

For life-threatening injuries or illnesses or for a serious medical emergency in which a person cannot or should not be moved, contact an ambulance by dialing 911 (if your area does not have 911 service, call the ambulance service directly).

In any case, become familiar with the locations of the hospital emergency facilities, local emergency care centers, and ambulance services closest to your home.

DO I NEED **HEALTH INSURANCE**?

Unlike many countries, the United States does not have a national medical care program which pays for all health care. Since individuals are responsible for paying for their own medical expenses—and these expenses can be high—most Americans purchase health insurance, which pays for medical costs. Many Americans

receive this health insurance as a benefit of their jobs.

Even if you have insurance from your own country, you may need to purchase coverage for your time in the United States. Ask your International Student Adviser or an insurance agent whether you can receive a favorable policy from the university or from the company because of your status as an international student.

For most insurance plans, you will be required to pay some of the costs of a regular doctor’s office visit. This “co-pay” is a standard charge, usually ranging between \$20–\$40 for most insurance plans. You can then expect to receive a bill from the doctor’s office, as well as an EOB (Explanation of Benefits) from your insurance provider, by mail. Depending upon the type of insurance and the level of the “deductible” (the amount that you are required to pay each year for your health insurance), as well as how much you have already paid out in the calendar year, the insurance will pay a certain amount to your doctor. The doctor will then charge you for the remainder after receiving the payment from your insurance. It is best to wait to pay the doctor’s bill until after you are sure that the insurance company has paid its share.

When purchasing health insurance, like automobile insurance, you pay premiums (monthly, or quarterly) based upon what types of medical expenses are covered under the policy and the amount of your deductible. Many policies do not pay for routine examinations, dental or eye care, so make sure to check. Similar to automobile insurance, the higher your deductible, the lower your premiums will be.

WHERE CAN I GET MY **PRESCRIPTIONS FILLED**?

A prescription is an order for medicine that a doctor determines you should take. The doctor gives you a slip of paper which you take to a pharmacist—or the doctor’s office phones or e-mails the prescription to the pharmacist.



As mentioned earlier, you can ask the pharmacist for “generic” medication, which is cheaper than regular brands. In some cases, “generic” drugs may not be the same quality as regular brands. As with all shopping, we suggest you compare prices at different pharmacies to find the lowest price. If you have insurance, you may only have to pay a small “co-pay” amount for your prescriptions.

Other Services



HELPFUL HINT

“I wished I had discovered how helpful coupons are earlier in my time on campus. In this last month before I leave for my job, I have been eating at Arby’s for lunch every day for \$3.00!”

—AN INTERNATIONAL STUDENT’S COMMENT

Many Americans find coupons for reduced rates for services like haircuts. Look for them to be distributed the first week of classes or weekly in newspapers.

? WHERE CAN I GET MY HAIR CUT?

Many types of salons and barbershops can be found on or near college campuses. Some may require an appointment in advance, while others invite you to simply walk in and ask for a haircut. Shop around to find the barbershop or beauty salon that charges what you are willing to pay, is most convenient for you, and cuts your hair as you like it. Recommendations from other students who have been in your area for a while can be helpful.

“Beauty colleges,” where barbers and beauticians learn to cut and style hair, sometimes offer a low-cost alternative to barbershops and beauty salons. You may also find that some of your fellow students will cut and style hair for a small fee.

? WHERE CAN I DO MY LAUNDRY?

Most dormitories and apartment complexes provide coin-operated laundry facilities where you can wash and dry your clothes. If not, look under “Laundries—Self Service” in your telephone book’s yellow pages for the coin-operated laundry nearest to you.

To save money, you may want to purchase your laundry supplies (detergent, bleach, fabric softener, and so forth) at a grocery or discount store rather than at the laundry facility, where they are more expensive.

? WHERE CAN I GET MY SUITS, COATS, AND SWEATERS CLEANED?

Professional dry cleaners will clean and press your clothes overnight or within a few days. Some laundries have self-service dry-cleaning machines, which are cheaper, but you will get better quality from a professional dry cleaner. (For a listing of professional dry cleaners, look under “Cleaners” in the yellow pages.)

**? WHERE CAN I GET MY DIGITAL PHOTOS PRINTED?**

Most grocery stores, drug stores, discount stores and campus bookstores will allow you to bring in your photos on a memory card or flash drive and order printed pictures through a self-serve machine. Often, you can get the pictures immediately or within an hour. The cost is higher if you require immediate service. You can also go online to www.shutterfly.com, www.snapfish.com, www.flickr.com, www.picasa.com, or any number of other websites for economical copies of photos that you order online using your credit card. For specialized work or high-quality production, you can take your work to a camera store or photo-finishing laboratory.

? CAN I USE A PUBLIC LIBRARY?

Any resident of a community can check out (take home for a period of time, usually two weeks) books and materials from that community’s public library. Some public libraries also let nonresidents check out materials for a small fee. To check out materials, you need only a library card, which you can obtain by showing the library clerk your identification card and proof that you live in the community (a driver’s license, lease agreement, a recently post-marked letter). The public libraries in many communities in the U.S. offer a wealth of free resources, activities and study space, along with Internet access.

Travel

**? I WANT TO DO SOME SIGHTSEEING WHILE I’M HERE. HOW CAN I GET AROUND?**

There are no restrictions for travel within the United States. No ‘state visas’ are required to visit a different state. To travel between cities in the United States, you may use the following forms of transportation:

BUS—Bus companies provide service to many cities and towns throughout the United States. Bus travel is relatively inexpensive, although it takes longer as compared to other forms of transportation. Some bus companies allow you to purchase special “passes” which allow you to travel anywhere throughout the country. Contact the bus company for information on passes, schedules, and rates.

