

# How to Survive in the US

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How to Survive in the US: A Handbook for Internationals

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# Introduction

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

International Students, Inc. (ISI) hopes you will use *How to Survive in the U.S.* as a resource guide to help you feel at home in this country. Keep in mind, however, that it is intended to provide a broad overview covering many topics. For specific questions or more information on the various topics, contact your foreign student adviser or others for help.

Although much of the information in this handbook is geared to college and university students, it addresses many of the same concerns shared by internationals visiting the United States for any reason. While it is impossible to answer all of your questions, we hope this handbook will help you to better understand American ways and give you confidence during your stay here.

If you have any further questions about life in the United States, or if you just need a friend, please contact an ISI staff member in your area. You can find a listing of our US staff by going to [www.internationalstudents.org](http://www.internationalstudents.org) or calling (719) 576-2700. You can also go to [www.everystudent.com](http://www.everystudent.com) for answers to a variety of questions.

International Students, Inc., is a Christian friendship organization that exists to serve international students and visiting scholars. We offer friendship and practical help to all international students, regardless of religion or nationality. Serving people like you is what we're all about!

*International Students, Inc.*

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## Finding a Place to Live

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

Students in America have several options. If possible, try to plan your accommodations at least three months in advance. Options include:

*RESIDENCE HALLS*—Residence Halls are usually located on or very near the campus, making it easy for you to walk to classes. Meals and sometimes cleaning and linen services are provided. The large number of people living in the residence halls and frequent planned activities make it

easy to meet new friends. However, residence halls tend to be crowded and noisy, making it difficult to study and find privacy.

*FAMILY HOUSING*— Some campuses provide housing for married students and their families at a low cost.

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

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

Apartments located near campus tend to cost more to rent than apartments farther from campus. Apartment management will limit the number of people permitted to live in each apartment.

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

### **HOW DO I FIND HOUSING?**

For information on dormitories and family housing, contact the international student office or campus housing agency. Ask them for the average cost of apartments in the area. Often, by going online to find housing, you may pay more than necessary.

For information on fraternity and sorority houses, contact the fraternity or sorority in which you are interested or the campus Hellenic (Greek) office, which will have information you need.

You may want to find a roommate with whom you can share expenses in an apartment or house, or you may be interested in renting a room from a family. If so, check bulletin or "notice" boards, or check your school and city newspapers under the "Roommates" or "Rooms for Rent" sections of the classified ads. Some schools may have host family programs.

If you are looking for an apartment or house, you might consider the following:

- Check the "For Rent" section in the "Classified Ads" in your school and local newspapers or on the internet.
- Walk or drive through a particular neighborhood or section of town looking for "for rent" or "vacancy" signs.

- Read an Apartment Shopper’s Guide or other publications that provide information on properties for rent. These guides can be found in convenience and grocery stores in larger cities.
- Use an apartment referral agency that will help you find housing without any fee for its services. (For a listing of these agencies in your city, look under “Apartment Finding & Rental Service” in your telephone book’s “yellow pages.”)

### **WHAT ISSUES SHOULD I DISCUSS WITH A POTENTIAL ROOMMATE?**

Before you move in with a friend, another student, or a family, you should discuss the following:

- How much rent and utilities will each person pay?
- What household chores will each person do?
- Will you purchase food and cook together or separately?
- What hours are you allowed to have guests or play the television or stereo loudly?
- What rules regarding drinking alcohol and smoking will you have in the home?
- Will you share a telephone and an internet service provider (ISP) or purchase separate telephones and services?
- How much advance notice should each individual give before moving out?

### **WHERE CAN I GET FURNITURE?**

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

If you prefer to buy your own furniture, you may wish to check second-hand (used) or thrift (Goodwill, Salvation Army, St. Vincent de Paul, and so forth) stores, garage and yard sales, flea markets, bulletin boards on campus, and the newspaper classified ads section. Another option, especially if you are living in the United States for a short time, is renting furniture. (For a listing of businesses that rent furniture, look under “Furniture Renting & Leasing” in the yellow pages of the phone book.)

### **WHAT IS A DEPOSIT?**

A deposit is a sum of money paid by individuals living in a rented apartment or house to guarantee against damage to the building. If there is no damage and you clean the apartment or house thoroughly before you move out, your landlord or apartment manager should return most or all of the deposit. Most states require the landlord to return your deposit money to you within 30 days after you move.

### **WHAT IS A LEASE?**

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

- The rent amount per month.

- When the rent is due every month. Unlike landlords in some countries, those in the United States ordinarily do not go around collecting rent payments. You are expected to take the rent to your landlord on or before the day it is due, or mail it early enough so it arrives by the day it is due.
- The deposit amount.
- How long you are required to stay (for example, six months, 12 months).
- What utilities you are expected to pay.
- How many day’s notice you must give before moving out.
- Rules you must follow (such as no pets).
- Services the landlord agrees to perform (such as yard work or repairs).
- Other conditions you and the landlord agree to follow.

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

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

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

It may be possible to have someone else live in the apartment under your lease (this is known as “subleasing”), but you will still be responsible to pay for any damage. Before subleasing your apartment, check your lease contract to see if you are allowed to do so.

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

In such a case, you can seek help from the student legal service or attorney at your school or from the Community Legal Aid Society.

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## Local Transportation

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

Check the chamber of commerce, a bookstore, a convenience store, a gas station, a local bank, Walmart, the student union, or online for your city.

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

The public transportation systems in most cities in the United States are not as developed as in many countries around the world. In your city, you may find the following:

*SUBWAYS* are underground trains, which usually operate 24 hours a day. They are found in larger cities and often run between the suburbs (outlying areas) and the downtown area. Maps and schedules are available from the ticket office. If you cannot understand the map or schedule, or if you don't know where to stand while waiting for the subway, ask an American friend to assist you. If you take the subway often, you can save money by purchasing a multiple-ride ticket or monthly pass.

*BUSES*—City-operated buses run on various routes (taking you to different places) and are designed to be at certain places at certain times. Maps and schedules may be posted at certain stops, or they may be available online, at local banks, libraries, the student union, or from the bus driver.

Buses run primarily during the day. You can get on or off a bus at designated stops, usually located every few blocks along the route. Fare is paid by exact change in coins, multiple-ride tickets, or monthly passes. Ask if student discounts are available.

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

*TAXIS*—Taxis are generally more expensive in the United States than in other countries. If you use a taxi, be sure you ask the amount of the fare before you agree to ride. The driver usually expects a tip of 15 percent of the fare in addition to the fare.

