



International Student Handbook

International Student Services Staff Information

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Letter from the Director

On behalf of the staff of the International Student Services Office, I welcome you to Southwest Minnesota State University (SMSU)! Our office will be your primary contact for many issues during your stay on campus and we look forward to assisting you. We will do our best to make the time you spend at Southwest Minnesota State University productive and successful.

It is natural to have many questions and your first days on campus are likely to be the most confusing. A lot of information will come at you quickly and it will be hard to absorb it all, but I would like to highlight a few things that you might find important.

We encourage you to take advantage of all new student orientation activities as they are intended to help introduce you to the services and people available on campus. The International Student Services' Office hosts many events in the International Student Office throughout the academic year. It is a great place to make friends and enjoy lively conversation. I invite you to join us and encourage you to bring others along.

Our offices are located in SC 237 (the lounge and graduate assistant), SC 234 (Michael), and SC 238 (Don). I hope you will frequently visit the International Student Offices any time we can be of assistance to you.

Best wishes in all of your pursuits.

Sincerely,

Donald A. Robertson, Ph.D., Director
International Student Services

Orientation

The international student orientation takes place before the start of the fall (August) and spring (January) semesters. International students have found the orientation program to be valuable both for making new friends as well as understanding the academic requirements, immigration regulations, and support services available. In fact, these are so important that we now require you to attend an orientation program. The program will give you the basic information you need to get started in your new life at Southwest Minnesota State University (SMSU). Many current SMSU students serve as orientation volunteers, help with academic advising, lead campus tours, and introduce new students to the community. The orientation also gives you a good opportunity to become acquainted with some of the staff with whom you will associate during your stay here. Make the best of this opportunity that is given to you!

Michael Kurowski
International Student Coordinator

1. International Student Services

Our Mission

The mission of the International Student Services' Office at Southwest Minnesota State University is as follows:

- Support international students in maintaining their legal status while in the United States.
- Assist Southwest Minnesota State University in fulfilling its commitment to international education.
- Support international students in successfully accomplishing their academic and career goals.
- Assist the Marshall Community and Region in it's commitment to diversity.

General hours

With the exception of official University holidays, the International Student Services Office is open all year. Michael Kurowski's and Don Robertson's hours are Monday through Friday, 8 a.m. to 4:30 p.m. You can stop by our offices in SC 234 and SC 238 or you can call 507/537-6018 or 537-6699 to ask general questions.

Walk-in hours & appointments

One of the many benefits of attending a small university is that the International Student Services Office tries to be as flexible with your schedule as possible. With this being said, if you think your appointment will last more than 15 minutes, we suggest that you schedule an appointment.

Advising services

Both Michael's and Don's past experiences have trained them to provide information to foreign nationals about academic, immigration, financial, personal, and family matters, as well as issues such as cross-cultural adjustment. In addition, we provide training and programs that enhance the awareness and understanding of cross-cultural and international issues. We consult daily with University faculty and staff on issues related to international students in their departments. Other resources provided to students are:

The Advising Center: Jill Schlemmer, Director of Advising:	Phone: 537-6245
Career Services: Gary Gillen Interim Director of Career Services:	Phone: 537-6221
Health Services: Valerie Dallenbach, Director of Health Services	Phone: 537-7202
Registration: Pat Carmody, University Registrar	Phone: 537-6206
Residence Life: Wanda Paluch, Housing Specialist	Phone: 537-6136

Visa documents

Don Robertson (SC 238) is responsible for helping international students maintain their nonimmigrant visa status. He prepares or assists in preparing nonimmigrant visa documents required by the U.S. government for persons with F-1 (student) visas. These include documents for travel, dependent travel, changes of degree program, transfer of schools, and extension of stay, employment options, and admission to SMSU.

International Student Services Informational Resources

WEB SITES:

You can find a wide range of information—from visa regulations and downloadable forms to newsletters and intercultural opportunities—published on the web. Check out our sites for International Student Services at <http://www.smsu.edu/CampusLife/InternationalStudentServices/>

BROCHURES/PACKETS/FORMS

The International Student Services' Office also provides many brochures on visa regulations and other useful information to complement the student handbook. Most of these documents are also located on our website: <http://www.smsu.edu/CampusLife/InternationalStudentServices/>. You can get copies of the following brochures/packets from the office staff or in the handout bin located in SC 237 (the main International Student Services Office).

Pick them up when you stop by to visit.

- Social Security Cards
- Student Payroll Tax Information
- Health Insurance

Special F-1 Brochure Series:

- F-1 Curricular Practical Training
- F-1 Optional Practical Training
- When Is It Acceptable to Delay My Graduation?
- Fulfilling the Requirements of SEVIS: A Guide for Students in F-1 Status
- A Guide for F1 Students Traveling Outside the US

Forms

- Program Extension Packet
- Part-Time Enrollment Authorization Due to Medical Condition
- Part-Time Enrollment Authorization
- Letter Request Form for Inviting Friends and Family to the US
- Concurrent Enrollment
- Common Market

SMSU International Student Services maintains a Facebook page and a twitter account. SMSU International Student Organization maintains a Facebook page and a SA Link account. Please follow any or all of these to stay on top of information, activities, and other items pertinent to you!

2. Your Legal Status in the United States

Student and Exchange Visitor Information System (SEVIS)

SEVIS is an electronic reporting system that provides the U.S. Department of Homeland Security (DHS), formerly part of the Immigration & Naturalization Service (INS) with information on international students and scholars in the United States who hold F, J, and M visas. The Department of Homeland Security has created an internet-based record-keeping system to maintain electronic data. The system also tracks entries into the U.S. and departures from the U.S. Every school, college, and university that admits students or scholars on F, J, or M visas is mandated to use SEVIS.

SEVIS requires daily reporting on full course enrollment and changes students may make in their academic program (i.e. change of major, change of degree program). Students should ensure that they complete a full course of study

each semester or have a Part-Time Enrollment Form on file in the International Student Services' Office. In addition to the information that is printed on I-20s (F-1 visas), other information is reported, including but not limited to: academic status, employment, and residential address. Students should make sure that all information on their I-20 remains accurate. Students should contact Don Robertson regarding a new I-20 if there has been a change (i.e. name has changed, financial support, new program, etc.)

There are three main components of SEVIS:

1. Production of the Certificate of Eligibility (I-20)
2. Maintaining current F-1 Students
3. Reporting events

Visa Document Production at Southwest Minnesota State University

To create an I-20 a Designated School Official (DSO) in the SMSU International Office office must enter the pertinent information into our client database. These new document requests are sent to SEVIS through the internet on a daily basis. The requests are processed and transmitted back as pdf files. The documents are printed, signed and prepared for delivery to you the student.

Reporting Events

The University is required by law to notify SEVIS of certain "events" during a student or scholar's stay in the U.S:

STUDENT event information

- I-20 (F-1) Registration and full-time enrollment every semester (although summer enrollment is usually optional, in certain situations full-time enrollment is required)
- Local, residential address
- A change of major or degree level
- A withdrawal from the study program before completion
- Completion of the study program
- Extensions of the I-20 to complete the study program
- F-1 CPT employment
- F-1 OPT (periods of employment and unemployment)

The VISA as compared with Immigration Status

It is important to clarify two legal terms in order to fully understand how to maintain your legal status in the U.S. People are often confused about the terms "visa" and "immigration status." Students frequently say to us, "My visa is expired. How do I get my visa extended?" In some cases, the students mean the visa stamp in their passport has expired while others are referring to the I-20 Form. In order to be of help, Don Robertson will ask questions to clarify whether you mean, in fact, the visa stamp or your I-20.

If you are referring to the F-1 visa stamp in your passport, that stamp cannot be renewed in the U.S. You can renew your visa only at a U.S. embassy or consulate outside the U.S. ***However, you do not need to renew your visa if you will remain in the U.S., hold a valid I-20, and have remained in valid F-1/F-2 status.*** If your ***SEVIS I-20*** has expired, then you will need to see Don about a program extension or reinstatement. The paragraphs below offer detailed explanations of these terms. With all of the international students that are here at SMSU, it is not possible for Don to monitor your I-20 expiration date. ***PLEASE, contact Don well in advance of the expiration date on your I-20.*** You will have to work with Don to apply for an extension.

Visa

You obtained the visa stamp in your passport at a U.S. embassy or consulate in your country or the country where you have been living. This stamp is used for entering the U.S. The expiration date on the visa stamp does not indicate the length of time you are allowed to stay in the U.S.; it indicates only the latest date on which you may apply to enter this country. When entering the U.S. through a “port of entry,” the Immigration inspector examines your passport, your visa, and your I-20 or Certificate of Eligibility and determines whether you are admissible to the United States. The visa basically functions as a key to enter the U.S. ***Once you have entered, you will not have to worry about whether your visa is valid or expired. However, when you leave and need to re-enter the U.S., you must have a valid “key,” or visa, to return.***

Note: Canadian citizens are not required to have a visa if entering from the U.S. within the Western Hemisphere. However, they must show their I-20 and proof of Canadian citizenship at the U.S. port of entry in order to obtain the F-1 visa status.

Immigration Status

Once the immigration inspector at the port of entry determines you are admissible to the U.S., he/she will grant you an immigration status, which is indicated on your I-94 Arrival/Departure Card and on your I-20.

The I-94 card is a very important document so be sure you always keep it safely with your passport. The inspector will write on the card “F-1” and below it “D/S” which refers to your status and the length of time you are permitted to remain in the U.S. “D/S” means “duration of status.” The number at the top of the I-94 card is your USCIS admission number, which you will keep for the duration of your studies, unless you leave the U.S. for a period of five (5) months or more. You will be issued a new admission number when you re-enter after that period of time.

F-1 Legal status

The United States has laws governing foreign nationals living within its borders. It is vital for you to take responsibility and learn about these laws which are constantly updated.

If you have **ANY QUESTIONS** in regards to immigration laws and regulations **PLEASE CONTACT DON ROBERTSON IN SC 238**. He is happy to help you understand what you need to know so that you do not jeopardize your current visit or any other future plans that you may have for returning to the United States.

Students who come to the U.S. are granted nonimmigrant classifications known as “F-1”, “J-1” and “M”. This is commonly referred to as your “status.” (Southwest Minnesota State University only admits F-1 Students.) A spouse or child under the age of 21 who is allowed to come to the United States to be with an F-1 student is considered a “dependent” and is given F-2 status. This status is valid as long as the F-1 student maintains valid status.

In order to remain legally present in the United States, you must “maintain” your status. To maintain legal status in the United States, you must follow the rules that apply to your status. *It is your legal responsibility to know and adhere to these rules.*

THE MOST IMPORTANT RULES FOR F-1 STUDENTS ARE AS FOLLOWS:

- You must attend the school that you were authorized to attend.
- You must maintain a full course of study during the academic year. (Attendance at summer sessions is not required unless you were admitted to begin your studies during summer session.)
- You cannot be employed without proper authorization.
- You must follow the Department of Homeland Security rules regarding:
 - extending your stay (apply for extensions before I-20 expires)
 - changing from one degree program to another (bachelor’s, master’s, Ph.D.)
 - transferring to another school.
 - report any changes in your residential address by updating the current mailing address in the Registration Office.

Important Immigration Documents

If you have questions about anything related to the following documents, contact Don Robertson.

PASSPORT

The U.S. government requires that international students keep their passports valid at least six months into the future. Additionally, students working on campus will find that the payroll office is unable to issue your paycheck if your passport is expired. Only your government can renew or extend your passport. Contact your country's embassy or consulate in the United States for information on the appropriate procedure. Information on foreign embassies in the United States are available on the web at <http://www.state.gov/s/cpr/rls/dpl/32122.htm>

FORM I-94

The DHS immigration inspector at the U.S. port of entry will determine your status in the United States and how long you may remain in that status. The inspector will record this information on Form I-94 and staple it to your passport. The I-94 is an official document used by the DHS to confirm that you have been lawfully admitted and is also used to record changes of nonimmigrant status.

Admission Number: The 11-digit number on your I-94 is used by the DHS to monitor your arrival and departure from the United States.

Expiration Date: On your I-94 you will find the notation D/S. This signifies Duration of Status and means that you can stay in the United States until your program ends or your I-20 expires, whichever is first. If you *complete* your program, you have an additional 60 day grace period if you have F-1 status. Dependent status (F-2) ends when the F-1 status ends. In order to remain longer, you must apply for an extension of stay before your I-20 expires.

FORM I-20

Students with F-1 legal status have an I-20 document.

SEVIS ID Number:

A number assigned to your record by the SEVIS system. You will find this number printed on your I-20.

I-20:

This document contains information about the student, the school, the student's academic program, the student's expenses and funding and the length of time the student is allowed to complete an academic program. Students must complete their academic programs before the date in item 5 on the I-20, or request additional time from Don Robertson *before this date arrives*. If the I-20 expires before the program is completed, the student loses his or her legal status in the United States. Students may attend only the school listed on the I-20 unless prior approval is gained prior to taking courses at the other school. A transfer process is available for students who want to change schools.

Note on Travel and Reentry: After using your I-20 for your initial entry into the U.S., you will need to have your document signed by Don Robertson to revalidate it for future reentry. For further information on travel and reentry, contact Don Robertson.

ENTRY VISA

A visa is a stamp or sticker placed in your passport. F and J visas can be obtained only at a U.S. embassy or consulate outside the United States. The purpose of the visa is for entry into the United States in a particular status. Information about applying for a visa at many U.S. embassies and consulates around the world is available on the web at <http://www.travel.state.gov/visa/>. Look for information about nonimmigrant visas.

Note About your Visa: The visa is the most commonly misunderstood immigration document. It is a stamp that the United States consulate or embassy gives foreign nationals in their passports and which they must have to **enter** the United States in the particular classification they request (e.g.: F-1). The validity of a visa stamp pertains only to the period during which it may be used for admission to the United States. It does not indicate how long you may stay in the United States. Visitors may remain in the United States with an expired visa as long as their certificate of

eligibility is valid and the proper immigration status is indicated on the I-94 card. On the visa stamp, there is also an indication of the number of entries permitted, usually one, two, or M (for multiple). If a student uses up his or her entries (or the visa expires) and wishes to enter the United States again during the same validity period, he or she must at that time obtain a new visa.

F-1 EMPLOYMENT AUTHORIZATION DOCUMENT (EAD)

If you are in F-1 status and have a current employment card issued by DHS for Optional Practical Training or Off-Campus Work Permission, that employment permission is *no longer valid* when you start a new academic program with a new I-20. Please discuss this with Don Robertson before you transfer or change levels.

