

## ***Welcome to Iowa Western Community College!***

You have chosen Iowa Western Community College as the institution where you will begin or continue your education and we thank you for that choice. We want you to know that every instructor, staff, administrator, and employee at IWCC is dedicated to helping you become successful in your education while you are here and for years to come in your chosen career path. At IWCC, everyone's door is always open, so don't hesitate to ask anyone for help, no matter how small your problem or question may seem.

Iowa Western Community College is no stranger to international students. We have been host to students from every continent on the globe and from numerous cultures and language backgrounds. Many students from around the world have come to IWCC to pursue an Associate's Degree or just to improve their English. Hundreds of international students have stayed with us for more than two or three years finishing their academic studies, while others have come for just two or three weeks to study in one of our intensive language and culture programs.

Because of these experiences, the faculty and staff at Iowa Western Community College have gained valuable knowledge of what international students want and need and what they experience while living and studying in the U.S. We understand that you have moved thousands of miles (or kilometers!) from your home country to pursue your degree while living in an unfamiliar culture and, for most of you, speaking a language which is not the one you grew up speaking. You will be eating new food, meeting new people, and learning many new things every day. You will have many good days and some which are not so good. You will have many successes and some disappointments. But most importantly, you will experience tremendous personal growth while you are here. You will gain new levels of confidence and independence which will serve you well for many years to come no matter where your work or studies take you.

The purpose of this **International Student Handbook** is to help you better adjust to your new environment here at Iowa Western Community College and to life in general in the U.S. We encourage you to read through the handbook and keep it available as a quick reference to help you answer the many questions you are sure to have as you go through the adjustment process. Of course, this handbook may not be able to answer all of your questions, so please feel free to contact the Director of Intercultural and International Programs (DIIP) at 325-3419 or 325-3278 or for assistance or if you need additional information. Also, do not hesitate to ask any IWCC employee for help or guidance while you are here. Our campus is your home while you are here and our staff and faculty are your family, so please be certain that all of us at Iowa Western Community College always have your best interests in mind.

### ***Caring***

### ***Commitment***

### ***Challenge***

We *Care* about your education and your well-being. We are *committed* to your success while you are here and for the rest of your life. And we will work to *Challenge* you to reach great heights in your personal and professional life.

# *Iowa Western Community College*

## **Mission Statement**

Iowa Western Community College is a learning community committed to excellence in meeting the educational needs and improving the quality of life through programs, partnerships, and community involvement.

## **Beliefs**

Community support depends upon identifying and meeting diverse and changing needs.

Each and every individual has dignity and worth.

Each person deserves opportunities for lifelong learning and growth.

Open, honest communication, through word and action, builds credibility and trust.

Striving for excellence is worth all our effort.

Cooperative partnerships foster college and community growth.

## **History**

On June 7, 1965, area school legislation was approved by the 61<sup>st</sup> General Assembly of Iowa, creating the community college system. A proposal to establish Iowa Western Community College was authorized by the county Boards of Education of CASS, Fremont, Harrison, Mills, Page, Pottawattamie, and Shelby counties and was submitted to the State Board of Public Instruction. In February of 1966, approval of Merged Area XIII, Iowa Western Community College, was granted by the State Board of Public Instruction with campus sites at Council Bluffs and Clarinda.

## **Accreditation**

The college is accredited by the North Central Association of Colleges and Schools, Commission of Institutions of Higher Education, 30 North La Salle Street, Suite 2400, Chicago, IL 60602-2504. All courses equivalent to the first two years of a bachelor's degree program are transferable to colleges and universities in Iowa and to most higher education institutions in the rest of the United States.

## **Administration**

President – Dan Kinney, Ph.D.

Vice President of Academic Affairs – Dorothy Duran, Ph.D.

Vice President of Student Services – Jeanine Larsen

Vice President of Finances and Operations – Thomas Johnson

Vice President of Marketing and Public Relations – Don Kohler

## *Immigration*

As a non-immigrant international student, you are required to follow the regulations set by the United States Citizenship and Immigration Services (USCIS). This agency was formerly the Immigration and Naturalization Services (INS). Iowa Western's Intercultural and International Programs office can provide you with assistance concerning BCIS rules and regulations regarding your status as a non-immigrant international student. **The Director of Intercultural and International Programs (DIIP)**, an employee of Iowa Western Community College, will be your liaison with the USCIS.

Here are a few guidelines which you must understand in order to maintain your *immigration status*.

### **Full-Time Status**

Students with F-1 or J-1 visas must be enrolled full time at Iowa Western Community College during the fall and spring semesters. A full-time student at Iowa Western needs to take a **minimum of twelve (12) credit hours per semester**. Dropping a class or enrolling under full-time status may cause you to violate your immigration status, so check with the DIIP before you drop a class.

### **Level of Study/Change of Major**

Students must attend the school listed on their I-20, and must be enrolled in the level of study specified in their I-20 form. If you change your major, you must notify the DIIP within 15 days.

### **Transferring**

To transfer to Iowa Western from another institution, your former school must fill out the Confidential Record for International Transfer Students and return it to the Director of Intercultural and International Programs (DIIP). You must present your previous school's I-20 to the DIIP before registering for classes in order to complete your transfer with SEVIS. You will then be given your new I-20 from Iowa Western Community College. If you are transferring to another college or university after completing your studies at IWCC, you should first contact the transfer school to verify what documents (i.e. application, financial documentation, and transcripts) are needed by them for you to be admitted into your chosen course of study.

### **Duration of Study**

F-1 students are admitted to the US for the duration of study within the time prescribed on line #5 of the I-20. This completion date is the stated date by which you are expected to complete your studies. If you will not be able to finish your program within the prescribed time period due to valid academic or documented medical reasons, you may file for an extension of program. This must be done before the expiration of the completion date.

### **Completing Your Program of Study**

After you finish your program of study and graduate from Iowa Western Community College, you will be allowed a 60-day *grace period* during which time you can remain in the United States. You may use this time to transfer to a four-year institution or travel before returning home.

### **Terminating Your Program of Study**

If you terminate your program of study before its completion, you will be allowed a 15-day grace period during which time you can prepare for your departure home or transfer to your new college or university. If your program of study is terminated by Iowa Western Community College because of academic, financial, or disciplinary reasons, you will have no more than 24 hours to prepare for your departure to your home country.

### **Family Members**

Any student who wishes to bring family members to the U.S. should carefully consider their financial resources as well as circumstances that will be faced in the U.S. While family members can provide emotional, domestic, and spiritual support, the additional stress experienced by the student due to cultural adjustment, dependent loneliness, and family issues can drastically affect the student's academic performance. Spouses and dependents are classified as F-2 and may attend school if they wish, but cannot seek a degree. They are not required to maintain full-time student status. They are not allowed to seek employment on or off campus.