TRAIN—The United States passenger train service, Amtrak, is faster than buses. But trains cost more and offer only a limited selection of destinations.

AIRPLANE—Major airlines, such as United, Delta, and American, provide service to most large cities in the United States. Smaller airlines fly to a limited number of cities, or to cities within a specific region.

Some airlines offer a “frequent flyer” program that rewards you with a free flight for flying a certain amount of miles in a certain period of time. Some airlines offer you mile points for each dollar you spend on their credit card, allowing you to gain miles quickly so that you can reach the level needed for a free flight. Check out the websites for the various airlines you may use to find out more about their programs.

RENTAL CAR—If you do not own a car, you may consider renting a car through a rental agency such as Avis, Budget, Economy, Hertz, or National. Renting a car generally costs from \$30-\$60 per day usually for unlimited miles. In order to rent a car, you will need a driver's license, and you will also probably be required to pay a cash deposit in advance or give the rental agency a credit card number to cover the deposit. The rental agency will refund the deposit when you return the car without damage. You will be asked if you want the rental agency's insurance coverage. Generally speaking, if you have comprehensive insurance coverage on your own car, you should decline the offer, because comprehensive insurance coverage usually covers any vehicle you are driving. If, however, you do not have any driver's insurance, you should get the rental agency's coverage. You will also be given a tank of gas (full or partial) when you rent the car, and are expected to return it with the same quantity in the gas tank. If you don't, you may end up paying much higher costs for the rental company's fuel.

HELPFUL HINT

Most rental car companies will ask you if you wish to purchase a tank of gas, when you rent the vehicle. Generally this benefits the car rental company, since you usually will not return a car on 'empty.' Thus, they get the gas in your rental car tank free.

? WHAT CAN A TRAVEL AGENCY DO FOR ME?

Travel agencies will put together all your travel arrangements. They will reserve tickets for you on airlines, buses, and trains; make hotel or motel reservations; and find the best rates on rental cars and tickets—all at no cost to you. (These agencies make their profit from the companies that provide travel or lodging to you.) Your campus may have a travel agency. If not, you can find one by looking under "Travel Agencies" in the yellow pages, or you can ask your friends on campus.

? WHAT ABOUT INTERNET RESERVATIONS FOR TRAVEL?

Often, you will find better deals by going directly to the website of the airline, rental car, or hotel. It is common to receive more award points for their frequent usage programs if you book through their website rather than calling on the phone for reservations. There are now many websites that enable you to make your own travel arrangements quickly and easily. A few of these are www.cheaptickets.com, www.expedia.com, www.kayak.com, www.orbitz.com, www.priceline.com, and www.travelocity.com. Make sure to compare costs on these

sites; sometimes they vary a lot. Very important: you will need a credit card to order these tickets, and, in most cases, the tickets are non-refundable, so make sure you are reasonably certain you will use them. If you do need to make a change (but will still use the ticket), you usually can do so for a fee (usually between \$25-\$100).

? WHERE CAN I GET A ROAD MAP?

You can purchase road maps of different cities, regions, and states at gas stations, bookstores, convenience stores, and other locations. If you plan to travel through many states, you may want to purchase an atlas, which contains maps of all 50 states. You can purchase an atlas at a bookstore as well as at various other stores.

Many states operate visitors' centers or tourist offices at major highway entry points. You can obtain state and city maps through these offices as well as other information such as road conditions.

? WHAT KIND OF HIGHWAY (ROAD) SYSTEM DOES THE UNITED STATES HAVE?

The highway system in the United States is made up of several different kinds of roads. The interstate system connects major cities with four- and six-lane roads that do not have any stop signs or traffic lights to slow travel. You can only get off interstate highways at exits. Some roads in and near large cities are toll roads, which require a toll (or fee) to drive on the road. Be sure to travel with enough cash to pay for travel on a toll road.

The older highway system in the United States goes to many more towns and cities than the interstate roads. However, these highways are usually much slower because the roads are smaller (perhaps just two lanes), and they may have many stop signs and traffic lights. Finally, state and county roads connect smaller communities and points of interest, such as parks, lakes, and campgrounds.

You will notice that roads are typically referred to by a number. For the interstate system, all even numbered roads (2, 30, 94, etc.) refer to roads that go east and west, while all odd numbered roads (3, 57, 95, etc.) refer to roads that go north and south. Three-digit numbers (395, 495) refer to connecting roads that relate to another major highway (in this case, 95).

? WHAT TYPE OF OVERNIGHT LODGING IS AVAILABLE?

Along most interstate roads and highways, you will see signs for motels or motor inns, which offer overnight rooms for travelers. Some motels, such as

Econo Lodge, Budget Inn and Motel 6, to name a few, are less expensive than other motels and hotels. Hotels are usually much larger than motels and are designed more for people who are planning to stay for longer than one night— vacationers and business people—than for people traveling through town for one night. Hotels cost more because they usually offer more services, such as swimming pools, restaurants, and gift or food stores.



HELPFUL HINT

Some hotels/motels give discounts for students. Be sure to travel with your student I.D. and ask when making a reservation or checking in.

Hotels generally prefer reservations in advance. Motels usually do not require reservations except during holidays and in areas that attract a lot of tourists during certain times of the year.

Checking online ahead of time is usually a smart way to go about planning your trip. You also may find some better deals this way.

? HOW SHOULD I CARRY MONEY WHEN TRAVELING?

Since many motels, restaurants, and stores do not accept out-of town checks, you should plan on using your credit card. Do not carry large amounts of cash when you travel, but do have a reasonable amount (\$40–\$80) in case of emergencies. Remember, there should be ATMs along the way as well. It may be better to pay a small charge to periodically use an ATM than to carry large amounts of cash and risk loss or theft.

