

Chapter 5

International Student Resources



Welcome to Cornell! Adjusting to the rigors of graduate student life is both rewarding and challenging. It can be even more challenging for international students who may have to adjust to a new society, culture (see section 5.6), language, weather, and who must be aware of the immigration regulations that govern their stay. It is important to remember that you are not alone. The international students around you, 40% of the Engineering College's graduate student population, have gone through what you are going through right now. You should approach them for support and advice.

If you need information on immigration matters, however, we urge you not to rely only on the advice of friends and acquaintances. Immigration regulations are complex and are subject to change. You should always consult with the International Students and Scholars Office (ISSO) if you have questions about your immigration status, including employment authorization.

The ISSO is dedicated to serving the needs of international students and foreign academic staff and their families. They are located at B50 Caldwell Hall (DE4). We encourage you to utilize their services. The contents of the following pages will hopefully be useful in facilitating your adjustment to the US and to life as an international student at Cornell. Most of the following information, and a great deal more, can also be found at the ISSO web site: <http://www.isso.cornell.edu>.

ISSO maintains two electronic mailing lists: ISSO-L and ISSO-NEWS-L. The instructions for subscribing to both of them are available on the web site of ISSO. ISSO-L has a threefold purpose: to serve as an additional channel to hear your voices, opinions, and in general, your feedback about the services ISSO provides; to disseminate information related to international students and scholars quicker and more accurately; to be used as a bulletin board for student organizations and as well as by individuals. ISSO-NEWS-L is more restrictive. Only ISSO can send mail to subscribers of this list, the information disseminated in this list concentrates in immigration issues, changes, new requirements, etc... So please make sure you read them.

Other invaluable sources of information are student organizations. This could be the easiest way to meet students from your own country. For the most recent listing of student organizations check out <http://www.sao.cornell.edu/so>. There are more than 60 different international student groups on campus; many countries and cultures are represented. Furthermore, anyone can join any international student group; if your home country is not represented or if you are interested in learning about another culture, these groups can be a great resource.

5.1 After Arrival

Right after you arrive there are several important things to do. We describe the common ones here; you can also check the ISSO web page at <http://www.isso.cornell.edu> for other issues.

1. **Get a Cornell and TCAT bus map.** You can get one from Day Hall Lobby and Info Booth (C5) during the daytime. TCAT is the local bus service. Besides the system map you can also get bus schedules from Day Hall Lobby.
2. **Have your SEVIS I-20 signed at the ISSO office.** This office is located at B-50 Caldwell Hall (DE4). In order for your papers to be in order, you must have your I-20 signed once a year by a staff member at the ISSO. If you leave the country without a valid signature on your I-20 you might be in trouble reentering the United States (trust me, I've been there, and that was before September 11).
3. **Pick up all the information sheets at the ISSO.** Since you're already at the ISSO to get your SEVIS I-20 form signed, you might also pick all the sheets with information about life in Ithaca and Cornell. They contain information about Shopping Areas, Addresses and Phone Numbers of services, like doctors, telephone providers, etc. They also contain information about maintaining legal status and taxes. You don't have to study and read them all in the first weeks, when you're likely already

overwhelmed with all the information that is being thrown at you. Rather keep them and look the information up, when you need it - for example the phone number of an optician if your glasses break.

4. **Get a Social Security Number (SSN).** You will need:

- Certification of your student status from the ISSO
- Passport
- I-94 card
- I-20 or DS-2019

You can apply for a SSN at the Social Security Administration Office located on the Commons. The address is: Suite 216 (The Ithaca Commons) 171 E. State Street Ithaca, NY 14850 Phone: 256-3651. J-2 dependents are also eligible for a social security number, but only after receiving approved work authorization (EAD) from the Immigration and Naturalization Service. Applications for J-2 work authorization are available at the ISSO. All other foreign nationals (including spouses and children) should obtain an individual taxpayer identification number by filing IRS Form W-7 with original documentation described in the instructions. The W-7 is available from the IRS web site: <http://www.irs.gov>.

5. **Get a Cornell ID and NetID.** Usually you get them when you register as a new student. You can also get a Cornell ID in Day Hall (C5) and a NetID from the Computing and Communications Center (D4). Even if you have another email address, remember to check your Cornell account for important immigration and University information. You can put a forward on your Cornell account so that all incoming mail is forwarded to the account that you use. See section 3.2.5.2 for more information about a NetID. Your spouse may also apply for a Cornell ID upon presentation of official documentation of relationship, photo identification and the ID card fee of \$10.00. Note that you will be liable to pay for any lost books, or late charges incurred by your spouse.

6. **Open a Bank Account.** To open an account, you must present proof of identification (passport, driver's license or Cornell ID) and/or proof of affiliation with Cornell. They may ask you for a SSN, but you don't need one to open an account. You may want to open a checking account to pay monthly bills and a savings account to stash your leftovers and get some interest. See Section 5.4.1 for more information on banks, and also refer to ISSO web page for more details. To find out how to write a check see Section 5.4.2 below. Local banks will be present on Ho Plaza in August trying to get you as a new customer. We recommend that you choose the **CFCU Community Credit Union**. Fees charged by other banks may confuse and surprise you at the beginning.

5.2 Visa Matters

5.2.1 Maintaining F-1 or J-1 student status

It is very important to be aware of the immigration regulations that govern your status in the U.S. Falling out of legal status can have serious consequences. To ensure that your legal status is maintained, you must remember these conditions:

Keep your **passport** valid. Consult your country's consulate or embassy in the U.S. to renew your passport. The ISSO has a list of the embassy/consulate addresses and telephone numbers. Embassy web sites include:

The Embassy Page: <http://www.embpage.org>

The Electronic Embassy: <http://www.embassy.org>

Maintain **full-time enrollment** during the academic year. You must register full-time as a student during the academic year. Full-time means that as an undergraduate, you must register and complete at least 12

credits each semester; as a graduate student, full-time requires that you be a registered student maintaining progress towards your degree.

Apply for **extensions of stay** before the end date on your SEVIS I-20 or DS-2019. Please check your SEVIS I-20 student copy item #5, and DS-2019 item #3 for J-1 students and scholars. You will need to extend your program before it expires.

Do not accept off-campus **employment** without official permission (see the ISSO for details).

5.2.2 SEVIS system

SEVIS (Student and Exchange Visitor Information System) went into full effect January 30, 2003. The U.S. government implemented this new tracking system with new regulations. Every international student will have a new SEVIS I-20 form to enter or re-enter the U.S. after January 30, 2003.

What is SEVIS? Every F and J visa holder must understand the Student and Exchange Visitor Information System (SEVIS), the new mechanism employed by the U.S. government to track the arrival, enrollment and departures of international students and their dependents. After January 30, 2003, Cornell University, and every other college and university in the United States, is required to use SEVIS.

SEVIS is an internet-based system that requires schools and the Bureau of Citizenship and Immigration Services (BCIS) to exchange data on the immigration and academic status of international students and their dependents. Information pertaining to an F-1 or J-1 student or dependent's stay in the United States is available to U.S. embassies and consulates as well as to the BCIS.

Data schools must report

- Name, date of birth, country of birth, country of citizenship, source and amount of financial resources, academic program, level of study, program start and end dates
- Arrival and enrollment or failure to enroll
- A change of the student or dependent's legal name or address
- Graduation prior to the end date listed on the I-20 or DS-2019
- Academic or disciplinary actions taken due to criminal conviction
- Registration for less than a full course of study without PRIOR authorization from the ISSO
- Termination date and reason for termination
- Other data generated by standard procedures such as program extension, school transfer, change in level of study, employment authorization, and reinstatement
- Failure to complete the academic program or program objective

5.2.3 Reporting your address to BCIS

Updating your address: You **MUST** update your address whenever you move within the U.S. The University allows you to do this on-line with "Just the Facts". In addition you **MUST** inform the BCIS within 10 days after moving using the form AR-11. It can be downloaded at: <http://www.bcis.gov/graphics/formsfee/forms/ar-11.htm>

Those subject to Special Registration (NSEERS) requirements must use the Special Registration AR-11: <http://www.bcis.gov/graphics/formsfee/forms/ar-11.htm>

This address should be the place you actually live, rather than a P.O. Box. If you cannot receive mail at your residence, you may indicate a P.O. Box, but must separately notify the ISSO of your actual physical location. **No office addresses may be utilized.** Privacy can be maintained by checking the appropriate box in "Just the Facts". Failure to complete the address change could result in fines, imprisonment or deportation.

5.2.4 Re-entry After a Temporary Absence

To re-enter the U.S., you must have the following documents:

- Valid passport (except Canadians)
- F-1 or J-1 visa (except Canadians)
- Current SEVIS I-20 or DS-2019 with a valid signature
- Proof of financial support

Since September 11th 2001 it has been recommended that you should also carry the following documents:

- A certificate of enrollment

A certificate of enrollment is available to download if you are a registered student at Cornell University. This form will provide documentation that you are currently and have been a registered student at Cornell University. While this is not a required form for re-entry it will ease in your re-entry to the U.S. if you are questioned at the border. You may download this form at <http://certification.cornell.edu>. There is no fee for this document. You can also obtain the document in Day Hall (basement).