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

You can sign up for a driving school, in which a trained professional will help you learn to drive for a fee. Or you might ask a friend who has his or her license to assist you.

## **SHOULD I BUY A CAR?**

Because public transportation is not always easy to use in the United States, you may consider buying a car, especially for social events or errands. However, because of the cost to buy, insure, and keep a car running, you may want to seek the advice of fellow students who own cars and who have been at your school for more than one year. Ask them how much it really costs them to own and operate a car for one year to see if you can afford it.

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

## **HOW DO I BUY A CAR?**

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

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

When you are ready to purchase a car, you may wish to ask an American friend who is familiar with buying a car to go with you, or you may consider using the service of an auto broker (a business that will charge you a fee to locate the type of car you want at a price you are willing to pay).

A knowledgeable friend can help you know what to look for in a car and help you bargain for an acceptable price. If you are buying a used car, you should have it inspected by a professional mechanic (other than the car dealer's mechanic) before buying it to see if there are any hidden problems with the car.

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

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

If you pay premiums for liability insurance—which most states require you to have if you own a car—the insurance company will pay for damage to another car if you are responsible for the accident. If you purchase collision insurance—which is recommended if your car is worth a lot of money—the insurance company will also pay for damage to your car. Comprehensive Insurance covers damage caused by such things as weather, vandalism, or theft.

Most insurance policies require you to pay a deductible (a certain amount of money you pay for any damages, with the insurance agency paying for all damages above that specified amount. For example, if you have a \$250 deductible on your collision insurance and you have an accident that causes \$1,000 damage to your car, you would pay the first \$250 and the insurance company would pay \$750). The higher the deductible amount on the insurance policy, the lower your premiums will be.

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

Since driving rules vary from state to state, check with your local driver's license office (listed in the telephone book in the state government offices section). Generally, though, you will have to apply at a driver's license office, where you will be required to take a written test on the laws for driving in that state (a booklet of state laws is available at the office). You will also need to pass an eye test, so if you need glasses or contact lenses, make sure you wear them. In addition, you

must pass an actual driving test. If you fail the written or driving tests, you can take them again on another date.

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

Generally, American campuses and nearby neighborhoods are safe, even at night, but there are exceptions. Check with campus security officials to see if any areas are dangerous. Also, ask an American friend or fellow student to tell you which neighborhoods are unsafe. To be safe, walk with a friend. It is a good rule for a woman to never walk at night by herself.

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

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

### **WHAT ABOUT BIKES?**

Biking can be one of the best ways of getting around on campus. Usually, there will be much closer parking for bikes than for cars.

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## Mailing Letters & Packages

### **WHERE DO I MAIL LETTERS?**

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

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

### **HOW DO I MAIL PACKAGES?**

A post office clerk can explain the various rates for mailing packages within the United States or overseas. Within the United States, packages can often be sent cheaper and faster using independent package and delivery services, such as United Parcel Service (UPS). Independent mail stores will offer both services.

### **WHAT IF I NEED TO SEND SOMETHING QUICKLY?**

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

### **WHAT IS A ZIP CODE?**

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

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

You can go to [www.usps.gov](http://www.usps.gov) to quickly look up zip codes and find other postal information. You may also find this information in a local phone directory.

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

For a small fee, you can rent a box, called a post office box or “P.O. Box,” at your campus post office. When you give someone your permanent address, use the box number, city, state, and zip code.

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## Telephones

### **HOW DO I GET TELEPHONE AND INTERNET SERVICE?**

If you live in a dormitory, a telephone and internet service will usually be provided for you. If you live off campus and want your own telephone service, call the business office of the local telephone company. (Information on how to order phone service and what telephone number to call is listed in the front section of any telephone book.) The local telephone company will provide only the connection for service—you will have to provide your own telephone. A telephone can be purchased at a variety of stores. You may want to get a cell phone and use that as your only telephone to save costs. There are a variety of cell phone stores. Be sure to compare plans before signing up for a 1-2 year plan. Internet service will be available at the school. You may also choose to have internet service in your apartment for an extra fee.

### **WHAT ARE THE COSTS?**

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

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

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

Most campuses furnish a directory on the university's website directory that lists the phone numbers of students, professors, and academic departments.

For other local calls, you can find the phone number in your local telephone directory (phone book). This book lists the names of people and organizations, street addresses, and phone numbers in a section called the "white pages" (some phone books list people and businesses separately and some list them together). The yellow pages section of the phone book contains phone numbers and some advertisements for businesses according to the type of business. Phone books in most large cities also have a blue pages section that lists local, county, state, and federal government offices. Probably the best plan is to use the webpages (MSN white pages) and do a directory search.

You can also call the directory assistance number (usually 411 or 1411) listed in the front of the telephone book. There will be an extra charge (approximately \$1.50) for using this service. If you need to know a phone number outside your area code, dial 1 plus the area code (listed in the front section of your telephone book), plus 555-1212.

An operator will answer, and ask you what city you are trying to reach and the name of the person or organization you want. Within seconds, the operator will give you the phone number. Your phone service may charge you a small fee for this service each time you use it.

If you have an emergency—such as a medical need, fire, or crime problem—dial 911 from any telephone for help. If your town or city does not have 911 service, keep a listing next to your telephone of the phone numbers for the police, the fire department, ambulance service, and your doctor or hospital.

### **HOW DO I MAKE A LONG-DISTANCE CALL?**

Several companies, such as MCI, Sprint, and AT&T, offer long-distance calling service. (For a listing of long-distance telephone companies, look under "Telephone Companies" in the yellow pages.) Your telephone company may ask you what long-distance company you want to use. Check with friends and neighbors to find the best company for your needs.

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

Many cell phone plans will include "anywhere" minutes which means you can call anywhere in the United States for no extra cost. You can also purchase long distance calling cards from a variety of companies. Compare prices as they will vary.

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

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

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

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

*COLLECT*—to charge the call to the person you are calling. Operator-assisted calls are more expensive.

### **CAN I DIAL DIRECT WHEN MAKING INTERNATIONAL CALLS?**

In most cases you can dial international calls directly. Check the front section of your telephone book or call the operator for more information on making international calls. You may want to use a calling card as it may have cheaper rates.

### **WHEN ARE THE RATES THE CHEAPEST?**

Your long-distance company should send you information showing the cheapest time of day or days of the week to make long-distance calls. For international calls, dial 0 (zero) and ask the operator when the cheapest time is to call your country.