In the Classroom



? HOW WILL MY ACHIEVEMENT IN MY ACADEMIC CLASSES BE MEASURED?

You will receive one grade per class for each semester or quarter (the period of time which the class meets). This grade will either be a letter grade (A, B, C, D, F), a number grade (4.0, 3.0, and so forth), or a “P” or “F” (for “pass” or “fail”). Grades are usually based on assignments, quizzes, and tests given throughout the semester, as well as the final exam. Very rarely will your grade be based on just the final exam. Each professor uses a slightly different grading system. If the professor does not explain the grading system the first day of class, ask him or her to explain it to you.

? WHAT IS THE TYPICAL AMERICAN CLASSROOM LIKE?

At the first class meeting, most professors give out a class syllabus listing the purposes of the class and other important information about the class. The professor usually posts his syllabus to the school website as well. The syllabus usually lists required books and projects (e.g., research papers), test dates and when projects must be completed, and the criteria for grading your performance. Professors in American university classrooms primarily lecture to students, although in some smaller classes the instructor may conduct the class in a group-discussion manner. You may initially be surprised that students do not rise when the professor enters the room; that they sometimes interrupt their teachers, forcefully argue points with which they disagree, eat food during class, or get up to leave whenever they choose. What is considered proper,

acceptable and expected student behavior varies between universities, between departments within the university, and with each individual instructor. Watch other students to learn what is acceptable.

The American value of individualism means that in most classes students are competing against one another for the best grades and for the attention and recognition of the professor. Usually, each student is expected to do his or her own work, although students may be expected to work in groups on certain projects. If you have questions about what is expected of you, ask questions of your professor or other students outside of the class meeting. Most instructors have office hours where they are available to meet students one-on-one to discuss questions or issues.

? SHOULD I SPEAK UP IN CLASS?

In most American classrooms, instructors encourage discussion. If you have a question or even wish to challenge something the instructor has said, don't be afraid to raise your hand and speak up when called upon by the professor. Sometimes a professor will base your grade partly on your participation in class discussions. The purpose is to show the professor that you have read and understood the material you are studying.

If you feel uncomfortable with the language or the American classroom style, make sure to approach the instructor early in the term—outside of class—to explain your difficulty. If participation in class discussions accounts for part of your grade and you are unable to fulfill this expectation, you may be allowed to do some additional work—for example, writing a short paper to summarize the material—as an alternative.

? SHOULD I GIVE GIFTS TO MY TEACHER?

In the United States, it is not customary to give gifts to teachers, and if you do, you should not expect such a gift to affect your grade. Your grade is based on your performance in the class, not on the kind of relationship you have with the teacher.

However, after the class is finished, and you have received your grade, you can then give the teacher a souvenir from your country or another sign of appreciation if you wish.

? WHAT IS CONSIDERED CHEATING IN THE U.S.?

Because of the strong emphasis on individuality and creativity in America, cheating is considered a serious and unacceptable practice, both in junior and

senior high school and, especially, at the college and graduate levels. Such things as having someone else complete an assignment for you, copying someone else's work and submitting it as your own, or looking at another student's work during a test to get an answer are all considered cheating. Further, copying large sections of text from books or the Internet into an academic paper—without indicating the source—is considered “plagiarism,” a form of cheating. Instructors have a variety of ways to determine whether you have submitted original work or not. Since the standards for this type of behavior may be very different from your home country, it is important that you understand the expectations of the American university system and the consequences if you fail to follow the rules.

? HOW DO TEACHERS HANDLE CHEATING?

If a student cheats, the instructor may remove some or all of the points from his or her test or paper score. The teacher may even fail the student for the entire class. Many colleges and universities require people who are caught cheating to appear before an honor board (similar to a court) to determine the punishment, which in some cases may include expulsion (where the student must leave the school). Each school has specific policies (rules) governing investigation and punishment of cheating. You should make sure you understand the rules for your specific school and program.



? HOW MUCH WILL I HAVE TO STUDY?

Depending on your class load (the number of class hours you have per week) and your major, you may have to study more than you have in the past, especially if English is not your first language.

Talk with other international students regarding their study habits. Many schools offer courses on how to study, which can be very helpful to new students. A common rule to follow is to spend 2.5 to 3 hours in preparation for every hour of class time. However, be sensible. If you study all night for a test, your mind won't function well during class. And if you leave no time for social life and relaxation, you will become frustrated and lonely.

? WHAT IF I HAVE OTHER QUESTIONS ABOUT MY SCHOOL?

Each college operates differently. If you have questions about registration, schedules, tuition, testing methods, etc., consult your school's website, your college handbook, your International Student Adviser, other students, or an

American friend. American professors expect their students to ask questions. It is considered very bad to make an error from “assuming” something was proper or acceptable, when a query would have cleared everything up.

Each department in your school also has designated “academic advisers,” one of whom will be assigned to you. These faculty and staff can be very helpful in helping you plan your course of study.

HELPFUL HINT

Every culture would disapprove of academic cheating, but certain cultures view it as a more serious matter than others. Some years ago, an international student was helped and befriended by an American classmate. Later that year, the international was caught giving help to the American on an exam. The international knew this was “cheating,” but his sense of debt to his American friend was more important to him than his university’s rules. He was nearly dismissed from school, but fortunately the school’s honor board was willing to consider the high value of loyalty to a friend in his home culture. He was given another chance with a strong warning about future cheating.

Getting a Job



? CAN I HAVE A **PART-TIME JOB** IF I’M A STUDENT?

International students may sometimes work part-time either on campus or off campus, but they must follow the regulations that correspond to their visa status. There are strict legal guidelines for where you can work. Check with your International Student Adviser before you begin looking for a job. He or she will help you stay within legal guidelines. Students with an F-1 visa must work on the campus where they are enrolled.