- A transcript. You can obtain a free transcript in Day Hall (basement).
- A letter from your advisor/DGS with the following:
 - your degree and program
 - financial support
 - contact person in case there are questions

See section [5.7.2](#) for a sample letter.

Note: For most students re-entry after visits of less than 30 days to Canada, Mexico, or other "contiguous territories" a non-expired visa is not required. But you must have a valid passport and current I-20 or DS-2019. Please contact the ISSO for a list of other contiguous territories.

5.2.5 Temporary Visa and Immigration Status

It is very important to clarify two legal terms in order to fully understand how to maintain your legal status in the US. People are often confused about the terms "visa" and "immigration status". We frequently hear students say "My visa is expired. How do I get my visa extended?" Some of the students are referring to the visa stamp in their passport, but others are referring to the end date on their I-20 or DS-2019. It is important to know the meaning of the terms "visa" and "immigration status". The following paragraphs should help to clarify the difference.

The visa stamp in your passport was obtained at a U.S. embassy or consulate abroad and is used for entering the U.S. The visa shows the latest date on which you can apply to enter this country. It does not show how long you can stay here. When arriving at a U.S. “port of entry,” the U.S. Immigration inspector examines your passport, your visa, and your Certificate of Eligibility (I-20 or DS-2019), and determines whether you are admissible to the United States. The visa functions as a key to enter the U.S. Once you have opened the door and entered, you do not need to worry about whether your visa is valid or expired. When you are leaving and need to re-enter the U.S., you must be sure that you have a valid key (U.S. visa) for return.

U.S. visa stamps are typically obtained at a U.S. embassy in your home country. It may, however, be possible that your visa has expired and you need to be able to enter the U.S. from some other place abroad without going back to your home country. In such a situation you may be able to obtain a U.S. visa by making a short trip to Canada if you have the pertinent documentation with you. In order to do this, you will need to make an advance appointment with a U.S. Embassy in Canada. You should contact the ISSO for information regarding this before making this choice. It can be very difficult and have serious consequences if you are denied a visa in Canada.

After the immigration inspector determines you are admissible, an immigration status is granted, which shows on your I-94 card and your I-20 (for F-1) or DS-2019 (for J-1). Most international graduate and professional students have either an F-1 or J-1 student status, or J-1 visiting scholar status. In most situations, your visa type and immigration status are the same, unless you have changed your immigration status after entering the U.S. For instance, some F-1 students change their status to F-2 (the dependent of F-1 student) or to another temporary immigration status. To maintain your legal status in the U.S., check your visa documents such as I-20, DS-2019 and I-94 card (not the visa stamp in your passport) and register full-time. For F-1 students, check the ending date under item 5 on your I-20 Form. For J-1 students, check item 3 on your DS-2019 Form. Also, if you are going out of this country, do make sure that your I-20 has been signed at least once in previous 12 months from the intended date of your re-entry. The signatures should be obtained at the ISSO office.

5.2.6 Employment with F-1 and J-1 status

“Employment” refers to any type of work or services performed in exchange for money, tuition, fees, books, supplies, room, food or any other benefit.

On-campus: F-1 students are eligible to be employed on the campus without obtaining permission for 20 hours per week during the academic year and 40 hours per week during summer and winter breaks. J-1 students must obtain the written permission of their sponsor before being authorized for on-campus employment. Note that “on-campus employment” typically refers to being an employee of the university.

Off-campus: A work permit is required before any off campus employment is allowed. Please contact the ISSO about the required procedures. It is a good idea to plan well in advance since obtaining work authorization may take several months. The ISSO web site has a great deal of information on this subject:

<http://www.isso.cornell.edu/immigration/f1empl.html>

<http://www.isso.cornell.edu/immigration/jatraining.html>

5.2.7 Inviting Relatives to the U.S. for Graduation

Visitors coming to the U.S. to attend your graduation ceremony should apply for a B-2 visitors visas at the U.S. Consulate in their home country. The applicants should bring the following items to the U.S. Consulate:

- A letter of invitation in English from the student graduating. This letter should mention the purpose of the visit and the length of the visit. If you are providing financial support for the visit, that should also be mentioned and you should include supporting documentation, such as a current bank statement.
- A copy of the SEVIS I-20 form for F-1 students, or the DS-2019 form for J-1 students.
- A letter of support from the Graduate Records Office, 172 Caldwell Hall, indicating that you are scheduled to participate in the graduation ceremony. (It is not necessary that the letter indicates the names of the friends or relatives who will attend. The letter provided by the Graduate Records Office will only certify that you are graduating and the date of the graduation.)

If further information is required, please visit the ISSO.

5.2.8 Law Advice

If you ever need a lawyer regarding Immigration Law you can contact: Stephen Yale-Loehr, 273-4200, The Commons 202 East State St. Seventh Floor,
twm@twmlaw.com

5.3 English Programs

If you are a non-native English speaker, you will probably benefit from programs dedicated to improving the participants' speaking, writing, and comprehension skills in English.

5.3.1 On-campus English Programs

Cornell University offers five programs in English as a Second Language (ESL) to help satisfy the diverse needs of the non-native English-speaking community.

International Teaching Assistants Training Program

Theresa Pettit, Director, tp64@cornell.edu

The program is designed to make your appointment as a first time teaching assistant as effective as possible. As a first-time teaching assistant you will be required to participate in a 20-minute oral interview if you will not be attending the Summer International TA Development Program (SITADP). The interview, which will be scheduled through your department, is designed to identify teaching assistants who can benefit from the International TA Training Program (ITATP) and/or English language courses.

SITADP is a two week intensive pre-semester orientation program designed for international graduate students who will be teaching assistants. The program involves regular features of the ITATP for development of teaching skills, intercultural sensitivity, and language skills, in addition to some new features like campus tours and activities and a visit to Taughannock Falls. The summer program will end with an exit test which will be similar to the normal screening interview to determine one of the three alternatives mentioned below. The participants of this program will be paid a stipend as well.

The interview will consist of two parts: an informal, conversational part and a simulated teaching exercise for which you will be asked to give a short five to seven minute lecture-presentation on a field specific topic. You will have the opportunity to prepare your presentation in advance.

The interview has no bearing upon support promised by the graduate field, but it will determine whether a) your participation in the ITATP, Education 578 is optional; b) you will be required to

enroll in an English as a Second Language course before assuming classroom responsibilities; or c) you will be required to participate in the ITATP, Education 578 in oral communication and the dynamics of American classrooms as you carry out your departmental responsibilities. This training program requires roughly three hours a week. The three major components of the program are: Pronunciation, Cross-cultural Classroom Dynamics, and Teaching Practicum.

Former participants found that this program was helpful to them both in their teaching and in preparing for graduate level oral presentations and examinations.

Intensive English Program (IEP)

cuiep@cornell.edu, 255-4863
<<http://dml.cornell.edu/iep>>

A full-time (20+ hours weekly) non-credit, non-degree program providing intensive English language instruction as well as academic, social, and cultural orientation to the United States and its institutions. Participants gain language proficiency to pursue goals in English for academic, business, professional, or personal purposes. The program is open to individuals over 17 years of age who have graduated from high school or have an equivalent diploma. A \$50 application fee is needed and it is non-refundable. For information on tuition, books, supplies, and living expenses please see their web site.

English for Academic Purposes (ENGAP)

Deborah Campbell, Director
dc20@cornell.edu, 255-0713

Courses open to all Cornell registered, degree students whose native language is not English. Supplemental academic writing, speaking, research-paper writing, and all-skills classes assist students with their academic English language needs.

English as a Second Language: A Program for Visiting Scholars

<<http://www.sce.cornell.edu/exec/esl-vs.php>>
Donna Colunio, program coordinator, culp@cornell.edu, 255-7259

A non-credit course for all visiting scholars who seek improvement in any basic English language skill, with special emphasis on speaking and listening. All language learning activities are oriented towards what will be most useful to the scholars during their stay here. Offered through School of Continuing Education and Summer Sessions.

Cornell Campus Club

<<http://www.campusclub.cornell.edu>>
Anita Watkins, aw236@cornell.edu, 257-8590

Open to all members of the Cornell Community, but especially directed to spouses of students and visiting scholars. The focus of these daytime and evening non-credit classes is functional English skills. Classes are conducted by volunteers. There is \$20 fee per semester (no refunds) up to 3 classes per week

5.3.2 Off-campus English Programs

Another alternative for improving your English is:

BOCES

273-4095 Office hours: 8:30am-5pm

Its office and classes are located at several locations in downtown Ithaca. It is **free** (though you may need to buy books) to the spouses of Cornell students and employees, as well as other residents of the Ithaca area. Please note that people with F1 visas may not study in the program. Students are placed accordingly to their level of English proficiency as judged by both reading and speaking/listening skills. There are ten classes every morning, two every afternoon, and two every evening. The program is coordinated by fifteen experienced and well trained teachers who are allowed the autonomy to create classroom activities that meet the learning needs of their students. You have to be at least 21 years old to be able to take courses.