### **Employment**

As an international student, you will generally **not be able to work**. However, employment for international students is permissible in special cases. The Immigration Reform and Control Act of 1986 imposes strict penalties on employers who hire non-immigrants not authorized to work in the United States. When you begin any employment, you will be required to fill out an I-9 and present a valid form of photo identification (driver's license or passport) and proof of your eligibility to work (I-20 with authorization or an Employment Authorization Document - EAD card). See the DIIP to determine your eligibility to work. Never accept employment if you are not authorized to work. If you are permitted to work on campus, you cannot exceed 20 hours per week, and must maintain a full course load during the academic year. During the summer, you may work full time only if you plan to enroll full-time in the fall. Immigration regulations strictly prohibit off-campus work without specific authorization. An F-1 student in good academic and immigration standing may request authorization only after being a full-time student for one academic year meeting other requirements. Off-campus work is limited to 20 hours per week during the academic year. Before you consider off-campus work, meet with the Director of Intercultural and International Programs to determine whether you meet the specified qualifications. Any unauthorized off-campus work may result in strict penalties being imposed, including *deportation*.

## ***SEVIS***

The following are items which you are responsible for reporting to the DIIP as soon as there is a change in information:

### ***Actions to be reported to the Director of Intercultural and International Programs***

- Dropping Below Full-time** (must be authorized)
- Resuming Full Course Load**
- Completion of Program of Study/Graduation**
- Extension of Program of Study** (must be authorized)
- Deferment of Attendance** (must be authorized)
- Disciplinary Action**
- Termination of Studies**
- Change in Personal Information** (address, phone, name)
- Change in Program of Study/Major**
- Change in Financial Information**
- Change in Dependent Information**
- Add Dependent**
- Reactivate Dependent**
- Terminate Dependent**
- Off-campus Employment** (must be authorized)
- Curricular Practical Training** (must be authorized)
- Optional Practical Training** (must be authorized)

## *College Resources*

Iowa Western Community College offers a number of resources to assist international students. These resources can be valuable in helping you to reach your goals at Iowa Western. The **Intercultural and International Student Office** is located in Clark Hall Room 214 and is open Monday through Thursday 8:00 a.m. to 4:30 p.m. and Friday 8:30 a.m. to 2:00 p.m. The Director of Intercultural and International Programs can be reached by phone at 712-325-3419.

The **Director of Intercultural and International Programs** can answer questions regarding the following:

- Passport
- Visa or immigration matters (related to academic study)
- Transfer to or from other schools
- Employment
- International student orientation
- Health care
- Currency and international money transfers
- Higher One (refund/banking services)
- Registration (ESL only)
- Adding/dropping classes (ESL only)

The **NESA Ambassador** can assist you with the following:

- Housing issues
- Student Success Series
- International student orientation

The **Cashier's Office** is located in Clark Hall, and can be reached by phone at 712-325-3225. The Cashier's Office will help you with:

- Student billing
- Payment plans
- Check cashing
- Financial policies
- Payment of fines
- Collecting campus employment checks
- Depositing money to your Higher One account

The **Registrar's Office** is located in Clark Hall and is open Monday through Thursday, 8:00 a.m. to 6:30 p.m. and Friday 8:00 a.m. to 2:30 p.m. The Registrar's Office will help you with:

- Transcript requests
- Obtaining grade reports
- Transfer of credit information

**Academic Advisors** are assigned to you in your specific major to assist with:

- Making your class schedule for the coming term
- More information about your academic program
- More information regarding courses in your academic program
- Signing up for an internship

## *Academic Issues*

As a student at Iowa Western Community College, you will encounter many exciting opportunities and challenges, but your primary goal should be completing your college education. The staff at Iowa Western is committed to helping you achieve success. We set policies to encourage academic excellence; however, these may be different from what you are used to in your home country.

### **Academic Honesty**

American institutions of higher education (colleges and universities) all adhere to a code of ethics related to academic study known as *Academic Honesty*. Academic Honesty ensures that a student turns in original work which has been completed by the student turning in the work. Turning in projects, papers, or assignments copied from any source without proper recognition is an act of *plagiarism*. **Committing acts of academic dishonesty, including plagiarism, can result in severe disciplinary action, including dismissal from college and loss of immigration status.** We understand that this may be a different practice from what you are used to, but you **must** adjust to the code of ethics used by American colleges and universities. When you use materials that are not your own, you must *cite the source* for each piece of borrowed information used. This means you need to give credit to the source of your information. Your instructors will clarify this for you; however, it is important that you ask questions regarding citing sources so you are clear on the way it should be done and what the consequences are for not doing it properly.

### **Curricular Requirements**

A national university curriculum does not exist in the United States; therefore, academic and degree requirements are left to individual schools. A person pursuing the same degree as you at another school may be taking different courses. It is important to know your degree requirements, and the DIIP can help you understand these requirements.

### **Academic Culture**

The words *academic culture* may sound strange at first, but when you think of what the meaning for each word is, you can begin to understand what they mean when put together. Academic expectations of students, teachers, and administration vary from country to country, much like social or business expectations do. Because of this, you will find that some or many aspects of the academic culture at Iowa Western Community College to be quite different from what you are used to. Here are some helpful hints which can help you adjust to U.S. classroom culture:

**Regular attendance at class is expected. If you know you will be gone, notify the instructor in advance and arrange to make up the work you will miss. Failure to attend class may result in a lower final grade. Most instructors have an attendance policy which is usually clearly stated in their *syllabus*.**

- It is very important to be on time. Definitions of *punctuality* are different in each culture. In America, when something is scheduled to begin at 8:00, for example, people arrive a few minutes early to be on time for the event (class, meeting, etc.). If you are going to be absent or late for an appointment, meeting, or class, it is expected that you contact the person in charge (i.e. teacher) and let them know.
- If you know you will be late for class, call and inform the instructor. If you arrive late for class, do not knock on the door or ask permission to enter. Just walk in quietly, take a seat, and explain after class why you were late.