SAFEKEEPING OF YOUR IMMIGRATION DOCUMENTS

It is extremely important to keep and protect the following documents in order to identify yourself, apply for employment authorization, prove your status, and maintain a record of your status throughout your stay in the United States. We encourage you to place these documents in a safe deposit box at a local bank. It is also prudent to keep copies of the following documents in case you lose them:

- I-94
- Passport
- F-1 students and F-2 dependents: page one and three of I-20. (Each have their own I-20)
- EAD (if applicable)
- Old passport (some governments allow you to keep them, some do not)
- F-1 students: staple all of your previous I-20s to your current I-20

SEVIS fees link <http://www.ice.gov/sevis/i901/faq3.htm>

Full course of study requirement

The United States Citizenship and Immigration Services (USCIS) requires all international students with F-1 visas to register for a minimum number of credits each semester to maintain their student status in the United States. It also requires the University to verify that its international students are registered for a full course of study.

CREDIT REQUIREMENTS

Minimum credit levels for the 2008-2009 academic year:

- Undergraduate students:
12 credits (including transfer undergraduate students and non-degree undergraduate students).
- Graduate students:
6 credits per semester Fall, Spring & Summer (Must earn 18 credits per year and have a minimum of 6 credits during the Fall and the Spring Semesters):

IMPORTANT:

Audited courses do not count towards full-time enrollment. The number of units of audit enrollment is not displayed on a student's transcript. To be able to audit a class, you must first be taking a full course load of A-F and/or C/NC courses. You may take only 1 - three (3) credit on-line course to count toward your 12 credits minimum. Please see Don Robertson for further details regarding online courses.

TAKING LESS THAN A FULL COURSE OF STUDY

In some circumstances, students are allowed to take less than a full course of study during an academic term. However, you must have prior approval from Don Robertson **before** registering for less than a full course of study or dropping below a full course of study. The legal regulations allow only a few acceptable reasons for not carrying a full course of study through the entire academic term. A part-time enrollment verification form can be picked up in SC 237. If you fall below full-time status during a term for any reason that is not recognized in the regulations, you will lose your legal status in the United States. *This is the most common way students lose their legal status!* Meet with Don Robertson for prior approval before you finalize your plans to register for less than a full course or to withdraw from a class.

Note: For Independent Study courses and for courses in which you have taken an “incomplete,” the credits count only in the academic term in which you registered for them.

EXCEPTION FROM FULL COURSE OF STUDY

If you plan to register for less than a full course of study, or if you cancel a course and drop below the full course load, you must fill out and submit a Part-time Enrollment Authorization Form to Don Robertson. This packet lists acceptable reasons recognized in the regulations.

*Reasons that **are not** considered acceptable by the Immigration Service or U.S. State Department include:*

- I don't have enough money.
- I'm too busy finishing incomplete classes from last semester.
- I'm too busy with employment.
- I'm too busy with extracurricular activities.
- I'm studying for the GMAT, GRE, CPA, or other similar exams.
- I'm suspended from my college, and cannot register.

Where to Get Exception Forms

You can download the Part-time Enrollment Authorization Form from the International Student Services Website: at <http://www.smsu.edu/CampusLife/InternationalStudentServices/> ; Click on Student Forms' Link, then click on “Academic Information”. Forms are also available in SC 237.

Where to Get Forms Signed

You must first see Don Robertson **before** dropping below a full course of study. Bring your Exception Form with you to the interview, as all Part-time Enrollment Authorization Forms must be signed by an academic adviser (a professor in your academic department), and usually require a note of explanation from the academic adviser. You must then submit the signed form to Don Robertson and get his signature as well.

Where to Submit Exception Forms

Submit your completed forms to Don Robertson during a scheduled appointment. If approved, the form is processed and kept in your file at International Student Services Office. One copy should also be kept by you. It is important to keep copies of your signed Part-time Enrollment Authorization Forms. You may be required to present them to a U.S. consular or USCIS official in the future if you request a new visa stamp, file for a change of visa status, or request an adjustment of status to permanent residence.

Dependent Study: F-2 Status

A new regulation effective January 1, 2003 specifies that individuals holding F-2 status are not eligible to pursue a program of study in US educational institutions. The exception to this regulation is:

- Minor children holding F-2 status are able to attend elementary and secondary school on a full-time basis.
- The regulation allows F-2 visa holders to participate in craft, casual or recreational classes or one ESL class (full-time ESL classes are prohibited). It must be considered a vocational course/subject. Student dependents must change their Status to F-1 prior to taking more than one course.

Insurance requirement

All students are required to have Minnesota State Colleges and Universities (MnSCU) Student Injury and Sickness Insurance. MnSCU mandates this insurance and there are no exemptions. The full premium must be paid the first semester you are here. Information can be acquired through Michael Kurowski, the ISS Office Graduate Assistant Valerie Dallenbach, or Don Robertson.

Losing your legal status

Read the section on maintaining F-1 status. If you fail to follow these guidelines you will lose your legal status and related benefits. This means you lose any eligibility for employment, even on-campus employment. Further, if the DHS or an immigration law judge becomes aware of your lost legal status, you may be declared “unlawfully present.” Unlawful presence in the United States for 180 days means being barred from returning to the United States for **three years**. Twelve months (continuous or aggregate) of unlawful presence means being barred from returning to the United States for **ten years!** The DHS or an immigration law judge may also find you have stayed in the United States beyond the time authorized. This is called “overstaying” your visa. If you overstay the time allowed on your I-20, any U.S. entry visa in your passport is automatically cancelled. All new U.S. entry visas, for the rest of your life, can be issued only by the U.S. embassy or consulate in your home country. After being unlawfully present or overstaying your visa, you may have trouble getting another visa altogether. It cannot be said enough, ***STAY IN STATUS!*** It is NOT that hard to do and the vast majority of students have no trouble maintaining status during their stay in the United States enabling them to study, travel, and enjoy their time in the U.S.

Regaining your legal status

You cannot regain your legal status without new documents from International Student Services Office and your sponsor. There are two ways to regain your legal status: reinstatement or reentry (under certain circumstances) into the U.S. Both methods are expensive and time-consuming, and success cannot be guaranteed.

REINSTATEMENT

If you have fallen “out of status,” you must apply to the USCIS for reinstatement. Don Robertson will assist you in this process if it is your first time out of status, but you will be required to submit the application for reinstatement. The fee for this is \$300.00 (subject to change), and the forms can be obtained from Don. Students who have previously been reinstated and are out of status again will have a difficult time winning reinstatement. The International Student Services Office can provide an attorney referral list for these students. Be aware, however, that immigration attorney’s are expensive and can NOT guarantee a successful resolution of your status issues.

You may also be reinstated, if this is your first time out of status, by leaving the U.S. and returning on a new I-20, prepared by Don Robertson. However, you should discuss your options with Don **before leaving** because leaving the U.S. for reinstatement may jeopardize your eligibility for any practical training.

USCIS will consider reinstating a student to F-1 status if:

1. the student has not been out of status for more than 5 months
2. the student establishes, to the satisfaction of the USCIS, in a detailed letter that:
 - the violation of status resulted from circumstances beyond the student’s control; circumstances might include serious injury or illness, closure of the institution, or a natural disaster; **excuses of inadvertence, oversight, neglect, or willful failure on the part of the student are not accepted;**
 - the violation relates to a reduction in course load that would have been within the PDSO’s ability to authorize, and that failure to approve reinstatement would result in extreme hardship to the student;
3. the student is pursuing or intending to pursue a full course of study in the immediate future at the school which issued the I-20; and
4. the student has not engaged in unauthorized employment.

A decision to reinstate an individual to F-1 student status is completely at the discretion of the USCIS. Neither SMSU nor the International Student Services Office has any control over this matter. If you are denied reinstatement, you must stop attending classes and depart the U.S. within 30 days.

If you think you may be out of status, please contact Don Robertson as soon as possible!

F-1 reinstatement currently takes one month to process and requires a letter from Don Robertson to recommend the reinstatement. Remember, while your reinstatement request is being processed, you cannot legally work in the United States. Further, any reinstatement may result in a greater risk that future visa applications may be denied.

Grace Periods

Students who have completed their studies or completed their optional practical training period have 60 days to prepare to leave the U.S. or to transfer to a new school or move to a new level at the same school. Students who drop out of school or withdraw and have prior approval from Don Robertson have 15 days to prepare to leave the U.S.

Students who drop out of school, who are refused registration due to failure to maintain a minimum GPA, or who withdraw without prior approval must leave the U.S. immediately. If you think you may be in this situation, make an appointment to see Don as soon as possible.

3. Employment Options

F-1 work options

The most important employment issue to keep in mind is the issue of legal, or “authorized,” versus illegal, or “unauthorized,” employment. It is your responsibility to make sure that you engage only in legal employment, i.e., that which qualifies under USCIS regulations as permissible for F-1 students. **Any unauthorized, illegal employment – even if it is for a few hours, even if you did not know it was illegal – renders you out of status and terminates your stay in the United States. You must always make sure that you have the necessary employment authorization before you begin work, since starting work without prior authorization, even if you receive an authorization later, constitutes illegal employment.**

Always consult with Don Robertson before starting any employment. This is the only way to ensure that you do not engage in illegal employment and suffer adverse consequences for your future in the U.S.

BEFORE ONE CAN OFFICIALLY START WORKING, A SOCIAL SECURITY NUMBER MUST BE OBTAINED:

Social Security Number: Southwest Minnesota State University assigns you an eight digit MUSTANG ID for record-keeping purposes. This ID number is used during class registrations, retrieve records and issue university paychecks.

All persons in the U.S. also use a 9-digit U.S. Social Security numbers as ID numbers. This ID number will appear on all student records, ID cards and payrolls. This number is required for employment; however, the Social Security Administration will not issue a Social Security number until a student can verify that they have secured on-campus employment.

Note: **Social Security Numbers are not employment authorizations.** Please see the next section which pertains to Off-Campus Employment for information on Employment Authorizations.
The Marshall Social Security Office is located at 507 Jewett Street.

ON-CAMPUS WORK PERMISSION REGULATIONS

- Authorization not necessary
- Must be on an I-20 issued Southwest Minnesota State University
- Includes student employment jobs and graduate assistantships
- For student employment, a employment list can be found at the Financial Aid Office, IL 145 International students are not eligible for “work study” jobs.
- Can begin working first semester at the University, once registered
- Must be considered a full-time student by registration or valid Part-Time Enrollment Verification Form
- Hours limited to part time (20 hours or less per week) during the academic year, and 40 hours per week during semester breaks and summer vacation period.
- For graduate assistantship job postings, check with Don or Michael.

PRACTICAL TRAINING REQUIREMENTS

- Directly related to field of study
- Must be in F-1 status for at least one academic year (except graduate students applying for a required internship)
- Must be in good academic standing
- Work is limited to part time (20 hours or less per week) before completion of required coursework, full-time (21 hours and up) during vacation periods and after completion of required coursework for degree.

- Do **not** begin working until your authorization has been issued.
- Application materials can be obtained from the International Student Services' Website: at <http://www.smsu.edu/CampusLife/InternationalStudentServices/Index.cfm?Id=4777> ; Click on Student Forms' Link, then click on "Employment Information". Forms are also available in SC 237. Students may stop by anytime to pick up Curricular Practical Training or Optional Practical Training forms; please make an appointment with Don upon completing the form.

There are two types of practical training, **Curricular** and **Optional**. Application materials can be obtained from the International Student Services' Website: at <http://www.smsu.edu/CampusLife/InternationalStudentServices/Index.cfm?Id=4777>.

Curricular practical training, or CPT, is an option available to F-1 students when employment is part of your academic program or when you will receive academic credit for work. This employment may be in the form of an internship, practicum, or any other work experience that is either required for your degree, as defined in the course catalog, or for which academic credit is awarded.

Optional practical training is the opportunity to apply knowledge gained in the classroom to a practical work experience off campus. OPT is authorized by USCIS. This authorization generally takes 90 to 120 days to obtain but can take as long as 5 months. The maximum time granted to work in F-1 OPT status is 12 months, not to exceed 14 months after completion of studies. (STEM majors may receive up to 17 months) You may use some or all of the available 12 months of practical training during your course of study or save the full 12 months to use after graduation. While on optional practical training, you will be required to provide your current address to Don Robertson, along with the name, location and address of your employer(s).

Curricular Practical Training (CPT)

- Pre-graduation only.
- The work must be required by the degree program, be a co-op program, or you must receive course credit for the internship/job.
- A student authorized for full-time CPT for 12 months loses future optional practical training eligibility.
- Authorization processed by Don Robertson will be completed by the end of your appointment.

Optional Practical Training (OPT)

- Total of 12 months can be used before and/or after graduation.
- The Department of Homeland Security takes 2-4 months to process the authorization (\$180 fee).
- Start date of employment must begin within 60 days of your degree-completion date for post-completion optional practical training.
- Your OPT application must be submitted to DHS before all requirements for the program of study have been completed.
- A 12 month period of OPT is available per degree program as long as the subsequent degree(s) is at a higher educational level.
- Certain STEM (Science, Technology, Engineering and Math) majors may be eligible for up to 17 months of OPT.

OFF-CAMPUS WORK PERMISSION (GENERAL)

"If other employment opportunities are not available or are otherwise insufficient, an eligible F-1 student may request off-campus employment work authorization based upon severe economic hardship caused by unforeseen circumstances beyond the student's control. These circumstances may include loss of financial aid or on-campus employment without fault on the part of the student, substantial fluctuations in the value of currency or exchange rate, inordinate increases in tuition and/or living costs, unexpected changes in the financial condition of the student's source of support, medical bills, or other substantial and unexpected expenses."

Eligibility

If you feel your circumstances qualify as a severe economic hardship, you should pick up an Economic Hardship Employment Authorization packet. We recommend that you then make an appointment to discuss this with Don Robertson. To be eligible to apply for off-campus employment authorization based on severe economic hardship; F-1 students must meet the following conditions:

- Based on economic necessity.
- Very difficult to obtain.
- Must document sudden, unforeseen change in financial circumstances.
- Job not required to be related to field of study.
- Must be in F-1 status at least one academic year.
- Must be in good academic standing.
- Work is limited to half time during the academic year, full time (20 or more hours) during vacation periods.
- Do **not** begin working until your authorization has been issued by the DHS.
- Application materials available from Don Robertson in SC 237. Students may stop by anytime to pick up Curricular Practical Training or Optional Practical Training forms; please make an appointment with Don upon completing the form.
- The Department of Homeland Security takes 2-4 months to approve or deny an authorization; \$380 fee.

4. Southwest Minnesota State University Student Documents and Procedures

University Documents

STUDENT ID CARD

As an international student at Southwest Minnesota State University, you will have at least two forms of picture identification (I.D.): your passport, and your SMSU student I.D. card, or “Mustang ID.” You do not need to use your passport for every-day identification. Keep it at home in a safe place.

Keep your SMSU I.D. with you at all times in a safe place. You may need it to access certain facilities on campus, including the Library, Residential Restaurant, and Computer Labs. Occasionally you will be asked to show your I.D. card to University department staff members as proof that you are a student at SMSU and that you are entitled to use the services provided by these offices.