5.4 Finances

5.4.1 Opening a bank account

One of the first things you should do after arriving in Ithaca is open an account in a local bank. To open an account, you must present proof of identification (passport, driver's license or Cornell ID). While it is not necessary to have a social security card to open an account, if you plan on staying for more than three months in the US, you must obtain a social security number (See section 5.1 for instructions on how to apply for a social security card), as soon as possible and inform the bank. In essence the services provided by banks in the US are similar to those in other countries, however the terms used may differ from what you may be familiar with in your country.

The cost and terms of opening and maintaining an account differ from bank to bank. Some commercial banks charge for you for services that you might assume are free. You might get charged \$1-\$2 for transactions such as depositing money into your account or every time you talk to a teller at the branch. There might be a basic monthly fee. There might be an additional monthly fee of up to \$4 if you don't keep a minimal balance of \$500 at all times during a month. You might also only get interest if you keep a certain minimum balance. Read carefully what fees the bank will charge you before you open an account. We recommend to open your first account with the **CFCU Community Credit Union**, formerly the *Cornell Fingerlakes Credit Union*, since they don't have any of those fees. It has ATMs at several locations on campus and in town and a branch in the Campus Store and on several other locations in Ithaca. You can have your stipend directly deposited into a CFCU account, so you don't have to pick up your paycheck twice a month. A monthly statement of all transactions made during the preceding month, and/or your canceled checks (checks written by you and cashed and cleared by the bank from your account) will be sent to you every month. Most banks also let you to access and control your account over the web. You must keep an accurate record of your account to make sure you have enough money for each check you write. Writing a check without enough money in your account to cover it (bouncing a check), will lead to serious financial and legal consequences. Once you open an account you will be given numbered checks printed with your name, address, and account number.

One of the most common points of confusion is the distinction between a Savings account and a Checking account.

Savings Account

A savings account enables you to save money and accumulate interest on your savings account balance. Different banks pay different rates of interest and require different terms and conditions in order to receive interest. While it is easy to transfer money from a savings account to a checking account or vice versa, you cannot write checks of payment from a savings account. CFCU requires you to carry a minimum balance of \$100 to earn interest on your savings account.

Checking Account

A checking account allows the convenience of paying for goods and services without having to carry cash with you. Checks are most often used to pay monthly bills (telephone, rent, utilities, university bursar bills, etc.). See the following section on how to write and endorse a check. Most area stores and establishments, including grocery stores, accept checks for all purchases. However, most establishments require your name, address and telephone number printed on the check, in order for them to accept your check for any transactions. Most banks will also give you a debit or check card that you can also use to pay in most stores. You simply swipe the card through a machine at the register and enter a secret security code. The money will be deducted from your checking account. The CFCU check card can be used as a Credit Card for most purposes, but will not get you a Credit History. See more on Credit Cards in section 5.4.3.

Automatic Teller Machines

Automatic Teller Machines (ATMs) or Money Access Centers (MACs) are computerized banking machines, available 24 hours a day. These machines are operated with a special card and a secret access number, and can be used for all basic banking such as, depositing, transferring and withdrawing money. All the banks have a number of such machines located on campus as well as at different locations around the city. In most cases you are charged a fee of up to \$2 if you don't use an ATM provided by your bank. Find out where the ATMs from your bank are located. CFCU has ATMs all over Ithaca. Check http://www.cornellfcu.com/html/locations/atm_locations.html for the locations.

5.4.2 How to Write and Endorse a Check

Always remember to use ink when writing a check, and make sure you fill it out completely and accurately (see Figure 5.1). Never tear a check out of your checkbook until you have entered the same information from your check on your check stub or in your check register and subtracted the amount to obtain a new balance.

Figure 5.1: A properly written check

The image shows a check from John E. Hopcroft, 242 Carpenter Hall, dated 07/14/00, payable to Bob Aru for \$123.45. The check is from Cornell Federal Credit Union. The amount is written in words as 'ONE HUNDRED TWENTY-THREE and 45/100 Dollars'. The check includes a MICR line at the bottom: ⑆ 211380530⑆. The check is signed by John Hopcroft.

John E. Hopcroft
242 Carpenter Hall

52-8233/5536
0850151

174

Date 07/14/00

Pay to the Order of BOB ARU \$ 123.45

ONE HUNDRED TWENTY-THREE and ⁴⁵/₁₀₀ Dollars

Cornell Federal Credit Union
1030 CRAFT ROAD
ITHACA, NEW YORK 14850-1016

⑆ 211380530⑆

Security features
Inkwell
Check in Ink

MP

How to Write a Check

1. Start with the date; you may use any format, as long as it is legible. Use either the current date or a future date for a post-dated check (you should check out the policy on post-dated checks with your bank). A post-dated check is a check which has a later date on it than the actual date on which the check was actually written. This means that the check can be endorsed only after the date written on it.
2. Write the name of the person or company (the payee) receiving your check on the line that starts with “Pay to the Order of” or “Payable to”.
3. Write the numerical dollar amount of the check in the small space that starts with a dollar sign (\$) so that it reads like this: \$123.45
4. Write the same amount using words for whole dollar amounts and fractional figure (like 45/100) for cents and a straight line to fill up the remaining space on the line ending with the word “Dollars”.
Example: One hundred twenty-three and 45/100 — Dollars.
5. Sign on the signature line at the lower right.
6. Note the check number, date, payee and amount on the check stub or in the check ledger at the front of your checkbook.
7. Subtract the amount of the check so that you will know how much you have left in your account.

Tip: Keep up with the balance in your checking account because banks will fine you for non-sufficient funds (NSF) to cover a check (also called a “bounced check”). List all deposits, record all checks, and keep up with the addition and subtraction. If you lose your checkbook report the loss to your bank immediately. For a fee you can block the checks that you lost. You will not be held liable if somebody fills it out in your name on his or her behalf.

Warnings: If you are paying someone with a post-dated check, let them know so that they aren’t surprised when their bank doesn’t credit the check to their account immediately. Completely destroy any voided checks or unused checks and deposit slips so that no one can copy the MICR (Magnetic Ink Character Recognition) code – the computer numbers at the bottom of checks – for the purpose of counterfeiting.

How to Endorse a Check

When you want to cash, deposit, or transfer a check made payable to you, you must sign or “endorse” it on the back (you may also have to give the date and your account number). The endorsement is placed on the back of the check along the short edge on the side where the words “Pay to the Order of” or “Payable to” appear. The endorsement area is marked on the back of many checks; keep your endorsement small, as you are usually limited to the first 1 1/2 inches from the edge of the check.

“Blank” endorsement. When you want to cash a check, endorse the check at the indicated place. But do not endorse it until you are at the bank. Once you have endorsed a check, it can be cashed by anyone.

“Restricted” endorsement. When you want to deposit the full amount of a check, write “For deposit only” and then endorse the check. You should always use this method when mailing a check to the bank.

5.4.3 Credit and Debit Cards

Credit cards will buy you goods from stores and online where checks and cash are not convenient to use. Credit cards are by now the most common form of payment in the USA. In a lot of situations they are the only acceptable form of payment. However, for some, having credit cards is an invitation to spend money without thinking twice about it. The difference to a debit card from your bank is that for a debit card the charges are immediately deducted from your checking account, while with a credit card you pay the amount charged to your card back to the credit card company at a later point. People have been in big trouble because they charged more to their card than they could later repay! Typically you make a minimum payment each month to pay your bills. If you don't pay your balance in complete within one month, you will be charged interest fees, which can be as high as 18% per year.

Why should I get a credit card? If you own a credit card you will begin building your credit history or credit report. That is important as the credit history is frequently used to assess your financial reliability. The following are just a few of the situation were your credit history is of significance:

1. *Applying for a job:* Your employer will likely look into your credit history before hiring you. You have to give him permission to do so, however. This helps him assess you reliability. If you missed a lot of payment that might for example be a warning that you might not be as organized as your resume may make it look.
2. *Applying for an apartment:* This might not be the case here in Ithaca. But when you go away for the summer working on an internship and need to find an apartment in another city, the landlord will likely want to see your credit history. If you have a poor or no credit history you might be denied or you might have to pay very high security deposits.
3. *Renting a car:* You just simply cannot rent a car without a valid credit card.
4. *Applying for a ban loan:* If you are applying for a bank loan to buy a car, house etc. the quality of your credit history will most likely decide whether you will be approved or not.
5. *Buying a cell phone:* If you have poor or no credit history you will be asked to pay a (refundable) security deposit. I had to pay \$500 because I didn't have any credit history at the time I wanted to buy my first cell phone. The only accepted form for paying that security deposit is, you guessed it, a credit card!

While getting a debit card is relatively easy, getting a credit card appears to depend upon a mysterious scoring system (you might want to check out <<http://www.creditinfocenter.com>>), basically your credit history! Some people get cards immediately, while others only receive rejection letters. The major factors in deciding whether you'll receive a credit card or not are:

- Time at present job
- Occupation (professionals are given heavy weight)
- Time at present address
- Ratio of balances to available credit lines
- Home ownership
- Number of recent inquiries
- Age
- Number of credit lines on your credit report

- Years you have had a credit in the credit bureau database
- Timeliness of payments

If you are new to the United States, these conditions are not in your favor. So, how are you to get a credit card if you already need a credit history for getting one? Several credit companies set up booths during the "student fair" which is organized 1 or 2 days before registration. These are a good start for applying for credit. These booths start from the Campus Store's door opening towards Willard Straight Hall. We recommend you start by applying for the American Express Student credit card, called **Blue for Students** ®. You will almost surely get approved, even if you just arrived in the U.S., and it has no annual fee. Check out <<http://www.americanexpress.com>> for more detail and to apply online. Also, most major stores such as Sears, Kaufmanns, etc. have charge cards; some of them also build your history. For information about these, ask a manager in the store.