- Never address a professor or instructor by his or her first name unless given permission. When addressing a professor or instructor address them as Dr. (if they have a PhD), Mr. or Ms. and the surname. It is acceptable to address male professors as *sir* and female professors as *ma'am*. This implies a high level of respect.
- It is not generally acceptable to call an instructor at home unless he or she has given you permission. If you do call an instructor at home, identify yourself immediately, tell him or her what class you are in, and ask if it is OK to request help.
- When you meet with an instructor, you need to observe office *protocol* and *etiquette*. Each culture has different ways of properly addressing and interacting with college faculty, staff, and support personnel. You should always treat secretaries and office personnel with as much respect as you show your instructor. Always knock before you enter an office, and check with the secretary before you proceed to the instructor's door.
- A major emphasis is placed on projects and daily assignments at the college level. Failure to complete assignments or projects will significantly affect your grade. You should carefully follow your instructor's directions and ask questions if you do not understand.
- American professors typically require *active participation*. Active participation varies from class to class and from professor to professor. Active participation means you are asking and answering questions, contributing to classroom discussions, and willing to help the teacher or students when necessary. This will show an instructor that you are eager to learn, are prepared for class, and understand the material presented.
- *Classroom courtesy* is also very important. Classroom courtesy simply means you should not talk to other students, listen to headphones, work on other assignments, or read other material in class while the professor is talking. These acts are considered rude.
- American professors expect their students to prepare for class. The time requirements for assignments and class preparation will be different from class to class. A reliable formula which you can use to prepare for class is the following: *study two to three hours for every hour the class meets in one week*. If you have a class that meets three hours a week, you might want to spend six to nine hours a week studying for the class. However, many non-native speakers of English find they need more time.
- Many instructors will hold unannounced *quizzes* or *pop quizzes*. The purpose of a quiz is to test your comprehension of materials presented in class or homework. A quiz usually covers the most recent material studied, but can contain anything from previous classes or homework.
- *Tests* cover basic knowledge of a chapter or certain material covered in class. *Mid-term exams*, which are typically given in the middle of the semester, usually cover everything covered from the first day through the date of the mid-term. *Final exams*, which are taken at the end of the semester, usually contain information covered throughout the semester. During most exams, no notes are allowed.
- Your final grade reflects all the projects, homework, and exams taken throughout the semester. Projects assigned by the instructor will vary, but a common one is the *term paper*. The purpose of the term paper is to give you experience in researching information, a skill used in many professions.

## **Grading System**

Iowa Western Community College's grading system is based on a four-point scale with A being 4.0, B being 3.0, C being 2.0, D being 1.0 and F being 0.0 points.

	<u>Grade</u>	<u>Grade Points</u>
Excellent	A	4
Very Good (Above Average)	B	3
Average	C	2
Pass (Below Average)	D	1
Fail (no credit earned)	F	0

The GPA is an average of the grades you have received for a semester. To calculate your GPA, multiply the number of credit hours you have for each grade earned by the corresponding point (for example, 3 points for B). Total all the points earned and divide by the total number of credits earned. See the example below.

<u>Subjects</u>	<u>Credits</u>	<u>Grade Earned</u>	<u>Grade Point Earned</u>
English Comp I	3	C	6
Biology	3	B	9
College Algebra	3	A	12
Psychology	3	C	6
US History	3	B	9
(Total)	<u>15</u>		<u>42</u>

Total Grade Points Earned (42) divided by Total Credits (15) = GPA (2.8)

Remember! You must have a *cumulative* GPA of 2.0 or higher in order to graduate. If you have questions regarding your GPA, see the DIIP or feel free to ask someone in the Registrar's Office.

## **Disciplinary Suspension**

If your conduct is not in accordance with the general good conduct rules for students outlined in the IWCC College Catalog, you can be suspended for disciplinary reasons which could result in you losing immigration status. Please read your copy of the College Catalog and Student Handbook thoroughly, and ask the DIIP if you have any questions.

## *Cultural Issues*

**culture** (kul' cher) *n.* **1.** The behavior patterns, arts, beliefs, institutions, and all other products of human work and thought, especially as expressed in a particular country or region.

This is a definition of *culture*, although a very brief one. In fact, because of the complexity of human nature it is impossible to describe all elements of any given culture, and the United States is no different. Because of the ethnic, linguistic, and racial diversity which exists in this country, American culture may be one of the more difficult to “understand.” During your stay here you will constantly be learning new information and experiencing new situations as they relate to culture. It is not really possible to simply study or read about American culture and truly understand it. You must live it. This means establishing relationships with American people (making friends in the dorms or in class, for example), engaging in activities with Americans (going to a party or visiting an American family for example), learning and using American styles of communication (going beyond grammar, vocabulary, and pronunciation), and attempting to see things from an American perspective.

**Relationships** are important to Americans as they are important to people in every country, but as you will discover, what constitutes friendship or an intimate relationship may be much different here than in your country.

### *Social Relations and Core Principles*

Cultural and social customs in America are constantly changing, but there are a few core principles that most Americans share:

- Freedom
- Equality
- Individualism

### *Friendship*

Americans are highly mobile people, and this influences the way they make and keep friends. Given the size of the U.S. and the tendency for Americans to move from city to city (which could be thousands of kilometers apart), it is not surprising that friendships often fade simply for reasons of geography. Also, because much of America is not as densely populated as many countries of the world, Americans will take the time to greet and speak with people they hardly know. This is not common in places like India, Korea, or Hong Kong which have too many people to make this practical. Furthermore, America is a country made up almost entirely of newcomers. Because of this, Americans tend to be warm and friendly at first meeting. However, a friendly greeting does not always mean that a lasting friendship has been established. Friendships are often regarded casually, and people move easily in and out of social groups. Social groups of Americans are generally formed at work, in class, or during social activities. Close relationships are a product of repeated interactions over an extended period of time.

### *Dating*

Dating customs in the United States vary widely and the differences which exist depend mostly on the people involved. Dates may be as formal as dinner and a movie or as casual as meeting for a game of tennis. Either the man or the woman may initiate the date in the United States, and expenses for dating are often shared.

Despite the fact that dating is a common form of social activity in high school and college, it is not necessarily a serious matter for those involved. Some might date many different people without commitment to any one, while others maintain one exclusive relationship. Having one or two dates with the same person does not mean that a commitment has been established. Even after several dates, no emotional attachment may be felt even though one's company is obviously enjoyed. Most Americans expect to date several different people before entering a long-term relationship. It is also common for men and women to have friendships with each other that do not include romance or intimacy.

It is very important to understand that unwelcome verbal or physical sexual advances should not be tolerated. In a dating relationship, the woman or the man reserves the right to refuse sexual intimacy. *Sexual harassment* and *date rape* have serious legal consequences. If you are planning to date in the U.S., you should learn more about these issues. ***Sexual harassment will not be tolerated at Iowa Western Community College. Sexual harassment is a form of discrimination. Both males and females can be victimized. It is illegal and not condoned by Iowa Western or its employees.***

***Sexual harassment*** is:

- verbal harassment or abuse
- unwanted sexual teasing or jokes
- pressure for dates or sex
- sexually demeaning comments or unwanted sexually suggestive looks or gestures
- deliberate touching, cornering, pinching
- attempts to kiss or fondle
- request for sex in exchange for grades, promotions, or salary increases
- verbal threats of violence
- sexual contact, coercion, deception, or assault by force or threat of force

***What you can do about sexual harassment?***

Contact the Dean of Student Services (325-3207) regarding the alleged occurrence.  
Keep a written record of your complaints (event, time, date, and people involved).  
If you feel threatened or in immediate danger, contact campus security or the police.