BILLING STATEMENT

You will be able to access an on-line billing statement from Student Accounts Receivable for each term that you register. You can find this by logging on to our online registration website and student e-services account. Once you have logged on, you have access to your academic record, your schedule and your fee statement. This bill includes tuition, fees, student health insurance, on-campus housing, and certain other campus charges. You can also view your account online in order to monitor your current balance. You can pay in person at the Business Services Office (locations and hours below), online, or by campus or U.S. mail. If payment is sent by mail, be sure to send it several days before the due date so it is received on time.

Business Services
Southwest Minnesota State University
IL 139
1501 State Street
Marshall MN 56258

STUDENT SCHEDULE

Any time you register for a class (from home, a computer lab, or at a registration center) you will generate a student schedule for that semester. The schedule that you can access on-line is a list of the classes for which you have registered. You can print a schedule for the current academic term any time you like. Simply Go to our website under “Quick Links” and choose online registration.

Once you have brought up your student registration record, choosing “View/Modify your schedule” allows you to view and print your schedule.

Procedures

Payment and Payment Plan Procedures

When you applied to Southwest Minnesota State University, you indicated on your application forms that you had sufficient funds to pay for your tuition, fees, insurance, room and meals. Southwest Minnesota State University’s standard policy is that all students must pay their bill in full by the 5th class day of each semester. **Please read the following carefully as they will affect your ability to stay in school and remain in status.**

1. Southwest Minnesota State University DOES NOT send billing statement or notify student about their bills. Students are responsible to obtain their balance due by checking their account balance online.

➤ **Students will be dropped for non-payment on the 6th Class day.**

****PAID IN FULL** – is defined by the Business Office as any student who has made arrangements for payment through any of the appropriate combinations of:

- Cash, check or credit card, in person, by phone, or on-line
- An approved tuition and fee payment plan (an approved payment plan is considered as “paid in full” by the business office.)

3. STUDENTS WILL NOT BE DROPPED IF...

- Student has made minimum payment of 15% of tuition and fees or a payment of \$300 and their entire insurance payment (international insurance is priced at \$1162.00 for the year). If living on campus and not already paid, you must also pay the \$100 deposit for housing. *Assuming you are living on-campus, the minimum amount due for the Fall Semester, within the first 5 class days, will be \$1,562.00* plus a one-time \$135.00 orientation payment.
- Students’ tuition and fees are deferred for exceptional circumstances.
- Student has an active external payment plan

**** Any students who have not paid a minimum of \$1,597.00, if living off-campus, or \$1,697.00, if living on-campus, within the first 5 class days will automatically be dropped. Please ensure that your payment is made during the first 5 class days**

4. LATE REGISTRATIONS

- **Students who are dropped for nonpayment** will be required to pay their minimum balance completely before they are allowed to add their classes back.
- **New students** that register after the drop for nonpayment date (after 5th class day) shall be required to make a minimum payment before registration.

*Students balance must be paid in full to register for the next semester.

*If you wish to sign up for a university payment plan, please stop by Don Robertson’s office to do this within the first 5 class days. This is the **ONLY** way students will be allowed to pay partial payments on their tuition, fees, and housing costs.*

For more information regarding payment options, please the Business Services website at <http://www.smsu.edu/administration/businessservices/>

Registration Information on the University’s website

In order to access the most accurate, up-to-date information about the University’s course offerings, degree requirements, and registration guides, you are encouraged to refer to our online registration website (e-services). Some of the features included on this site are:

Web Registration: You register for classes on this site. You can also cancel and add courses after you have registered. (The web registration will **not** allow international students to drop below 12 credit hours per semester. If you are looking to drop a course, add a new course before you drop the course you do not want.)

Semester Class Schedule: Lists of all courses in all departments being offered in a particular semester, also scheduling and registration information.

Student Record: Contains information on, academic advisers, majors and minors, fees, DARS Evaluation (transfer of credits from other schools) and your current academic record.

Catalog: Descriptions of a semester’s courses, with information provided by instructors.

The Catalog also includes information about degree programs, program requirements, course offerings, and faculty members. The catalog can be accessed by going to the following link: <http://www.smsus.edu/catalog/> .

Email Account

As a student of Southwest Minnesota State University you will utilize various electronic resources and electronic mail. You will be given your email account during orientation after receiving your Mustang ID and your PIN Number (password). It is very important that you use SMSU's email **even if** you already have another e-mail account. **Messages from your professor or messages pertaining to changes in the immigration information will be sent to your SMSU email account only.** If you use another email service, please forward your SMSU emails to that account so as not to miss information that can affect your legal status in the United States. All official communication from SMSU is ONLY sent to your SMSU account – you should be checking this email account daily.

If you have problems or questions about your SMSU email account, please contact the Help Desk at the following number: 537-6111.

5. Health Care in the U.S. and at Southwest Minnesota State University

Health care options for international students and their families

The cost of health care in the United States is very high and is the responsibility of the person using the health care facilities. ***There is not socialized medical systems in the U.S.A. for international students.*** A short stay in the hospital can cost a person thousands of dollars. Individuals must make their own plans for dealing with health care issues. International students and their dependents in the U.S temporarily, nonimmigrant student visas are not eligible for U.S. government programs like Medical Assistance or Medicaid. You can protect yourself from the high cost of health care by obtaining health insurance coverage.

MEDICAL ASSISTANCE

You may not use any type of public funding during your stay in the United States as a nonimmigrant. Examples of public funding include medical assistance, public housing, and community services such as day care benefits.

Although state and local services may determine non-immigrants to be eligible for some form of public assistance, federal law prohibits its use. U.S. government officials may deny an entry visa request or entry into the United States if they determine an individual has previously used public funds.

HOW CAN I OBTAIN HEALTH INSURANCE?

International students are required to have the student insurance plan offered through the Minnesota State Colleges and Universities' System Office. Information on this policy can be acquired from Michael Kurowski, Don Robertson, or Valerie Dallenbach.

HEALTH INSURANCE CREDIT REQUIREMENT

In order to be eligible for MnSCU Student Injury and Sickness Insurance, students must be registered full-time. To obtain the MnSCU health insurance, students registered for less than full-time (and all non-degree seeking students) must contact the insurance company.

MEDICAL SERVICES FOR YOUR FAMILY

If your family members are covered by health insurance, arrange medical services through a provider that accepts your insurance. Verify coverage with the insurance company as well as the provider before scheduling appointments.

Important: If you have uninsured family members, it is your responsibility to pay for any medical services they receive. Dependent Coverage can be added under the MnSCU insurance plan for your dependents.

“OVER-THE-COUNTER” REMEDIES

For minor aches and pains, or common colds and flu, medications are available at drug stores, pharmacies, and discount department stores. Medications that do not require a doctor's prescription, such as aspirin, personal care products, cold and flu medication, and other pain relievers, are often referred to as “over-the-counter” medications.

DOCTORS AND CONSULTING NURSES

For chronic or more serious conditions, you will probably wish to see a doctor. Unless it is an emergency, you should go through SMSU's Health Services before calling the doctor. They will refer you to the clinic if they can not help you there. (Each doctor's visit will cost you approximately \$100.00... SMSU's Health Services is free to currently enrolled students.) You can call your health care provider directly and ask to make an appointment. Often they will ask if you have spoken with a consulting nurse. The consulting nurse lines are an excellent form of medical triage. You call and ask to speak with a consulting nurse. Once connected, you describe your symptoms to the nurse, who will likely ask you some pertinent questions in order to fully understand the problem. The nurse will then recommend some type of care—over-the-counter remedies, a doctor appointment, or even immediate medical

attention. If the nurse recommends an appointment or immediate care, the necessary arrangements will usually be made for you.

Emergency and Urgent Care

Health care providers distinguish between emergency services and urgent care. *Emergency services* are those required for a serious injury or life-threatening illness. *Urgent care* is given for problems that are less serious but cannot wait for a regular doctor appointment.

Emergency care: You should go to a hospital emergency department only if the problem is life-threatening or extremely serious. Services provided at an emergency room cost much more than the same services at a regular clinic. The Emergency room is located at Avera Hospital, located at 300 South Bruce Street. **For emergencies call: 532-9661** (you must dial a 9 first if you are on campus.)

Urgent care: Call health services or your doctor's office first—you may be able to get an immediate appointment. If not, go to an urgent care department or clinic designated by your health insurance plan. Be sure you know where you can go for immediate care before the need arises.

Dental Care

Dental insurance is not as easily obtained as medical insurance. You will be required to pay for dental services, usually before services are rendered. Please see either Don or Michael for local dentists and their telephone numbers. It is a good idea to have your teeth worked on in your home country either before you come or when you go home for a visit due to the cost in the U.S.

6. Culture in the United States

U.S. cultural values

No doubt you already know a great deal about the U.S. and perhaps about U.S. Americans. Yet if you are new to studying in the U.S. there are probably a few things that may surprise you and possibly challenge you about some common U.S. values. We describe a few here so that you may be prepared for these values and how they differ (or don't) from your own cultural values.

The Importance of Time

In the United States, time is treated like a tangible asset and is used carefully and productively. Being “on time” (arriving at the stated time) for class or meeting with friends is of the utmost importance. In fact, many professors will actually grade you on your attendance.

The Work Ethic

Like people in many countries, U.S. Americans place a high value on hard work. However, they tend to feel personally responsible for their accomplishments and take personal credit for what they've done. It is believed that people achieve results on the basis of how hard they work, so they judge others by how hard they work and how task-oriented they are.

Achievement

A very high value is placed on a person's accomplishments and productivity. Individuals evaluate themselves and are evaluated by others in terms of their achievements and accomplishments.

Individualism

U.S. Americans tend to view themselves first and foremost as individuals with both freedom and responsibility to manage their own lives, make their own decisions and accomplish their own goals. Families and friends are important, but individuals are expected to consider their own needs, desires, and values. U.S. Americans seem to be less comfortable being obligated to or dependent on others. People are also held individually accountable for things they have promised to do, and international students may find that they are expected to do more of their work independently than they are accustomed to at home. All in all, the U.S. is more individualistic than collective/communal.

Direct Communication and Problem-Solving Style

While this varies greatly by region and family background, people in the United States generally place a higher priority on clear, factual communication. This means that at times, U.S. Americans may choose to be direct even if it means possibly hurting or embarrassing another person.

Pragmatism

U.S. Americans can be pragmatic and oriented toward practical matters. They are attracted to things and ideas that are seen as “useful.” This goes together with the orientation toward work and achievement. There is a high value on being able to relate “theory” to “practice.” Understanding these values can help you understand why things are as they are in the U.S. and help you to adjust to your new “home-away-from-home”.

Friendship and dating in the United States

You may find that people in the United States have very different ideas than you do about making friends. Because of the value put on friendliness, U.S. Americans sometimes misread people from other countries who are reserved or formal as being cold or rude. In the U.S., saying “Good morning,” “Hi,” or “Hello,” with a smile will

usually indicate that you do not have any bad feelings towards colleagues, faculty, or friends. Until you get used to it, this friendliness (smiling and being sociable and helpful) can be confused with an invitation for a friendship.

U.S. Americans are often much slower to form deep relationships than first impressions may indicate. They may shy away from international students out of respect for your privacy or to avoid offense, so you may need to be the one to initiate friendships.

Because U.S. Americans are “doers,” it is helpful when trying to make friends to ask someone to do something with you: go out for coffee, to a movie, shopping, bowling, etc. Another approach is to join a club or activity on the campus or in your community.

Generally, dating among students is very casual due to the expense of going out. There are no set rules in terms of who asks for the date or who pays. In many cases the person who asks for the date will pay, but one should be prepared to cover their share of the expenses. Volunteering to cover some of the costs would be a nice gesture and probably appreciated by your date.

Adapted from *American Ways* by Gary Althen, University of Iowa

PERSPECTIVES ON FRIENDSHIPS: U.S. AMERICAN AND CONTRASTING VIEWPOINTS

U.S. AMERICAN	GENERAL CONTRASTS
1. A friend is anyone from a passing acquaintance to a lifetime intimate.	1. A friend is someone with whom one is very close.
2. Friends are often limited to an area of common interest, such as work, school, or recreation.	2. A friendship embraces the whole person.
3. Friends gather to enjoy an activity together.	3. Friends gather just to be together.
4. If someone has a problem, it is acceptable to go to a professional (i.e., counselor) for help.	4. Someone with a problem goes to a friend or family member for help at any time.
5. Friends may be “dropped” if they do not live up to our expectations or standards of behavior.	5. One tolerates a lot from someone who is a friend.
6. Friendships cross genders.	6. Friendships are made only with the same gender.
7. Friendships cross generations.	7. Friendships are made with people of the same age.
8. One schedules time to see friends.	8. Friends are available at any time.
9. Americans act friendly and informally with almost everyone.	9. People who don’t know each other maintain a formal relationship.

Adapted from *American Cultural Patterns: A Cross-Cultural Perspective*, by E. C. Stewart.

Protocol

FIRST NAMES AND TITLES

There are strong regional and cultural differences within the United States with regard to formality and the use of titles with names. These include “Mr.” (pronounced “Mister” and meaning male, married or single), “Ms.” (pronounced “Miz,” meaning female, married or single), “Mrs. (pronounced “Missus,” meaning a married female), “Prof.” (short for “Professor,” meaning someone who has a faculty appointment or tenure at a college or university), or “Dr.” (short for “Doctor,” meaning a medical doctor or someone with a Ph.D.).

In the Midwest, people generally use first names when speaking. This can make addressing professors and staff very confusing for international students when they first arrive. Do you call a professor by a title such as “Professor Brown,” or do you call her by first name, “Judith,” as you may hear other students do? Sometimes it’s one way, and sometimes it’s another, so how can you tell when each is appropriate?

It is best when dealing with professors to err on the side of politeness and use their titles — Professor, Doctor, Mr., or Ms. Often instructors will tell you on the first day of class what they would like to be called. If you aren’t sure, it is appropriate to ask them how they would like to be addressed. Graduate students, especially graduate assistants, are more likely than undergraduates to be on a first-name basis with their professors. And most professors are on a first-name basis with each other. Office staff, receptionists, and secretaries are almost always on a first-name basis with students.

It is most important to remember that informality is not an indication of disrespect. It is simply a cultural habit that may indicate mutual respect, equality, and a willingness to engage in open dialogue and intellectual exchange.

APPROPRIATE DRESS

In the United States one’s way of dressing is expected to suit the circumstance. As students, dressing casually (jeans, shorts, shirt, t-shirt) is acceptable. In the workplace or other professional settings, follow the norms of that particular place. Professional attire for men generally requires dress slacks, shirt and tie, or a suit. For women it may require a suit (with slacks or skirt), dress, or skirt and blouse. Be observant of what others are wearing or ask a supervisor before wearing casual clothes. Also note that because people are dressed casually doesn’t mean it’s an informal environment or that supervisors or professors are to be treated as equals. You may hear the term “business casual” in the US now. This type of dress is still nice clothes (shirt, slacks, etc) but not necessarily a coat and/or tie. If you are unsure ask.