A few things to keep in mind when applying for and using a credit card:

- Be sure to make monthly payments on time to avoid a poor credit history and a late payment fee of \$30-\$50 depending on your credit card
- Be sure to not exceed your credit limit. The credit limit is the maximal amount you can charge to your card. In the beginning this will likely be \$2500. It shows in your credit report and you are fined up to \$50 by the credit card company. Some companies don't let you go over the credit limit.
- Most credit cards can also be used to withdraw cash from an ATM. Be aware, however, that you will be charged an additional fee for doing so! Typically that fee is in the range of 3% of the amount you withdraw or \$5.00 whichever is greater, with no maximum!
- Be careful who you give your credit card number to! Whoever gets your credit card number can use it to make purchases. Check on your account and make sure that the amount charged to your account equals what you authorized with your signature or online. Be especially careful when using the card online. If you don't trust the website entirely, don't give them your card number!
- Report a lost card immediately! Your credit card company will give you an emergency number to call and block a lost or stolen card. A friend of mine had her wallet stolen on Times Square. I took her about an hour to realize the theft and block her credit card. The thieves had already gone shopping and bought TV's and Radios for over \$1500 with her card! Luckily she didn't have to pay those charges.
- Suppose that you have a charge on your card that you didn't authorize. What can you do? First get in contact with the party who made the charge and try to have the charge removed. If that doesn't work you can contact your credit card company and dispute the charge. They will remove the charge from your card and then try to get their money back from whoever charged you. Unfortunately this shows up in your credit history and doesn't look too good there. That's why you should try to resolve the dispute directly first. In the only case I had to deal with so far, the company immediately complied after I told them that I will dispute the charge if they don't refund me. The same applies if your card is stolen and used. You can dispute the charges and will not have to pay for them.
- Be careful to read the small print before you apply for or accept a card. Some cards have hidden fees and can be incredibly expensive to use. They may have annual fees of \$100, whether you use them or not. I read about cards where it would cost you \$400 in fees to get a credit limit of \$500! Talk to Americans or friends who have been in the US for some years and ask them what credit cards they have. We can recommend **Blue for Students** ® cards as it does not have any hidden costs and no annual fee, making it a very cheap card.

5.4.4 Financial Assistance

Short Term Emergency Loans

If you are experiencing a short-term, temporary financial need of \$750 or less, you may request a Short Term Emergency Loan from the ISSO. This loan is not available to pay any Bursar bills and usually must be repaid within thirty days. After 30 days a finance charge will begin to accrue at the rate of 1.25% per month. If it is repaid on time it is not subject to any finance charge or interest. Short-term loans are available to international undergraduate, graduate, and professional students.

Assistance for Graduate and Professional Students

Graduate and professional students are encouraged to talk to an advisor at the ISSO if they run into financial difficulties. Cornell also has an on-line Fellowship Notebook that can be searched. The site contains information that the Graduate Fellowship office has on more than 150 outside fellowships. The address is <http://www.cornell.edu/Student/GRFN>.

Current graduate students in Ph.D. programs who have lost or reduced funding for their final term of study may qualify for partial financial assistance from funds administered at the ISSO. Check with Brendan O'Brien (bp01@cornell.edu), Director of ISSO, for more information.

More information on financial assistance in the US can be found at <http://www.edupass.org/finaid>. In addition, NAFSA, the Association of International Educators, has a financial aid page: <http://www.nafsa.org/content/AboutInternationalEducation/ForStudents/forStudents.htm>.

5.4.5 Taxes

Taxes in the United States can be very complicated. It is important that you educate yourself about your tax responsibilities and rights. Valuable information about your tax rights and duties, as well as links to other resources, can be found at <http://www.isso.cornell.edu/tax/tax.html>.

The Payroll office provides a very helpful Q&A "Tax Information For Foreign Nationals", which can be found at: <http://www.univco.cornell.edu/accounting/tax/TIFN.html>

The following are the most important facts to keep in mind about taxes in the USA:

- As a foreign national living in the United States you will in most cases have to pay New York State and Federal Income Tax, but not local taxes and FICA Taxes (Social Security and Medicaid). The United States has Tax Treaties with most countries that govern where Nationals from those countries pay their taxes. The ISSO has a booklet with a summary of all the tax treaties with foreign countries. In some cases the treaty will just say that as long as you stay at Cornell University, you will not have to pay taxes in your home country, but in the United States instead. In other cases the treaty might say that you're exempt from paying taxes here, lucky you! We suggest that you talk with people from your country, who have been here for some time and ask them how they pay taxes! The language of Tax treaties can be quite difficult and confusing and it is your responsibility to file taxes in accordance with the treaty that your country signed with the USA.
- Typically your taxes will be withheld by Cornell. That means that a certain percentage of your salary will not be paid to you but withheld. When you file your taxes, you will fill in how much has been withheld and compare it with the amount you need to pay. Typically you will be entitled to a refund, as too much has been withheld.
- Tax season starts in January when the Payroll Office mails your W2 form to you. The W2 form lists the amount of money you earned and the amount of money that has been withheld in State and Federal taxes from you. You have to attach portions of it to your completed tax declarations. Check "Just The Facts" on "Bear Access" in December to make sure that your "W2 Mailing Address" is

your local address. You don't want your W2 to be mailed home to your parents. They might not understand the importance of the document and you might wonder where your W2 got lost.

- You have to file State and Federal taxes on separate forms. You can get the forms from the ISSO or the IRS (Internal Revenue Service, the tax department of the United States government) web site. Typically you will need the form **1040NR** or **1040NR-EZ** for your federal taxes and **IT-203** for your state taxes.
- To help you with your taxes, the ISSO sponsors several tax information sessions. The staff at the ISSO and the students who will hold these sessions are not trained tax advisors. Nevertheless the seminars are very helpful and it is recommended that you visit one of them if you're about to file your taxes for the first time. The sessions begin in mid-march. Look for announcements about times and locations in the ISSO electronic newsletter or on the ISSO web site. As an alternative you can ask a senior student from your country to help you fill out the tax declaration forms. She or he has done that before and hence should be able to help you.
- One thing to be aware of is that while there are accounting companies such as H&R Block that help individuals file their tax returns for a small fee, they do not typically deal with international students and may be ignorant of tax requirements for non-resident aliens.
- The deadline to file your taxes is APRIL 15. Your tax declaration needs to be post marked no later than that date! Usually there are long lines at the Post Office on that day, so it is a smart idea to file your taxes early. You're most likely waiting for a refund of possibly several hundred dollars. The earlier you file the earlier you will get your refund.

5.5 Driving and buying a car

5.5.1 Driving

You must have a valid driver's license to drive in the U.S., and the vehicle you drive must be registered. Valid licenses are those obtained from any American state or Canadian province and some other countries, or an international driver's license. If you do not have a driver's license, you may want to check the web page <<http://www.nysdmv.com>> about the detailed steps for obtaining one. You can also contact the local Department of Motor Vehicles (DMV) office located at 301 Third Street, 273-7187. The major steps include showing proof of name, age and address, passing vision and written tests to get a learner's permit, completing a safe driving course, and then finally passing the road test. If you hold a license from another country and let DMV know about it, they may dispose of it (so plan accordingly).

You can own a vehicle even if you only have a learner's permit, though you may only drive when accompanied by someone with a driver's license. You must, however, purchase car insurance before you register your car. See the next section for more information on car insurance. After you buy insurance, you can go to the DMV to fill out some forms, register your car, and get license plates. If you buy a car from a dealer, usually they will do all this for you.

5.5.2 Car insurance

Car insurance rates can vary dramatically among insurance companies and also depend on the kind of coverage you choose and your background information. Examples of such background information are the nationality of your license, your driving experience, age, marital status, vehicle safety equipment, and driving frequency. Without the right auto insurance coverage, you could lose your savings and other assets if you are held responsible for injuries to another person or damage to their property. To make sure you

have the right auto insurance talk to a car Insurance agent. But make sure you do some research first. Here are some things to take into account.

5.5.2.1 State Requirements

In most states, you are required to carry minimum auto liability coverage (or post a bond) and provide proof of insurance before you can license your vehicle or renew your driver's license. If you are caught driving without insurance, you may have to pay a large fine and have your driver's license suspended.

5.5.2.2 What is liability insurance?

Insurance protecting the insured against financial loss arising out of legal liability imposed upon him/her in connection with bodily injuries (or death) suffered, or alleged to have suffered, by persons of the public, or damage caused to property other than property owned by or in the custody of the insured as a result of the maintenance of the premises, or the business operations of the insured.

