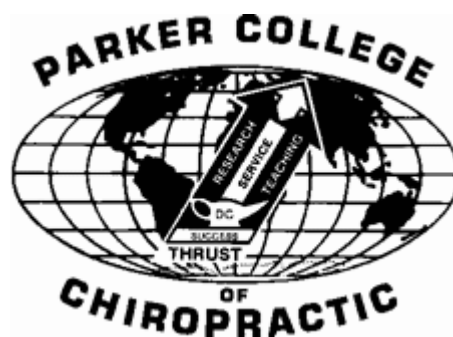


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GETTING SETTLED IN THE DALLAS AREA



Informational Packet & Tips for
International Students of



**2500 Walnut Hill Lane
Dallas, Texas
75062**

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FIRST THINGS FIRST, COWBOY: OBTAIN A SOCIAL SECURITY NUMBER

A Social Security Number is vital in the USA if you desire to accomplish the following:

- Obtain a Driver's license
- Open a bank account
- Get a job

Keep in mind that it may take up to six weeks to get a number.

Procedure:

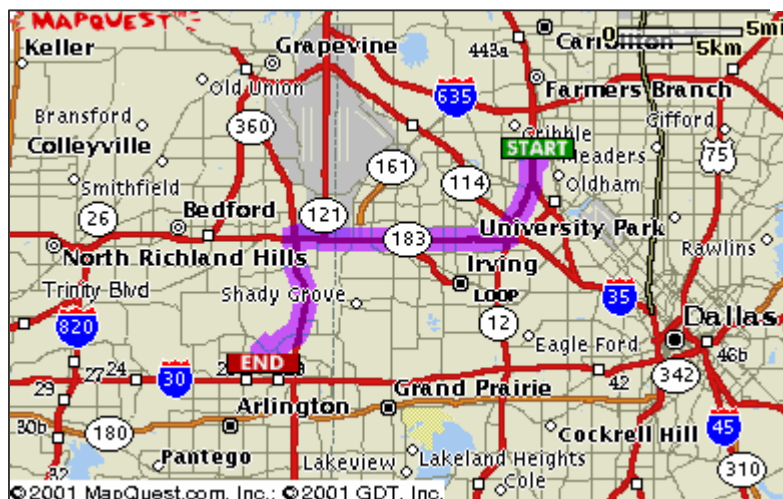
To obtain a social security number (and card) go to the local office of the:

Social Security Administration:
Suite 300
2455 Ascension BVD
ARLINGTON, TX 76006

Office hours are from 9 a.m. to 4 p.m. Monday through Friday.

You will need to provide 2 original forms of identification:

- Passport
- I-20



And fill in an application (form SS-5) that you can pick-up at the office or download from the internet at:
www.ssa.gov/online/ss-5.html;

For all other locations and business hours you can call 1-800-772-1213 or you can go online at:
www.ssa.gov/

Social Security Deduction:

Even though everyone needs a social security card in order to be employed, F-1 and J-1 visa holders who have received permission to work may be excluded from social security coverage according to the Mutual Educational and Cultural Exchange Act of 1961. This means that the student and the employer understand (before employment begins) that social security deductions should not be made from the student's salary. It is an understood principle here on campus, however if you are going to work off-campus, it will be imperative for you to mention to your employer not to deduct social security from your paycheck.

GETTING A DRIVER'S LICENSE

Department of Public Safety Texas Driver's License

In the United States, it is mandatory to have a driver's license for the state in which you live. Any time you are driving, you must be in possession of your driver's license and proof of insurance. In the state of Texas you may choose between:

- a **driving permit** (also referred to as an instruction permit or a learner's permit), if you are not in possession of a driver's license from your home country, and you intend to learn how to drive in the U.S. This permit does not allow you to drive by yourself. You will have to be accompanied by another properly licensed motorist at all times. This permit is only valid for a year. If you are over 18, you will not be required to take Driver's Education. A handbook to prepare you for the written test can be picked up at your local DPS office. When you feel ready to get the real thing, go back to your local DPS office with the following:

- Passport and valid US visa
- \$24.00 (subject to change), so bring your credit card!
- Proof of social security number or rejection notice from social security office
- Eyeglasses or contacts if required

You will be required to:

- Take the vision exam
- Take the written exam
- Take the driving exam (go early enough so that you can do everything the same day.