\*IWCC's sexual harassment policies are published in the *IWCC Student Handbook*.

**"American" Activities** are in some ways like activities anywhere else; however, as with every aspect of culture, there are certain characteristics which make them uniquely American. Understanding some of these differences will help you participate more easily in these activities and adjust more comfortably to American culture.

***Parties and Gatherings***

During your stay in the US, you may be invited to a dinner, a barbecue, a picnic, or a party at the home of an American friend, classmate, or teacher. Although it is not necessary to bring a gift to the host, anything you bring will be appreciated. It is polite to bring something to eat or drink when invited to someone's home for a dinner or party. The host may inform you not to bring anything because you are a guest. If you are invited to a *potluck dinner*, each guest is expected to bring food (generally one dish) to share. You may ask your host for suggestions on what to bring. It is perfectly acceptable to politely refuse an invitation; however, do not accept an invitation unless you actually plan to attend. If you are invited for a meal, you should arrive at the prearranged time, and you

should inform your host at the time the invitation is offered if you have certain dietary restrictions. For open houses, cocktail parties, or other occasions where hours are stated (i.e. "From 3 p.m. to 5 p.m."), it is acceptable to arrive at any time between the stated hours. If you accept an invitation and cannot attend because of illness or unavoidable problems, tell your host as soon as possible.

### ***Religion***

Religion and religious institutions constitute a significant part of American culture. While you are here, you should take the opportunity to learn about religious traditions and practices in order to better understand American society. The Council Bluffs/Omaha metropolitan area is an area where people have strong religious beliefs and a deep spiritual dedication. There are many churches representing a variety of Christian denominations. There are also synagogues, mosques, Hindu and Buddhist temples in the area. If someone invites you to go to a religious service with them, it is acceptable to decline the invitation if you do not want to go. On the other hand, it is quite acceptable to attend worship services or religious gatherings even if you only want to observe or meet new people and make friends. There is no obligation to join the church or temple, nor is there an obligation to believe what the members of that church, synagogue, or temple believe. Americans take pride in our freedom to choose which religion, if any, we want to become a part of. In addition, churches, synagogues, and temples are important social gathering places as well as being places of worship. Most churches happily welcome visitors and do not put pressure on them to join or change their beliefs. The Yellow Pages in the phone book provide a listing of their locations, and phone numbers. Many print times of the worship services and other useful information about their place of worship.

**American Communication Styles** vary from region to region. People in Chicago, for example, might be less likely to start a conversation with a stranger than someone in rural Alabama. On the other hand, a New Yorker may be more inclined to use hand gestures when speaking than someone from Omaha.

### ***Conversation Patterns***

Despite some regional differences, there are generally consistent patterns regarding American communication styles which can help you communicate more comfortably in a variety of situations. These patterns go beyond the grammar, vocabulary, and pronunciation "rules" you have learned or are learning in ESL. If you are coming from an English-speaking country like Australia, for example, you will find many differences between the two varieties and will enjoy discovering them.

One speaker does not usually dominate most conversations, and Americans tend to avoid arguments. But if an argument is unavoidable, most Americans prefer to remain restrained, and speak in a normal conversational tone and volume, especially in a formal or business setting. Americans don't expect a great deal of personal involvement from their conversation partners. Only with close friends do Americans generally discuss personal topics. Also, touching each other is not common when communicating, and Americans rely on both *verbal* and *non-verbal communication* when speaking.

- Speaking or arguing with raised voices and the sharp use of hands and arms may be common in some cultures. However, this may alarm Americans, who might interpret this style of speaking and strong hand gestures as confrontational.
- If you find yourself in a situation in which an American has raised his or her voice at you or has indicated anger or frustration, it is best to smile, say "I am sorry," and remove yourself from the situation.
- Embarrassment or uneasiness almost always results when someone raises a conversation topic that the other person feels is inappropriate for the particular setting or relationship.

- Remember, America is a very large country made up of a variety of cultures and individual personalities. Because of this diversity, you are likely to encounter many different manners of speech and speakers. Please do not look at this as an obstacle to communication, but as an opportunity to better understand American culture, American people, and American communication styles.

## *AMERICAN CULTURE*

The following material is an excerpt from the educationUSA website at <http://www.educationusa.state.gov/life/culture/americans.htm>. Please visit the website for further information.

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

The characteristics described below represent that image of U.S. society that is thought of as being "typically American."

### **Individuality**

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

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

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

Again, "individuality" is the key word when describing Americans, whether it is their personalities or their style of dress. Generally though, Americans like to dress and entertain informally and treat each other in a very informal way, even when there is a great difference in age or social standing. Students and professors often call each other by their first names. International students may consider this informality disrespectful, even rude, but it is part of American culture. Although there are times when Americans are respectful of, and even sentimental about, tradition, in general there is little concern for set social rules.

### **Competitiveness**

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

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

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

### **Measuring Success**

Americans are often accused of being materialistic and driven to succeed. How much money a person has, how much profit a business deal makes, or how many material goods an individual accumulates is often their definition of success. This goes back to American competitiveness. Many Americans, however, do not agree with this definition of success; they enjoy life's simple pleasures and are neither overly ambitious nor aggressive. Many Americans are materially successful and still have time to appreciate the cultural, spiritual, and human aspects of life.

### **Religion and Religious Freedom**

The Bill of Rights in the United States begins with the words, "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof." The First Amendment guarantees the free exercise of religion on American soil and prohibits the United States government from infringing upon the freedom of religion.

America is one of, if not the, most religiously diverse country in the world. Wide varieties of religious traditions can be found in any large American city as well as in smaller towns that host a college or university. There is a single small section of Washington, D.C. that boasts a Cambodian Buddhist temple, a Muslim Community Center, a Ukrainian Orthodox Church, a Gujarati Hindu temple, a Jain temple, and many Roman Catholic and Protestant churches. Even in cities like Minneapolis where 34% of the people are Lutheran, there exists a thriving East Asian population of 80,000 people that has established Islamic Centers, Baha'i communities, and Hindu and Jain temples.

The citizens of the United States take religious freedom very seriously. Americans also take the religious freedom of other people very seriously. As visitors to the United States, the right of international students to practice their home religions cannot be revoked.