Who is typically covered:

- You, family members or relatives who live with you when (1) driving your car or (2) driving other cars with that vehicle owner's permission.
- Other people driving your car when you've given them permission.

What is typically covered:

- It pays for you (and those covered by the policy) for legal defense costs, cost of bail bonds, and emergency first aid to others.
- It pays the people you've injured for property damage, loss of services, bodily injury, sickness, medical services, disease, loss of income and death.

Contact your local an insurance agent to find out more details on the specific requirements are in NY state.

5.5.2.3 Types of Auto Insurance Coverage

In addition to the liability insurance, there are many different types of auto insurance coverage for you to choose from. An agent can work with you to decide what coverage combinations provide the best protection at a price that fits your budget.

Fault or no Fault - Depends on state law.

Collision - Pays damages to your own vehicle. This coverage typically pays for damage to your car as a result of a covered accident with another car/or a covered collision with most anything else (e.g. a tree). This coverage provides for the repair or replacement of your insured vehicle, up to the Actual Cash Value of the vehicle. Actual Cash Value takes into account depreciation of your car due to: age, use, and wear and tear.

Comprehensive - Pays for losses from fire, theft, storm, etc. Comprehensive Coverage typically covers damage to your insured car not caused by collision (a covered accident with another car). This coverage typically includes, among other things, damage caused by falling objects, fire, theft and vandalism, explosion, earthquake and more.

Deductible - The amount of a covered loss you agree to pay.

Bodily Injury - Pays for injury to others when you are at fault.

Property Damage - Pays for property damage when you are at fault.

Medical Payments - Pays for your own or your passenger's medical expenses. Medical Payments Coverage typically helps protect you, covered passengers and covered family members. It provides payment for reasonable and necessary medical treatment for bodily injury caused by a covered accident, regardless of who was at fault. That treatment includes, among other things, x-rays, surgery, ambulance, physicians,

hospital, and funeral expenses.

Personal Injury Protection - In no-fault states, this covers a broad assortment of medical expenses. This typically provides coverage for an insured person for certain reasonable and necessary expenses. The types of expenses vary by state. Some examples of typical expenses include: medical and hospital expenses, income continuation, loss of services, funeral expenses, and child care expenses for bodily injury caused by a covered accident, regardless of who was at fault. It's only available in certain states.

Uninsured/Underinsured Motorist - Coverage for you if other driver is not insured or is underinsured. Underinsured/Uninsured Motorists Coverage for Bodily Injury will typically protect you, covered passengers, and covered family members for bodily injury resulting from a covered accident caused by an uninsured or underinsured driver. Uninsured Motorists Coverage for Property Damage (if applicable in your state) will typically pay for covered damage to your insured car caused by an uninsured auto.

In addition to basic auto insurance, consider these optional services to provide added protection for your vehicle:

Mechanical breakdown insurance Emergency Roadside Assistance and Towing Service When you or your loved ones are stranded and need help, they're as close as the telephone. With an optional Towing and Road Service, you can reach them 24 hours a day, 365 days a year. It only takes one toll-free call. If you choose a Sign and Drive Road Service, you won't need a credit card or check to get the help you need Car Rental Reimbursement After a car accident, you may need to rent a car while yours is being repaired. This coverage can usually be bought from your car insurance company. As an alternative you can also purchase it from AAA at <http://www.aaa.com>.

Car rental reimbursement coverage pays a flat sum to assist you with the expenses that you may incur following an auto accident. Farmers has a number of different plans to fit your lifestyle and budget.

Auto Glass Replacement Auto Glass Replacement is an optional program that takes the headache out of repairing or replacing damaged or broken auto glass. Sometimes included in a comprehensive coverage.

There are several places where you can buy insurance for your car in Ithaca:

Allstate Insurance
<http://www.allstate.com>
844-9838

Amica Mutual Insurance Company
<http://www.amica.com/auto/auto.html>
1-800-24-AMICA (1-800-242-6422)

Stan Barlow
257-2306

Farmers Insurance Group
<http://www.farmers.com>
273-7511

Geico Insurance
<http://www.geico.com>
1-800-841-3000

For more options you look in the yellow pages.

5.5.3 Buying a car

One of the most valuable piece of advice we can give you is that if you are thinking of buying a car it is really helpful to bring someone that has bought a car before in the U.S. and if would be a plus if they also know about cars. (It won't hurt if they are comfortable bargaining if you go to a dealer).

Used cars are an option as the best automotive values. A good source on the reliability of car models, both new and used, is the *Consumer Reports* magazine. Cornell University has a subscription to this magazine, and it can be found on the web at <http://www.consumerreports.com>.

5.5.4 Licenses from Home

<http://www.nydmv.state.ny.us/license.htm#driversmoving>

A valid driver license from another country is also valid in NYS. You do not need to apply for a NYS driver license unless you become a resident of NYS. According to NYS law, a resident of another country can get a NYS driver license. The DMV does not recommend this because:

- NYS recognizes your foreign driver license if you remain a resident of the nation that issued the license. You do not need to have a NYS driver license to drive in NYS unless you become a resident of NYS.
- If you have a driver license from any nation except Canada, you must pass a written test, complete a 5-hour pre-licensing course and pass a road test to qualify for a NYS driver license.

5.6 Culture Shock

In the first weeks and month here at Cornell you will most likely experience something called culture shock. The following essay has been taken from <http://www.einaudi.cornell.edu/CUAbroad/studentsabroad/personal3.asp>. It raises and discusses a lot of points that you will encounter yourself being thrown into a new culture and foreign society.

“Living in another country for an extended period of time will give you an opportunity to develop an in-depth understanding of another culture, confront different customs and ways of thinking, and adapt to a new daily routine. While this experience is extremely exciting and rewarding, it can also be disorienting and challenging to be far away from your family, friends, and cultural norms. For most people, the study abroad experience consists of a series of emotional highs and lows, known as culture shock.

“When you first arrive in the host country, everything around you will probably be new, different, and exciting. You may enjoy the distinct character of the sights, sounds, gestures, and other aspects of culture that can flood your senses. You will expect everything around you to be different during the first few weeks in your new environment. The initial period is called the honeymoon stage of culture shock, and it is characterized by feelings of fascination, excitement, and a desire to learn more about the culture.

“After several weeks, when you have settled into a daily routine, you may become aware of some of the subtle differences in gestures, manners, clothing, tone and rhythm of voices, banking, telephones, etc. These cultural differences may be a source of frustration or make you feel out of place or miss everything about home. You may even feel disappointed in yourself if it is difficult to communicate, fit in, and enjoy every moment of your time abroad.

“As you learn more about your host country, develop friendships, and establish a life for yourself abroad, you will probably begin to feel more comfortable in your new environment. Some of the cultural differences that were frustrating or annoying may become a part of life that you accept or learn to tolerate. By the end of your stay, you probably won't want to leave your new home. After returning from abroad, you may even experience some degree of re-entry stress or ‘reverse culture shock’.

“The suggestions that follow may help you deal with culture shock and get the most out of your study abroad experience.

- “Remember that the symptoms associated with culture shock are natural and common reactions related to cultural differences and the adjustment process. If you fail to admit that you are experiencing culture shock, adjusting to your new environment will probably be a long and arduous process.
- “Make the effort to meet local people. It is easy to befriend other international students because you might share a common language, culture and situation. It usually requires more thought, effort and creativity to meet locals, but interacting with people from your host country will enable you to learn more about the culture, practice your language skills, and develop lasting ties. The easiest way to meet people is to join a group or take a class that will allow you to pursue an interest or hobby and interact socially. Participating in musical groups, sports, and volunteer projects is effective.
- “Become familiar with the area and frequent local establishments. Take some time to walk around and carefully observe your surroundings, the people, buildings, stores, etc. Find interesting places and frequent particular cafes, newsstands, and stores. You may get to know the waiters, proprietors, and other regular customers. You will also feel more comfortable in your new home.
- “Read and speak English and try to learn as much as possible about local viewpoints and customs. Read newspapers and popular magazines, and watch local TV programs and movies. Ask questions and don’t be afraid to make mistakes. Your efforts will help you integrate into the culture.
- “Keep a journal. Record your experiences, thoughts and observations. Writing in your journal can be a time to reflect and assess your progress in understanding and adjusting to your host country. You will be glad to have a written account of your experiences to look back on when you come home.
- “Take lots of pictures that you will treasure forever.
- “Don’t glue yourself to e-mail contact for hours every day; unplug from home and plug into the culture. ”

The ISSO has a wealth of material that provide insight into the American Culture. The following points are part of two essays that can be found at: <http://www.isso.cornell.edu/students/us1.html> and <http://www.isso.cornell.edu/students/friendship.html>.

While often general and sometimes oversimplifying in nature they may help you understand the way Americans think and interact with each other and you.

What’s typical about US Americans?

“There are so many aspects to any one culture that it is difficult to describe what a specific culture is like in only a few words. Most people living in the U.S. are either immigrants themselves or descendants of immigrants who have been arriving since the beginning of the 1600’s. It is not surprising, therefore, that the U.S. contains many different cultures and ethnic groups. How then can one talk about ”Americans?” When people try to describe Americans, they are often referring to the behaviors, values, and ideas of the white middle class, since historically people in this group have held the most prominent positions and have exerted the greatest amount of influence on the predominant ideals of society. Not all Americans are white or middle class, nor do they necessarily agree with white middle class values, but these values are widely evident in the U.S. To help you understand better the behavior you may observe in the United States, some characteristics of American culture are described below. But bear in mind that not everyone in this culture will display these traits.