### **WHAT IS A TOLL-FREE NUMBER?**

Any number with the area code 800, 888, or 877 is toll-free, which means the telephone company will not charge you for the call. Businesses often use these numbers so customers can order items from them over the telephone without having to pay for the long-distance call. BEWARE of any number with a 900 prefix as you will be billed \$2 - \$4 per minute! It is possible to have these calls blocked so that someone can not call them from your phone.

### **HOW DO I USE A PAY PHONE?**

Almost all pay phones have instructions for their use. In some locations (like airports) certain pay phones require a credit card for use.

If the number you call is busy or no one answers, the pay phone will return your coins. If you are making a call outside your local area, a voice may ask you to enter more coins if you are not making a third-party call, calling collect, or using a credit card.

You will not be required to insert any coins in the pay phone at first to call the operator for operator-assisted calls. You also will not be required to insert any coins to make emergency 911 calls.

# Money

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

Coins include the penny (one cent), nickel (five cents), dime (ten cents), and quarter (twenty-five cents). Half-dollar (fifty cents) and one-dollar (100 cents) coins (known as silver dollars) are also available, but rarely used. Paper slips, called bills, come in denominations (values) of \$1, \$5, \$10, \$20, \$50, and \$100. Most people generally use \$20 bills or less, and many places will not accept bills larger than \$20.

## **WHERE CAN I EXCHANGE MONEY?**

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

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

Banks, Savings and Loans, and Credit Unions offer a variety of services that allow you to do many things with your money. Checking accounts are the most widely-used service offered by banks (most Savings and Loans do not offer checking services). With a checking account you pay for items with a check (issued to you by the bank) rather than with cash, and you are better able to keep track of how much money you have and where it goes.

Savings accounts allow you to earn interest on your money. If you have a large sum of money that you do not plan to use for several months and on which you want to earn interest, you might consider opening a savings account at either a bank or savings and loan.

For information on other services, contact a local bank or savings and loan.

## **WHICH BANK OR SAVINGS AND LOAN SHOULD I GO TO?**

Not all banks and savings and loans are the same. They all charge different fees for different services and offer different interest rates. Ask an American friend or the foreign student adviser at your school to help you find the best bank to meet your needs.

## **HOW DO CHECKING ACCOUNTS WORK?**

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

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

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

After you write the check, record the check number, the date, to whom you wrote the check, and the amount of the check in the check record log in your checkbook. In this log, you will also record any money you put into your account. To deposit money, you must fill out a deposit slip which is included with your checks or available at the bank. Give the deposit slip and money to the bank cashier, who will give you back a receipt showing how much money you put in the account.

Whenever you write a check, subtract the amount of the check from the balance (the amount of money you currently have in your checking account), which is recorded in the right-hand column of the check record log. Whenever you deposit money, add that amount to the balance. This way you can always know how much money you have in your account.

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

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

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

### **WHAT IS A “MINIMUM BALANCE”?**

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

### **WHAT HAPPENS IF I WRITE A CHECK FOR MORE MONEY THAN I HAVE IN MY ACCOUNT?**

Writing a check with insufficient funds (for more money than you have in your checking account) can be considered a crime. The bank will either return such a check, often called a “bad check,” to the person to whom you wrote the check or temporarily pay for the check. If the bank temporarily pays the check, the bank will charge you an “overdraft fee.” If the bank returns the check to a business, that business will probably require you to pay the amount of the check plus an additional charge called a “service charge.” In addition you may face other charges or fines for breaking the law.

### **WHAT ARE “AUTOMATIC TELLER” OR “CASH” MACHINES, AND HOW DO I USE ONE?**

Automatic teller machines (ATM) or “cash” machines allow you to perform a variety of banking functions—get cash, make deposits, transfer money between accounts, and sometimes even pay bills— without having to go to a bank. These machines, which are often found in bank lobbies or

parking lots, in grocery and convenience stores, and in shopping malls, usually operate 24 hours a day.

To use these machines, you must get a special card and a personal code number (or password) from your bank, which will probably charge you a small fee to use the card (check with your bank about fees and rules for using the card). Once you have the card, simply insert it into the machine as instructed, type in your personal pass code, and then follow the instructions on the machine. The machine will give you a receipt of all the transactions you perform. For safety reasons, avoid using an ATM machine by yourself at night. Never put your card and code Number in the same place, such as your wallet or purse. Memorize your code number, and notify the bank immediately if your card is lost or stolen.

### **HOW SAFE IS MY MONEY IN A BANK OR SAVINGS AND LOAN?**

Almost all banks and savings and loans are federally insured by either the Federal Deposit Insurance Corporation (FDIC) or the Federal Savings & Loan Insurance Corporation (FSLIC). If you have deposits of under \$100,000 in insured banks and savings and loans, you are guaranteed by the federal government to get that money back if the bank or savings and loan should go out of business.

If your bank or savings or loan is not federally insured, you may want to consider changing to another bank or savings and loan that is.

### **WHAT ARE CREDIT CARDS?**

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

They are also more expensive to use than checks. Some credit card companies charge an annual fee to use their credit cards. Also, you are charged a high annual interest rate on your charge balance. (Every month you receive a bill for all the charges you made the previous month. If you do not pay the full amount, you are charged interest on the remaining amount.) In addition, some gasoline service stations charge you more per gallon to use a credit card to purchase gasoline.

Several types of credit cards exist. Major credit cards, such as Visa, MasterCard, Discover and American Express, allow you to purchase almost any item you want at any type of business. Retail credit cards from large stores, such as JC Penney, Sears, and so forth, allow you to purchase items only at those particular stores. Gasoline credit cards from oil companies, such as Amoco, Texaco, and so forth, allow you to purchase gasoline, other items, and services only from their service stations.

### **HOW DO I GET A CREDIT CARD?**

Not everyone can get a credit card. To obtain one, you must fill out an application showing how much income you receive and how many bills you have. If the credit card company decides that you do not make enough money or have too many bills to pay, you will not be approved for a

credit card. Interest rates are very high, so you want to be sure to pay the entire balance before the due date on the bill.

### **WHAT IS A DEBIT CARD?**

Unlike a credit card, a debit card immediately charges your bank account and draws down on your balance. The benefit of using a debit card is that you don't run the risk of incurring large credit card bills that you have trouble paying. Generally, you will be offered a debit card as you open a bank account.

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## Shopping

### **WHERE CAN I BUY FOOD?**

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

Some discount chains, such as Cub Foods, Food For Less, Costco, and so forth, also operate out of large stores and offer a large variety of foods and other items at a lesser price. These stores do not offer the same services as the large grocery chains. The food is often not stacked onto shelves, and you must sack and carry your own groceries at the checkout line. Convenience stores, such as 7-Eleven, QuickTrip, and so forth, sell food, often 24 hours a day, but prices are higher and the selection is limited.