? WILL I BE **DENIED A JOB** BECAUSE I’M FROM ANOTHER COUNTRY?

The law in the United States mandates that an employer cannot discriminate (choose people unfairly) on the basis of race, nationality, religion, sex, marital status, or handicap. Realize, however, that many people may apply for the same job, so the competition for a single position may be significant. You may also face some difficulties in getting a job because of visa restrictions.

? HOW DO I **FIND A JOB**?

Most schools have an office on campus that posts job announcements on their website as well as on a physical bulletin board. Most schools have a “Career Center” which keeps up-to-date job and internship listings for jobs that are relevant to the students. Another place to look is the “Help Wanted” section in the classified ads

in the student and city newspapers. Searching online at specific company sites may yield good opportunities as well, if you are qualified. Finally, try to network with others in your field, and ask friends about what they're learning as well.

? WHAT KINDS OF JOBS CAN I GET?

Students can usually find on-campus jobs in the cafeteria, library, computer lab(s) or various campus offices. Sometimes students can babysit (take care of other people's children) or perform housecleaning or yard work for individuals in the community. Other possibilities may include tutoring others in your native language.

Sometimes the office that handles all the students within your major may be able to help you find a part-time job related to your field of study, either at the school or in a nearby business. Ask your student adviser to help you find a job suitable to your needs and schedule.

If you are looking for summer jobs or internships, make sure to start early and visit your Career Center. You might check into jobs with the U.S. Park Service as well as tourism, travel, resorts and hospitality. These areas often welcome internationals to work for them for the summer. Sometimes they have special programs set up for this as well. This can mean a summer in a beautiful national park somewhere in the U.S.—often for free!

? HOW DO I APPLY FOR A JOB?

In most cases, a potential employer will have you fill out an application or submit a résumé (a one-page information sheet with information on your work experience, educational history, etc.). Sometimes you will be asked to submit such information in person or by U.S. mail, but increasingly, companies are accepting applications and résumés online. If you go to a business location to complete an application, make sure you take all necessary information with you.

Most applications require you to provide your address and phone number, your driver's license or passport number, your Social Security number, information on previous employers (addresses and phone numbers of companies and the names of your immediate supervisors), and information on references (people who know you well, not counting relatives). References may be former employers, teachers who know you personally or respected friends.



After you fill out the application, someone from the organization might speak with you at that time about the job. More than likely, however, the person who takes the application will tell you that the business will look at your application

and will contact you later if you are one of the most-qualified applicants. If you do not hear from the company in a week, call back to find out if you are going to be interviewed and, if so, when.

When you get an interview, make sure you arrive at least a few minutes before your interview time. Do not be late. Also make sure you are well-dressed and look your best. During the interview, you will probably be asked about past jobs (your duties there and what you liked about the work), your qualifications (why you think you are the right person for the job), and why you want to work for that particular business or company. Be prepared for these questions. Also, make sure you get a copy of the job description, and become familiar with it, before the interview. The job description describes what you would be expected to do at that job. This way you will be able to ask and answer questions effectively during the interview. You will score extra points if you have done research on the company before the interview.

? WHAT IS THE SOCIAL SECURITY TAX?

Social Security is a U.S. government program to help care for people after they retire. Each time an employee in the United States is paid at a job, the employer is required to take a percentage out of his or her wages to put into a national fund to pay for the Social Security program.

International students who enter the country on an F-1 visa do not have to pay Social Security taxes. You must still, however, have a Social Security card to get a job in the United States. You can apply for a card at the local Social Security office or at any post office. On your Social Security card, you will be given a unique nine-digit number, called your "Social Security number," which you can use as a form of identification (in the same way that you use your passport).

? WILL I HAVE TO PAY INCOME TAXES?

In most cases, if you have a job, some money will be deducted (taken out) automatically from your paycheck for state and federal taxes. However, some grants and fellowships (special study or work programs that are paid for by the government or private groups) do not require that taxes be taken out. Also, whether you are required to pay income taxes depends on agreements between your country and the United States. Go online to the Internal Revenue Service (IRS) website (www.irs.gov) to discover what tax agreements exist between the U.S. and your country.

If you have a job during any part of a year and if the tax agreements with your country require that you pay income taxes in America, you will be required to file a tax form the following year before April 15 (tax-filing day in the U.S.). You will have to file federal forms (and state forms if your state has an income tax). On these forms you record how much money you received from your job or jobs during the previous year (through December 31) and how much money was deducted for taxes. Your employer will give you this information by January 31 on a form called a W-2. After making some calculations, you will determine how much additional tax money you owe, or how much money the government owes you. If your earnings are low—which is usually the case when you work part-time—some of the money that was deducted may be returned to you by check within one or two months after you file the tax form (either online or through the mail).

For more information on taxes, go to the IRS website (www.irs.gov) and download some of these helpful publications:

PUBLICATION 513—Tax Information for Visitors to the United States

PUBLICATION 519—United States Tax Guide for Aliens

SCHOLARSHIPS AND FELLOWSHIPS

Your International Student Adviser can also direct you to proper information to assist you in filing your income tax form.

Holidays



? WHAT HOLIDAYS DO AMERICANS CELEBRATE?

The following are the most popular holidays. On federal (or “official”) holidays, educational institutions, banks, government offices (including the post office), and many businesses are closed.

NEW YEAR'S DAY (January 1)—Official holiday. Many people celebrate the beginning of each new year with a party for family and friends.

MARTIN LUTHER KING, JR. DAY (the second Monday in January)—Official holiday. This holiday celebrates the birthday of a famous civil rights leader.