- a **driver's license** which authorizes one to all driving privileges.
 - If you are already in possession of a driver's license from another state, you have 30 days to get your license transferred to a Texas one. A small fee and a vision test will be applicable. You will need to surrender your out-of-state license. If you own a vehicle you will need to show proof of insurance and registration.
 - **Canadians:** Your Canadian driver's license will be automatically transferred to a Texas one for a small variable fee. No test required except for a vision exam. You have 30 days. You will need to show :
 - ❖ Canadian passport and I-20
 - ❖ Canadian Driver's License
 - ❖ Social Security card or Rejection Notice
 - ❖ If you own a vehicle in the States you will need to show proof of insurance and registration.
 - **All other foreign residents:** we recommend that you come to the US with an international driver's license issued by your respective country. Once in the U.S., you have 30 days to get it transferred to a Texas license. You will have to take the vision exam and the written exam and pay the appropriate fees. You will need to show:
 - ❖ Foreign passport and I-20
 - ❖ International driver's license
 - ❖ Social Security card or Rejection Notice
 - ❖ If you own a vehicle in the States you will need to show proof of insurance and registration.

Texas Non-Driving Identification Card

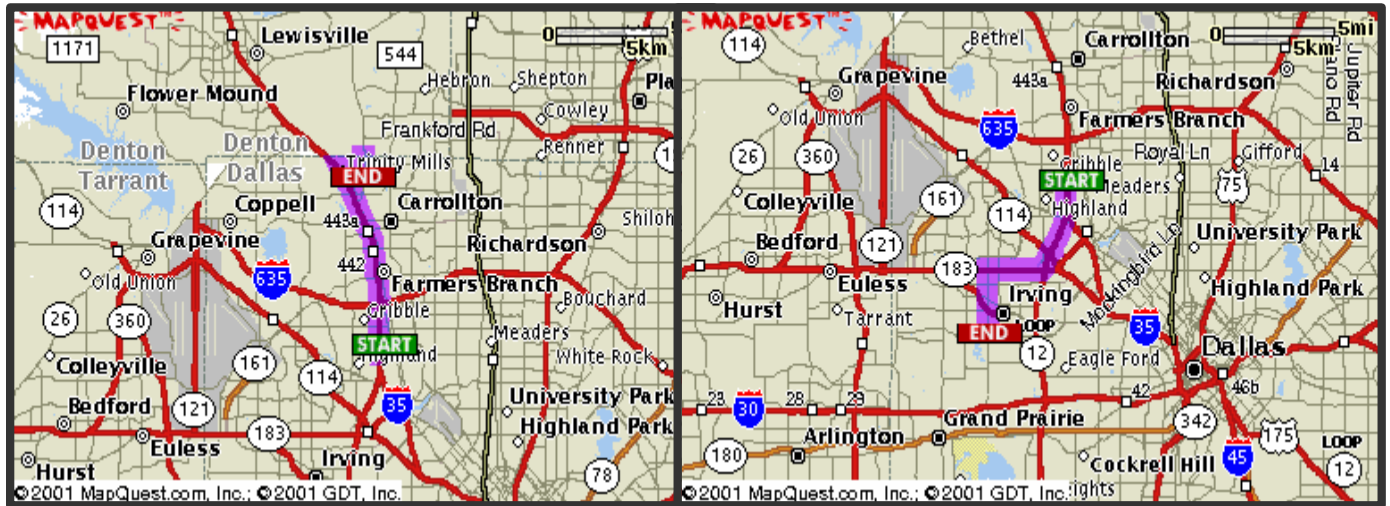
A Texas driver's license is accepted as a government-issued identification (ID). A government-issued ID is required to cash a check, to show as proof of age and to check in for a flight at any airport. If you are not going to apply for a driver's license, you would be wise to apply for the Texas Non-Driving Identification Card. Identification cards bear a distinguishing number similar to a driver's license and are accepted as government-issued proof of identification. Applicants should take a passport with a US visa and I-20 along with \$15.00 (subject to change) to the Texas Department of Public Safety Office. You will need to fill out an IPA 66 that you will find at the DPS office.

Locations

There are many DPS offices where you may obtain a driving permit or a driver's license. The ones closest to PCC are located at:

DPS
2625 Old Denton Road
Carrollton
(972) 245-5800
M-Th: 7 am to 5 pm
F: 8 am to 5 pm

DPS
1003 W Sixth Street
Irving
(972) 253-4171
M-Th: 7:30 am to 8:30 pm
F: 8 am to 5 pm



For more information you can visit the Texas DPS site at: <http://www.txdps.state.tx.us>

OPENING A BANK ACCOUNT

Before going hunting for a bank that will suit your needs you will have to arm yourself with the following:

- Passport or Driver's license
- Social security card or Parker Student ID
- Money to make a deposit
 - Cash
 - Traveler's checks (in US dollars)
 - Avoid using foreign checks written in US dollars. You will be charged fees/commissions on both sides and it can take weeks to clear.

How to go about choosing a bank?

There are several factors to consider that can help you narrow your choices:

- A bank with international ties to your home bank that would facilitate fund transfers with little or no fees.
- Convenience of branch locations and automated teller machines (ATM) distributed throughout town and nation wide.
- Cost of services and fees to maintain a checking account. This can become very costly.
- Possibility of online banking.