Control of Nature and the Environment

“Americans usually think of nature as something that can be altered, conquered, and controlled for people’s comfort and use, for example, to minimize the effects of fierce weather conditions. In contrast, many cultures accept nature as a force greater than people and as something to which people must adapt, not something they can or should change and control.

Progress and Change

“Most people in this country accept change as an inevitable part of life. Non-western people tend to look upon their traditions as a guide to the future. Americans are more inclined to make decisions based on the anticipated or desired immediate future. Achievement, positive change, and progress are all seen as the result of effort, hard work, and the control of nature and one’s destiny or future.

Individualism

“Americans generally believe that people should strive to be autonomous and self-reliant. Most Americans see themselves as separate individuals, more than members of a nation, family or community. They dislike being dependent on other people or having others dependent on them. Some people from other countries view this attitude as ”self-centeredness;” others may view it as a healthy freedom from constraints imposed by family, clan, or social class. Members of a traditional society are more likely to regard their role in life as unavoidable and seldom to be questioned or changed. Social and cultural factors may be viewed simply as barriers that need to be overcome in order for them to get ahead. A result of this attitude is the competitiveness of American life. Achievement is a dominant motivation in American culture.

Moralistic Orientation

“Americans tend to want to win other people over to their way of thinking and are likely to judge other societies in terms of the U.S. Americans often think that other countries should follow their example and adopt their way of doing things; they tend to think that their way is the best, despite the many serious social and environmental problems in the U.S. Other cultures are often evaluated as better or worse than this one, rather than simply different.

Time Orientation

“Americans place considerable value on punctuality. Because they tend to organize their activities by means of schedules, they may seem hurried, always running from one thing to the next and unable to relax and enjoy themselves. Since Americans are so time conscious, the pace of life may seem very hectic. Being on time is regarded as very important, and in the U.S. most people make an effort to arrive on time. Not all Americans are punctual, but almost everyone is conscious of time. Different types of activities have different conventions. One should arrive at the exact time specified for meals, and for appointments with professors, doctors, and other professionals. You can arrive any time between the hours specified for parties, receptions, and cocktail parties. Plan to arrive a few minutes before the specified time for public meetings, plays, concerts, movies, sports events, classes, church services, and weddings. If you are unable to keep an appointment, it is expected that you inform the other party that you will be late or unable to arrive.

Doing Rather Than Being

“Americans consider activity to be a good thing; thus, the expressions ”keeping busy” and ”keeping on the move.” Rather than simply getting together with friends to spend time together, Americans frequently will plan a particular activity so that there is a focus to the time spent with friends. People in other cultures often comment on this American emphasis on ”doing.”

Work Relations and Social Relations

“It is common for Americans to make a distinction between friends in their work or professional world and

friends in their social world. Although Americans are friendly with their colleagues, they usually do not develop deeper relationships with them outside the office. Americans also tend to be rather formal with customers, clients, and professional colleagues. In a meeting for example, they may exchange brief greetings with each other but then want to concentrate immediately on the business at hand. Therefore they may have difficulties functioning in cultures where you must cultivate a social relationship with someone first before they can transact business. It can be frustrating for Americans to have to develop a social relationship over some period of time before talking about more serious matters.

Egalitarianism

“Although there are many differences in social, economic, and educational levels, a notion of equality runs through social relationships in the United States. Because Americans emphasize individual merit rather than a fixed social position and believe that anyone with industry can achieve and succeed in life, they tend not to recognize certain social differences when interacting with each other. For example, Americans do not often show deference to people of greater wealth, greater age, or higher social status. Visitors from other cultures who hold high positions sometimes feel that Americans do not treat them with proper respect and deference. On the other hand, when visiting other countries Americans may find it confusing to be treated as someone of a distinctly higher or lower status because of the way people in that culture perceive them. In the U.S., there is generally an attempt to equalize the relationship between two people and to avoid calling attention to rank and authority. Americans call each other by their first names much sooner and more often than people in most other countries. In the U.S., people are seen as having equal rights, equal social obligations, and equal opportunities to develop their own potential, even though in reality things are not always so equal.

Prejudice

“There exists in all societies people with rigid, preconceived notions about other people, ideas, or customs different from their own; the U.S. is no exception. One of the most serious of these attitudes is racial prejudice, or racism. Many international students coming to the U.S. are shocked to find racism in many places and situations. Even though they may have read about cases of racism in the U.S., they are still dismayed when they experience it for themselves. Some Americans recognize that racial prejudice is a problem in the U.S., but progress in changing attitudes is, unfortunately, slow.

Role of Women

“There is a strong feminist movement in the U.S. which aims to ensure that women have responsibilities and opportunities equal to those that men have. Although there are still many aspects of society in which women have not yet achieved this equality, women play a fairly public and visible role in this country and have more responsibility and authority than they do in many other countries. At the same time, some people may find that American society is more sexist than their own in certain respects. You may find that the dress and behavior of women here are quite different from those in your country. Some male international students have difficulty adjusting to circumstances in which a woman is in a position of authority because such situations do not occur in their own country. They need to be sensitive to this difference in women’s roles. What some people consider the “proper” role for women is considered by others to reflect sexism or male chauvinism.

Problem-Solving

“Because Americans feel that they can and should control their own environment, they also feel that any problem can be analyzed, discussed, and eventually solved. In some societies people can think of a national problem in terms of a hundred or more years. Americans do not think in such a long-range fashion. They want to solve problems as quickly as possible, and they have difficulty accepting the idea that some problems may not have solutions. This approach to problems sometimes leads to confrontations that are shocking to people from other cultures. When faced with a problem, Americans like to get the facts, talk to the necessary people, and make some plan of action. If the problem is interpersonal—a problem between two people—an American is likely to talk directly to the other person about the issue, in an effort to reach an understanding. If the two people involved cannot solve the problem, they may go to a third person such as a counselor, adviser or mutual friend, who can act as an arbitrator. The idea is still to confront the situation directly and try to solve the interpersonal problem. This direct approach to people sometimes leads to difficulties for Americans when dealing with people who come from cultures where such directness is considered offensive or insulting.

Hygiene

“Americans are generally very concerned with personal hygiene, and it is not unusual for them to take a bath every day, change their clothes every day, and wash their hair several times a week. Americans tend to find natural body odors unpleasant. In addition to frequent bathing, they use perfume, cologne, and deodorants on a regular basis. Occasionally a person may be shunned by Americans and not realize that it is because they find body odor offensive. Frequent bathing and the use of chemical deodorants, perfumes, and soaps may not be necessary for one’s health, but they may have an effect on a person’s social relationships in the U.S.

Friendliness and Openness

“Different people have different ideas of who they would call a friend. In the U.S., “a friend” could mean anyone from a mere acquaintance to a life-long intimate, and the friend’s company may depend on a particular activity. Americans have friendships that revolve around work, political activity, volunteer activities, special interests, etc., and different groups of friends may never meet one another. An American may have many friendships on a casual, occasional basis, but only a few deep, meaningful friendships that would last throughout life. People from other cultures sometimes see the large number of casual relationships that Americans have as their reluctance to become deeply involved with others. In some circumstances when a person in another culture would turn to a friend for help or support, an American may turn to a professional such as a counselor, because they feel they would be burdening friends with their problems.

“When people visit the United States, they usually notice immediately the friendliness and openness of Americans and the extreme ease of social relationships. This casual friendliness should not be mistaken for deep or intimate friendships which are developed over a long period of time. Americans live in a mobile society and tend to move frequently; they therefore tend to be able to form friendships and give up friendships much more easily and less stressfully than people in many other cultures. Casual social life is especially evident in colleges and universities, because everyone is there for a relatively short period of time. These easy or casual relations are sometimes troubling to international students. They have left their own friends and family at home and are learning to live in a new place. They naturally are looking for new friends, and they sometimes find it very difficult to develop close relationships with Americans, because they cannot seem to get beyond a very superficial acquaintance with them. Occasionally it may be easier to relate to other international students who may have the same problems in developing friendships with Americans. In American culture casual, often temporary friendships are easily developed, but it is much more difficult to develop close, deep relationships. By contrast, in many other cultures, there are fewer casual friendships and people are much less open and friendly toward strangers. But once people have

become friends, it is relatively easier to develop closer relationships. Some people coming to the U.S. get frustrated and give up making American friends, choosing only to have friends among other international students here. Others have said that they have been able to become good friends with Americans but that it took repeated efforts and perseverance. As you meet more Americans and start to become aware of the individual characteristics of different people, you will find that, just as for your own culture and country, there are exceptions to any generalization about the culture and the people here. Nonetheless, the characteristics described here are a starting place for you to begin to understand Americans and American culture.