### **Social Customs**

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

## Greetings

- "How do you do," "Good morning," "Good afternoon," and "Good evening" are formal greetings; usually people will usually simply say "Hi" or "Hello."
- Upon meeting each other for the first time, men always shake hands, firmly. Women often shake hands with people they meet, but it is not universal. Upon leaving, Americans will usually say "Good-bye" or simply "Bye." More expressive salutations include "Have a nice day," "Nice to see you," or "See you later."
- Good friends, family members, or people in a romantic relationship might give each other a hug or even kiss upon meeting one another. This kind of greeting is reserved only for people who know each other very well and share a very close relationship.
- Remember that social customs might vary in different parts of the country and between younger and older people.

## Use of Names

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

## **Friendliness and Friendships**

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

Americans' friendships tend to be shorter and more casual than friendships among people from some other cultures. It is not uncommon for Americans to have only one close friendship during their lifetime and to consider other friends to be merely social acquaintances. This attitude probably has something to do with American mobility and the fact that Americans do not like to be dependent on other people. They tend to compartmentalize friendships, having "friends at

work," "friends on the basketball team," and "family friends," for example. Here are some other characteristics of Americans' behavior in social situations:

- Americans might refer to acquaintances or people they meet in class as "friends." However, there are different levels of friendship, and even if they call these people friends, they do not always have close emotional ties to them.
- In the United States, people often will ask, "How are you?" or "How are you doing?" when you meet them. These are usually polite phrases more than personal questions, and they do not always expect an honest answer. If you are well acquainted with this person, you might say how you truly are feeling. If not, the accepted response is usually "Fine, thank you. How are you?" even if you are not feeling very well.
- Americans often communicate with touch, by putting a hand on somebody's shoulder to express warmth of feeling, by giving a nudge to express humor, or a pat on the back to express reassurance. Often they will hug when meeting. These friendly gestures are common and should not be interpreted as intrusive or disrespectful.
- Even if Americans tend to touch each other more often than in some other cultures, they usually maintain a relatively large physical distance between one another during conversations or social meetings. Everybody has a different "comfort zone" around them; do not be offended if an American takes a step back as you approach him or her in a conversation.
- Men and women often have long-term platonic relationships, which can surprise some foreign visitors. People of the opposite sex might go to the movies, a restaurant, a concert, or other event together without ever being romantically involved.
- Americans generally enjoy welcoming people into their homes and are pleased if you accept their hospitality. Do not hesitate or feel uncomfortable to accept invitations, even if you cannot reciprocate — they know you are away from home and will not expect you to do so.
- Participating in campus life is a good way to make friends. Every university offers various organizations, committees, sports clubs, academic societies, religious groups, and other activities where everyone with an interest can take part.

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

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

On the other hand, do not expect Americans to be knowledgeable about international geography or world affairs unless something directly involves the United States. Because the United States is

geographically distant from many other nations, some Americans tend not to be aware of what goes on in other parts of the world.

### Social Invitations

- Americans tend to be very polite people. This is often expressed in conversations. It is common for an American to end a conversation by saying: "Let's get together sometime," "Come by for a visit when you have a chance," or "Let's meet for coffee." However, these invitations are usually not intended to be taken literally. An invitation is not firm unless a time and place is set.
- If you have accepted an invitation or if a meeting has been set, Americans usually expect you to arrive at the agreed location at the right time. It is considered impolite to accept an invitation and not show up or to arrive more than 10 to 20 minutes late. Americans tend to be quite punctual. If you have to cancel an appointment or know that you will not be able to be on time, you should call your friend or host to cancel or reschedule.
- If you are invited to a person's home for a party or dinner, it would be a good idea to ask if this will be a formal, semiformal, or casual occasion, since the way you dress can be considered important for certain events.
- When formally invited to someone's home, it is considerate to bring a gift to your host. Common gifts are a bottle of wine, a box of chocolates, or flowers. No gift is expected when friends visit each other casually.
- Thank your host or hostess when you leave. It is considerate to send a thank you note as well or to telephone your thanks the following day.

### Dating and Relationships

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

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

- Remember that every situation is different and must be approached with consideration for the other person's standards, values, and sensitivities. Remember as well that HIV, AIDS, and other sexually transmitted diseases are present in the United States, and you should always take the necessary precautions to protect yourself from infection.

### Personal Hygiene

Every culture has accepted standards when it comes to personal hygiene. Foreign visitors should therefore be aware of what Americans consider appropriate and proper hygiene practices. For some, American standards might seem exaggerated, unnatural, or even offensive. However, if you want to fit in more easily, you will want to adopt the practices that prevail in the United States, even though doing so might not be easy. Here are a few tips and suggestions:

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

## *Holidays and Customs*

**January 1 - New Year's Day.** This is a celebration to welcome the New Year. The celebration begins the night before (New Year's Eve, December 31<sup>st</sup>). At midnight, people blow horns, and shower each other with paper confetti, which is a symbol of good wishes. New Year resolutions are made to do things better and live happier lives.

**January (3<sup>rd</sup> Monday of the month) - Martin Luther King Day.** The Rev. Martin Luther King, Jr. (1929 - 1968), was a civil rights leader who received the Nobel Prize in 1964. This holiday commemorates his birthday.

**February (3<sup>rd</sup> Monday of the month) - President's Day.** This is a holiday honoring past U.S. presidents. The month was chosen because of the February birthdays of two

famous presidents: George Washington, the first U.S. President and Abraham Lincoln, the 16<sup>th</sup> U.S. president.

**February 14 - Valentine's Day.** It is an U.S. custom to give Valentine cards or "tokens" of affection on this day to celebrate friendship and love.

**March 17 - St. Patrick's Day.** A tribute to St. Patrick, the patron saint of Ireland. It is customary to wear green on this day.

**A Sunday in March or April - Easter.** Christians believe that on this day Christ rose from the dead. Connected with Easter for children are the coloring "Easter eggs". The "Easter Bunny" then hides these eggs.

**April 1 - April Fools' Day.** A day for laughing, playing jokes, and trying to trick your unsuspecting friends.

**May 1 - May Day.** Baskets of flowers or candy are often left on doorsteps of unsuspecting people.

**May (2<sup>nd</sup> Sunday of the month) - Mother's Day.** On this day, many people choose to honor their mothers with cards and gifts.

**Last Monday in May - Memorial Day.** A holiday in remembrance of members of the armed forces killed in war.

**June (3<sup>rd</sup> Sunday of the month) - Father's Day.** On this day, many people choose to honor their fathers with cards and gifts.

**July 4 - Independence Day.** The declaration of Independence was signed on July 4, 1776. On this day the thirteen colonies declared their independence from England. People celebrate with fireworks displays.

**September (1<sup>st</sup> Monday of the month) - Labor Day.** A holiday honoring the contributions and efforts of laborers.