DEALING WITH ORGANIZATIONS

We have all experienced frustration in dealing with organizations. This frustration is often worse in a foreign country. When it is combined with common misperceptions that many international students have about the roles and status of office personnel in their host country, there can be serious misunderstandings. This can lead to anger, hurt feelings, and even greater difficulties in getting what you need.

Guidelines for Getting Things Done

- There is a strong trend toward informality in the United States. In many countries, secretaries and receptionists are trained to use specific, formal behavior in order to serve people courteously, including set greetings such as, “Good morning, may I help you?” In the United States, especially the Midwest, the desire to be on “equal footing” with others tends to make people uncomfortable with this kind of formal behavior. You may encounter a very casual attitude from many of the University staff with whom you have business. In comparison with your background and experience, you may find this very helpful and courteous, or casual to the point of disrespect. Try not to take it personally!
- Be respectful of all employees. In the United States, secretaries and receptionists often have power to make decisions, and they may have the information you need.
- Remember that in the United States, many rules really are followed, and procedures often are not negotiable. Arguing or demanding to see someone “in charge” will not lead to success. It is more effective to explain exactly what you need and what kind of problem you have been having, and ask, “What do I do

now?” or “Is there someone who could help me?” Even though employees usually can’t “bend the rules”, if they like you, they are more likely to put a little extra energy into problem solving.

- If you follow procedures and instructions carefully, a lot of time and energy can be saved. In the United States, many things are done over the phone, or through the mail, making a personal visit unnecessary. Take the names and phone numbers of people you talk to, in case some delay or complication does arise and you need further help.

Adapted from *American Ways* by Gary Althen, University of Iowa.

Legal issues

While many internationals may expect the U.S. to be the “land of the free”, it is often not long after arrival that sojourners realize this is a country of many rules and regulations. As you will see from the following description of some of the laws that may affect you, the rules and regulations are intended to protect the rights of the individual - the basis for our legal system.

ALCOHOL AND TOBACCO PRODUCTS

Smoking and possession/use of any tobacco products are prohibited in any area of property of SMSU. This includes inside or outside. You are permitted to smoke outdoors, provided you are off campus. There are very, very few places in Minnesota that allow you to smoke inside. You should assume smoking is not allowed in all buildings. When in someone else’s home, you should step outside to smoke. Cigarettes and other tobacco products may not be purchased or used by people under the age of 18.

Alcohol use in the United States is also regulated by law. In Minnesota, alcohol may not be legally purchased or consumed by anyone under the age of 21, and it may not be consumed while in an automobile. Driving while intoxicated is considered a serious crime, punishable by large fines, jail sentences, and the loss of driving privileges. Bartenders and others who serve alcohol (such as hosts of parties) can be held legally responsible if a guest becomes intoxicated and injures another person. It is also a serious crime to offer or provide alcohol to anyone under the age of 21. Alcohol possession and use/consumption is NOT allowed on campus, including the Residence Halls. You can get into legal trouble off campus and also judicial trouble on campus as well.

DRUGS AND MEDICATIONS

Street drugs, such as marijuana, cocaine, amphetamines, barbiturates, and other mood-altering substances that are not prescribed by a medical doctor, may not be possessed or sold legally in Minnesota. Strict laws and severe penalties apply. Medications prescribed by doctors may not be sold or used by anyone other than the patient. The penalties can also be extended to on campus violations as well.

SEXUAL HARASSMENT AND STALKING

Sexual harassment and stalking laws legally protect individuals from being victims of sexual and other harassment. These laws apply to all within the U.S. - citizens, residents, and visitors.

Sexual harassment is the misuse of power that has sexual overtones and generally falls under the following circumstances: as a condition of an individual’s employment or academic advancement, or in a situation that unreasonably interferes with an individual’s work or academic performance. Sexual harassment can be verbal or physical. As a result of sexual harassment laws, many U.S. Americans now avoid physical contact with acquaintances; an exception to this is the hand shake, which is a recognized form of greeting.

What constitutes verbal sexual harassment? This can be a very tricky and nuanced. You need to be very careful when talking with the opposite sex; compliments can be construed very differently than you intend. Complimenting someone’s style of dress or stating “hi cutie” may not convey the message you intend when interacting. Talk with Don, Michael, or other international students that have been in the US for a while if you have questions.

It is also illegal to “stalk” an individual by following the person, continually making unwanted phone calls or other unwelcome attempts to contact another person. If you force unwanted physical or verbal contact on another person,

you may violate Minnesota law as well as social norms. If you have questions about what sexual harassment is, or feel you are being harassed, you are encouraged to contact the International Student Services' Office or the Counseling Center. If you believe you are being stalked, contact the police.

DOMESTIC ASSAULT

Minnesota law prohibits individuals from inflicting bodily harm on their spouse or partner and children. Police have the ability, under the law, to arrest and jail a person, even if the victim does not want to press criminal charges. Often police will proceed with such action.

U.S. CRIMINAL SEXUAL CONDUCT LAWS

It is important to have an understanding of U.S. law in the Criminal Sexual Conduct Code. Individuals have the right to stop sexual contact at any time. This means that when a person says "no" to any type of sexual contact, it violates the law if the partner attempts to emotionally or verbally coerce or physically force that person into continuing the sexual contact. Violation of the Criminal Sexual Conduct Code ranges from forced rape to improperly (without consent) touching the clothed or unclothed intimate body parts of another person. Violation of these Minnesota laws can result in a prison or jail term of one to forty years and/or a fine from \$3,000 to \$40,000. If you become a sexual assault victim, contact the local police. The Counseling Center can also provide assistance.

SHOPLIFTING

You may find shopping here very different from what you are used to at home. Generally, merchandise is sold "self-service," and clerks are not close at hand. It is very important when shopping in U.S. stores, especially very large stores, to use a cart or basket provided by the store. Never put a piece of merchandise in your pocket, your purse, or a fold of your clothing. If you do, it may appear to a store employee that you intend to take it without paying for it. In the past, such misunderstandings have led to international students' arrests by the police on charges of "shoplifting." Stores often have devices attached to items to prevent shoplifting, and you may sometimes find you are being watched by an employee or a hidden camera. Shoplifting is a crime, and you can be taken to court, even over a misunderstanding.

RENTAL RIGHTS AND RESPONSIBILITIES

Please stop by the International Student Services Office for a Rental Rights and Responsibilities Packet (preferably before you enter into a rental agreement.) This packet is downloadable from our website as well.

LEGAL QUESTIONS

If you have Legal Questions, we have several Lawyers employed as professors here on campus. Please contact the International Student Services Office to inquire about who you can talk with.

Personal safety

Although Marshall is a small rural community that is relatively safe; it is not free from crime. With this being said, you can take some simple precautions to keep yourself and your belongings safe while you are living here. Trust your instincts regarding people and places, and don't be afraid to ask for help. If you feel you are in danger, notify the police by calling 911.

The Public Safety Office provides a free escort service 24 hours a day, every day, where an employee of the Campus Security will walk with you to your destination on Southwest Minnesota State University's campus. The number to call is 7252 (or 537-7252 if you are calling from off campus.) There are also emergency phones and campus phones located around campus, which you can use to call 911 if you have an emergency. Here are some additional suggestions to protect yourself and your property:

- After dark, walk with someone else and stay on well-lit streets.
- Do not give your name, telephone number, home address or e-mail address to someone whom you do not know well. Ask the person for a contact number if you are interested in meeting again.

- You can suppress your personal information from the University web directory by contacting Bonnie Engesmoe at the information desk in Founder’s Hall. Her number is 537-6255. You can also request the registration office to not give out any information on you.
- Learn that it is acceptable to say “no” directly. Anything else may be taken as “yes” or “maybe.”
- Do not wear headphones, as they may decrease your ability to hear noises around you.
- Wear bright or light colors to increase your visibility at night.
- Walk facing oncoming traffic if no sidewalk is available.
- Have your keys out and ready for use when approaching your building or car.
- You will not find payphones or free phones, except on rare occasions, in the US. Most people have their cell phone to use for calls. If you do not have one, consider getting regular one or a month by month phone. Talk with Michael and/or Don if you have questions.
- Do not leave any valuables—your backpack, purse, or books, unattended.
- When using an ATM machine, try to find one in a well-lit and busy area. Avoid counting your cash where other people can see you. If you can, use the ATMs that are available on campus.
- Lock your room whenever you leave it, as well as at night when you are studying or sleeping. Even if you are visiting a neighbor or using the rest room, lock it.
- Do not let strangers into your home to use the phone, or for any other reason.
- Never give your credit card number or Social Security number on a telephone call you did not initiate.

Health and Hygiene

This section provides basic information about health concerns in the United States. Although this will not be new information to most international students, there are some students who find it very helpful.

CLEANLINESS

U.S. Americans place a strong emphasis on cleanliness. Daily bathing, use of a deodorant, and brushing one’s teeth twice a day is recommended. Many people in the United States become uncomfortable when they are in close contact with someone who has noticeable body or mouth odor. Though U.S. Americans communicate directly on many topics, they will probably avoid that person rather than discuss the problem.

Personal care products such as soaps, deodorants, shampoos, toothpaste, mouthwash, and feminine hygiene products (tampons and pads) can be purchased in grocery, drug, or discount stores. Pharmacies are the best place to ask questions about specific product information. If the clerk is unable to help you, talk directly with the pharmacist. If you have any other questions regarding these issues, please talk to Don, Michael, the graduate assistant, your RA, or Valerie from Health Services.

PUBLIC RESTROOMS

Toilet facilities are known by many names. In Minnesota, you will be understood if you ask for the restroom, toilet, ladies’ or men’s room, or bathroom. Most public restrooms have two separate facilities, one for men and one for women, but some facilities may be “unisex,” meaning they are used by both males and females (usually not at the same time). Women’s restrooms often have a vending machine with tampons or sanitary napkins, as well as a container for disposing of used ones. Paper towels and feminine hygiene products should not be flushed down the toilet.

INTIMATE RELATIONSHIPS AND ATTITUDES TOWARD SEX

Generally, U.S. Americans may seem very open about sex, but this openness does not necessarily mean that they are promiscuous or even sexually active. Because of AIDS and other sexually transmitted diseases, and also unplanned pregnancy, it is important that individuals share responsibility with their partner in having protected sex. “Safe sex” is highly promoted in the United States—you will see television, magazine, and newspaper ads for it. The use of a latex condom is regarded as essential to safe sex. Condoms can be purchased in drug stores or discount stores such as Wal-mart or Kmart. You can buy them in larger quantities and better quality at these stores. Women as well as men may carry condoms. There are condom machines in the Commons buildings in the Residence Halls and in some bathrooms across campus, including the student center. Health Services also offers them to students.

CONTRACEPTIVES (BIRTH CONTROL)

Protection against unwanted pregnancy is available in both prescription and nonprescription form. The “ob/gyn” (obstetrics/ gynecology) department in any clinic can provide information on the effectiveness of various birth control methods and help you determine what would best meet your needs. You will be required to have a pelvic exam before any prescription contraceptives, including the pill, diaphragm, or Norplant implants can be given. Nonprescription contraceptives include condoms and vaginal spermicides. All nonprescription contraceptives can be purchased in a pharmacy or in a discount store such as Wal-mart. Proper use of a contraceptive and knowledge of its effectiveness are important factors in preventing pregnancy. Health Services provides contraceptives. The Counseling office is also a great resource for students who find themselves or their partner pregnant.

Living in a Different Culture

Living in a culture different from your own is an exciting and often challenging experience. Besides finding housing, registering for courses, and getting to know a new city, you will probably go through “cultural adjustment,” the transition to a new culture. Most people will experience some “culture shock” as part of this process.

WHAT IS CULTURE SHOCK?

“Culture shock” is the name given to a feeling of disorientation or confusion that often occurs when a person leaves a familiar place and moves to an unfamiliar one. Coming to Marshall from another country, you will encounter a multitude of new things— buildings, stores, and even the trees may look different. Food may not be the same, and people may look, speak, and act differently from people at home. Even the smells may be different. Your English might not serve you as well as you expected it would. You might not be able to convey your full personality in English, with the result that you think other people are seeing you as a child. And your family and friends are far away. As a result of all this you may feel confused, unsure of yourself, and may have some doubts about the wisdom of your decision to come here.

Symptoms

Some people are more affected by culture shock than others. People experiencing culture shock tend to become nervous and unusually tired. They may want to sleep a lot or may have difficulty sleeping. They may write many letters and emails home. They may feel frustrated and hostile toward the local people. They may get excessively angry about minor irritations. It is not unusual to become very dependent on fellow nationals. All these feelings may make it difficult to deal with residents of the host country and use their language.

COPING WITH CULTURE SHOCK

Different people react differently to culture shock. Some become depressed, or even physically ill. Others are stimulated by the new experiences. Here are some ideas that might be helpful to you:

Maintain your perspective.

Try to remember that thousands of people have come to Minnesota from other countries and have survived (even when they arrived in the cold of winter).

Take some practical steps.

In *The Whole World Guide to Culture Learning*, J. Daniel Hess makes these suggestions for people who are experiencing the loneliness or distress of culture shock:

1. **Find people to interact with.** Ask them questions. As you take an interest in them, your feelings will have a focal point outside of yourself.
2. **Surround yourself with familiar things**—a favorite jacket, a photo, a CD. Make your environment pleasant and reinforcing.
3. **Slow down.** Simplify your daily tasks. Relax. Let your emotions catch up with the newness all around you.
4. **Develop patterns.** Follow the same routine each day so that you get a sense of returning to the familiar.
5. **Give expression to your feelings.** Cry. Laugh. Sing. Pray. Draw a picture.
6. **Revise your goals** to accommodate detours instead of scolding yourself for failures.

7. **Keep working on language skills.** Practice the American idiom, “If at first you don’t succeed, try, try again.”
8. **Confide to friends,** and even your host family, that you are sad. Their support will warm you.
9. **Make a few small decisions and carry them out.** Your resolve in small things will increase your confidence. Be assured that, however stressful, culture shock passes if you are willing to let the process of cross-cultural adaptation take its course.

Be patient with yourself and with other people.

Adjustment is a gradual, day-by-day process. It normally takes some time—a few weeks, a few months, and maybe longer—for people to become comfortable in a new country.

Take care of yourself.

It is particularly important in times of stress to eat a balanced diet, get enough rest, and get regular physical exercise. Take breaks for recreation or socializing. Studying or working constantly, without taking care of yourself, may make yourself sick, and make your entire situation worse.

Realize that you may be treated as a stereotype.