Friendship, American Style

(by Alice Wu, November 1995, Cornell University, Ithaca, NY)

“Do you wonder how to get to know Americans, or feel that it is difficult to meet them? Do you wonder what to talk about with your classmates or officemates, or when you go to social gatherings? The topic of friendship is one that everyone is interested in, but can be a bit difficult to describe. In this article, we will look at the experiences of some international and American students at Cornell and see how they relate to the topic of friendship.

“Friendliness and Openness A student from Japan was visited by her sister, and when they went to a department store, a clerk came over to them. “Hi!” she said, “How are you today?” Surprised, the sister asked: “Do you know her?” A student from Germany was confused that everyone was so nice and polite to her right away.

“Americans are often very friendly and helpful to people that they do not know well, and they may also be more open in what they talk about than people from many other countries. This can be confusing to someone who comes from a country where people are initially more reserved. An international student may also feel that Americans are superficial or are not good friends when this initial friendliness does not continue as friendship. A model of friendship referred to by Margaret Pusch, president of the National Association of International Educators, may help us understand some of the differences. Sometimes known as the “wall theory,” it describes two patterns of friendship: one American and one found in many other countries. The American pattern shows how Americans are initially very friendly and open: as symbolized by the first wall being very low. However, American values stress privacy and independence, and the walls become higher and higher before one reaches the stage of a good friendship. Thus, many international students are very happy when the American they meet is so friendly and open. However, when the American does not continue to act in a way that the international student expects of a friend, the international student is disappointed and confused. They may sometimes conclude that Americans are superficial and do not really know how to be friends. What the international student may not realize is that they have not yet reached the stage of being good friends with the American: they need to go over some “higher walls” before reaching the center and a good friendship. Alternatively, Americans living in a country where people are more reserved and not as initially friendly as in the US, may sometimes become discouraged about ever making friends in that country: they may feel that people in their host country are very unfriendly.

“When meeting people from other countries, it may be helpful to keep this model in mind, or to think about what model might be used to describe your own country’s patterns of friendship. It is also important to be aware that ways of getting to know someone may be different in different countries, and to try to avoid making judgements about the people of that country.

“Expectations: A student from China said that her American friends got mad if she asked them to do too many things for her, so she always asked her Chinese friends. She said that in China, if your friend asked you to do something, and you had your own things to do, you did your friend’s thing first. A student from Switzerland was asked if he and the American girl he was speaking to were friends. He said no, which insulted the girl, as she considered them to be friends. He told her that in Switzerland it took time to make friends, and that friendship really meant something. Two important American values are privacy and independence. Thus, Americans may prefer to do something themselves rather than asking for help, as they do not want to impose on the other person’s privacy. They may also expect others to do the same.

This can create misunderstandings with people from societies with more interdependent relationships, who assume more obligation to friends.

"In addition, expectations of friendship may be very different in various countries. Americans tend to use the word "friend" where people in some countries might use the word "acquaintance;" and they often have different types of friends: friends just to do activities with, close friends, and best friends. In some countries, people reserve the word "friend" for a few people who are very close.

"Topics: What is considered an appropriate topic to talk about with friends or acquaintances can vary somewhat between countries. Many international students comment that they do not know how to start a conversation with Americans, because of a lack of shared background. When speaking to someone they do not know well, Americans tend to talk about fairly neutral topics and to look for similarities. Conversation generally begins with "small talk": people may discuss the weather, or the immediate situation (the class, professor, party, host, decorations, etc.) It might continue with questions or comments about common acquaintances, sports, movies, work or school. As they get to know someone better, Americans will gradually talk about increasingly personal topics.

"Style Regarding style, Americans frequently use "self-disclosure" about personal preferences or activities, and they often ask questions about someone's background or interests. They usually avoid potentially controversial topics, such as politics, religion, or opinions about certain social issues. Debate about politics tends to be less common in the US than in many countries, where people may be much more accustomed to analyzing and debating about politics or religion with both friends and acquaintances. When discussing current events, Americans may often begin with questions, rather than with strong opinions. Even between good friends, vigorous debate about controversial topics is uncommon: Americans often choose to focus on their similarities instead of their differences.

"Conclusions So, you may ask, how can I actually make friends? Here are a few suggestions:

- "Don't be afraid to take the initiative: Start a conversation, show interest in others by asking questions, ask someone to go to lunch after class, or to go to a movie. Even if they can't go, once you have taken the initiative, they are much more likely to be open or to even invite you the next time.

- "Be positive: Don't assume someone doesn't like you if they don't respond in a way that you expect, they may just be busy or preoccupied with school or work.

- "Be informed: Read the Cornell Daily Sun, the Cornell Chronicle, the Ithaca Times, the Ithaca Journal, etc. This way you will be more aware of what is happening on campus and in the area. This may help create a more common background to start conversations and let you know what activities are going on.

- "Take advantage of Cornell's international activities. Many Americans who have traveled or lived abroad particularly enjoy meeting people from other countries. Activities sponsored by the International Living Center, Language House, and various international clubs (such as the Scandinavian Club, the Japan-USA Society) are a good place to meet people who have an interest in other cultures.

- "Take advantage of campus and area clubs and activities that sponsor activities that you enjoy: Sing in a chorus, take a pottery class or a dance class, participate in team sports. Sharing activities is a good way to meet people with common interests, which makes it is easier to become friends.

- "Be aware that differences in expectations about making and having friends may sometimes be confusing or frustrating, and that misunderstandings or miscommunications may occur.

- "Remember to be patient with yourself and others. Try to suspend your judgement, and don't take things too personally if you run into difficulties.

- "Finally, relax, have fun, and realize that it takes time to make friends, no matter what country you are from!

A Support Network

"As you read these questions, think about your own country and the life that you led there before you came to the United States. How would you respond to the following situations and questions?

“1. When you learned that you were coming to Ithaca and would soon go abroad, with whom did you share the news? Father, mother, brothers, sisters, other family members, neighbors, friends, teachers? What were their reactions?”

“2. If you had been in a traffic accident in your country and were in the hospital, who would visit you? Who would visit you everyday? Who besides your family would offer to help you after you returned home?”

“3. If you had an important decision to make about your career, with whom would you discuss that decision? With certain family members? With leaders in your community? With two or three good friends? With a professional career counselor? Whose advice would you listen to?”

“4. If you were feeling sad or depressed, would you share these feelings with other people? If so, with whom? Are there only certain family members with whom you would want to discuss personal matters? Would you discuss them with some friends? How would they respond to you?”

“What is a Support Network In all these situations, you may well turn to those people near you whom you know, trust, like, and who provide you with companionship. These are people who are concerned about you. This group of people—family members, friends, teachers, other people you may know—are the people to whom you turn in times of need and to whom you can express your true emotions. These people, who form your support network, may also turn to you for support, help and companionship. Networks form slowly; they are an important part of our lives. We need these people around us, just as they need us around them.

“Leaving Behind One Network of Support When you leave your culture and enter a new one, as you have done in coming to the U.S., you leave your support network behind. It exists—the people are still there—but because of distance it is more difficult to turn to them for companionship, affection, help, and support when you need them. You can write, telephone, and perhaps even visit them, but they are not constantly near you and are not part of your daily life in this country.

“Need for a New Network of Support When students first come to this country to study, they frequently feel somewhat lost and lonely because they have left their support network at home but do not yet have one here. At home, you may have had daily contact with people in your support network, such as family and friends. Sometimes you may want to ask someone’s opinion about a matter; you may need some support when you are in a difficult situation, you may want to tell someone about something that is bothering you, or you may just want to chat. You need people here to whom you can turn for support and companionship, people with whom you can discuss your life, your problems, and your feelings. If you do not develop such ties in this country, you may find yourself very isolated and homesick.

“How to Develop a New Support Network How one develops a new support network is very much an individual matter. You may feel a natural rapport with other students from your country, and they will certainly be able to understand you and help you in some ways that others cannot. You will also have the opportunity to meet students from the United States and from around the world, and you may develop some good friendships in that way. If you join a student organization, or attend activities on campus, you may meet people who will become friends of yours and will become part of your support network. In the U.S. many people are willing to go outside their own families and close friends when they develop a support network. For example, there might be a professor they respect who is willing to discuss various matters with them. Americans will sometimes consult a counselor to discuss personal problems, professional issues, or important decisions they must make. Other people may turn to their religious leader or to a chaplain on the university campus. Many Americans are willing to consult professionals such as these because they are trusted as “experts” in certain matters or objective observers.

“Cornell University, like most universities in the U.S., has counselors available to talk confidentially with students about their concerns. International student advisers sometimes serve the same function; they are willing to talk with international students about anything of concern. Many international students who have chosen to consult these counselors have found the discussions to be helpful. At home, you had a circle of people around you—people with whom you shared your life and people whose life you shared. Now that you are in this country, you need to develop a new circle of people with whom you can share this sort of

relationship. By developing close relationships like these, you will be able to share your experiences and feelings, and receive help and support from them. You, in turn, can give them help and support when they need it.

5.7 Miscellaneous

5.7.1 Dentists and Opticians

Currently, any dental and vision services are not covered by the Cornell Health Insurance plan, unless they are emergency procedures. This means that you must pay for visits to a dentist for a check up and cleaning, to get a filling or even if you need a root canal. The same applies for visits to an optician if you need new glasses or lenses. The following is an overview over the estimated costs for such services, taken from the GPSA website at <http://www.assembly.cornell.edu/GPSA>. As you realize the prices are most likely higher than what you are used to from your home country!