Tip: there are two variables that will help determine the cost of a checking account:

- 1) the number of checks you will write each month and
- 2) the amount of money you will be able to keep in the account.

Be aware that banks work like clothes name brands, the more famous the label, the more expensive!

Another great option is to go with a bank that offers **free** checking, such as Washington Mutual or Compass Bank.

At any rate be sure to discuss with your customer representative of all your options and about all applicable fees to avoid unpleasant surprises. For example, If your monthly balance is lower than the required minimum balance or if you write more checks than your maximum allowed, the bank will charge you a certain amount of penalty fee.

Be aware, as well, that ATM's that do not belong to your bank will charge you a fee that can vary from \$1 to \$3, and your bank may charge you as well for using such ATM's.

Be aware, as well, that checkbooks are not free and you will have to purchase them from your bank or a third party. Although it is generally a little bit more expensive to get your checkbooks from your bank it is safer than purchasing them from a third party.

Transferring money from your bank at home

It is possible to transfer money from your home bank to your US financial institution. **Be aware** that there will be applicable fees on both sides. Find out beforehand, how much these types of transactions will run you. In order to do this you will need:

- The address of both institutions
- The routing number of both institutions (you can get this from the customer service representative at the bank or your check book)
- The account number of both institutions. You will also need to check with your bank back home for any other procedures that you need to follow.

Tip: Another option is simply to get a visa card (debit not credit) from your home financial institution; then whenever you want to transfer funds from your home account to your American account, use your card to do a cash advance. The US bank will not charge you any fees for that type of transaction, nor should your home institution (find out!). The only downfall to that method, is that you may be limited to the amount of money you may withdraw each day. One more time, find out beforehand, from your bank.

Credit Cards

You may want to apply for a bank credit card. You need to have a satisfactory “credit rating” in the United States in order to get one of these cards, so they can be difficult to obtain when you first arrive.

By using these cards you receive a monthly bill for your purchases. It is important to pay the total bill by the date on the statement. Otherwise, you will be charged interest (usually between 14% and 21%). Many credit card services also charge a yearly fee. You should check the amount and select the card with the lowest annual fee and lowest monthly interest rate. The most common bankcards are VISA, MasterCard and American Express, and they can be used in most stores, restaurants and hotels. Some credit cards will offer airline mileage for every dollar purchased which is helpful for international students who travel home.

TIP: You can pay your tuition with a Credit Card. Only do it if you have the money of course, but this will increase your mileage bonus quite dramatically. However make certain you are not paying a high percentage rate.

Credit cards can be dangerous to your credit rating. Use them only in case of emergency. Many students tend to “max” out their cards, have a hard time paying them back and subsequently have difficulty when needing to borrow money to purchase a car or a home or a practice. **BE CAUTIOUS!**

Debit Cards

Debit cards are becoming more and more popular in the USA. They look much like the ATM cards and enable customers to pay for purchases with money directly from their checking account without using checks. Cards branded with MasterCard or Visa logos can be used wherever merchants accept major credit cards. Others require personal identification numbers (PIN) and can only be used at specified debit terminals, such as those found on gas pumps and in grocery store checkout lanes. Debit cards are not as protected as credit cards in case of theft.

Safety at the ATM

ATMs are very convenient, but please be aware of the following 10 commandments:

- 1) Keep your Personal Identification Number (PIN) secret. It is best to memorize your PIN, but if you must carry it with you, keep it in a different place from your ATM card.
- 2) Don't concentrate solely on the ATM screen. Be aware of your total surroundings at or near the ATM and cancel your transaction at the first sign of suspicious activity. Use an ATM with good lighting.
- 3) If you have already started a transaction and notice something suspicious, cancel the transaction and leave the ATM immediately.
- 4) Trust your intuition. If you have a doubt about the location, activity, the machine itself, or people nearby, bypass that machine and find another.
- 5) If you need to leave your car to use the ATM, don't leave the car door open, your keys in the ignition or the motor running.
- 6) When using a drive-up ATM, keep your car doors locked and the engine running.
- 7) Consider having someone accompany you to the ATM, especially after dark. There is safety in numbers.
- 8) If you make a withdrawal at the ATM, put your cash away immediately. Count your money when you're in a safe place or at home. If there is a problem, call or stop by the bank the next business day.

9) If you feel you are being followed from the ATM, go to a heavily populated and well-lit area immediately (all night supermarkets or fire stations can be safe havens) and call the police.

10) Always remember to take your card and receipt once your transaction is finished. Retain the receipt for your records.