On many occasions, international students will be responded to as “a foreign student” or “a student from country X.” Whether the stereotype is positive or negative depends on the person’s experience, not on anything about you personally. Try not to let this discourage you. Try to start some interesting conversations about the subject of stereotypes—what peoples’ stereotypes are, where they came from, and so on. And remember that you probably have your own stereotypes about U.S. Americans.

Talk with experienced international students from your country and other countries.

Their observations and advice can help you. Ask them what things they have found most bothersome, most interesting, most perplexing. Ask them what sources of information and support have been most helpful.

Learn the local criteria for success.

Find out what is considered a good performance in studies, research, social relations, and other aspects of your life here. You can get information about this from teachers, native students, secretaries, neighbors, and many others.

Realize how the status of your role here compares to the status to which you are accustomed.

Different societies attach different importance to roles or positions; for example, in many countries, the role of “university student” or “professor” is accorded more respect or status than it is in the United States. It can be difficult to adjust to having a lower social status than you are accustomed to. It helps to recognize that you personally are not being downgraded, but that you happen to be in a society where respect is expressed differently than is the case at home.

Avoid being excessively influenced by dramatic events.

Newcomers to a society may have a particular, very noticeable experience from which they generalize about the new society and the people who live in it. In fact, the experience might be very unusual, not a safe basis for generalization. For example, a new male international student found that his residence hall roommate removed all of his clothes when he was in the room studying or relaxing. The new international student at first supposed this was what U.S. students customarily did, and wondered if he should do the same. He wisely asked around, though, and found that his roommate’s behavior was not typical. If you have a dramatic experience that influences your opinions or feelings about local people, discuss the experience with others and get an idea whether it is typical or unusual.

Do what you think is appropriate and explain if necessary.

New students should act in the way they consider appropriate, and then, if the host responds in an unexpected way, give an explanation of the culture and customs that led you to behave in the way you did.

Learn from the experience.

Moving into a new culture can be the most fascinating and educational experience of your life. It gives you the opportunity to explore an entirely new way of living and compare it to your own. Here are some questions that you might try to answer as you encounter the local people:

- How do they make friends?
- How do friends treat each other?
- Who respects whom, and how is respect shown?
- What attitudes do they have about their families?
- What is the relationship between males and females?
- How do people spend their time? Why?
- How do they deal with conflicts or disagreements?
- What do they talk about?
- What kind of evidence do they seek or use when evaluating an idea or trying to win an argument?

You can compare the answers you get to the answers you would get to the same questions in your country, and you can help yourself develop a better understanding of your own society and of the one where you are living now.

Visit the International Student Services' Office.

A discussion with Michael or Don can help achieve a useful perspective on culture shock and insights into U.S. culture. Counseling Services is also a great resource for students or family members who are dealing with depression based on their adjustment to U.S. Culture.

Also in this current age of technology, cell phones, emails, facebook, programs such as Skype and others can help you maintain connections back home. It is important to find a balance between staying in touch and being here and self-reliant.

Lastly, get involved here at SMSU! The International Student Organization is a student organization that helps plan activities for international and American students, and helps support international students here in the US. There are also many other academic related, interest related or social/leadership clubs and organizations here at SMSU. Getting involved within your Residence Hall is also highly encouraged. Stop by Student Center 217 and talk with Scott Ewing, Assistant Director of Student Activities, or talk with Don, Michael, or our GA.

ADJUSTMENT FOR SPOUSES AND CHILDREN

Spouses and children of international students go through the same phases of cultural adjustment as the students themselves and can benefit from many of the suggestions above. But their initial attitudes and feelings may be different. A spouse may have left a job in the home country, may not have wanted to come to the United States, may have a lower level of English proficiency, and may have lost the support of family members with an active role in child care and household matters. If the family's economic status has changed, this can also lead to greater frustration for the spouse, especially if the spouse has been accustomed to help with cooking, cleaning, and child care. The spouse needs to adjust to a new country and new roles. During the initial period, the spouse may feel a loss of self-confidence and independence. He or she may feel very isolated and lonely. These feelings may be more severe if the student is deeply involved in studies and is often gone from home.

Spouses who have been in this position advise that the best way to overcome these difficulties is to go out and meet other people. This may seem frightening at first, but the new spouse will meet many others who feel the same frustrations, and talking with them can be quite helpful. A good way to meet other people around campus is through International Student Services' Office sponsored events such as The International Food Festival, International Education Week, and other cultural events. Another suggestion is to take as many English classes as possible, because the spouse's feelings of insecurity will decrease with easier communication. Additional advice: join some organizations or do volunteer work. In Marshall there are many groups and volunteer opportunities. Marshall is home to people from all over the world; spouses can find cultural activities and religious assemblies, all of which are good opportunities to meet people with common interests.

Children also need time to adjust to being in a new place. In general they learn English very quickly, but school, daycare, or babysitters may be frightening for them at first. Younger children may want a parent to be with them all

the time and older children may want their parents to stay with them for a short time at daycare or school. Talk with their teachers to see if this is possible. The teacher may also be a good source of information about other activities, such as sports, music, or art, in which your child can participate.

One key issue facing parents who are raising children in another culture is the degree to which they feel comfortable in seeing their children adopt the local ways. Some international students do not mind if their children seem “American”, but others prefer for their children to behave according to the standards of the culture back home. Such parents want their children to do well in school here and to make friends, but may fear that the children are losing their native identity and are adopting inappropriate behaviors.

Children are observant and learn quickly. They may want an American first name and may learn attitudes about independence and choice (from school, friends, and the media) that you believe are not appropriate for your culture. Each family needs to decide how important it is to them to help their children retain their native culture. The importance of this will probably vary with the child’s age and the length of the parents’ planned stay in the United States. It may be helpful for you to talk with other parents to see how they deal with this perplexing issue.

“Living in a Different Culture” Office of International Students and Scholars , University of Iowa.

UNDERSTANDING THIS MODEL OF CULTURAL ADJUSTMENT

Pre-departure Anxiety

There’s a lot to do before going to another country. People often become overwhelmed with details and are nervous about leaving family and friends for so long. Boarding the plane can bring enthusiasm back.

“The Honeymoon”

Just like with many new relationships, the first reaction to a new culture is often euphoric. You have finally arrived after months, maybe years, of planning. The differences in scenery, food, language, or customs can be exhilarating!

Initial Culture Shock

This is where the excitement of differences can often quickly turn to frustration. For many, the shock can come at the first meal when familiar foods are nowhere to be found. For others, it is the realization that speaking a second language all day is not only exhausting; it’s frustrating to feel limited in your communication. For others, the initial shock is an accumulation of many factors, including the lack of familiar faces and cultural cues.

Surface adjustment

This can occur when you have settled into a new routine. Maybe you have successfully registered and made it to your classes. Perhaps you’ve met some people in your classes that seem like they will become friends.

Adaptation and adjustment

It takes time to adapt and adjust to your new environment. Skills you developed in previous transitions will help you when you encounter future intercultural challenges. Adjusting and adapting to a new culture requires the ability to know yourself well and to know the ways of the culture and its expectations of you.

Reentry shock or adjustment

The challenges of coming home can be many – the most significant can be that you did not expect it to be hard to come home. But it can be difficult, no matter how excited you are to see family and friends. Moreover, it can be hard to make sense of your experiences in the U.S., especially if you have to immediately find a job or return to your studies. With reentry, the goal is not to jump right back into everything – otherwise, why did you leave? You want to put your new found skills to good use: seeing things from another point of view, speaking another language, and learning of another area of the world. Staying connected with other international alumni is one strategy that can lessen the shock of reentry.

Culture shock

This is a state of mind you reach when the deeper differences between cultures are experienced and the novelty of the difference decreases. There may be unresolved cultural conflicts in the classroom, with friends, or with the society in general.

Places of True Cultural Learning

Moving out of culture shock and into adaptation and adjustment is not simply a matter of feeling better. Rather, it requires understanding the reasons behind culture shock and developing personal strategies for dealing with cultural differences. Most sojourners cannot do this process alone; get help from others with international experience or from International Student Services staff to understand U.S. culture and appropriate coping strategies.

International Student Organization (ISO)

ISO is the official student organization that represents the international student voice at Southwest Minnesota State University. ISO leaders work closely with the International Student Services Office staff to help new students adjust to life at SMSU. ISO is an advocate for international student concerns, and support programs that encourage students to get involved and make new friends both on and off campus.

The ISO also sponsors picnics, organized sports groups, trips, the International Food Festival, International Art Festival and educational programs on world issues. They encourage volunteers to help organize events and provide new ideas for activities and programs. International and U.S. students can join ISO, and many nationality groups are represented in it. To become a member and eventual leader contact Michael or the Graduate Assistant of ISS.

You are all encouraged to partake in the ISO. Meetings are held Tuesdays at noon. There are no classes during this time, called the University Hour, which allows clubs and organizations to meet when all students are available. Your adjustment and enjoyment of SMSU will depend greatly upon your level of involvement. Do NOT lock yourself away and stick to yourself – get out and be involved. You will meet people, make friends, and lasting memories of your time here.

7. Education in the United States

The following characteristics can help you understand how U.S. cultural values influence behaviors and expectations in the classroom. The value placed on individualism, achievement, importance of time, work ethic and pragmatism are evaluated in the following section.

Characteristics of the U.S. academic environment

The U.S. cultural values listed in the previous section shape the academic environment in the following ways:

1. Active classroom participation is expected.
2. Time pressure is high - often there are many small assignments due each week - and time Management is an important skill to develop.
3. Critical thinking must be developed.
4. Independent thinking is highly valued.
5. Presenting ideas concisely in class is expected.
6. Assignments (reading, writing, homework, tests) are numerous.
7. Competition is a common mind-set.
8. Achievement and hard work are highly valued; the finished product is most important.
9. Students must be responsible for themselves.
10. Equality—all students should be treated equally.
11. Informality is normal, however, many will want you to address them as doctor or professor. Rely on their lead to decide or just ask.
12. Direct and straightforward communication is expected.
13. Friendship is usually based on doing things in common—sports, studying, etc.
14. Combining theory and practice—the practical application of ideas—is emphasized.
15. Problem-solving orientation—“If it’s broken, we ought to be able to fix it!”
16. The scientific method and the use of logical proof are emphasized academically.

Methods of Instruction at SMSU

Lectures: Lecture is the most common method of instruction. This may involve note taking and class discussions. You are highly encouraged to participate in the classroom discussion and to voice your opinions. Evaluation is based on your scholarly effort and classroom participation. You should always ask questions any time you do not understand something, or need any clarification.

Seminars: Seminar is a small class, usually at the upper levels. Students are often required to prepare presentations.

Term Papers: Term paper, or simply a “paper”, is basically a report on research you carry out during the semester. Usually you are given a topic for the paper early in the semester. All papers and any work that is to be submitted are generally typed. You will be required to use the library for the research for your paper.

Examinations: Most every class has a final exam at the end of the semester, plus a few tests and many “quizzes”. Almost all exams are closed books and the dates announced at the beginning of the semester. Some “pop quizzes” are unannounced, and students are expected to be prepared for these surprise quizzes. Some exams are Objective Tests, designed to test your knowledge of particular facts.

Objective exams could be:

- true/false
- multiple choice
- matching

- identification; or
- fill in the blanks.

Other exams are Subjective Tests, and include “essay questions” which require you to write an essay in response to the question or statement. An exam could include both subjective and objective parts.

Be aware of the individualistic culture of the U.S. This applies to the educational system – do your own work unless the professor specifically asks for a group project.

Graduation Requirements at SMSU

For the Baccalaureate Degree Programs (BA, BS), the student must have successfully completed:

- A minimum of 120 semester credit hours (SCH).
- A minimum of 30 SCH of the final 60 at SMSU
- A minimum of 40 SCH at the 300 or 400 level from an accredited institution. No substitution of lower division credits (100 or 200 level) for upper division credits (300 or 400 level) for purposes of fulfilling this requirement is allowed.
- The requirement for an approved major, of which a minimum of 18 SCH must be taken at SMSU.
- The Minnesota Transfer Curriculum with a cumulative SMSU grade point average (GPA) of at least 2.0.
- All course work with a cumulative grade point average (GPA) of 2.00 for classes taken while in residence at SMSU.

In addition:

- No more than 20 SCH of credit/no credit (CR/NC) courses shall be counted toward graduation.

For further details on requirements for majors of your choice, please see the Southwest Minnesota State University Catalog, available online at: <http://www.SMSU.edu/catalog/>

Advisors and Professors: asking for advice

At the SMSU, you will have two main advisors: an international student advisor and an academic advisor. Listed below are the types of questions and concerns that each can address, and which are best suited to instructors.

INTERNATIONAL STUDENT ADVISOR (Don Robertson or Michael Kurowski)

- passport, visa, or Department of Homeland Security (DHS) matters
- other legal matters
- University policies, procedures, and services
- transfers to other schools
- work permission
- travel outside the United States
- health insurance
- financial problems
- academic concerns and problems
- career planning and job strategies
- personal concerns: adjustment; day-to-day living; relationships with family, friends, roommates, etc.
- social and cultural issues
- how to read and interpret your Class Schedule
- detailed information on the registration process
- how to transfer credits

ACADEMIC ADVISOR/ PROFESSORS

Advising on course selection, graduation requirements, and registration is done by academic advisors. Undergraduate students with declared majors will have an academic advisor assigned to them. Undergraduates who have not declared a major must declare a major. If you don't, you will fall out of status in the SEVIS System. You can obtain academic advising from staff in the Advising Center if you have declared a major but are unsure of whether you would like to continue in that major. You should plan to confer with your academic advisor several days before the start of classes.

- which classes to take, advice on schedules
- short- or long-term academic requirements or planning
- availability of graduate assistantships
- probation/suspension and help for poor grades
- majors or minors
- grading system
- academic calendar
- academic terminology
- course content
- course schedule, syllabus, requirements
- exams, papers, and grading
- advice, assistance in comprehending course material, finding library resources, and assessing your progress

Clarifying advisor roles

Do these situations differ from your expectations? *In many cases, the answer could be both true and false, depending on the circumstances!*

- My academic advisor will be an expert in my specific field of study and in my special area of interest.
Usually true.
- I can expect that both my international student advisor and my academic advisor will maintain a formal relationship with me on all occasions.
It depends on the advisor and the situation.
- In situations where I disagree with a University rule, the international student advisor will be able to help me get what I need.
False. While an advisor will serve as an advocate to support your viewpoint, the International student advisors need to follow University policy as well.
- My academic advisor will be able to tell me which professors are the best teachers.
False. Get advice from other students and remember that advice varies according to the person.
- The person with whom I will need to talk about specific regulations for graduation from the University will be my academic advisor.
True; however, you can also talk with the Registration Office as well.
- It is the responsibility of my academic advisor to tell me which classes I must register for each semester.
Usually you and your advisor work on this together; However, you are ultimately responsible for taking the right courses.
- The international student advisor can help me with a dispute I am having with my academic advisor or another professor.
Often true. The International Student Services' Office can work on your behalf to resolve the problem.
- I can go to International Student Services Office during normal business hours and always find an advisor available to answer my questions.
False. Please call 6018 or 6699 before you come to check availability.
- Both my international student advisor and my academic advisor will be available to complete applications or other forms for me if I ask them.
False. The emphasis on individualism and independence means that students are responsible for completing their own forms; however, we can help.
- If I am having difficulty in a particular course, an international student advisor or my academic advisor will be able to influence the instructor to give me special consideration.