VALENTINE'S DAY (February 14)—Not an official holiday. A day for friends and lovers to give cards and gifts to one another.



PRESIDENT'S DAY (third Monday in February)—This is an official holiday, although each business and school can choose whether or not to award a vacation day. This holiday honors famous presidents George Washington and Abraham Lincoln, both of whom were born in February.

SAINT PATRICK'S DAY (March 17)—Not an official holiday. This holiday is named after Saint Patrick, who brought Christianity to Ireland. Many people wear the color green on this day to represent Ireland.

GOOD FRIDAY (a Friday sometime in March or April, depending on the lunar calendar)—Not an official holiday, although some businesses do close in the afternoon.

On this day, Christians remember the death of Jesus Christ.

EASTER (the Sunday after Good Friday)—Since this is always on a Sunday, it does not affect most businesses. For Christians, Easter is the day to remember the resurrection of Jesus Christ from the dead. Most Americans celebrate Easter in a religious manner (attending church services and other Christian gatherings) and/or in a secular manner (observing the arrival of spring through family traditions such as the coloring of boiled eggs).

APRIL FOOL'S DAY (April 1)—Not an official holiday. This is a day when people often play practical jokes (funny surprises) on others.

MOTHER'S DAY (second Sunday in May)—Since this is on a Sunday, it is not an official holiday. This is a holiday in which people honor their mothers.

MEMORIAL DAY (the last Monday in May)—Official holiday. Honors Americans who have died, especially those killed in war.

FATHER'S DAY (third Sunday in June)—Since this is on a Sunday, it is not an official holiday. This is a holiday in which people honor their fathers.

INDEPENDENCE DAY (July 4)—Official holiday. Also called the Fourth of July, it celebrates the beginning of the United States as a nation.

LABOR DAY (first Monday in September)—Official holiday. Honors working people.

COLUMBUS DAY (second Monday in October)—Usually not an official holiday, although this may vary by location. It honors Christopher Columbus, who is credited with the European discovery of the Americas in 1492.

HALLOWEEN (October 31)—Not an official holiday. It is a day when people emphasize scary things (for example, ghosts), wear colorful costumes, and have parties. Young children wear costumes and walk around their neighborhoods to collect candy from neighbors in a custom known as “trick-or-treating”.

VETERAN'S DAY (November 11)—Official holiday, but the specific application varies by location. It is observed to honor Americans who have served in the armed forces, and celebrates the ending of World Wars I and II.

THANKSGIVING (fourth Thursday in November)—Official holiday. Most educational institutions, many government offices, and even some businesses take a four or five-day weekend (from Wednesday/Thursday through Sunday) to recognize this holiday. Many people travel to visit family and friends, gathering for a big

feast—usually with turkey as the main dish. Christians celebrate by giving thanks to God for the year's blessings.

CHRISTMAS (December 25)—Official holiday. Most people celebrate this holiday by giving gifts to one another and enjoying a variety of family traditions. This is the day Christians celebrate the birth of Jesus Christ.



Please note: There are also many Jewish and Muslim holidays that are celebrated in the U.S., depending upon the community. None of these are official holidays nationwide, however.

CAN I JOIN IN HOLIDAY CELEBRATIONS?

Many communities have public celebrations or parades on certain holidays, including Memorial Day, Independence Day, Thanksgiving, and Christmas. Your residence hall or campus group may sponsor special events for holidays, such as a “sweetheart” banquet on Valentine’s Day, a costume party on Halloween, a turkey dinner on Thanksgiving, or a caroling (singing) and Christmas-tree decorating party on Christmas.

Many churches have special programs on Good Friday, Easter, Thanksgiving, and Christmas. You are welcome to attend these services, even if you’re not a Christian. Christmas, Thanksgiving, and Easter are also special times for American families to gather together for festive dinners. If you have a chance to visit an American home during these holidays, you will enjoy taking part in the family’s traditions and celebrations.

Spiritual Life



? AM I **FREE TO PRACTICE MY OWN RELIGION** WHILE IN THE UNITED STATES?

The Constitution of the United States guarantees all residents the right to worship as they please, and states that the government cannot establish a national religion or give support to any church or sect (religious group). As long as you don't break any laws, you may worship as you wish, and you can usually find ethnic churches, synagogues, mosques, or temples for various religions in most large cities in the United States.

? IF THE UNITED STATES IS A CHRISTIAN NATION, WHY IS THERE SO MUCH **CRIME, VIOLENCE, AND IMMORALITY**?

The United States is not truly a "Christian nation." Although many citizens of the United States are sincere Christians, many Americans have turned away from the Christian principles on which the United States was founded. Thus, there often is a difference between the morals and behavior of typical Americans, and Christian beliefs—based on the Bible—about what is right and wrong.

? WHY ARE THERE **SO MANY KINDS OF CHRISTIAN CHURCHES** IN THE UNITED STATES?

When the people of Europe originally came to the United States, they brought many different kinds of churches, called "denominations," and religions. For example, the Scottish brought the Presbyterian Church; the Germans brought the

Lutheran Church; and the Irish, Italian and Spanish brought the Catholic Church; and so forth. Because the United States guarantees freedom of religion, new churches have developed in America over time. Although there are many kinds of churches, you will find that most Christians agree on the essential ideas of their faith, and they often worship together with those from different denominations at special events or in small groups.

HELPFUL HINT

At some point, you may begin to feel uncomfortable if you have received many acts of kindness from a Christian group or an individual Christian. It is appropriate to express your appreciation and perhaps to even give a gift to show your gratitude. But it is not necessary to declare interest in your friend's religion. If you are sincerely interested in his or her faith, you will want to express that. Otherwise, be assured that it is a fulfilling part of your friend's Christian life—based on the teachings of Jesus—to share friendship with others.