Neighborhood grocery stores are larger and offer more variety— especially in terms of meats and fruits and vegetables— than convenience stores. They are often more convenient than large grocery chains, but their prices are often higher as well.

### **WHERE CAN I BUY FOODS FROM MY COUNTRY?**

Some large grocery stores will have a section for “international foods.” In larger cities, some neighborhood stores sell only foods from certain countries. Restaurants serving foods from your country sometimes also sell foods, or they may be able to direct you to a store that does.

### **HOW CAN I FIND THE BEST PRICES WHEN SHOPPING?**

The best time to buy is often during a “sale,” when a store lowers prices on certain items. Sales are advertised on television, radio, and in newspapers, or the store itself may have signs showing which items are “on sale.” Just because an item is “on sale,” however, does not mean that it is a good value. Another store may have the same item at a lower price, or the sale item may be of

inferior quality. Comparing prices and quality at several stores is a good way to find the best value.

Household and food items can also be found on sale. In many cases, however, coupons provide the best savings for these items. Coupons are small pieces of paper or advertisements that can be found in newspapers or newspaper inserts, in the mail, in magazines, on food labels, and even at the grocery store. If you have coupons for items you're purchasing, present them to the cashier before making your purchase. The amount listed on the coupon is then deducted from the purchase price of that item. When using coupons, make sure the coupon is for the exact item you are purchasing, and that the coupon has not expired.

In grocery stores, buying "generic" products is another way to save. In a store you will see several different brands, or kinds, of the same item. Some stores also offer these items in plain white containers with black writing on them. These are called "generic" brands.

The store may also have its own brand of the product. In either case, the generic or store brand is basically the same product as the others, but without the fancy labels and advertising. Thus the items usually cost less.

#### **WHAT DO SALES CLERKS MEAN WHEN THEY ASK "PAPER OR PLASTIC"?**

The clerk is asking if you want your merchandise in a paper bag or in a plastic bag.

#### **WHERE CAN I RENT MOVIES?**

You will see numerous Video/DVD Rental Stores around the campus. Usually, you can rent a movie for a few days for about half of what it costs to actually go and see the movie in a theater. Generally, a movie will be available for rental within 6 months of its release in theaters.

#### **WHAT IS A DRUG STORE?**

A drug store contains a pharmacy (see "HEALTH CARE" section) where you can get prescriptions (medicine that a doctor has advised you to take) and also nonprescription items such as aspirin, vitamins, and medicine for colds and other common sicknesses.

Drug stores also sell generic medicines at a lower cost than the regular brand-name products. To get generic medicines you must specifically request "generic substitution" when ordering your prescription.

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

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

Discount stores (e.g., K Mart, Walmart, Target) offer a good selection of items at low prices and are mostly self-service. Department stores, such as Sears or JC Penney, generally have higher prices but tend to have salespeople that can better help you.

### **WHAT DOES A SHOPPING MALL OFFER?**

At a shopping mall you will find many stores together. Malls may have discount stores, department stores, specialty shops, restaurants, snack stores, and, often, even movie theaters all in the same place. This makes comparison shopping (comparing prices on similar items at different stores) easy. Buying things at a mall are usually more expensive.

### **WHAT DO SALES CLERKS MEAN WHEN THEY ASK “CASH OR CHARGE”?**

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

### **WHAT IS A SALES TAX?**

Sales tax is an extra charge added onto the price of an item at the time of the purchase. In some instances, however, such as with gasoline, the tax is already added into the purchase price. The sales tax percentage, and what goods are subject to sales tax, varies from location to location. Sales tax money goes to a governmental agency, and not to the store that collected it.

### **MAY I RETURN SOMETHING IF I’M NOT SATISFIED WITH IT?**

Most stores will give refunds (return your money) for items you have not used or worn. (In some cases, the store will not give a refund, but will allow you to exchange the item for another of equal value.) To do so, most stores require you to bring in the price tag and sales receipt (the piece of paper the clerk gives you showing what you purchased and how much you paid).

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

### **WHERE CAN I BUY USED ITEMS?**

The local newspaper provides sales listings for specific used items—such as appliances, furniture, bicycles, or cars—in its classified section. Secondhand or thrift stores, such as Goodwill or Salvation Army, are good places to look for used furniture and clothing. American families often sell excess or unneeded items at weekend” garage sales” or “yard sales,” especially during the summer. Before you buy a used item, check carefully for any damage. You can seldom get a refund on the purchase of used items.

### **IS IT ACCEPTABLE TO BARGAIN?**

Most prices in the United States are fixed and cannot be changed through bargaining. Generally, bargaining only takes place when purchasing an item that costs a lot of money, such as a car or house, or when purchasing used items from an individual or at a secondhand store or garage sale. If you are not sure whether to bargain, simply ask if the price is “fixed” or “set,” or if the price is “negotiable” (not set). You will also be able to find many bargain items, including textbooks at [www.ebay.com](http://www.ebay.com) and [www.half.com](http://www.half.com).

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# Restaurants

## **WHAT KINDS OF RESTAURANTS WILL I FIND?**

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

Fast food restaurants such as McDonald's, Wendy's, Taco Bell, Kentucky Fried Chicken, and so forth, serve hamburgers, tacos, chicken, sandwiches, and other foods that usually cost less than \$3 per item. They are called fast-food restaurants because they serve your food within a few minutes. At fast-food restaurants you order food at a counter and the server gives it to you at the counter on a tray, or in a paper bag if you ordered the food "to go." Some fast-food restaurants offer a "drive-through window" which allows you to order and pick up your food without leaving your car. If you want to eat in the restaurant, you then seat yourself. You are also expected to clean off your table when you are done with the meal. Since the food is usually served in disposable wrapping or boxes, you simply throw the wrappings in a wastebasket and leave the tray on top of the waste basket before you leave.

Full-service, or "sit-down," restaurants offer even a wider variety, usually at higher prices. Unlike fast-food restaurants, they usually seat you, have a waiter or waitress take your order and serve your food, and clean your tables after you complete your meal. (Some restaurants have a "host" or "hostess" who will seat you; others have signs that say, "seat yourself." In the United States, you normally do not join a stranger at a table.)

Some restaurants have a specialized menu (steaks, seafood, Chinese, Mexican, pizza, and so forth), while others offer a wide variety of items. Prices can range anywhere from less than \$5 per meal to more than \$50 a meal, depending on what restaurant you go to. So, if you are not familiar with a restaurant, ask to see a menu. The menu will show you what foods the restaurant serves and at what prices.