ATMs are located inside convenience stores (7/11) and major food stores. These may be safer locations for late night transactions, where you will find more light and more people around. **THERE IS AN ATM CONVENIENTLY LOCATED IN THE STUDENT LOUNGE OF THE SOUTH BUILDING.**

How to Write a Check

- Write the date on the top right hand side.
- Write the name of the person or business to whom the check is payable.
- Write the amount of the payment in Arabic numerals. (Example: 20.00)
- Spell out the number of dollars and write the number of cents in the form of a fraction. (Example: twenty and no/100)
- Sign your name as it is printed on the check.
- As soon as you write the check, record all information from it in your check book register, including the check number, the date the check is written, the name of the payee, and the amount of the check.
- It is useful, but not required, to fill in the memo line to help you remember the purpose of the check.
- Most of the times, you will be asked to show your "ID" or identification when you write a check in a store or withdraw money.

Arnold Schwarzeneger 1807 Olympic Drive Beverly Hills, CA 90210 Tel(645) 888-6969		The Current Date 19 _____
PAY TO THE ORDER OF (Name of the business or person you are paying)	\$	\$150.00
One hundred and fifty 00/100		DOLLARS
FOR (Fill in is optional)	<i>Arnold Schwarzeneger</i>	

HOUSING

Now that we've got you all set up with a social security number, an ID, and a bank account, how about putting a roof over your head.

Parker College of Chiropractic does not provide on campus housing. However the Dallas/Ft. Worth metroplex offers a wide variety of communities and living accommodations within a wide range of prices. The primary concerns of most students are affordability and commuting distance from the college. Additional concerns are often related to safety, schools for children, convenience to shopping and entertainment or cultural opportunities and networking.

Please check the Orientation Letter you received for information about housing and other community/area information helpful to students coming into the area. Most students live in nearby Irving, Valley Ranch or Carrollton as these location offer shorter commutes to campus. There are many locator services and realtors available to help you find a location that fits your budget. Here are two people we like to work with:

Beth Berry Hill
Spectrum Apartment Search
5429 Beltline Rd
Dallas, TX 75240
1-888-382-4072
<http://www.apartmentsearch.com>

Pamela Gail Stout
Texas Apartment Locators
7520 N. MacArthur Blvd, Suite 110
Irving, TX 75063
1-800-267-9830
Pamela_stout@texasapt.com

These services are **FREE**.

You can also search for an apartment on these websites:

www.apartments.com

www.rentrent.com

www.dallasapartments.com

Many single students prefer sharing housing with a roommate. The Student Affairs Office (Ext. 7160) can assist you in finding a roommate, so do not hesitate to call or visit the office. Once you start becoming acquainted with other students in your TRI, you may also find a compatible roommate with similar interests, schedule, and habits.

If you are going to come early to look for that new crib (apartment) and need temporary housing, the Student Affairs Office can provide you with a list of nearby hotels and their rates. A simple call to extension 7160 and Karen will hook you up.

Another good economical way to go about this is to contact the local leaders of religious groups or associations to which you belong. Find out if any parishioners or affiliates would be willing to accommodate you for a few days until you find a place to live. For addresses and numbers call your local leaders or search the yellow pages online at <http://www.superpages.com>

Basic Considerations:

You have lots of choices from renting a full house, a room in a private home, a guest cottage, a duplex (or 1/2 house), a condominium, bachelor or efficiency apartment, to a standard one or two bedroom apartment. When shopping for a place consider:

- The price of rent which should vary according to location, square footage, and amenities.
- The price of utilities. Do not hesitate to ask your rental agent for an estimate of utility expenses for the type of unit you are renting (electricity, water and gas). If at all possible, ask the residents themselves how much they pay for their utilities.
- Location: the further away you move from the center of activities, the cheaper rents get. Fort Worth is known for its cheap rents, however the money you will spend on gas in commuting may negate that saving. There are some older apartments in the Park Cities area, including studios that offer bargains in good locations. However, most Parker students are choosing the newer trendy areas of Valley Ranch or Coppell for convenience, not necessarily for price.
- If you have a car, you probably want covered parking. It gets really hot in Texas during the summer time, and we frequently have hail storms in the winter and spring.

At any rate, when you are ready to settle most rentals will require the following:

- Fill in an application and pay the application fee, anything between \$30 to \$40 is fair.
- Agree to a credit check.
- Proof of ability to pay rent. This is generally demonstrated by bringing **certified** copies of financial aid documents showing the amount of money awarded to you. See your financial aid representative for help with those.
- Identification papers: Driver's license, social security number, passport.
- Read and sign the lease agreement (usually 6 months minimum) outlining your rights and responsibilities. Please, read it carefully.
- Pay the property deposit. In most instances, deposits are fully refundable at the end of the lease, however some rentals will keep a portion of it no matter what. It is up to you to inquire on the subject prior to signing any contract. Read your lease carefully!
- Pay your 1st month rent in advance (preferably paid by money order or check from local bank)

Tip: For your information, know that rental agents raise the price of rent after the end of each lease, anything from \$50 to \$70. Therefore, if you like a place and the price of rent, we recommend that you lease for at least a year. By law, your rent cannot be increased during the time of your lease.