? ARE PLACES OF WORSHIP OPEN TO VISITORS?

You do not need to be a member to visit a church or synagogue (Jewish house of worship). You may, however, want to go with a friend who is a member and who can explain the beliefs and practices to you. Christian campus organizations, such as Bridges International (www.bridgesinternational.com), InterVarsity Christian Fellowship (www.intervarsity.org), The Navigators (www.navigators.org/us), and International Students, Inc. (www.internationalstudents.org), usually have Bible study groups in which students are invited to participate. The informal nature of these groups may make them more comfortable and easier to understand than formal church services.

Making Friends



? HOW CAN I MAKE FRIENDS?

It's very important, for your adjustment to American life, to make friends with Americans as well as with other international students, both from your country and elsewhere. Inevitably, you will go through a period of culture shock (usually beginning two-three months after you've arrived) in which you want to withdraw or may even feel depressed. Having friends will enable you to get through this time much more easily.

As a student, you will become acquainted with other students who live in your residence hall or attend the same classes. Campus clubs, religious groups, or international student organizations also provide good opportunities to meet people.

If you see an American on campus who looks friendly, don't be afraid to start a conversation. Don't be discouraged by one bad experience with an American or other international student; some Americans will be more open to friendships with internationals than others. Be careful, however, in how you approach a member of the opposite sex who is a stranger; he or she may misunderstand your intentions.

? WHAT SHOULD I DO WHEN I AM INTRODUCED TO SOMEONE?

"It's nice to meet you," or "Great to meet you" are common greetings in the United States. Men generally shake hands upon meeting; women sometimes do. Women may reach out and touch one another's arms or give a small hug. (Watch what

other women do when meeting each other.) When a man meets a woman, he usually waits for her to reach out her hand first if she desires to shake hands.

? HOW DO AMERICANS GREET EACH OTHER?

Often when Americans meet on the street, they will wave or simply say “Hi,” “Hey there,” “How’s it going?” or “What’s up?” Other times they may ask, “How are you?” but this is not usually a serious request for information. You can generally give a short answer such as “great,” “good,” “okay,” or “fine” unless the person is a close friend and really wants to know how you are feeling.



? HOW DO I MAKE CONVERSATION?

With some people, you will have no problem making conversation; they will enjoy asking you many questions about life in your country and your experiences. Others will seem shy or awkward around you as an international. If you are having difficulty making conversation, ask the other person questions about his or her studies or family, or about American life and culture. The person with whom you are talking will probably be happy to explain something you don’t understand about classes or American social customs or traditions.

It is usually not proper to ask an adult his or her age, how much money he or she earns, how much he or she paid for an item, or to ask a newly married woman if she is pregnant yet.

? HOW CAN I IMPROVE MY ENGLISH?

“Conversation partner programs” can match you with an American friend to help you practice and improve your English. Such programs may be available through your school, organizations like ISI, or local churches.

It is OK to ask your conversation partner or friends to correct you when you use incorrect English or an improper word. If someone uses an unfamiliar word or phrase, don’t be afraid to ask that person to explain what he or she meant. Consider making a list of common American words and phrases and their meanings. Some Americans may say that they are not trained or adequate to correct your speaking of English. This is common and should not be interpreted as a rejection.

Much like casual conversations in your country, Americans also will often use phrases in their speech that mean something entirely different than the traditional

meanings of the words. Such words or phrases are called “slang” or “idioms.” For example, “pulling my leg” means telling a joke or teasing (making fun of someone) in a way that sounds like the truth. “Raining cats and dogs” means that it is raining very hard. To “stick your foot in your mouth” means to say something incorrect or embarrassing. (More examples of these follow in the section “Talking With Your American Friends.”) Not all Americans use the same idioms, and you may observe differences between those from different age groups, racial groups or regions of the U.S. There are good lists of many of these terms in books as well as on the Internet. Just type in “American slang” in your Google browser. Before you use a slang word or term, consider asking a close American friend to explain its exact meaning. Otherwise, you might mistakenly confuse or offend your listener.

? WHAT IF I CAN’T UNDERSTAND SOMETHING SOMEONE HAS SAID?

Simply ask the person to repeat the sentence more slowly. If you still can’t understand, you might ask the person to spell it or write it down. Most Americans are very willing to help others, especially those from another nation.



? HOW DO MEN AND WOMEN TREAT EACH OTHER IN THE UNITED STATES?

Although men’s and women’s roles are changing, it is common in formal situations for a man to open the door for a woman or help her with a coat. And if a couple is on a date, the man will often pay for the woman’s meal or her ticket for a cultural or sports event. Apart from these customs, most American men and women choose to treat each other as equals—each deserving the same amount of respect and fair treatment in any situation.

? HOW DO I MAKE FRIENDS OF THE OPPOSITE SEX?

What you see on television or in the movies is not normal for American relationships between men and women. Many American students prefer group activities rather than “one-on-one” dating. Don’t feel that you have to date to make friends of the opposite sex. You may enjoy activities with a group of male and female friends more than going out with a single person of the opposite sex, especially if dating is not the custom in your country.

? WHAT ELSE SHOULD I KEEP IN MIND AS I MAKE FRIENDS WITH AMERICANS?

Americans value openness, and they sometimes say exactly what they think, even if it seems a bit rude. American culture does not place as much value on “saving face” as do many other cultures. While some sensitivity is always appropriate, you don’t need to be afraid of disappointing your friends by telling them what you think about something. For example, most Americans would prefer you say, “I’m sorry, but I can’t come visit you tonight because I have to study,” rather than say that you will come and then not visit.