False. Again, while the International Student Services Office will serve as a resource to help you understand the U.S. educational system and U.S. Americans' behavior, the staff will not intervene for you. However, we can help you to become more effective in communicating with your professors.

- When I meet my international student advisor on the street, she or he will remember my name and my particular situation.

Sometimes false. Unfortunately, Don and Michael cannot always remember students' names. Do not interpret this as a sign of disinterest; rather, it is due to the large number of students we work with every year.

- My academic advisor will help me by correcting my written work because he or she knows that English is not my native language and I might not always use correct spelling or grammar.

False. Most advisors do not consider this to be their role. The SMSU Writing Center, located in the McFarland Library, will assist you in this process.

- I will have the opportunity to interact with my academic advisor in social settings.

Sometimes true.

- I will be able to talk to my academic advisor about my personal, non-academic problems.

Depends on advisor.

- I can change academic advisors if I don't feel that I am getting the help I need from my current advisor.

True—check with your department or Advising Center.

Southwest Minnesota State University Grading Policies

SMSU is on the 4.00 Grade Point System. Points are awarded as follows:

A =	4.00 Grade Points
A- =	3.67 Grade Points
B+ =	3.33 Grade Points
B =	3.00 Grade Points
B- =	2.67 Grade Points
C+ =	2.33 Grade Points
C =	2.00 Grade Points
C- =	1.67 Grade Points
D+ =	1.33 Grade Points
D =	1.00 Grade Points
F =	0.00 Grade Points

Undergraduate Grading Policy

Undergraduate students are expected to earn at least a 2.00 accumulative grade point average. An undergraduate whose accumulative GPA (Grade Point Average) drops below 2.00 will be put on academic probation, and should contact his/her advisor to discuss this status.

Credit / No Credit grading option

The University also has a Credit /No Credit (C/NC) grading option as an alternative to taking classes for an A-F letter grade. Some classes must be taken A-F. Some degree programs have a limit on the number of C/NC credits you can take. Grades of C or NC are not calculated into your grade point average.

Standards of academic conduct

Academic standards and practices are influenced by culture. What is considered appropriate academic behavior in your home country might be different from what is appropriate in the United States. Therefore, it is important that you understand U.S. standards and practices. Not meeting these standards can result in charges of academic

dishonesty and possible expulsion from SMSU. The U.S. definition of academic dishonesty is based on the cultural values of individualism, fairness, the idea that individuals must think and work independently, and a strong value of original thinking, creativity, and invention.

At Southwest Minnesota State University, academic dishonesty is defined as any act violating the rights of another student in academic work, or involving misrepresentation of your own work. Academic dishonesty includes, but is not necessarily limited to, cheating on assignments and examinations; plagiarizing or representing as your own work any part of work done by another; submitting the same work, or substantially similar works, to meet the requirements of more than one course without the approval and consent of all instructors concerned; depriving another student of necessary course materials; or interfering with another student's work.

EXAMS AND CHEATING

It is common in many countries for students to study and work together to prepare for exams. This is customary in the United States as well. However, once in the classroom, students are on their own for exams. Students cannot copy or discuss answers with each other during an exam. It is essential in the U.S. education system that each student be evaluated individually on his or her own work. "Cheating" is defined as copying someone else's work or taking prohibited information or tools to an exam. Many Professors will not let you use any electronic devices, including calculators, Ipods, Ipads, laptops, tablets, etc without permission during tests and quizzes etc. Make sure you check with your Professor regarding these devices if they do not tell you ahead of time. Also, refrain from talking during exams and quizzes, especially in your native language. Even though you may just be asking a fellow international student an innocent question, your fellow students and/or Professor may think that you are using your native language to cheat or gain an advantage.

PLAGIARISM

"**Plagiarism**" is defined as copying the work of someone else and not naming your source. In the United States, this will be considered an attempt by you to pass off the ideas or words of another person as your own. **Plagiarism is one of the most serious violations of the standards of academic conduct in the United States.** It can ruin your academic career. Of course, when you are writing a paper, you research many sources and present or summarize other people's ideas. But you must name your sources and identify when you are using their words and ideas by these methods:

- name your sources in the text
- put quotation marks around words and sentences that you copy from someone else's work
- provide footnotes and endnotes (even when you are paraphrasing someone's words)
- include a list of references or a bibliography

This also applies to the work of other students. Discussing ideas for a paper with friends is okay, but it is not acceptable to hand in papers that are the same as your friends' or to let someone else write your paper for you, even though the ideas are yours.

HELPFUL RESOURCES ON RESEARCH AND WRITING

- Consult a publication manual from your discipline, such as the *Publication Manual of the American Psychological Association*, for specific guidelines on citing the written and spoken work of others.
- Ask in your department if a particular style or publication manual is used in your field.
- Contact the Writing Center at 537-7294

8. Living in Marshall

Residence Life and On Campus Housing Accommodations

New International Students admitted to SMSU are required to live in university residence halls for one year upon arrival. To live on campus at SMSU you must submit the appropriate application along with the application fee. Housing and food service information was sent to you with the admissions package. The following information about our Residence Life program is provided for your benefit.

KEY FACTS

- SMSU has 20 houses within 6 traditional halls, Semi Suite style options in Sweetland Hall, and full apartment options within the Foundation Residence Apartments (FRA).
- Each house averages between 30 and 50 students.
- A resident assistant (RA) is assigned to live and assist students.
- Approximately 900 students live on-campus.
- Each resident is provided with an ethernet port for unlimited internet use in their room and wireless capabilities are available throughout the houses/floors and lounges as well.
- All rooms are equipped with cable, telephone line, and heating thermostats. Sweetland Hall and the Foundation Resident Apartments (FRA) also has air conditioning
- Most first year students live in double rooms but some singles may be available as well as a few suites.
- Upperclass students have the opportunity to claim single rooms and suites and apartments.
- A variety of housing options are offered to meet student lifestyles.
- Residents may choose from a variety of meal plans and different meal locations.
- Residents have many opportunities to gain leadership skills through their involvement within the Residence Halls. These opportunities include being an RA, joining House Council, and/or being a member of the Residence Hall Association (RHA).
- Residents seeking employment opportunities can work in various aspects of Residence Life. The following positions are available on a continuous basis: working as a receptionist in the main office in Naoutha, working as a student custodian, working on the food service staff, working as a graphic designer in our main office, RHA execs and being a Resident Assistant.

National research has shown that students who live in residence halls are more likely to be satisfied with their college experience, complete their education, have a higher level of involvement in campus activities, and maintain higher GPAs than their off-campus peers. This is largely due to living closely among peers in an educational environment and being near campus resources.

HIGHLIGHTS OF CAMPUS LIVING

Convenience is very valuable for busy college students. Beyond being in an environment where you will develop lasting friendships, living on-campus offers the following conveniences:

- Close walking distances to classes, computer labs, the library, and recreational areas
- All-you-can-eat meals in the Residential Restuarant with certain meal plans
- A variety of programs and activities within your living area
- Nearby parking for all residence halls
- Lounges to gather with friends and study groups
- Quiet places to study
- Fun & friends – There's always something going on!
- No monthly bills (as opposed to living off campus).
- No need to split bills or share costs with roommates.

RESIDENCE LIFE STAFF

Each house has an RA (Resident Assistant) who is selected and trained to assist with student concerns – personal, social, and academic. Each RA also advises a House or Floor Council comprised of house residents. Together, the RA and the Council plan social, recreational, service, and educational and diversity programs for the house/floor. Area Coordinators are professional staff members who live on campus and are responsible for the management of

their area, its various facilities and operations, and the social and educational development of the residents that live in their area. Additionally, the Area Coordinators supervise the RA staff, advise programming, and are available for individual assistance and referrals to other University services.

SERVICES OFFERED IN THE MAIN RESIDENCE LIFE OFFICE IN NAOUTH A

The Residence Life Office provide many services to students living within the Residence Halls. Residents are able to check out a variety of cooking, recreational, camping, and sport equipment free of charge. Vacuums and laundry carts are also available for residents to use at no cost. Residents may buy stamps, mail letters, and pick up their mail packages. Bikes are rented out to residents at very reasonable rates.

ACCOMMODATIONS AND SERVICES OFFERED

Our six residence halls, Sweetland Hall, and Foundation Residence Apartments offer students a variety of living options. Most first year students will be placed in a double room with a roommate. Students may also make house and roommate requests on their Housing application. Students with physical or health needs are able to arrange their special requests with the Director of Disability Services Medicine. Each residence hall and room comes equipped with the following services:

- High-Speed Internet
- Cable TV
- Mail Delivery
- Laundry Facilities (located in the commons or Sweetland Hall)
- Kitchenettes

HOUSING OPTIONS

There are several room types available:

- Double Room
- Designed Single Room
- Double as Single Room
- Suite Style Sweetland Hall rooms – (available as Single, Accessible Single, or Double)
- Foundation Apartments – (2, 3, or 4 bedroom units – available to upperclass students only)
- All of our buildings operate on a “democracy concept” where students are allowed to discuss and make decisions regarding many living policies such as quiet hours, types of programs, how house money is allocated, visitation policies and many other areas of interest.

We Also Offer Several Community Types:

- Freshman Houses
- Quiet Study Complex
- Upperclass Housing
- Living and Learning Communities
 - Culinology
 - Access, Opportunity, Success (AOS) house
 - Fine Arts
 - Mustang Traditions

Scheduling a Week

A TYPICAL WEEK

All classes are held from Monday through Friday, between 7:30 a.m. to 5:00 p.m. Some evening classes are also held from Monday through Thursday until 9:00 p.m. but some specialized programs such as culinology and labs may go later. A three-credit class meets for three hours of class time. These classes either meet one hour each day for three days, or one and half hours for two days or 3 hours 1 night a week. Lab classes may have different schedules.

Most of the evenings are occupied with assignments, projects and homework. You will need to work on your time management skills the first few weeks of school. As you get more used to organizing your own schedules, you will find time to be involved in other extracurricular activities or personal interest. So it is very important that you manage your time well, plan ahead, and give yourself enough time to just relax.

During the weekends, most of the students catch up with their laundry, room cleaning, writing letters or emails and internet usage, reading books etc. Although it may appear that very few are actually studying during the weekends, most of the students at U.S. colleges and universities have designed themselves a daily and weekly schedule for studies and homework. You can also get ideas and suggestions from your roommates or classmates or the International Student Services Office on time management.

EXTRACURRICULAR ACTIVITIES

Students at Southwest Minnesota State University have ample opportunity to participate in different extracurricular activities organized by different student clubs and organizations. These programs are mostly entertainment, sports, and cultural events. Membership to these clubs and organizations is open to all students and is free. There are also college publications, theater productions, choirs and intramural sports, which are produced and participated in by students. Event posters can be seen around campus for information on these events.

Transportation

MARSHALL AREA TRANSIT (MAT):

The Marshall Area Transit Service can be reached to shuttle people around the City of Marshall. A great service is offered to students because, with your student ID, you are able to take advantage of this service for **FREE!** Normally the cost is 1.00 each way! Your student activity fees pay for this service for all registered SMSU students. Their phone number is: 537-7006. Contact them for hours and prices. Marshall Area Transit also offers a bus service Monday through Friday 7:00 AM to 7:00 PM with pick up every hour in front of the lower level of the Conference Center and on Birch Street by the Residence Halls.. Please stop by the International Student Services Office and pick up a MAT schedule.

CARS

If you are thinking about getting a car, consider it carefully. Tax, license, insurance and maintenance are major expenses many people don't anticipate: potentially as much as \$1,500 per year. Some students choose to purchase nice cars and have difficulty paying their school fees because of this. Make sure your priorities are straight. If you are fortunate enough that you can afford a nice car, purchasing one and making both your car and school payments will not be a problem. Those who can not afford one, ask yourself what your primary purpose for being here is. If your car payments will affect your ability to pay your school bill, you are putting yourself at risk. Do not get caught up in U.S. Culture and buy a car you can not afford. Many times, students can purchase a used car that will get you back and forth between school and your apartment for less than \$500. While there will be some maintenance repairs, you will be better off in the long run. Keep in mind that your main reason for being here is to get your degree. A nice car will eventually come as a result of hard work now. Look around at fellow American students or talk with Don or Michael – they can tell you stories or you can see fellow students who have a car but an older one, holding off on a brand new car until after graduation when their finances and job outlook are better.

BICYCLES (BIKES)

Many students commute on bicycles. In Minnesota biking is most common during the warmer months, but winter biking is also possible. To make winter biking a safe and enjoyable transportation option, consult with the staff of The Bike Shop downtown. Their phone number is: 532-3633

If you purchase a bike, remember to keep it locked at all times. The nicer your bike is, the greater your risk. To prevent theft, we recommend high-quality kryptonite locks (available in "U" shapes or cables), because a thief can remove your bike from anything else (such as a chain and padlock) in less than ten seconds. Also, do not lock your bike to hand rails or to sign posts where your bike might obstruct the sidewalk. There are bike racks around campus and near the Residence Halls where you can lock them up safely and securely. Also, the Residence Hall Association (RHA) provides free bike storage (mandatory) during winter months.

If you cannot afford a bike or just need one for a short period of time, the Residence Halls offer bikes for rent for FREE! They are available on a first come, first serve basis at the main Residence Life Office in Naoutha to students who currently live in the Residence Halls. You just need your student ID. Another great free service offered to students here at SMSU!

Shopping

GENERAL ADVICE

In the United States, as in most countries, live by the rule *Buyer beware!* Compare prices—the same items are often sold at different prices in different stores. Ask your friends where to buy at bargain prices. Watch for sales advertised in the newspapers and for items “on sale”. Also many internet sites may be cheaper, offer free or reduced shipping, or ship to store for free.

Prices in stores are normally fixed, and the customer does not bargain with the sales clerk. It is common, however, to bargain when you buy from a private individual. (It is also common to negotiate the price on automobiles.)