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

Most restaurants do not require you to make reservations. However, if you are not sure whether reservations are required, call the restaurant and ask. Many restaurants will have a waiting list after 6:00 pm.

## **DO I NEED TO "TIP"?**

Generally, a tip (a cash gratuity left on the table for the server) is expected at any restaurant where a waiter or waitress serves you. Generally, waiters and waitresses receive fairly low wages because it is expected that customers will leave a tip. The acceptable standard is 18 percent of the total bill. Some restaurants will automatically add this 18 percent, called a "gratuity charge," to your bill if you have a certain number of people (for example, seven or more) in your party.

# Health Care

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

Most students use the health center on campus. If you need medical care that the health center cannot provide, the health center should be able to recommend a doctor.

If you want to find your own doctor, look under “Physicians & Surgeons” in your telephone book’s yellow pages (dentists are listed separately under “Dentists”). Listings are usually divided by the doctors’ specialties (what each doctor does). If you are not sure what type of doctor you need, ask an American friend, or call a doctor referral service (listed under “Physicians’ & Surgeons’ Referral & Information Services” in the yellow pages).

If you have Health Insurance, you should consult the website of that particular company as most insurance companies have doctors that you can use for a lesser fee. If you choose to use a different doctor than one that is on their plan, it will cost you more.

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

To make a doctor’s appointment, telephone your campus health center or the doctor’s office during the office’s regular business hours (the office may have a separate after-hours telephone number for emergency situations). You will need to tell the person who answers the telephone your name, which doctor you want to see (many doctors share offices), and why you want to see the doctor.

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

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

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

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

For injuries or illnesses that are serious, but not life-threatening, first try to contact the doctor by telephone. If you cannot reach the doctor, telephone your hospital’s emergency room. Your doctor or the emergency room will tell you what to do next.

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

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

### **DO I NEED HEALTH INSURANCE?**

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

Even if you have insurance from your own country, you may need to purchase additional insurance in the United States. Ask your foreign student adviser or an insurance agent whether the school or the insurance company offers a special insurance policy for international students.

When purchasing health insurance, like automobile insurance, you pay premiums based upon what types of medical expenses are covered under the policy (most policies do not pay for routine examinations or dental or eye care) and the amount of your deductible. Under health insurance deductibles, you pay a certain amount of medical expenses, and then the insurance company pays any expenses above that amount incurred throughout that year. Like automobile insurance, the higher your deductible, the lower your premiums will be.

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

A prescription is medicine that a doctor determines you should take. The doctor gives you a slip of paper which you take to a pharmacist. You can only get prescription medication from a pharmacist at a pharmacy, which can be found in most drug stores, grocery stores, or discount stores.

You can ask the pharmacist for “generic” medication, which is cheaper than regular brands. As with all shopping, we suggest you compare prices at different pharmacies to find the lowest price. If you have insurance, you may only have to pay a small “co-pay” amount for your prescriptions.

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# Other Services

## **WHERE CAN I GET MY HAIR CUT?**

A variety of barbershops and beauty salons exist. Some require an appointment (reservations in some cases must be made weeks in advance), while at others you can simply walk in and ask for a haircut. Shop around to find the barbershop or beauty salon that charges what you are willing to pay for a haircut, is most convenient for you, and cuts your hair the way you like it.

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

## **WHERE CAN I DO MY LAUNDRY?**

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

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

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

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

## **WHERE CAN I GET MY DIGITAL PRINTS DEVELOPED?**

Most grocery stores, drug stores, Walmart and campus bookstores have places in them where you can drop off memory sticks to have it developed and then pick up the prints within one to three days. This is usually the least expensive option. You can also go online to [www.shutterfly.com](http://www.shutterfly.com) or [www.snapfish.com](http://www.snapfish.com) for economical copies of photos from your digital camera. For specialized work or top-quality production, you can take your film to a camera store or photo-finishing laboratory.

## **CAN I USE A PUBLIC LIBRARY?**

Any resident of a community can check out (take home for a period of time, usually two weeks) books and materials from that community’s public library (some public libraries let nonresidents check out materials for a small fee). To check out materials, you need only a library card, which you can obtain by showing the library clerk identification and proof that you live in the community (a driver’s license, lease agreement, recently post-marked letter addressed to you, and so forth).

# Travel

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

To travel between cities in the United States, you may use the following forms of transportation:

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

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

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

Many airlines offer a “frequent flyer” program that rewards you with a free flight for flying a certain amount of miles in a certain period of time. Contact the airline you use to see if it has such a program.

*RENTAL CAR*—If you do not own a car, you may consider renting a car through a rental agency, such as Avis, Budget, Hertz, or National. Renting a car generally costs from \$30-\$60 per day, but you may also be required to pay a mileage fee for each mile you drive. In order to rent a car, you will need a driver’s license, and you will also probably be required to pay a cash deposit in advance or give the rental agency a credit card number to cover the deposit. The rental agency will refund the deposit when you return the car without damage.

## **WHAT CAN A TRAVEL AGENCY DO FOR ME?**

Travel agencies will put together all your travel arrangements. They will reserve tickets for you on airlines, buses, and trains; make hotel or motel reservations; and find the best rates on rental cars and tickets—all at no cost to you. Your campus may have a travel agency, or you can find one by looking under “Travel Agencies” in the yellow pages.

## **WHAT ABOUT INTERNET RESERVATIONS?**

Often, you will find better deals by going to the website of the airline, rental car, or hotel. It is common to receive more award points for their frequent usage programs if you book through their website rather than calling on the phone for reservations. Places like [www.priceline.com](http://www.priceline.com) or [www.cheaptickets.com](http://www.cheaptickets.com) may offer even better savings.

### **WHERE CAN I GET A ROAD MAP?**

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

Many states operate visitors' centers or tourist offices at major highway entry points. You can obtain state and city maps through these offices as well as information on road conditions in the state and other questions you may have.

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

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

The older highway system in the United States goes to many more towns and cities than the interstate roads. However, these highways are usually much slower because the roads are smaller (usually only two lanes), and they pass through many small towns. Finally, state and county roads (some of which are not paved) connect smaller communities and points of interest, such as parks, lakes, and campgrounds.

### **WHAT TYPE OF OVERNIGHT LODGING IS AVAILABLE?**

Along most interstates and highways, you will see signs for motels or motor inns, which offer overnight rooms for travelers. Some motels, such as Econo Lodge, Budget Inn, Motel 6, and so forth, are less expensive than other motels and hotels. Hotels are usually much larger than motels and are designed more for people who are planning to stay for longer than one night—vacationers and business people—than for people traveling through town for one night. Hotels cost more because they usually offer more services, such as swimming pools, restaurants, and gift or food stores.