Utilities:

For utilities (electricity, telephone and such...), your apartment complex should furnish a list of phone numbers applicable to their address, if not here are some suggestions:

1) ELECTRICITY

Txu Electric & Gas - Customer Service Metro (214) 741-3750

2) GAS

Txu Electric & Gas - Customer Service Metro (214) 741-3750

3) TELEPHONE SERVICE

The Dallas/Ft. Worth area is serviced by several companies, primarily either Southwestern Bell (SWB) or Verizon. Many long distance servers such as Sprint, MCI, and ATT offer competitive prices on long distance calling. You will want to investigate them individually since they offer frequent "deals" such as airline mileage, bankcards, etc. for joining their service.

Southwestern Bell	(800) 464-7928
Verizon	(800) 483-4400
MCI	(972) 720-6494
ATT	(800) 232-1234

%In the Dallas area you must dial the Area Code plus the number on all local calls. For long distance, you must dial 1 plus area code plus the number. (817) metro numbers do not require the 1 in front of the area code if you are calling from a metro number. Should you make an error in dialing, you will get a recording.

Furnishings:

Most rental property comes unfurnished. Although furniture can be rented, this option is usually very expensive and adds more expense to your monthly budget/cost of living.

In the Dallas/Ft. Worth metroplex there are many resources for finding inexpensive furniture of high quality.

Here are a few tips on how to find great furniture at great prices:

- Garage sales. They are very popular and happen every weekend. Find out from neighbors or other students where the "best neighborhoods" are to find the best quality. Look in the classified section of the *Dallas Morning News*. Garage sales are in the classified section "LO2" or on the internet at: www.classifieds.dallasnews.com
- The classified ads section of the local newspaper or classified paper such as the Green Sheet.
- The ad boards at school, located in your classroom or in the Student Affair office. Tri 9's who are about to leave for better and greater things are a great resource for cheap furniture.
- Thrift stores such as Goodwill or the Salvation army, often time have treasures that are just waiting to be discovered.
- Unfinished furniture stores (unstained wood) offer as well some good deals.

Remember that you are probably looking for furniture for temporary housing and want it to last 3 years. Spending your budgeted funds on expensive furniture that you're going to leave behind when you return to your country is not a wise use of your resources, unless it is an item that you plan to take back with you, considering as well the cost of shipping.

Renter's Insurance:

Inexpensive renter's insurance is available and includes personal liability as well as theft insurance. One fire or theft could cause you to have to replace everything (think computer, medical equipment, chiropractic

table, etc..). We live in a litigious society and such insurance protects you in the event your personal property is stolen or damaged due to the negligence of others, or in the event you damage, accidentally or negligently, your landlord's property.

A good renter's insurance usually costs only a few dollars per month, much less than the cost for replacing your property. For more information, contact the Student Affairs office.

TRANSPORTATION

In Texas everything is bigger, including the distances to travel to go from one place to another. This is generally one of the main complaints of any new resident to the metroplex. However, let's face it, the Dallas/Ft. Worth area offers very limited public transportation.

The train and bus system is called DART. To figure out if public transportation will work for you, you can go online at www.dart.org where you will find routes and schedules.

However, you will quickly discover that having your own dependable transportation will give you greater assurance of getting to and from campus conveniently as well as to shopping malls, grocery markets and entertainment.

Purchasing an Automobile:

It is important to carefully consider whether or not the purchase of an automobile is cost effective. Like any machine, a car will break down. The less you pay for the car and the older it is, the more likely it is that a breakdown will occur. While you can find cars available for \$2,000 and even less, you should remember that you will also need money to pay for taxes, insurance and the inevitable repairs. Insurance varies according to your age and your driving record, the type of coverage you select, and the type of car you own. It can be over \$100 per month. There is a fee for auto registration. The amount varies depending on the age, size and make of your car. Most mechanics charge about \$50 per hour for repair work plus the cost of parts. You can expect that owning a car will cost considerably more than the initial sales price. The American Automobile Association estimates the cost of maintaining a new car is 41.2 cents per mile.

The American Automobile Association, also known as Triple A (AAA), offers membership that provides roadside assistance (flat tire repair, towing, battery charging etc...) and discounts to major car rentals, hotel chains and restaurants. For more information on membership fees and services provided go to the following web site: <http://www.aaa-texas.com/>

Locating a car:

Departing students will advertise cars for sale on bulletin boards on campus. Auto Trader Magazine contains car ads and pictures of used cars for sale. This magazine is for sale at convenience stores (7/11). *The Dallas Morning News* contains automotive advertising sections each Saturday and Sunday and advertises both new and used vehicles. Used cars are also available at car dealerships.