**Late September, Early October - Rosh Hashanah and Yom Kippur.** Rosh Hashanah, commemorating the creation of the world, is the first of the Ten Days Penitence, which end with Yom Kippur, when the Jews ask forgiveness from those they may have wronged.

**October (2<sup>nd</sup> Monday of the month) - Columbus Day.** Christopher Columbus traditionally considered the discoverer of America, lands in the West Indies in 1492.

**October 31 - Halloween.** The eve of All Saint's Day, where many dress in costume for parties. Children "trick-or-treat" from home to home for candy or tokens.

**November 11 - Veterans Day.** A holiday in commemoration of the end of World War I and in honor of veterans who have served in the armed forces.

**November (last Thursday of the month) - Thanksgiving Day.** A day of feasting and giving thanks, initiated by the Pilgrims (the first settlers in the thirteen colonies of the U.S.) and Native Americans (who already lived on the land). Traditional foods such as turkey, cranberry sauce, sweet potatoes, and pumpkin pie are eaten.

**December (eight days usually in December) - Hanukkah.** Celebrates the victory of Jewish Maccabees over their Syrian rulers in 167B.C. Hanukkah is marked with parties, games, gifts for children, and the lighting of the nine candles of the menorah.

**December 25 - Christmas Day.** A holiday of the Christian Church commemorating the birth of Jesus Christ. As Christianity is widely celebrated in the U.S., this is a national holiday. Many people exchange gifts with family and friends. Some celebrate the night before (Christmas Eve). Some children believe that Santa Claus (a white bearded little man who lives at the North Pole) delivers presents on Christmas Eve.

### ***Temperatures: Fahrenheit to Centigrade***

#### **Conversion - Fahrenheit to Celsius**

Subtract 32

Divide by 1.8

**Example:** To convert 80 F

$$80 - 32 = 48$$

$$48 / 1.8 = 29.66C$$

#### **Conversion - Celsius to Fahrenheit**

Multiply by 1.8

Add 32

**Example:** To convert 27C

$$27 \times 1.8 = 48.6$$

$$48.6 + 32 = 80.6 F$$

#### **Oven temperatures**

250F (120C) = very slow

300F(150C) = slow

325F(165C) = moderately slow

350F(180C) = moderate

375F(190C) = moderately hot

400F(205C) = hot

450F - 500F(230C - 260C) = very hot

### ***Weights and Measures***

#### **Length**

1 millimeter (mm) = 0.0397 in

1 centimeter (cm) = 10mm = 0.3937 in

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

### **Volume**

1 teaspoon (t or tps) = 5 milliliters (ml)  
3 teaspoons = 1 Tablespoon (T or Tbs.)  
1 Cup (C) = 16 Tbs.  
1 Gallon (gal) = 4 Quarts (qt) = 8 Pints (pt) = 16Cups (C) =  
1 liter (l) = 0.2642 gal

### **Mass (Weight)**

1 gram (g) = 1,000 milligrams (mg) = 0.0353 oz  
1 kilogram (kg) = 1,000 g = 2.2046 pounds (lb.)  
1 ounce (oz) = 437.5 grains = 28.350 g

### **WOMEN'S SIZES**

Misses' dresses, coats, suits

Continent: 36, 40, 44, 48

U.S.: 10, 12, 18, 22

Ladies' dresses, coats suits

Continent: 44, 48, 52

U.S.: 34, 38, 42

Junior dresses, coats, suits

Continent: 38, 40, 42

U.S.: 7, 11, 15

Ladies' blouses and sweaters

Continent: 38, 42, 46, 50

U.S.: 30, 34, 38, 42

Ladies' hosiery

Continent: 0, 2, 4, 6

U.S.: 30, 34, 38, 42

Ladies shoes

Continent: 35, 36, 37, 38, 39, 40, 41

U.S.: 3, 4, 5, 6, 7, 8, 9

## **MENS' SIZES**

Men's suits, overcoats, sweaters

Continent: 44, 48, 52, 56

U.S.: 34, 38, 42, 46

(Most sweaters and sport shirts are usually marked  
"Small" "Medium," "Large" and "Extra Large")

Men's shirts

Continent: 35, 36, 37, 38, 39, 40, 41

U.S.: 14, 14 ½, 15, 15 ½, 16, 16 ½, 17

Men's hats

Continent: 39, 40, 41, 42, 43, 44, 45

U.S.: 7, 7 ½, 8, 8 ½, 9, 10, 11

## *Housing*

### **Laundry and Dry Cleaning**

If you live on campus, there is a laundry room located in the building. If you live off campus, there may be a laundry room in your apartment building, or a laundromat nearby. Laundromats and laundry rooms have washing machines and dryers that operate using coins (quarters). The cost is \$1 to wash and \$1 to dry. You must provide your own laundry detergent and other cleaning products.

### **Safety in your Place of Residence**

Keep your door locked at all times. Try not to leave your key in an obvious place such as under a doormat or in a mailbox. It is always safest to carry your key with you at all times. Do not open the door to people until you are certain who they are. If the person is dressed officially, request identification before opening the door. Before going on vacation, arrange for someone to pick up your mail and notify any newspapers so they can stop delivery while you are gone. Do not keep large amounts of money in your place of residence.

### **Burglaries**

**In the event that your on-campus room/suite/apartment is burglarized, call IWCC Security immediately at 659-4939.** If you are living in an off-campus apartment and are burglarized, you should call the police. While waiting for their arrival, do not disturb anything that might assist in their investigation. At the same time, try to determine exactly what was taken so the police will have an idea of the total loss. In order to minimize the possibility of being burglarized, you can ask your landlord to have the locks changed on the apartment doors. In addition, you might want to consider purchasing personal property insurance when you move in to cover any goods that might be stolen or damaged.

### **On-Campus Housing**

We hope that living on campus at Iowa Western will allow you to meet many other students, as well as the opportunity to enjoy campus life and the privileges and responsibilities that accompany it. Hopefully, this group living situation will help you learn how to live with others cooperatively and through your experience on campus gain a better understanding of other people, their lifestyles, and your own preferences. We hope that you begin your responsibility by thoroughly reading and familiarizing yourself with your IWCC student handbook and Residence Life Handbook.

### **Residence Life - On Campus Housing Staff**

The Residence Life staff is anxious to serve you and wants you feel free to contact them with any questions or comments you may have. Offices are in the Reiver Tower and Reiver Suites.

**Director of Residence Life** assumes overall responsibility for on-campus housing. The Director of Residence Life is responsible for ensuring that the environment is conducive and complimentary to students' personal, academic and social development. The office is located in the Reiver Suites and maintains hours from 8:00 a.m. to 4:30 p.m. Monday through Thursday and Friday 8 a.m. to 2:00 p.m. Please phone 712-256-6526.