Hotels generally prefer reservations in advance. Motels usually do not require reservations except during holidays and in areas that attract a lot of tourists during certain times of the year. Check online as you may find some better deals.

### **HOW SHOULD I CARRY MONEY WHEN TRAVELING?**

Since most motels, restaurants, and stores do not accept out-of-town checks, you should either use a credit card or traveler's check. Traveler's checks may be purchased from your local bank. Do not carry large amounts of cash when you travel.

Traveler's checks come in denominations (bills) like cash. Unlike cash, you can replace traveler's checks if they are lost or stolen. When using traveler's checks, keep a list of the check numbers separate from the checks themselves, and keep a record of which checks you spend. This way, if you lose your checks, you can get a refund for those you have not used.

# In the Classroom

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

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

## **WHAT IS THE TYPICAL AMERICAN CLASSROOM LIKE?**

At the first class meeting, most professors give out a class syllabus listing the purposes of the class and other important information about the class. These course guides generally mention required books and projects (e.g., research papers), test dates and when projects must be completed, and the criteria for grading your performance. Professors in American classrooms primarily lecture to students—as you might expect. You may be surprised, however, when students do not rise when the lecturer enters the room, or when they interrupt their teachers, forcefully argue points with which they disagree, eat food during class, or get up to leave whenever they choose. Differences in what is proper, acceptable and expected student behavior varies between universities, between departments within the university, and with each individual instructor. A good way to learn what is acceptable behavior is to watch other students.

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

## **CAN I SPEAK UP IN CLASS?**

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

If you feel uncomfortable with the language or the American classroom style, approach the teacher outside of class to explain your difficulty. However, if participation in class discussions accounts for part of your grade, be prepared to do some additional work, such as writing a short paper summarizing the main points of the material, to show you understand it.

## **SHOULD I GIVE GIFTS TO MY TEACHER?**

In the United States it is not customary to give gifts to teachers, nor will the gifts have any effect on your grade. Your grade is based on your performance in the class, not on the kind of relationship you have with the teacher.

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

### **HOW DO TEACHERS HANDLE CHEATING?**

If a student cheats, the instructor may remove some or all of the points from his or her test or paper score. The teacher may even fail the student for the entire class. Such things as having someone else complete an assignment for you, copying someone else's work and submitting it as your own, or looking at another student's work during a test to get an answer are all considered cheating in the United States.

Many colleges and universities require people who are caught cheating to appear before an honor board (similar to a court) to determine the punishment, which in some cases may include expulsion (where the student is asked to leave the school). Each school has specific policies (rules) governing investigation and punishment of cheating.

### **IS IT NECESSARY TO TYPE MY PAPERS?**

Most teachers prefer or require you to type papers or reports in a specific manner. Most schools have computers for students to use at no cost. If you do not know how to use the computer, the school will provide instruction for you.

If you can't type or don't have a computer available to you, you may want to consider paying someone to type your papers.

### **HOW MUCH WILL I HAVE TO STUDY?**

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

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

### **WHAT IF I HAVE OTHER QUESTIONS ABOUT MY SCHOOL?**

Each college operates differently. If you have questions about registration, schedules, tuition, testing methods, and so forth, consult your college handbook, your foreign student adviser, other students, or an American friend.

Each department in your school also has designated "academic advisers," one of whom will be assigned to you from the department in charge of your major. These faculty and staff can be very helpful in planning your course of study.

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

International students may possibly work part-time either on campus or off campus, but they must follow specific regulations, depending on their visa status. There are strict legal guidelines for where you can work. Check with your international student adviser before you begin looking for a job. He or she will advise you on your eligibility to work and help you stay within legal guidelines. Students with a F-1 visa must work on the campus in which they are enrolled.

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## Getting a Job

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

The law in the United States mandates that an employer cannot discriminate (choose people unfairly) on the basis of race, nationality, religion, sex, marital status, or handicap. However, many people may apply for the same job, and often international students may not be the most qualified for the position and of course, you may face visa restrictions as well.

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

Most schools have an office on campus that posts job announcements on a bulletin board outside the office door. Another place to look is the "Help Wanted" section in the classified ads in the student and city newspapers. You can also go to the personnel office of a business or company where you would like to work to see if they have any job openings. Many government offices also have personnel offices that post job announcements. Finally, ask friends if they know of employers who want to hire someone.

### **WHAT KINDS OF JOBS CAN I GET?**

Students working at the school can usually find jobs cleaning the grounds and buildings, guarding buildings at night, or working in the cafeteria, library, or offices. Sometimes students can baby-sit (take care of other people's children) or perform house-cleaning or yard-work chores arranged through the school.

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

### **HOW DO I APPLY FOR A JOB?**

In most cases, a potential employer will have you fill out an application or submit a resume (a one-page information sheet about you with information on your work experience, educational history and so forth). If you go to a business or company to complete an application, make sure you have the necessary information with you. Most applications require you to provide your address and phone number, your social security number, where you have worked before (make sure you know the address and phone number of your previous employers and the names of your immediate supervisors), and the names, addresses, and phone numbers of references (people who

know you well, not counting relatives). References may be former employers, teachers who know you personally, or respected friends who live in the area.

After you fill out the application, someone from the organization might speak with you at that time about the job. More than likely, however, the person who takes the application will tell you that the business will look at your application and will contact you for an interview later if you are one of the most-qualified applicants. If you do not hear from the company in a week, call back to find out if you are going to be interviewed and, if so, when.

When you get an interview, make sure you arrive a few minutes before your interview time. Do not be late. Also make sure you are well-dressed and look your best. During the interview, you will probably be asked about past jobs (your duties there and what you liked about the work), your qualifications (why you think you are the best person for the job), and why you want to work for that particular business or company. Be prepared for these questions. Also, get a copy of the job description before the interview (try to pick one up when you apply). A job description describes what you would be expected to do at that job, so that you can ask and answer questions about it during the interview.

### **WHAT IS THE SOCIAL SECURITY TAX?**

Social security is a U.S. government program for people who retire at a certain age, usually 65. Each time an employee in the United States is paid at a job, the employer is required to take a small percentage out of his or her wages to put into a national collection fund to pay for the social security program.