Check www.texasautos.com to discover the inventory of new and used cars at some of the car dealerships in our area. Check out the inventory of new and used vehicles sold by Car Max at www.carmax.com. They deal mostly with late model used cars and will tell you what cars are available at each of their locations and what the price is. Buying a used car from an automobile dealer or Car Max will generally be more expensive than dealing directly with a private, individual owner, but will offer more warranty. Check with Student Affairs for discounts on automobile service. Other students living near you can recommend local services.

In Texas, two options are very important. The first is air conditioning. In July and August you can expect temperatures to hover near 100 degrees Fahrenheit (38-40 degrees Centigrade). You can expect the temperatures to be higher on heated freeways and surface streets.

It can get cold in Texas in winter. You can expect occasional temperatures below freezing in November, December, January and sometimes into February. Icy rain (sleet), will often cover the roads with ice and is a major cause of accidents in the wintertime. It does snow occasionally, but usually melts within a day or two. Texans will usually tell you that if you don't like the weather today, wait until tomorrow. Texas weather is noted for its frequent sudden changes in temperature.

Is the price fair?

Car prices are usually not fixed. Buying a car can be a test of your negotiating skills. Although prices are not fixed, there are several sources for estimating the current market value of an auto. You can consult the

Kelley Blue Book at www.kbb.com to determine the value of a used car by make and model. The Kelley Blue Book also covers motorcycles. It is always a good idea to do research concerning safety, repairs, quality and performance of a vehicle. *Consumer Reports Magazine*, an independent organization, rates cars by model and year on cost, safety, repair records. They publish a special issue rating used cars. This is available wherever magazines are sold.

The April issue of the magazine rates the new cars for that year. It is available in libraries and on newsstands. You may also research a car by consulting www.vehix.com, www.autoweb.com, or www.automall.com. Click on “research” and follow the prompts. The price you actually pay will vary based on the general condition of the car, the variety of options such as air conditioning, air bags, etc. and the mileage. It is helpful to have a record of the maintenance and prior damage history from the previous owner. It is especially helpful to know if the previous owner has changed the oil on a regular basis.

Some car dealers offer limited warranties on pre-owned vehicles.

Checking the condition of a vehicle:

Most mechanics will check a car for you for about \$50 and give you good advice on the condition of the car. Unless you are very experienced, this is a good investment. There are mechanics listed in the Auto Trader Magazine who will come to you and evaluate your potential car for about \$50.

Texas State Registration:

The registration and titling of motor vehicles in Texas is done in the county of residence. State law requires that the county tax assessor-collectors act as agents for the Texas Department of Transportation.

If you buy a vehicle from a licensed Texas dealer, the dealer is required to complete all the papers that are necessary to title and register the vehicle in your name. The fees associated with registering and titling the vehicle will be added to your purchase cost. The dealer must also file these papers with the county tax assessor-collector’s office within 20 days of the date you bought the vehicle.

If you purchase a used car from an individual, you and the seller are responsible for filling out the correct paper work. You must use Form 130-U. A copy may be downloaded from www.dot.state.tx.us/insdot/orgchart/vtr/reginfo/faq.htm

The seller should indicate the purchaser’s name and address, the odometer reading (mileage) and certification in the title assignment and then sign both the title and title application.

If no title is available, the seller should use Form 34 to apply for a title. You must receive a **title** to prove you own the car. Do not pay until you receive a title. The seller should then give the title and title application to the purchaser, along with the current registration receipt. The purchaser should then go to the county tax assessor-collector office and file the title application. You will need to take with you: driver’s license or passport; social security card; proof of automobile insurance; valid Texas state inspection sticker; 130U form signed by the seller; title (back signed by seller). The fee is \$13 plus the motor vehicle sales tax (6.25%). There will also be a \$2.50 registration transfer fee, or possibly a registration fee if the license is not current. You must also pay a tag fee, for the license plate for your car. This fee depends on the type and year of vehicle you buy. You must make payment in cash or by check from a local bank.

Tax Assessor-Collector

10056 Marsh Lane

Dallas, TX 75202-3304

Phone (214) 904-3000

Open 8:00 to 4:30 Monday through Friday

Registration on the PCC campus:

If you intend to park your car on the PCC campus, you must register with the PCC Department of Security. This can be done at registration time or any time in the Security Office. All vehicles parked in PCC parking spaces must have the decal displayed properly. If you have a problem with your vehicle on campus such as a dead battery or a flat tire, you may call Security.

Please refer to the Campus Parking Regulations publication for further information.