**Residence Life Coordinators** are responsible for planning and supervising the day-to-day activities of residence life. The Coordinators serve as advisors to resident assistants, assist with the enforcement of housing rules and regulations, and are responsible for security in the housing facilities. The Coordinators reside on campus and work in the Residence Life office.

**Resident Assistants** help with the administration and enforcement of campus rules and regulations. They serve as a resource person to all residents. One RA is located on each wing of the tower and suites and one RA is located in each apartment building.

## ***Health Care***

Health care in the United States is among the best in the world. ***It is also among the most expensive.*** This is why all international students need to obtain health insurance. There is no national health insurance program in the United States, and international students are responsible for their own medical care and expenses.

### **Health Center**

You will be able to use the Health Center for minor medical needs. The Health Center is located in Ashley Hall across from the Student Center and is open 9 a.m. to 3 p.m. on Mondays, Wednesdays, and Fridays.

### **Medical Insurance**

In the United States, it is the individual's responsibility to meet the cost of his or her own medical care. Once you become ill or injured, you generally cannot purchase insurance to cover that illness or injury. Depending on the illness or injury, you may not be able to purchase insurance at all. There is no government assistance available for international students who need medical care but cannot afford it. Hospitalization in the U.S. is expensive, and the cost is rising. Insurance is the only protection most people have against rising medical costs and unexpected medical emergencies.

Health insurance is required for all students who are on a student visa. The importance of purchasing medical insurance cannot be stressed enough. International students are often unaware of the high medical costs in the United States or assume the college or U.S. government will pay their medical bills.

### **How Medical Insurance Works**

You will receive an identification card with a policy number from the insurance company once you have paid your premium (payment for insurance). This card is good only as long as you continue to pay your insurance premium. When you seek medical treatment, notify your insurance company as soon as possible. They must receive a written request for payment (a claim) which must contain complete and accurate information about the care you received and the cost. The insurance company reviews the claim before making any payments. The company sometimes requests more information from your doctor. If you are asked for information, try to give it as quickly as possible so that your claim can be processed.

If you have medical insurance that is valid for your stay in the United States, you must show proof upon your arrival at the College. If you do not show proof of insurance, Iowa Western Community College will assign you a policy and bill your account.

## **Medical Insurance Definitions**

Insurance policies differ in the coverage they provide. Compare several policies before purchasing one. The following should be considered when choosing a policy:

**Deductible.** Most insurance companies will require you to pay a small part of your medical costs before they start paying. This is called a deductible.

**Co-payment percentage.** Most insurance policies do not pay 100% of your medical costs even after the deductible is paid. For example, the policy might pay 80% of each treatment while you pay 20%.

**Specific limits.** Some policies have a limit on what they will pay for particular services. Others pay “usual” or “reasonable and customary” charges. This is done to prevent doctors or hospitals from overcharging the insurance company. If a policy has a specific limit clause, check to see if the typical costs of medical care fall within the limits of the policy.

**Lifetime/per occurrence maximums.** Many insurance policies specify a limit in the amount they will pay for any single individual’s medical bills. Once the company has paid that amount, it will no longer cover any additional expenses for that person. Other policies have a per occurrence maximum. Once the company has paid the maximum amount per injury or illness, it will not pay any more for that illness, but will make payments on any new illnesses or injuries.

**Benefit period.** Some insurance companies will pay benefits only for a certain amount of time. For example, if the policy pays for 52 weeks of treatment and your illness or injury requires 60 weeks of treatment, the insurance will only cover the first 52 weeks. You will have to pay for the treatments for the remaining 8 weeks.

**Exclusions and limitations.** No insurance policy covers every medical situation. Some policies do not cover pre-existing conditions, certain illnesses, sports-related injuries, dental care, etc. Be sure to review this portion of each policy carefully.

**Medical evacuation/repatriation.** Most American insurance companies do not pay the cost for you to return home due to medical reasons. Nor will they pay to return your body to your country should you die. Although unlikely, these events do occur and medical evacuation or repatriation can be expensive. Insurance policies designed specifically for international students usually provide such benefits.

**Premium costs.** This is the amount of money you pay each month to the insurance company for your medical coverage. Generally, when you pay a smaller premium, you will receive less coverage. Be sure the policy covers your medical needs.

**Paying for insurance.** Until you pay your insurance premium, you do not have insurance coverage. Some companies also have a waiting period of a month or two after you make your first payment before your coverage begins. Before your insurance policy expires, you must renew it by making new payments or you will not be covered.

**Pre-certification.** Many policies require that you notify the insurance company before you go into the hospital for non-emergency treatment. In addition, they may also require that you notify them within a certain period if you go into the hospital for an emergency. If you fail to notify them, they will refuse to pay for the medical treatment that you received in the hospital.

Unfortunately, most students find out too late that a single visit to the doctor’s office will be more expensive than the purchase of an insurance policy to cover medical costs for an entire year. For this reason you should obtain a policy which is valid in the United States and provides a major medical benefit of at least \$250,000.00. HTH Worldwide ([www.hthworldwide.com](http://www.hthworldwide.com)), Collegiate Risk Management, Inc. ([crm@collegiaterisk.com](mailto:crm@collegiaterisk.com)), Marsh International Plans ([www.InternationalPlans.com](http://www.InternationalPlans.com)), Student Assurance Services, Inc. ([www.sas-mn.com](http://www.sas-mn.com)), and many other providers can help you obtain this coverage. You should expect to pay \$35-\$85 monthly for this kind of medical coverage. See the DIIP if you need any help with medical insurance.

## ***Taxes, Income, and Social Security***

**International students are required to file a form to the IRS each year regardless if they have worked in the US or not.** Each spring, international students are required to complete an income tax form, or “return,” showing the total taxes from the previous calendar year (Jan. 1 to Dec. 31). Income tax forms and procedures change often; therefore, it is very important that you carefully read the tax booklets and forms each year and that you complete the correct forms each year. Tax issues can be complex and confusing. Below is a list of facts regarding international students and taxes:

- All international students are required to file tax forms every year, regardless of whether they earned any income in the US or not.
- International students are not automatically exempt from paying income tax.
- Scholarships and fellowships can be taxable.
- Some countries have tax treaties with the US, but this does not mean that taxes do not have to be paid. Each treaty is different and most says that a portion of the income will not be taxed.
- International students are almost always considered to be non-resident aliens for income tax purposes. This means that the proper tax return for international students to use is a 1040NR or 1040NR-EZ, not a 1040, 1040A, nor a 1040EZ (which are usually used only by US citizens). Check publication 519 to determine your status.
- Always make copies of all information sent to the IRS and save copies of tax returns and receipts for at least seven years.