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

### **WILL I HAVE TO PAY INCOME TAXES?**

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

If you have a job during any part of a year and if the tax agreements with your country require that you pay income taxes, you will be required to file a tax form the following year before April 15. You will have to file both state and federal forms. On these tax forms you record how much money you received from your job or jobs during the previous year and how much money was deducted for taxes. Your employer will give you this information on a form called a W-2, which the employer must give you by January 31. After making some calculations, you will determine how much additional tax money you owe, or how much money the government owes you. If

your earnings are low—which is usually the case when you work part-time—some of the money that was deducted will be returned to you one or two months after you mail in the tax form.

For more information on taxes, call 1-800-829-1040 to request clarification and to receive directions for assistance. You may also call 1-800-829-3676 and request such helpful publications as:

PUBLICATION 513—Tax Information for Visitors to the United States

PUBLICATION 519—United States Tax Guide for Aliens

PUBLICATION 520—Scholarships and Fellowships

Your foreign student adviser can also direct you to proper information to assist you in filing your income tax form.

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## Holidays

### **WHAT HOLIDAYS DOES THE UNITED STATES CELEBRATE?**

The following are the most popular holidays. On federal holidays, banks, government offices (including the post office), and many businesses are closed.

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

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

**VALENTINE'S DAY** (February 14)—A day for friends and lovers to give cards and gifts to one another. This holiday originally honored Saint Valentine.

**PRESIDENT'S DAY** (third Monday in February)—A holiday to honor the presidents of the United States, especially George Washington and Abraham Lincoln, both of whom were born in

**SAINT PATRICK'S DAY** (March 17)— This holiday is named after Saint Patrick, who brought Christianity to Ireland. Many people wear the color green on this day to represent Ireland.

**GOOD FRIDAY** (a Friday sometime in March or April, depending on the lunar calendar)—On this day, Christians remember the death of Jesus Christ.

EASTER (the Sunday after Good Friday)—Many people celebrate Easter as the beginning of spring, following family traditions of coloring boiled eggs (called “Easter eggs”) and attending church with family. For Christians, Easter is the day to celebrate the resurrection of Jesus Christ from the dead.

APRIL FOOL’S DAY (April 1)—A day when people often play practical jokes (funny surprises) on others.

MOTHER’S DAY (second Sunday in May)—A holiday in which people honor their mothers

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

FATHER’S DAY (third Sunday in June)—A holiday in which people honor their fathers

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

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

COLUMBUS DAY (second Monday in October)—Honors Christopher Columbus, who is credited with discovering the Americas in 1492.

HALLOWEEN (October 31)—A day when people emphasize scary things, wear colorful costumes, and have parties. Young children wear costumes and travel around their neighborhoods to collect candy from neighbors (known as “trick-or-treating”).

VETERAN’S DAY OR ARMISTICE DAY (November 11)—Honors Americans who have served in the armed forces, and celebrates the ending of World Wars I and II.

THANKSGIVING (fourth Thursday in November)—A holiday in which families gather for a big feast, usually with turkey as the main food. Christians celebrate by giving thanks to God for the year’s blessings.

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

### **CAN I JOIN IN HOLIDAY CELEBRATIONS?**

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

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

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## Spiritual Life

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

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

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

The United States is not truly a "Christian nation." Although many citizens of the United States profess (say they believe in) Christianity, only some are sincere followers of Jesus Christ. Many Americans have turned away from the Christian principles on which this country was founded. Thus, there often is a difference between the morals and behavior of a typical American, and Christian beliefs about what is right and wrong.

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

When the people of Europe originally came to the United States, they brought many different kinds of churches, called "denominations," and religions. For example, the Scottish brought the Presbyterian Church; the Germans brought the Lutheran church; the Irish and Spanish brought the Catholic Church; and so forth. Because the United States guarantees freedom of religion, these many different groups have grown. Although all kinds of Christian churches exist, you will find that most Christians agree on most things, and often worship together with Christians from different denominations at special events or in small groups.

### **ARE PLACES OF WORSHIP OPEN TO VISITORS?**

You do not need to be a member to visit a church or synagogue. However, you may want to go with a friend who is a member of the church and who can explain the service to you. Campus organizations, such as Bridges International, Campus Crusade ([www.ccci.org](http://www.ccci.org)), InterVarsity Christian Fellowship ([www.intervarsity.org](http://www.intervarsity.org)), Navigators ([www.navigators.org/us](http://www.navigators.org/us)), and International Students, Inc. ([www.internationalstudents.org](http://www.internationalstudents.org)), have Bible study groups in which students are invited to participate. The informal nature of these groups may make them more comfortable and easier to understand than formal church services.

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# Making Friends

## **HOW CAN I MAKE FRIENDS?**

It's very important, for your adjustment to American life, to make friends with Americans. Inevitably, you will go through a period of culture shock in which you want to withdraw or even feel depressed. Having friends will enable you to get through this time (2-3 months after you've arrived) much more easily.

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

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

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

"It's nice to meet you" is a common greeting in the United States. Men generally shake hands upon meeting; women rarely do. When a man meets a woman, he usually waits for her to reach out her hand first if she desires to shake hands.

## **HOW DO AMERICANS GREET EACH OTHER?**

Often when Americans meet on the street, they will wave or say "Hi." Other times they may ask, "How are you?," but this is not usually a serious request for information. You can generally give a short answer such as "great," "good," "okay," or "fine" unless the person is a close friend and really wants to know how you are feeling. Americans tend to have many casual relationships and fewer close friends.

## **HOW DO I MAKE CONVERSATION?**

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

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

## **HOW CAN I IMPROVE MY ENGLISH?**

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

Ask your conversation partner or friends to correct you when you use incorrect English or an improper word. If someone uses an unfamiliar word or phrase, don't be afraid to ask the person to explain what he or she meant. You might want to make a list of common American words and phrases and their meanings.

You may discover an interesting and sometimes frustrating speech habit of Americans during informal situations. Americans will often use strange words and phrases that mean something entirely different than the traditional meanings of the words. Such words or phrases are called "slang" or "idioms." For example, "pulling my leg" means telling a joke or teasing (making fun of someone) in a way that sounds like the truth. "Raining cats and dogs" means that it is raining very hard. To "stick your foot in your mouth" means to say something incorrect or embarrassing. Not all Americans use the same slang or idioms. Such terms often differ from one region of the country to another.

### **WHAT IF I CAN'T UNDERSTAND SOMETHING SOMEONE HAS SAID?**

Simply ask the person to repeat the sentence more slowly. If you still can't understand, you might ask the person to spell it or write it down.

### **HOW SHOULD A MAN AND WOMAN TREAT EACH OTHER IN THE UNITED STATES?**

Although men's and women's roles are changing, it is common in formal situations for a man to open the door for a woman or help her with a coat, and a man may pay for a woman's meal or ticket on a date. Most American men and women have learned to treat each other as equals, each deserving the same amount of respect and fair treatment in any situation.