Annual Auto Inspection:

Texas law requires that an automobile be inspected annually to insure that it can operate safely and meet environmental regulations. There should be an inspection sticker on the windshield of the car with an expiration date. If you are driving a car with an expired inspection sticker, you may be ticketed and required to pay a fine. Take the car to an authorized inspection site before the expiration date on the sticker. The cost of the inspection is mandated by the state and is the same no matter where you go. It is approximately \$24. If the car does not pass inspection, you will be required to make the necessary repairs before you receive the sticker. You do not have to have the repairs made at the location of the inspection. You may do the repairs yourself or take the car to any mechanic. When the repairs are complete, take the car back to the original inspection site within the specified time, and you will receive the inspection sticker without paying an additional inspection fee.

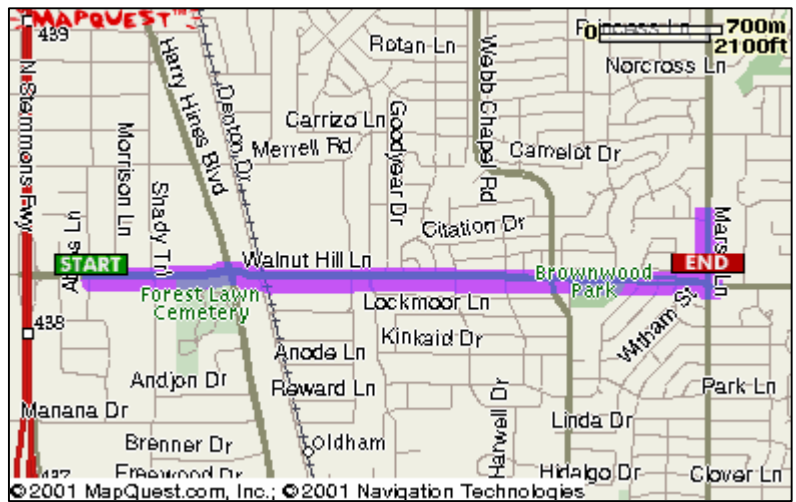
Automobile Accidents:

If you have an auto accident, the first thing you should do is get the name and phone number of a witness. If the accident is the fault of another driver, they may admit fault at the scene of the accident but change their mind later. The more witnesses you have, the better. A passenger in your car will not serve as a witness.

If your vehicle is drivable and there is no personal injury move your car to the side road. Otherwise call the police (911) immediately and describe your situation. They will send officers right away to clear away traffic and prepare an official accident report. They will call an ambulance for you if needed.

Carefully record the following information:

1. Name of the other driver
 - Ask to see his driver's license and write down the number
 - Ask to see proof of insurance and write down the name and phone number of the company and policy number
2. Passengers in the other car: their names, descriptions, and locations in the car
 - You should be prepared to supply the other driver with your license and insurance information also
3. Exact description of the car
 - Make of car, model and year
 - Color
 - Location of damage to the car



4. Exact time and location of the accident
5. Name and badge number of the police officer if one arrives

It is absolutely mandatory by law to carry automobile insurance. Anytime a police officer stops you while you are driving, the first thing he will ask you is to show your driver's license and proof of insurance. If you do not have these documents with you, you will be ticketed, even if you have the documents at home.

What to do if stopped by the police:

- Shut off the engine and remain inside your car unless the officer requests that you exit.
- Be polite and courteous. Never offer a police officer money.
- Have your license, registration and auto insurance card or policy in a convenient location so they are easily accessible. Many police officers face violence when writing a traffic ticket. Fumbling around inside your car for "lost or missing" paperwork should be kept to a minimum. It could cause the police officer to fear you are looking for a weapon.
- Keep your hands on the steering wheel and avoid making moves that could be interpreted as sudden or as threatening.
- In the event other passengers are riding with you, ask them to refrain from making comments.
- If the stop is at night and it is possible, pull over in a well-lit area.
- Turn on the interior light and keep it on in order for the officer to see inside your car.
- Do not argue with the officer. It is always helpful though, to let them know that you are a Parker student.

If you are caught driving while under the influence of alcohol (DUI) do not expect any mercy. You will spend the night in jail and your car will be impounded. Our advice: **DO NOT DRINK AND DRIVE.** If you are treated unfairly, get the officer's name and badge number. You can follow up by notifying the officer's superior and filing a complaint against him or her. Arguing could result in detainment and INS deportation.

Three or more traffic violations may result in student losing visa status.

On driving and alcohol. It is **illegal** in the state of Texas to drive with an open container of alcohol, either full, half full or empty. It does not matter if the container belongs to the driver or the passenger. It is a class C misdemeanor, punishable by a \$500 ticket, if observed by an officer. **Driving while intoxicated is a class B misdemeanor** with a minimum of 72 hours of confinement if arrested. Make the confinement six days if opened containers are found in the vehicle. A judge will decide on the amount of the fine, which cannot exceed \$2000. A third charge of DUI is considered a felony. If convicted of a felony **the Chiropractic board can refuse to give you a license**, and, if already licensed, they can suspend or revoke your license.