Iowa Western Community College provides, free of charge, tax counseling and help preparing tax forms to its students every spring. *This is only offered once each spring, and students who do not attend of these free sessions will be responsible for completing and submitting tax forms on their own.* Not filing tax forms correctly and submitting them before the April 15 deadline could result in severe penalties including fines, interest on unpaid taxes, and denial of permanent residency or visas.

### **General Information on Payment of US Tax for F-1 and J-1 Students**

International students who earn income, including interest on banking accounts, or receive grants or scholarship within the US may be subject to payment of income tax and are responsible for compliance with US income tax regulations.

The following brochures published by the Internal Revenue Service (IRS) may help you understand your tax liabilities benefits:

**Publication 513** *Tax Information for Visitors to the US*

**Publication 515** *Withholding of Tax on Nonresident Aliens and Foreign Corporations*

**Publication 518** *Foreign Workers, Scholars, and Exchange Visitors*

**Publication 519** *US Tax Guide for Aliens*

**Publication 520** *Scholarships and Fellowships*

Please check the Internal Revenue Service (IRS) website for additional information and to download necessary forms: <http://www.irs.gov>

### **Filing an Income Tax Return**

An income tax return is a statement of all income and scholarships received within the US and submitted to the IRS. Filing an income tax return does not necessarily mean that income tax is owed.

International students are generally exempt from tax payments on funds received from their home countries.

### **Tax Treaties**

Tax treaties between the United States and many countries provide exemption from payment of income tax for students on a portion or all of their scholarships and grants, and in some cases, on a portion of their salaries earned for personal services. To determine if a tax treaty applies to your situation, check IRS publication 515. Even if you are exempt from tax based on a tax treaty and no income tax is withheld from your salary or scholarship, you should file an income tax return to claim the treaty benefits. However, individuals who will not owe any tax need not file until June 15 of each year (rather than April 15). Students who claim exemption from US federal income tax withholding based on tax treaty with their country of residence are responsible for being aware of limitations exist for several countries but are limited to specific dollar amounts per year. You should obtain IRS publications 518 and 901 for details about tax treaty benefits.

### **Social Security Tax**

F-1 and J-1 students who are performing authorized employment and who are considered non-resident aliens for income tax purposes, are generally exempt from payment of Social Security tax.

### **Tax Terms: A Glossary**

**Alien:** A Term used by the Internal Revenue Service to denote an individual who is not an U.S. citizen.

**Exempt Individual:** A Person not allowed to count days of physical presence for the Substantial Presence Test (see below), which determines whether an individual files as a resident or nonresident. Many students construe the term that they are not required to file a tax return and / or pay taxes.

**Internal Revenue Service:** Also known as the IRS, this is the federal agency responsible for collection federal income taxes and enforcing tax reporting and collection laws. It is an agency of the U.S. Treasury Department.

**Nonimmigrant:** An individual with a permanent residence abroad and in the United States temporarily, as in the case of a foreign students.

**Nonresident for Tax Purpose:** An individual with the United States temporarily (usually less than six years). Although required to file an annual federal income tax return, nonresident aliens pay tax only on income from U.S. sources. Nonresidents use 1040NR or 1040NREZ.

**Resident for Tax Purpose:** An individual who is a U.S. citizen, a U.S. permanent resident, or a nonimmigrant that has been in the United States sufficiently long to be considered a resident for tax purposes. Tax Residency is determined by the Substantial Presence Test (see below). Residents use form 1040, 1040A, 1040EZ.

**Social Security:** A term used to describe an agency, a card, and two types of tax. Tax Social Security Administration (SSA) is an agency of the U.S. Department of Health and Human Services. The card bears a unique nine-digit identification number and is issued to qualified individuals primarily to determine eligibility for social benefits earned through various forms of employment. The IRS for data collection and record keeping also uses the number on the card. The taxes, known as FICA (Federal Insurance Contribution Act) and Medicare, are withheld by employees from

workers' wages and paid to the federal government for redistribution to workers after their retirement. The FICA amount withheld from is 7.65 percent of total earnings up to a certain salary level.

**Substantial Presence Test:** A formula devised by the Internal Revenue Service to determine whether an alien is a resident or nonresident for tax purposes. F, J, and M students do not use the test during their first five calendar years in the United States. After that time, individuals who spend 183 days a year or more in the United States become "residents for tax purposes" for that year. The actual test can be very complicated. This general explanation may not be sufficient to meet your specific situation. For more information, refer to IRS publication 519, the US Tax guide for aliens.

**Tax Treaty:** An agreement between the United States and another country to determine how the country's nationals will be taxed when temporarily in the United States. A treaty can confer certain tax benefits, A note of caution, however. Tax treaties are very specific. Not all residents of a tax treaty country will qualify for tax benefits, and all treaties are slightly different. For more information, refer to IRS publication 901, US Tax Treaties.

**Individual Taxpayer Identification Number (ITIN):** Individuals who are not eligible for a Social Security number (routinely issued only to U.S. citizens, U.S. permanent residents, and nonimmigrants authorized to work ) receive from the IRS a unique nine digit number for tax purposes. This can be obtained by filing a form W-7 with the IRS.

**Withholding:** Deduction of a given amount of an individual's salary for purposes of meeting that individual's income tax obligation. Amounts are deducted by the employer and paid directly to the U.S. Treasury on the individual's behalf.

### **Important Dates and Documents**

#### ***Important Dates***

**April 15:** The last day on which residents and nonresidents who have earned wages from U.S. sources may file their U.S. federal income tax returns.

**June 15:** The last day on which nonresident students and their dependents who have no wage income from U.S. sources may file their U.S. federal income tax returns.

### **Social Security Number**

Students may need a social security number in order to get a driver's license or obtain employment. In order to receive a social security number, the student needs some kind of documentation that indicates that they can be employed. Students needing social security numbers should contact the DIIP. They will be provided with a letter indicating that they are eligible for work.. This letter, when taken to the Social Security Administration, will suffice as such documentation to receive the Social Security number. Students should also take his/her passport, Form I-94, and form I-20. The social security card should be issued within 2 to 4 weeks.

**Social Security Tax** – F-1 and J-1 students performing authorized employment (on- off-campus with permission from INS) are generally exempt from the payment of social security tax.

**The Social Security Office is located at the following address:**

U.S. Social Security Administration

1026 Woodbury Avenue  
Council Bluffs, Iowa 51503  
Telephone: (712) 328-0854

U.S. Social Security Administration  
7100 W. Center Road, Floor 2  
Omaha, NE 68106  
Telephone: (402) 399-8963