Americans will often have many acquaintances (people they have met and know by name) but many fewer close friends, people with whom they invest time. While an American may seem friendly when you first meet, do not immediately assume that he or she is interested in a deeper friendship. Or perhaps that American would enjoy a deeper relationship, but time constraints get in the way. Try to be sensitive to others’ expectations, and don’t be discouraged if your friendships don’t develop quite as you would like. In most cases, you will find at least one—and often many more—Americans interested in deeper friendship.

? MORE ON FRIENDSHIP WITH AMERICANS

If you would like to have a friendship with an American, especially one in the community where you attend school, you can contact ISI. As mentioned before, ISI (and its partnering organization, Bridges International) seeks to serve internationals on campus—bachelor degree students, graduate students, post-grad students, scholars, researchers and their families.

Through ISI’s Friendship Partner program, which operates in many areas in the U.S., international students, spouses, and families are matched with American families. American Friendship Partners invite their international friends and families to meals or special events. Their home may become “a home away from home” for an international student. A Friendship Partner would be glad to answer your questions about the United States, help you find a place to live, show you around the community, and even help you with conversational English. Also, if you are interested, many ISI locations offer weekly Bible studies and small group activities to help you learn more about God’s love for you. With the help of local churches and volunteers, ISI can help you learn about the Bible and how you can know Jesus Christ, and you will find similar opportunities and a similar caring attitude from people in Bridges International.

Talking with Your American Friends



NOTE: The purpose of this section is not to provide information. Rather, this section is designed to give you subjects for conversation with your new American friends.

IDIOMS & QUOTATIONS—WHAT DO THEY REALLY MEAN?

American English is filled with idioms, and Americans also enjoy quoting famous people or statements from literature. The following is a selection of such non-conventional expressions. Some may seem confusing at first. Others are obvious in meaning but amusing. We think you will enjoy discussing these sayings with your American friends.

Check it out!

That will cost you an arm and a leg.

I’m going to hit the books tonight.

You can catch more flies with honey than with vinegar.

His bark is worse than his bite.

A penny saved is a penny earned. —*Benjamin Franklin*

You can’t judge a book by its cover.

The best things in life are free.

For the love of money is a root of all kinds of evil. —*1 Timothy 6:10*, in the Bible

Character is who you are and what you do when no one else is looking.

Beauty is in the eye of the beholder.

No pain, no gain.

A bird in the hand is worth two in the bush.

Put your money where your mouth is.

The world is full of willing people, some willing to work, the rest willing to let them. —*Robert L. Frost*, American Poet 1874-1963

MAPS OF THE WORLD—WHERE ARE YOU FROM?

The Americas



Australia



Africa



Eurasia



Having Fun



? WHAT SPORTS ARE POPULAR IN THE UNITED STATES?

Baseball, basketball, and American football (which differs from soccer) are the most popular team sports to watch and to play in the United States. Soccer, ice and field hockey and water polo are other popular team sports in some areas. Golf, tennis, swimming, running, cycling, and bowling are some of the popular individual sports.

Sports in general play a large role in American culture. Depending on the campus where you are located, you may see an amazing devotion by fans (students or others) toward a certain athletic team—perhaps the football team, the men's basketball team or the women's basketball team. If you would like to know more about a certain sport, ask an American friend to explain the rules to you or teach you how to play.

? WHAT IF I WANT TO PLAY TEAM SPORTS?

Most schools organize teams for students who want to play basketball, volleyball, softball, football and soccer. In some cases you will need to form your own team, made up of friends, others in your residence hall, or students with the same major. These teams offer a good way to have fun and meet people. If your school doesn't have such activities, check with your city's recreation department.

? WHERE CAN I GO TO **EXERCISE**?

Your school may have a recreation or exercise center with a gymnasium, exercise equipment, swimming pool, tennis and racquetball courts, basketball courts, and sometimes even a track for running. Many schools also have aerobics, pilates, yoga, cycling (spin), specialized workouts and various dance classes. If there is no such center on your campus, you may want to join the local YMCA, YWCA, or a private health club, though membership in such clubs can be expensive. Depending upon the climate and time of year, outdoor recreation opportunities are often abundant near college towns.

? WHAT ELSE CAN I DO FOR **ENTERTAINMENT**?

Campuses have social activities going on almost every day, including drama, lectures, concerts, movies, dances, parties, club meetings, and sporting events. You may find that your American friends would rather “go out and do something” than just sit around and talk. Even while at home, Americans often tend to keep themselves busy with various entertainment options.

? WHAT ARE SOME **GOOD PLACES TO VISIT**?

You probably won't have to travel far to go sightseeing. Consult your local Chamber of Commerce or Visitor's Bureau, or ask your American friends about interesting places in your area. An Internet search should yield some excellent options as well. Most large cities have museums, historical buildings, zoos, gardens, and parks that are open to the public. Public libraries usually have many programs to offer, usually free of charge. In addition, you may be close to a city, county, state or national park, or an amusement park. Many communities also have fairs, rodeos, circuses, parades, and even programs by schoolchildren that are fun and will give you an interesting picture of American life.

? **WHO PAYS** WHEN FRIENDS GO OUT TOGETHER?

Americans often go out together with each person paying his or her own part of the cost. This is sometimes called “going Dutch.” If you don't know whether you are expected to pay for yourself, ask the person with whom you are going out.

Generally, the only times you should pay for the other person are when a man asks a woman out on a date or when you take someone out for his or her birthday or farewell party. Also, if a person is doing job-related work during lunch and

asks a co-worker to join him or her, the person who asks may pay for the meal. (This would be determined by the culture of the company and individual choice.)

? WHERE CAN I GO TO FIND THE **WEATHER REPORT**?

You can easily find the weather forecast on the local news, or online at Google, Yahoo or www.weather.com.



? WHAT ARE SOME **GUIDELINES FOR DRESS**?