Dental Procedure	Price Range
Exam	\$30-\$58
Cleaning	\$45 -\$72
X-rays (comprehensive)	\$68-\$88
Filling †	\$70-\$318
Extraction (per tooth)	\$70-\$180
Root Canal	\$360-\$750
Post Core Build up (per tooth) ‡	\$157-\$458
Wisdom Tooth Removal (per tooth)	\$82-\$307
Crown (per tooth)	\$650-\$872

† Price range reflect variability based on severity and tooth location

‡ A post core build up is typically performed following a root canal procedure to provide durability to a weak tooth.

A survey of engineering graduate students produced the following list of recommendations:

- Dr. Ira Kamp, Dr. Chris Devenpeck, Dr. Marina Manunts (272-4331), 1025 North Tioga Street
- Fall Creek Family Dentistry (272-8118) 501 N Cayuga St
- Dr. James Fey (272-7200), 402 3rd St.
- Dr. Richard Gardner (272-9264), 450 N Aurora St
- Dr. Marc Purdy (272-2040), 1018 Ellis Hollow Rd
- Dr. Matthew Thomas (272-0901), 101 Snyder Hill Rd

These dentist are not necessarily the ones that GPSA used for its price estimates. See also section 4.6.3 for more information on dental care in Ithaca.

GPSA also provides the following price estimates, collected from 6 local opticians.

Vision Procedure	Price Range
Basic Eye Exam	\$40 - \$120
Contact Lens Fitting	\$65 - \$225

We recommend the following opticians, which are not necessarily included in the sample that GPSA used for its price study.

- Classic Optical (273-1234), 106 Dryden Rd (Collegetown). (10% rebate with Cornell Health Insurance card)
- Opti Vision Of Ithaca, (272-7441), 106 E State St Ithaca, (On The Commons)

5.7.2 Checklist before visiting home over summer or winter breaks

Consult the following checklist before going home over or traveling abroad the U.S. during a break to visit your family:

- Visit the ISSO with your passport and your SEVIS I-20 or DS-2019 to make sure that all your papers are in order and complete.
- Obtain a statement of financial support from your Director Graduate Studies on a School letterhead. The following is a sample letter that I have used in the past. To use the letter, just replace the *highlighted example information with the actual information of you and your field*:

To whom it may concern:

This letter certifies that *Petra Mueller* is a PhD student at the *School of Operations Research and Industrial Engineering* at Cornell University. She receives full financial support in the form of a *Teaching Assistantship* until her graduation in *Summer 2006*. The financial support consists of full payment of her tuition and health insurance and a stipend of currently *\$1600* per month. Questions regarding *Petra Mueller's* financial status should be directed to the *School of Operations Research and Industrial Engineering, (607) 255-0000*.

Sincerely

John Director

Director Graduate Studies

Field of Operations Research

You may not need this letter for re-entry, but I have been asked to show proof of funds at the port of entry. The letter always satisfied the immigration agent.

- Obtain a enrollment Verification Certificate. You can print one yourself under "Student Services" on "Bear Access". This document is not necessary for re-entry, but it is recommended.
- Put your mail on hold. If you do not do this, you may find your mailbox filled up. Subsequent mail will be returned to the sender. Your phone company usually doesn't take it very well when their bill is returned to them. You can get a form instructing the post office to hold your mail up to one month at any post office.
- Arrange to pay your bills before you leave. This will help you avoid late fees. In a lot of cases you can set up payment over the internet and then pay your bill from home if you have internet access. Also return all the books you borrowed to the library. They might get recalled while you are away and you end up paying \$3 per day per book in late fees!
- Make sure your car is parked legally! Otherwise your car will get towed away. This happens to a lot of students every break. Because the towing company runs out of parking space it has to rent space to park your towed car. Guess who pays for all that? You're right, it's you! You don't want to come back after winter break and find out that your car has been towed and that you owe the towing company \$1000 for towing and storage costs!!

5.7.3 Cell Phones and Phone Service

See section 4.2.2 for the basic phone service. The disadvantage of only getting a fixed phone at home is that this service does not allow you to make long distance or international phone calls. As an alternative or addition to a fixed phone line you might want to consider buying a cell or mobile phone. That option might be more expensive though.

If you're from Europe or Asia you will find that you can't buy the latest models you saw at home yet. The market in the USA is still about half an year to an year behind with the technology compared to those countries.

You can choose from a variety of plans and phones from about four providers in the Ithaca area. Make sure to get a plan that fits your needs! Typically you can choose between 2 type of plans. They differ in their home area. That is the area from which you can make phone calls or receive calls for no additional cost. Beware of the expensive roaming charges when you make or receive a call outside your home area! Local plans allow you to your cell phone in the upstate NY area only. The more expensive nationwide plans that allow you to use your cell phone anywhere in the country, where coverage is provided. That area can vary drastically from provider to provider. Make sure before you make call that you are on the network of your provider, that is, in your home area. The plans also differ in the number of minutes that they allow you to spend on your phone. Oftentimes plans come with special feature such as a large number of nighttime and weekend minutes.

Newer phones allow you send text messages to your friends cell phones (a lot of older models that are still sold can't do that!!) and may even have small built-in cameras that allow you to take pictures that you can then send to your friends.

We definitely recommend you talk with a friend who already has a cell phone about different plans and their advantages or disadvantages. The following is a list of the four providers of cell phone service in Ithaca. Note that typically you can only use your cell phone for one provider. If you want to switch provider you will need to buy a new phone!

Verizon

[<http://www.verizonwireless.com>](http://www.verizonwireless.com)

726 South Meadow Street, (Rt. 13), Ithaca, NY 14850

Tel: (607) 256-0149

Verizon-Wireless has the largest cell phone network in the USA. It also provides good service and coverage in Ithaca. You can choose from Local, Nationwide plans and America's Choice plans. With the nationwide plan you never pay roaming charges, while America's Choice has pockets of roaming across the US and you need to pay attention where you are before you place a call. Plans start from \$35 a dollar a month. Phones cost between \$20 and \$200 when you sign a 2 year plan and are more expensive (+\$30) with a one year plan. They are mostly from Motorola, Samsung and Kyocera. Verizon phones do not use GSM technology and can therefore not be used overseas.

Sprint

[<http://www1.sprintpcs.com>](http://www1.sprintpcs.com)

40 Catherwood Road, Ithaca, NY 14850

Tel: 607-257-0550

Sprint's network is much smaller than Verizon or Cingular. Coverage in Ithaca is reportedly ok, but not great. As soon as you leave town you loose the signal or switch to roaming! In a lot of smaller cities you simply won't find a signal. The coverage in most big cities along the east cost is good. The phones on the other hand are newer and flashier than most provider's phones right now. They are mostly from LG,

Samsung and Motorola. Plans are Nationwide and start at \$35. The phones cost between \$100 and \$300, but rebates may apply. All plans include nationwide long distance calls. Sprint phones do not use GSM technology and can therefore not be used overseas.

Cingular

<<http://www.cingular.com>>

725 South Meadow St. Ithaca, NY 14850

Tel: (607) 273-0400

Cingular is the second largest provider in the USA after Verizon and covers most places where you wanna go. The coverage in Ithaca has improved a lot and is pretty good today. The phones are mostly from Nokia and Erikson. Older models go for free with a 2 year plan while newer models cost around \$120. You can choose from local, nationwide and preferred nationwide plans. Nationwide plans guarantee you no cover charge, while the preferred plans work similar to Verizon's America's Choice plan. Cingular is currently switching to a GSM technology. Ask a sales representative how that affects service in Ithaca in the future. You might have to get a new cell phone, once they switched.

T-Mobile

<<http://www.t-mobile.com>>

Carousel Mall, 9837 Carousel Center Syracuse, NY. 13290

Tel: 315-634-1171

T-Mobile has a relatively small network, but is fully on GSM. This means you could take the phone to Europe and just use a new SIM card to use it or simply take advantage of the coverage provided by T-Mobile (careful, that is very expensive!) That is something you can't do with phones from the other providers, since don't operate on GSM! Service in Ithaca is reportedly ok, but as I said the network is small and in a lot of places you don't have coverage yet. The phones are from all big manufacturers like Motorola, Nokia, Samsung and Sony and cost between \$50 and \$350. Plans start at \$20 and are all nationwide with no roaming charges. While Best Buy at the Pyramid mall sells T-Mobile phones you may have to travel to Syracuse to get your service started.

International Calls

While a basic phone service and every cell phone plan allows you to receive phone calls from your family and/or friends at home you need to buy a special international calling card to call them. You can buy these cards in most stores in Collegetown. They come with a toll free number and a pin code. After calling the toll free number you are asked to enter the pin code and can then place your call to Singapore, Germany, etc. Beware however that they have different rates and connection fees for different countries, some of them hidden. Study the rates and the connection fees to figure out which card is right to call to your home country. Ask senior students from your department. The ISSO recommends the ISO Calling Card. Find more information about it at <<http://www.isoa.org>> or at the ISSO office.