When you buy merchandise:

- If you must buy on credit, calculate the total amount you will end up paying, not just the monthly payments. Many credit cards charge interest rates of 20% or more! Be sure to keep up with payments; the seller usually has the legal right to force you to return items if you don't.
- Read tags and labels. Check sales slips and written guarantees. Be sure you understand them; *keep them in a safe place in case you need to return or exchange an item.*

If a problem arises:

- Ask to see a store manager first, even before you leave the store if possible. Go to the Customer Services Desk as most stores to ask for the manager.
- Take your complaint to the store first, and write down the name of the person you spoke with; often they can solve the problem. Many buyers mistakenly fail to get in touch with the store before seeking outside assistance.
- Be prepared to wait a few days or a week; some complaints take time to be resolved.
- If, after a reasonable length of time, you have not received satisfaction from the store, collect all receipts and sales slips and call a consumer protection agency (e.g., the Better Business Bureau, see the following section) for help.
- Try to save copies of everything—a bill, canceled checks, warranties, and correspondence—you have sent or received concerning the problem.

THE BETTER BUSINESS BUREAU

The Better Business Bureau is an organization designed to protect buyers. It is a non-profit service organization. You can call the Bureau for information on where to purchase certain items that you cannot locate in the Yellow Pages of the city telephone directory. You can also get information on whether or not the Bureau has received any complaints against a company. Contact them on-line at <http://www.bbb.org>.

BEWARE OF SOLICITORS!

Often people will come to your door, call you on the telephone, or stop you on the street and ask you to buy or sign up for something. Be careful. Find out more about them. Never sign anything from solicitors unless you read it carefully and understand what you are signing. You may receive letters in the mail that say “you may already have won” a large sum of money or some other wonderful prize. These are contests, and millions of these letters are mailed to people all over the United States. It is very unlikely that you will actually win anything. If the letter asks you to send money, throw it away—these contests are created to make a profit for the organizer.

GROCERY STORES

Grocery stores sell all types of food—fresh, frozen, and canned—“staples,” and spices. Most also sell toiletries such as shampoo, toothpaste, and paper products such as toilet paper, paper toweling, sanitary napkins, facial tissues, paper plates, and paper cups etc. The two main grocery stores in Marshall are Hy-Vee Food Store and County Market. Wal Mart also is a “cross over” type store where they are a normal department store but also offer a full grocery store as well. K Mart and ShopKo do offer food staples but in a smaller variety/amount. There are also several ethnic stores in town (Hindi Store, Tawakal Market, Mexican Grocery, Ted's Food Service) that offer spices and foods that are more native to you. Students, and sometimes the office staff, travel to the Twin Cities as well to go to more culturally extensive offering stores to help provide a taste of home for students.

CLOTHING, PHARMACEUTICALS, AND HOUSEWARES

Department Stores

Department stores sell shoes, clothing, appliances, furniture, fabrics, dishes, pots and pans, linens, towels, and toys. You can find them in the shopping mall or along highway 23. Some stores are open 24 hours (Wal Mart) while others have specific hours of when they are open. Discount department stores, such as Wal-Mart, ShopKo and K-Mart, sell fair- to good-quality items for discount prices. There are also specialty stores in downtown Marshall that offer room décor, used CDs and DVDs, bike shop, quilt shop, scrapbooking store, two music stores, etc.

Hardware Stores

Hardware stores sell many household goods, small appliances, and tools. There are hardware and home improvement type stores in Marshall. True Value Hardware, Patzer's Hardware Hank, and Mendards are examples of these stores Wal-mart also sells many hardware items as well.

Pharmacies

Pharmacies are the only places that sell doctor-prescribed medicines. Many drugs may only be obtained with a doctor's prescription in the United States. If you get a prescription from a doctor, you may have it filled at Hyvee Pharmacy across the street at the Market Square Mall, Hyvee Grocery store, or at Wal-mart, ShopKo, Kmart, or Thrifty White down town.

Non-prescription drugs, often called "over-the-counter" medications— aspirin, cold tablets, vitamins, some contraceptives (e.g., condoms), etc., are in plain view on drug store shelves. If you do not see the item you are looking for, ask the pharmacist for help.

CUTTING COSTS

Buying used or second-hand clothing and furniture is very common in the United States—especially among students, who are trying to cut costs. Some of the better-known stores include Goodwill Stores (located across from Wal-Mart on Highway 59), and the Avera Thrift Shop (located off Hwy 23, Mall by Perkins). Students also post notices of second-hand items to buy or sell in newspaper classified ads, on bulletin boards, and listserves. The following is a list of thrift stores that have information on the web.

Goodwill Stores: www.locator.goodwill.org

Salvation Army Thrift Stores <http://www.nro.salvationarmy.ca/english/>

Weather in Minnesota

Minnesota is known for its four distinct seasons. The weather is influenced by winds from the Gulf of Mexico and the Arctic regions. While each season has remarkable features to offer, Minnesota's best-known season is undoubtedly winter.

Weather information is usually reported in non-metric measurements. Temperature is reported in degrees Fahrenheit, rather than Celsius. Wind speed is reported as miles per hour, rainfall and snowfall in inches. Weather forecasts are reported by newspapers, television, and radio stations. Additional weather information is available at <http://www.nws.noaa.gov/> on the National Weather Service (NWS) web site and on sites linked to by the NWS.

Southwest Minnesota State University always posts school closings on the front page of the website: www.SouthwestMSU.edu. For current weather conditions you can go to Minnesota Department of Natural Resources at www.dnr.state.mn.us/current_conditions/index.html or the National Oceanic and Aeronautical Administration at <http://iwin.nws.noaa.gov/iwin/mn/mn.html>.

Weather throughout the State of Minnesota is extremely variable. Be sure to get local information concerning storms and conditions.

Fahrenheit - Celsius Conversion

These are the formulae used to convert temperatures:

$$^{\circ}\text{F} = (^{\circ}\text{C} \times 1.8) + 32$$

$$\text{ex: } (20^{\circ}\text{C} \times 1.8) + 32 = 68^{\circ}\text{F}$$

$$^{\circ}\text{C} = (^{\circ}\text{F} - 32) / 1.8$$

$$\text{ex: } (70^{\circ}\text{F} - 32) / 1.8 = 21^{\circ}\text{C}$$

Wind Chill

During winter, people often speak of temperature and wind chill. When the wind blows, it causes people and animals to lose heat much more rapidly than when there is no wind. Look at the wind chill chart on the next page. Find a temperature and a wind speed. At the intersection of the two values, you will find the wind chill factor. In extreme cold and windy conditions, with wind chills many degrees below 0° Fahrenheit, **exposed skin can freeze in a few minutes**. The danger increases if you have wet clothes or hair. To view a wind chill temperature chart go to <http://www.nws.noaa.gov/om/windchill/index.shtm> .

Snow and Ice

Minnesota's first snowfall is usually in late October or early November. The coldest months are January and February. Lakes and rivers develop ice soon after the temperature remains below 32° Fahrenheit for an extended period of time. Ice remains dangerously thin, however, until several inches of ice have formed under the surface. Each year a number of people die in Minnesota after falling through ice that was too thin to support their weight. The winter pre-preparedness website from the Federal Emergency Management Agency (FEMA) has information about preparing for a winter storm www.fema.gov/areyouready/winter.shtm

Winter and Your Health

The winter season may affect your health in ways other than dangerous temperatures and wind chills. In cold weather, you will experience watery eyes and a runny nose. These are normal reactions to cold and do not mean you are ill. Colds and flu are common during the winter, however. Mild depression is also fairly common: Minnesota's northern latitude means that the days are much shorter in winter than in summer, and the short days, combined with cold weather, often affect one's mood. If you find yourself feeling sad, or not wanting to go outside at all, you may be getting depressed. A good way to combat mild depression is to get out in the sunlight and exercise. Avoid isolating yourself at home.

Winter Clothes

Dressing for winter involves a basic principle: **Dress in layers**. Layers of clothing trap air, which insulates your body from the cold. You should also have a water resistant outer layer and warm, water-resistant boots. Wear a warm hat as well. Your head has little insulation and loses heat very quickly. A wise saying to remember: **The best way to keep your feet warm is to keep your head warm**.

Select a close-fitting garment to wear next to your skin, such as a t-shirt, tights, or long underwear. Silk or polypropylene is best, because it wicks moisture away from your skin, unlike cotton. Over the first garment, wear a sweater, sweatshirt, or something similar. On the outside, wear a winter jacket such as a parka. Be sure to wear warm boots and a hat, as well as mittens or gloves. Winter clothing may be found at many stores, Wal-mart or Kmart are a great place to start. Borchs' Sporting Goods also has a fine selection.

Winter Activities and Escapes

You can enjoy most winter days outside if you are dressed appropriately. There are many fun activities that can be enjoyed only in the winter, such as skiing, skating outdoors, snow-shoeing, winter camping, Ice Fishing and more.

DRIVING AND PARKING IN WINTER

Driving in the winter is more complicated than at other times of the year. You should have blankets or extra clothes in your car in case you become trapped in your car due to a winter storm. You will need antifreeze in your car's radiator, an ice scraper to clear your windshield, and a shovel in case you get stuck in the snow. Snow and ice are slippery and car accidents are common. Also common are cars that will not start, due to the cold.

Winter Emergency Car Kit

- Starter ("jumper") cables
- Ice scraper
- A large bag of sand or cat litter
- Small shovel
- Flashlight and flares
- Extra window cleaning fluid (*Do not use water—it will freeze!*)
- Candles and matches and a blanket

If you get stuck in a snow storm on a highway do not attempt to leave your car. Stay put, and wait for the Highway Patrol to come by. Also, run your engine sparingly and make sure your exhaust pipe is clear of snow. (A clogged exhaust pipe can result in carbon monoxide poisoning.)

Snow Emergency Parking Rules and Regulations

In order to remove snow quickly and thoroughly, the city of Marshall will declare “snow emergencies.” Special parking restrictions will go into effect so snowplows can work efficiently through the city. Some streets are designated as snow emergency routes and will be cleared first. If you or your friends have a car, pay attention to snow emergency regulations or the car will be ticketed, towed, and subject to fines!

Emergency Telephone Numbers

For all emergencies, whether you are on or off campus, in Minnesota or any other state, all you need to dial is the three-digit number 911. The 911 operator answering will ask you questions in order to determine who to send to help you (police, paramedics, fire department, etc.). You may also be asked to speak to the police or fire department, depending upon the situation. **This number should be used only in emergency situations.**

WARNING SIRENS

At 1:00 pm on the first Wednesday of each month, cities in the United States test their warning sirens. The test will last approximately one minute. Warning sirens are used when severe weather is approaching (e.g., high winds or tornadoes). Immediately turn on a radio or television if you hear the sirens at a non-testing time and take shelter as instructed.

Gambling

The Marshall region has several Casinos within driving distance that students are able to access. We urge you to use caution when/if you chose to visit one of these establishments. We have had students in the past find themselves in financial crisis because they have gambled away their tuition/rent/living expenses. If you chose to go to a casino, make sure you set your limits and you only bring an amount of money you are willing to lose. These casinos are big and luxurious because people lose their money... not because everybody wins. Your odds of losing your money to one of these casinos are much greater than your odds of winning money.

9. Money and Banking

Financial institutions

It is not safe to keep a lot of cash (currency) with you. Financial institutions—credit unions, banks, and savings and loans institutions—provide a safe way to keep your money because they carry insurance on all funds kept in them. Most U.S. Americans pay their expenses with personal checks from their bank checking account. Most financial institutions are open Monday through Thursday: 9 a.m.-5 p.m. and Friday: 9 a.m.-6 p.m.

FOREIGN CURRENCY EXCHANGE AND INTERNATIONAL TRANSACTION SERVICES

In general, local banks do not keep much foreign currency on hand. You may need to travel to Minneapolis to exchange foreign currency. Please contact your local bank to find out specific details.

BANK ACCOUNTS

To keep your money in a financial institution you must open an account. You will need a student I.D, Passport & I20 to open an account. Ask the institution’s staff about the types of services it offers. These can vary widely. However, there are basically two different types of accounts:

Checking accounts: Institutions often offer free checking to students. You must make a deposit of at least \$100 to open an account. We have provided a list of financial institutions in the area.

Savings accounts: Savings accounts earn interest. You can withdraw any amount at any time during regular hours by transferring the funds to your checking account or taking it in cash. Institutions may charge a monthly service fee of \$3.00 if your balance drops below \$300.00.

NEARBY INSTITUTIONS

Wells Fargo Bank Minnesota
400 West Main
Marshall
Phone: 532-4405

Bremer Bank
208 East College Drive
Marshall
Phone: 537-0222

Community First National Bank
1410 East College Drive
Marshall
Phone: 537-1411

First Independent Bank
105 South Market Street
Marshall
Phone: 532-2426

United Southwest Bank
1403 East College Drive
Marshall
Phone: 532-9151

CASH CARDS AND CHECK (DEBIT) CARDS

Instant cash cards and check (or debit) cards look like credit cards. They allow you to withdraw money from your account 24 hours a day from ATM machines at different locations. Check cards are also used for purchase; the money is electronically transferred from your checking account to the merchant. You must have a checking account in order to get a check card. However, you can have an Instant Cash (ATM) card even if you only have a savings account.

Cards for different institutions may have different names, but most ATM machines serve several institutions. Just place the card in a machine and enter your personal identification number (PIN) to activate it. (Be sure to memorize the PIN number or carry it on a separate piece of paper.) Some machines take deposits, too. Banks sometimes charge a fee for these transactions, so try to use ATM machines affiliated with your bank.

If you decide to use a cash or check card, be sure to record your withdrawals, purchases, and fees in your checkbook! The same as you do when you write a check.

MONEY TRANSFERS

Students are advised to have money wired to have money wired directly to their own local bank account through electronic transfer from another bank. (Money can also be wired to SMSU.) Ask at your local bank for instructions for completing this process.

Money transfers are also available through a private company such as Western Union at 800/325-6000 (English language) or 800/ 325-4045 (Spanish). Western Union will require a Visa or Master Card credit card to transfer

money over the telephone. Otherwise, you must visit a Western Union office to arrange a money transfer. There is a Western Union at the Local K-Mart.

Taxes

INCOME TAX INFORMATION

Anyone who earns income from U.S. source must file “Income Tax Return” each year. This affects students who hold teaching assistantship, teaching fellowships, research assistants, graduate students, those students with Practical Training Authorization, or those employed for off-campus or on-campus jobs. Your monthly paycheck will show a deduction for federal, state, and local taxes. These are three of the agencies to which you must report by April 15 of each year. Your employer will provide you with a “1042S” or a “W-2” form, usually in late January or late February. These forms show your total earnings and any income tax deducted. You must submit this form along with the appropriate income tax to federal, state and local Internal Revenue Offices. Should you, over the course of the year, pay more than your tax bracket demands, you will obtain a refund; should you have paid less, you’ll owe the government.

Depending on your country of citizenship, certain tax treaties apply which may reduce the amount of federal tax you pay. If your country does have a tax treaty with the U.S. you should read the whole treaty carefully to see if you qualify for any treaty benefits. Some treaties only exempt part of your income from taxation. You may owe on the rest. If, after reading the treaty, you feel that you do qualify for the treaty benefits, you should complete and submit to IRS (Internal Revenue Service) form 8233, and accompanying statements to your employer each year.