For most social occasions, especially among college and university students, jeans or casual pants are proper for both men and women. Occasions such as a wedding banquet, some church services, or dinner in a nice restaurant require semi-formal clothing (sports jacket or suits for men, dresses for women). For some semi-formal occasions, you may wish to wear your native dress. If you're not sure what clothing to wear, ask an American friend what he or she would wear.

? WHAT IF I WOULD **RATHER NOT PARTICIPATE** IN A CERTAIN OCCASION OR ACTIVITY?

If your friends ask you to do something which you would rather not do or something that makes you feel uncomfortable, don't feel that you have to join them. Simply say, “No, thank you.”

At Someone's House



? A FRIEND INVITES ME OVER FOR DINNER AT 6 P.M. WHAT TIME AM I EXPECTED TO ARRIVE?

Americans are much more time-conscious (aware of time) than people from many other cultures. If someone invites you for 6 p.m., he or she expects you to be there at that time or a few minutes before. Do not show up too early; it will be embarrassing for the host(ess). In general, however, time expectations vary by person and region. The ideas given here are true for any appointment or meeting, whether it is a business meeting or social event. One exception is a casual party or “open house,” in which case guests may arrive at any time after the event starts.

If you must be quite late, call the individual to let him or her know you are running late and what time you expect to arrive.

? HOW DO I LOCATE THE HOUSE?

Your host will either give you directions or you can find the location on Google Maps.

? WHAT DOES “POTLUCK” MEAN?

Americans will often have informal dinners they call “potlucks,” meaning that everyone brings food to share. Sometimes the host will ask you to bring a certain part of the potluck, such as a salad or dessert.

You may be invited to a potluck picnic (a meal outside, often at a park) or a barbecue (like a picnic, except that the main meal of meat is cooked outside on

a grill), where you may be expected to bring your own meat to cook (such as hamburgers, hot dogs, or chicken). If you are invited to someone's house for dinner, you may want to ask if there is anything you can bring for the meal, such as a salad or dessert. While this is not necessary, it is considered a common courtesy.

? CAN I BRING MY CHILDREN ALONG?

Before you bring your children to another person's house, ask if they are included in the invitation. If not, you may want to leave your children with friends or hire a babysitter. Ask an American friend to recommend a babysitter for you. Americans often hold events that do not include children.

? SHOULD I BRING A GIFT?

A gift is not expected unless the occasion is a birthday or a similar kind of event. You may want to send a "thank you" note after you have attended a dinner or stayed overnight at someone's home.

This is a common practice in the U.S.



If you want to give a gift as part of the "thank you," you might give the host a small souvenir from your country.

? SHOULD I OFFER TO HELP PREPARE DINNER OR WASH DISHES AFTERWARD?

Yes, you should politely offer to help. Often your host will enjoy talking with you while you work together in the kitchen. This is an easy and informal way for you and your friend to get to know each other better. Many hosts, however, will simply say, "No, thank you," after you offer help, and you will not be expected to help. Expectations differ significantly between families.

? SHOULD I WAIT TO BE SEATED?

Waiting for your host to tell you where to sit is considered polite. If your host has children, they may be very excited about having you sit next to them. Also, many families may pray before they eat, to thank God for providing their needs. In order to fit into such a situation, you may wish to bow your head and close your eyes until the person praying is finished.

? WILL MY FRIEND SERVE THE FOOD?

Often the food will be passed around the table and you will be expected to "help yourself" (serve the food to yourself).

Americans may take larger portions of food than you are used to in your country. If you are unsure whether you will like a certain food, it is proper to try a small portion first. Feel free to ask for more later if you would like. Many Americans will encourage you to take more food. This is a courtesy in America and it is acceptable to decline by saying, "No, thank you," or "Maybe later."

? SHOULD I RETURN THE FAVOR?

This is not necessarily expected in America. On the other hand, if you want to invite your hosts for a meal at your apartment or house, they would probably enjoy sampling food from your country. If you live in a residence hall, you might offer to cook food from your nation at your hosts' home, or you could invite them to join you for a concert or other special event on campus.

Important Telephone Numbers



EMERGENCY NUMBERS (Fill in your own information)

DOCTOR

HOSPITAL

AMERICAN FRIENDSHIP PARTNER

ISI STAFF MEMBER

CAMPUS HOUSING OFFICE

INTERNATIONAL STUDENT ADVISOR

LANDLORD

INSURANCE AGENT

OTHER

Don't Forget! We're here to assist you in your transition!

www.internationalstudents.org

www.bridgesinternational.com

www.everystudent.com

International Students, Inc. (ISI) is a Christian service organization. ISI works closely with International Student Advisers and other college and university officials to assist students in practical ways.

We offer “no-strings-attached” friendships to all international students and scholars, regardless of race, nationality, gender, or religious preference.

ISI staff members and volunteers are assisting international students across the country, helping them adjust to and enjoy life in the United States.

In a similar way, Bridges International is represented on many college and university campuses throughout America, reaching out to international students according to three S’s—Serving internationals by meeting their practical needs, holding Social events and providing Spiritual input.

Here's my overall response to *How to Survive in the U.S.: A Handbook for Internationals*:

- I'd like to purchase additional copies of *How to Survive in the U.S.: A Handbook for Internationals* for my friends. Please send me an order form.
- Send me information on specific programs for international students and visiting scholars offered by International Students, Inc. in my area.

Do you have suggestions for improving this book?

Email: _____

Phone (cell): _____ Best time to call: _____

USA Street Address: _____

City: _____ State: _____ Zip: _____

Please send this form to:

International Students, Inc.
P.O. Box C
Colorado Springs, CO 80901

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(719) 576 2700

Or if you would like to contact Bridges International:

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