### **HOW DO I MAKE FRIENDS OF THE OPPOSITE SEX?**

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

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

Americans value honesty, and they often say exactly what they think, even if it seems rude. Don't be afraid of insulting your friends by telling them what you think or feel about something. For example, most Americans would prefer that you say, "I'm sorry, but I can't come visit you tonight because I have to study," rather than say that you will come and then not visit.

Also, Americans will often have many acquaintances (people they have met and know by name) but few close friends. While an American may seem friendly when you first meet, he or she may not be interested in a deeper relationship. Try to be sensitive to others' expectations, and don't be discouraged if your friendships don't seem to develop as you would like. In most cases, you will find at least one American interested in a deeper friendship.

## **MORE ON FRIENDSHIP WITH AMERICANS**

If you would like to have a friendship with an American, you can contact ISI. As mentioned before, ISI is a campus friendship organization that helps and serves international students studying here in the United States.

Through ISI's Friendship Partner program, international students, spouses, and families are matched with American families. American Friendship Partners invite their international friends and families to meals or special events. Their home may become "a home away from home" for an international student. A Friendship Partner would be glad to answer your questions about the United States, help you find a place to live, show you around the community, and even help you with conversational English.

Also, if you are interested, ISI has weekly Bible studies and small group activities to help you learn about God's love for you. With the help of local churches and volunteers, ISI can help you learn about the Bible and how you can know Jesus Christ.

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# Having Fun

## **WHAT SPORTS ARE POPULAR IN THE UNITED STATES?**

Baseball, basketball, and American football (which is quite different from soccer) are the most popular team sports both to watch and play in the United States. Golf, tennis, and bowling are among some of the popular individual sports.

Sports in general are tremendously popular in American culture. If you would like to know more about a certain sport, ask an American friend to explain the rules to you.

## **WHAT IF I WANT TO PLAY TEAM SPORTS?**

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

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

Your school may have a recreation or exercise center with a swimming pool, weight room, sauna, gymnasium, tennis and racquetball courts, basketball courts, and sometimes even a track for running. Many schools also have aerobics classes, in which the group does exercises to music. If there is no such center on your campus, you may want to join the local YMCA, YWCA, or a private health club, though membership in such clubs can be expensive.

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

Schools have social activities going on almost every day, including drama, lectures, concerts, movies, dances, parties, club meetings, and sporting events. You may find that your American friends would rather “go out and do something” than just sit and talk. Even while at home, Americans often prefer to play games or watch television together.

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

You probably won't have to travel far to go sightseeing. Consult your local chamber of commerce or visitor's bureau, or ask your American friends about interesting places in your area. Most large cities have museums, historical buildings, zoos, gardens, and parks that are open to the public. In addition, you may be close to a state or national park, or an amusement park. Many communities also have fairs, rodeos, circuses, parades, and even programs by schoolchildren that are fun and will give you an interesting picture of American life.

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

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

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

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

Refer to [www.wunderground.com](http://www.wunderground.com) or [www.weather.com](http://www.weather.com).

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

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

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

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

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# At Someone's House

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

Americans are much more time-conscious (aware of time) than people from most other cultures. If someone invites you for 6 p.m., he or she expects you to be there at that time or a few minutes after that time. This is true for any appointment or meeting, whether it is a business meeting or social event. One exception is a casual party or “open house,” in which case guests may arrive at any time after the event starts.

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

## **HOW DO I LOCATE THE HOUSE?**

You host will give you directions or go to [www.mapquest.com](http://www.mapquest.com).

## **WHAT DOES “POTLUCK” MEAN?**

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

You may be invited to a potluck picnic (a meal outside, often at a park) or a barbecue (like a picnic, except that the main meal of meat is cooked on an outside oven called a grill), where you may be expected to bring your own meat to grill (such as hamburgers, hot dogs, chicken, and so forth).

If you are invited to someone's house for dinner, you may want to ask—but it is not necessary—if there is anything you can bring for the meal, such as a salad or dessert.

## **CAN I BRING MY CHILDREN ALONG?**

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

## **SHOULD I BRING A GIFT?**

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

If you want to give a gift as part of the “thank you,” you might give the person who invited you a small souvenir from your country.

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

Yes, you should politely offer to help. Often your host will enjoy talking with you while you work together in the kitchen. This is an easy and informal way for you and your friend to get to

know each other better. Many hosts, however, will simply say, “No, thank you,” after you offer help, and you will not be expected to help. Expectations differ significantly between families.

**SHOULD I WAIT TO BE SEATED?**

Waiting for your host to tell you where to sit is considered polite. If your host has children, they may be very excited about having you sit next to them. Also, many families may pray before eating.

**WILL MY FRIEND SERVE THE FOOD?**

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

Americans may take larger portions of food than you are used to in your country. If you are unsure whether you will like a certain food, it is proper to try a small portion first; your host will understand. Feel free to ask for more if you would like.

**SHOULD I RETURN THE FAVOR?**

Your friend generally does not expect anything from you in return. However, your friend may appreciate an invitation to visit your apartment or house to sample food from your country. If you live in a residence hall, you might offer to cook food at his or her house, or you could invite him or her to join you for a concert or other special event on campus.

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# Important Telephone Numbers

**EMERGENCY NUMBERS** (Fill in your own information)

DOCTOR

HOSPITAL

AMERICAN FRIENDSHIP PARTNER

ISI STAFF MEMBER

CAMPUS HOUSING OFFICE

INTERNATIONAL STUDENT ADVISOR

LANDLORD

INSURANCE AGENT

OTHER

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

[www.internationalstudents.org](http://www.internationalstudents.org)

[www.everystudent.com](http://www.everystudent.com)

[www.allabouthow.com](http://www.allabouthow.com)

## **ABOUT INTERNATIONAL STUDENTS, INC.**

International Students, Inc. is a Christian service organization. ISI works closely with foreign student advisers and other college and university officials to assist students in practical ways.

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

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

# YOUR RESPONSE

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

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I'd like to purchase additional copies of "How to Survive in the U.S: A Handbook for Internationals" for my friends. Please send me an order form.

Send me information on specific programs for international students and visiting scholars offered by International Students, Inc.

Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Name: \_\_\_\_\_

USA Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone (home/work): ( ) - ( ) - \_\_\_\_\_

Best time to call: \_\_\_\_\_

**Please send this form to:**  
International Students, Inc.  
P.O. Box C  
Colorado Springs, CO 80901

Or call: (719) 576-2700