Federal income tax forms and instructional booklets are available from the IRS. State and local tax forms are available from the state and city revenue offices, public libraries, the Internet, and SMSU Library. You should keep copies of all forms submitted to IRS and any other government agencies. If your forms are lost or questioned, it is your responsibility to provide duplicate information. “Tax Evasion” (failure to pay and report taxes) is a federal offense; do not forget to file. The SMSU Accounting Club provides free income tax services to international students each year; watch for announcements.

As an international student in the United States, you must know and meet your obligations under applicable federal, state and local laws. Tax forms and instructions are available from the IRS website at: www.irs.gov.

Recommendations for handling your money

Handling Money While Traveling

1. Consider buying a money belt to wear underneath your clothing.
2. Buy travelers’ checks in U.S. dollars.
 - Buy them in small denominations—\$20 and \$50.
 - Sign them before leaving the bank.*
 - Keep travelers’ check receipts in a separate place.
 - Recommended: (a) American Express (b) Citibank (Sometimes your travelers’ checks may be refused.)
3. Do not carry large amounts of cash at any time. When traveling, carry no more than \$300-\$400 in cash.
 - Use small bills: \$5, \$10, \$20
 - Once you are settled, carry no more than \$50, unless shopping.
4. Always keep your money and travelers’ checks on your person while traveling.
 - **Not** in a suitcase
 - **Not** left in hotel rooms, dorm rooms, or in the homes of friends or relatives

General Financial Tips and Advice

1. Your financial matters are personal and should not be discussed in public places. You should take responsibility for managing your own money.
2. It's always best not to borrow money. Similarly, do not lend anyone more money than you can afford to lose.
3. Always keep your belongings with you in public places, classrooms, libraries, and at parties.
4. If your money is stolen:
 - Inform the local or campus police immediately. File a police report.
 - Contact your travelers' check or credit card company for instructions.
 - Contact your international student advisor and your academic advisor.
5. Consider on-campus student employment for the following reasons:
 - earn spending money
 - establish savings
 - increase and practice your English-language skills
 - meet a variety of students and staff
 - get work experience in the United States
 - learn more about U.S. culture

Website: www.Marshallmoney.org ; Click on Financial Empowerment.

Money Transfers and Bank Accounts

1. International money transfers, in most cases, take a minimum of 21 days. There is also a service charge. Each bank has a routing number of international money transfers. Ask your bank for their routing number. Your parents or sponsors will need this number as well as your checking account number in order to wire money to your account.
2. Open a bank account immediately at a bank near campus or your residence, convenient for you, that meets all of your particular financial needs.
 - Be sure to have your checks start with a high number, at least 1000.
 - Get a safe-deposit box for valuables and important documents such as jewelry, passports, birth certificates, money market certificates.
 - Make sure you keep your account balanced as overdraft checks (writing checks when there is not enough money in your account) and fees are very costly.

Advice About Educational Expenses

1. You are expected to pay your tuition and fees by the due date when billed each semester. You are personally responsible for all tuition and fees, even if you are sponsored by a funding agency or government. You can elect to pay in one, two, or three installments. See Don Robertson about the payment plan options.
2. Penalty fees for late tuition payments are charged directly to the student. In some cases, sponsoring agencies will not take responsibility for the late fee and the student must pay it, even if the agency failed to make the tuition payment on time.
3. It is advised that you bring enough money with you for your first semester's educational and living expenses.
4. Health insurance is a requirement for all international students. All international students at SMSU must be covered by MnSCU Student Injury and Sickness Plan. You will not be able to have a private health insurance policy of your own.

Financial Tips Related to Housing

1. University residence halls must be paid in advance. (You can also opt to defer half of your room and board fees until a later date; however, if you chose this, you can not enroll in a payment plan.)
2. Most apartments require the first month's rent when you move in. Other charges may include:
 - Damage deposit
 - Key deposit

- Application fee, which may include a background check
3. Always, at all times, keep dorm rooms and apartment doors locked.
 4. Consider having your personal property insured.
 - Apartment (renter's) insurance, available from any insurance company, is not expensive but can save you thousands of dollars if property is stolen or damaged by fires, flooding, etc.
 - Travelers' insurance
 5. Allocate some money for "settling in" to your new home for items such as small appliances, cleaning products, and other house hold goods.

Credit Cards, Instant Cash Cards, and Check Cards

1. Try to avoid the frequent use of credit cards. Buy only what you can afford to pay. If you do need to use a credit card, carefully in review each month's statement, especially if you have used your account number on the web.
2. Instant cash cards (ATM) and check cards are useful and can be obtained when you open your checking account. Generally, a check card allows you to pay for items out of your checking or savings account and is honored by businesses in the same way as a credit card. However, unlike a credit card it cannot be used for amounts greater than the balance in your checking account.
3. Never leave your ATM receipts lying near the ATM machine.
4. Always remember to record your ATM (automated teller machine) withdrawals and check card purchases in your checkbook register! Do not rely on the balance printed on an ATM withdrawal receipt or even what you are told when you call the bank! (Checks you have written, for example, may not have been processed.)
5. Remember that if your credit or check card is lost or stolen, it can be a very unpleasant and expensive experience.

Lifestyle choices and decisions

Most of your expenses are based on what you, as an individual, decide are important based on your new lifestyle here. You'll find some necessities (such as insurance) cost much more than you are accustomed to paying, while there are other ways to simplify your lifestyle and save money. Think about the following items. Which of these are necessities which you cannot change (e.g. tuition & fees)? Which could be easily modified to fit your budget (e.g. sending email instead of phoning home, buying used books)?

computer
 warm clothing, boots
 credit card finance charges
 health insurance
 TV/VCR
 international travel
 concerts, sports, movies
 food
 transportation costs

books
 car
 tuition & fees
 camera
 phone calls home
 rent & utilities
 stereo
 renter's insurance
 eye glasses

Sample semester budget worksheet

Here is a suggested format for a budget worksheet. By completing this, you will become more aware of your financial situation and should be able to manage your finances more efficiently. At the end of the semester, check to see how well you kept to your budget, then make adjustments for the next semester.

Financial Resources	September	October	November	December
1. Employment				
2. Funds from your sponsor				
3. Other funds				

School Expenses

1. Tuition				
2. Room and Board				
3. Fees and Student insurance				
4. Books and supplies				
5. Miscellaneous				

Living Expenses

1. Food				
2. Rent and utilities				
3. Renters' insurance				
4. Telephone				
5. Clothing				
6. "Settling in"				
7. Child care				
8. Transportation				
9. Savings/emergencies				
10. Bills (indebtedness)				
11. Entertainment				

10. METRIC CONVERSIONS

LENGTH

1 millimeter (mm) = 0.0397 in
1 centimeter (cm) = 10 mm = 0.3937 in
1 meter (m) = 100 cm = 1.0936 yd
1 kilometer (km) = 1,000 m = 0.6214 mile
1 inch (in) = 25.4 mm
1 foot (ft) = 12 in = 0.3048 m
1 yard (yd) = 3 ft = 0.9144 m
1 mile = 1,760 yd = 1.6093 km

AREA

1 square cm (cm²) = 100 mm² = 0.1550 in²
1 square meter (m²) = 10,000 cm² = 1.1960 yd²
1 hectare (ha) = 10,000 m² = 2.4711 acres
1 square km (km²) = 100 ha = 0.3861 mile²
1 square inch (in²) = 645.16 mm²
1 square foot (ft²) = 0.093 m²
1 square yard (yd²) = 9 ft² = 0.8361 m²
1 acre = 4840 yd² = 4046.86 m²
1 square mile (mile²) = 640 acres = 2.59 km²

MEASUREMENTS

1 Teaspoon = 5 ml
3 Teaspoons = 1 Tablespoon
16 Tablespoons = 1 U.S. cup
2 Quarts = 8 pints = 16 cups = 128 fluid ounces
= 1 U.S. gallon

TEMPERATURE

Conversion °F to °C: Subtract 32, Divide by 1.8

Conversion °C to °F: Multiply by 1.8, Add 32
figure out examples of 72 degrees 50 degrees
20 10 0 -10

VOLUME/CAPACITY

1 cubic cm (cm³) = 0.0610 in³
1 cubic decimeter (dm³) = 1,000 cm³ = 0.0353 ft³
1 cubic meter (m³) = 1,000 dm³ = 1.3080 yd³
1 liter (l) = 1 dm³ = 0.2642 US gal
1 liter = 0.2200 Imp gal
1 hectoliter (h) = 100 l = 2.8378 US bu
1 cubic inch (in³) = 16.387 cm³
1 cubic foot (ft³) = 0.0283 m³
1 cubic yard (yd³) = 27 ft³ = 0.7646 m³
1 US dry pint = 0.5506 l
1 US bushel = 64 US dry pints = 35.239 l
1 US liquid pint = 0.4732 l
1 US gallon = 8 US liquid pints = 3.7854 l

MASS (WEIGHT)

1 gram (g) = 1,000 mg = 0.0353 oz
1 kilogram (kg) = 1,000 g = 2.2046 lb
1 ton (t) = 1,000 kg = 1.1023 short tons
1 ton = 0.9842 long ton
1 ounce (oz) = 437.5 grains = 28.350 g
1 pound (lb) = 16 oz = 0.4536 kg
1 short cwt = 100 lb = 45.359 kg
1 long cwt = 112 lb = 50.802 kg
1 short ton = 2,000 lb = 0.9072 t
1 long ton = 2,240 lb = 1.0161 t

11. OTHER EMERGENCY NUMBERS

(Dialed from a phone located on campus)

For Emergencies: Most of the U.S., including Marshall, 9-911

Nurse & Health Services (Valerie Dahlenbach, R.N.C.) 7202

AVERA Weiner Memorial Hospital 9-532-9661

ACMC Clinic (with appointment) 9-532-1101

Law Enforcement Center (Police, Lyon Co Sheriff) 9-537-7000

Minnesota Highway Patrol (non-emergency) 9-537-6357

Minnesota Poison Control Center 9-1-800-222-1222

Campus Safety and Security 7252

International Student Coordinator (Michael Kurowski) – SC 234; 6018

Director of International Student Services (Don Robertson) – SC 237; 6699

Southwest State University (general phone) (507) 537-7021

Counseling and Testing Office- 537-7150

STATEMENT OF RESPONSIBILITIES

SMSU International Student Services Office, IL, 147 (507) 537-6216

(Please read each of the statements below and ask questions about any that you do not completely understand)

1. Maintaining Your Visa Status: You must follow the rules that apply to your non-immigrant visa (F-1, F-2, etc.) in order to maintain your legal status.

- Your passport must be valid for at least six months at all times.
- Any change of address/ name change must be reported to the University within 10 days (student and any dependents in the U.S.)

For F-1 Students:

- You must attend the school specified on your I-20.
- You must register for and complete a full course of study each semester.
- You must notify the International Student Services' Office when you change your major or degree program level (e.g. change from BA to MA) or change your funding (expenses, amount or source) more than 25%.
- You **must** receive approval from the International Student Services' Office **before:**
 - a) being allowed to enroll for less than (or dropping below) a full course of study (see item 2 below).
 - b) terminating your program of study.
- You must receive work authorization before you engage in any employment off-campus (see item 3 below).
- You must notify the International Student Services' Office if you plan to transfer to another school. The International Student Services Office must release your SEVIS record online before another school can issue you an I-20.

2. Full-Time Enrollment:

- US immigration law requires that F-1 students register for and complete a full course of study each semester:
 - 12 credits for undergraduate, non-degree seeking, and professional college students;
 - 9 credits for graduate students.

- If you cannot enroll full-time or you need to withdraw from a class and fall below the minimum amount of credits outlined above, you **must be authorized to drop below a full course load** by the International Student Services' Office **before** the beginning of the semester or **before** dropping below full-time enrollment. You must submit an **"Part-time Enrollment Verification" form;**

3. Work Permission for students whose I-20 was issued by SMSU: You may work on campus up to 20 hours per week while school is in session, and full-time during official vacation periods and semester breaks. Any off-campus employment requires prior authorization by the International Student Services' Office or the USCIS.

4. Keeping Immigration Documents Up to Date:

- Upon initial entry, and any subsequent change, F-1 students must present their own and F-2 dependents' documents to the International Student Services Office including: I-20, passport, entry visa stamp, I-94 card, and Employment Authorization Document (EAD card). Notify the International Student Services' Office immediately if you or your dependents change visa status.
- Keep your documents safe and save all your new and old I-20s during your stay in the US.

5. You are responsible for keeping up to date on immigration matters: Talk with Don Robertson for updates

6. Use of Consistent Name: The name on all of your documents and in the SMSU database must be consistent. You must use the same first, middle (if applicable), and last name in your passport, I-94 card, I-20, Social Security card, SMSU Identification card, Minnesota Driver's License/State ID, bank accounts, checks and any other documents you may acquire during your stay in the U.S.

7. If any of your information changes (name, residential address, phone number, etc.) or that of your dependent/s, you must update your information at the Registration Office. This must be done **within 10 days**. Failure to report such changes to SMSU will result in loss of legal status.

8. Release of Information: The International Student Services' Office cannot legally release information about you to anyone unless you give written permission first. The International Student Services' Office is required by law, however, to report to USCIS information regarding your presence in the U.S. and your student status at SMSU. In addition, other U.S. government agencies may be designated to request information about you.

9. Use of Public Funding: As a nonimmigrant, you are not eligible to use any type of public funding during your stay in the U.S. Federal law prohibits its use regardless of what local services determine.

10. Required Health Insurance: SMSU requires all international students to be enrolled in the MnSCU Student Injury and Sickness Plan

11. You must pay all your tuition, fees, loans, and other SMSU bills:

Nonpayment will result in a registration hold and may result in loss of legal status.

12. You must file a U.S. Income Tax form by April 15 each year, even if you have not earned any income in the U.S. The International Student Services' Office makes available resources for tax assistance but does not offer any tax advising.

13. F-2 dependents: Study and work in the U.S. F-2's are prohibited by law from being employed. Enrollment in a program of study at an institution of higher learning is not permitted unless it falls under the following description; enrollment is limited to one ESL class, short-term study to pursue a hobby, or a course that is occasional, casual, or recreational in nature. F-2 children may engage in fulltime study in elementary or secondary level (K-12).

- F-2's admitted to begin a program of will not be eligible to enroll until they receive approval of F-1 status.

I have carefully read these responsibilities and understand their importance. I am aware that my legal status in the U.S. depends on fulfilling these responsibilities to the best of my ability. If I have any questions at any time about these matters, I know that I may call Don Robertson at (507) 537-6699.

Date: _____ Signature: _____

Student ID Number: _____ Name (print clearly): _____