SHOPPING:

Dallas is a shopper's paradise. Department stores offer frequent sales and there are discount stores for major product lines from clothing to fabric and furniture. You will want to pick up a copy of the Underground Shopper (at Barnes&Noble or Borders) or check out the web site at www.undergroundshopper.com for what is considered to be the best advice on where to get the best price locally.

Grocery Stores:

Here are a list of a few grocery stores located in a five mile radius that you may find convenient. For other locations please consult the yellow pages at www.superpages.com. For maps and directions, please consult www.mapquest.com.

Sack'N Save
1235 S. Josey Lane, Carrollton
1145 W. Airport Fwy, Irving
Open 7 days a week from 6am to Midnight

WalHMart Supercenter
1635 Market Place
Irving, TX 75063
1213 E Trinity Mills Rd
Carrollton, TX 75006

Albertsons Food & Drug
2662 Midway Rd., Carrollton
7730 N. MacArthur, Irving (near 635)
Open 24/7

Kroger Food Stores
3612 N. Beltline, Irving
3044 Old Denton Rd., Carrollton
Open 24/7

Minyard Food Stores
120 S. Denton Tap Rd., Coppell
1109 W. Rochelle Rd., Irving
Open 24/7

Tom Thumb
3535 Beltline at Northgate, Irving
Open 24/7

American Supermarkets offer more than groceries. You can find products for personal hygiene, household products, flowers, greeting cards, and over the counter medicine. All of them will have a pharmacy on site, except for Sack'N Save, which is a warehouse type of store. Price wise, Sack'N Save is a great bargain.

Wal-Mart, Albertsons, and Minyard have midrange prices. Kroger and Tom Thumb can be somewhat pricey at times, but they offer fidelity cards that can give discounts on certain marked items. Tom Thumb and Kroger give part of their benefits to institutions of your choice. Parker College is one of the options, so if you apply for a fidelity card, please choose Parker College as your institution of choice.

Supermarkets in the metroplex may or may not offer alcohol for purchase, depending on whether they are located in a "dry" or "wet" precinct. You will need to present your ID to purchase liquor and cigarettes. You will find it helpful to check prices advertised in the newspaper and take advantage of price savings. Many of the stores offer discounts from coupons that are also found in newspaper supplements or online.

Discount Stores:

Wal-Mart (Food, clothes, furniture, electronics)
Farmers Branch, 13307 Midway Rd.
Irving, 1635 Market Pl.
Carrollton, 1213 E Trinity Mills Rd

Kmart (Food, clothes, furniture, electronics)
Irving, 3500 W Airport Fwy
Carrollton, 3050 N Josey Ln
Addison, 3730 Beltline Rd.

Target (Food, clothes, furniture, electronics)
Carrollton, 2620 N Josey Ln
Irving, 7845 N Macarthur Blvd

Best Buy (computers, electronics, music, videos)
Irving, 3915 W Airport Fwy
Dallas, 2250 Lyndon B Johnson Fwy

Circuit City (computers and electronics)
Irving, Hwy 183, Next to Irving Mall

Dollar stores (various items for 1\$)
Irving, 245 E Grauwlyer Rd
Carrollton, 1235 S Josey Ln

Marshall's (clothes for the whole family)
Irving Mall

Sam's Club^T
Dallas, 1959 W Northwest Hwy
Addison, 4150 Belt Line Rd
Plano, 301 Coit Rd

Costco^T
Carrollton, 1548 Valwood Pkwy # 118

^TThese stores require a membership card to make purchases. Memberships can be purchased on location.

Copy Store:

Kinko's Copy Shop
Irving, 841 MacArthur Park Dr
Farmers Branch, 13940 N Stemmons Fwy

Major Department Stores:

Dillard's (mid-range prices)
Irving Mall

Foleys (mid-range prices)
Irving Mall

J. C. Penney's (economy thru mid-range prices)
Irving Mall

Sears (Economy thru mid-range prices)
Irving Mall

Mervyns (reasonably priced clothes)
Irving Mall

Neiman Marcus (high end, exclusive, designer merchandise)
1618 Main Street, Downtown Dallas (the original and worth visiting)

Malls:

The Dallas metroplex has truly some of the best shopping centers. We recommend that you visit the following:

The Galleria

An upscale mall, featuring most of the high end labels (Cartier, Gucci, Armani), restaurants and an ice skating rink. Located on the corner of I-635 and Tollway

Irving Mall

A family oriented mall with major department stores. Located on Hwy 183 and Beltline North.

Grapevine Mills

This is an outlet mall with great deals! On top of that it has a Virgin Megastore (all the music you can dream of and more) and an AMC Grapevines Mill 30 theatres that is worth the trip (stadium seating and loveseats).

Vista Ridge Mall

Family oriented Mall with major department stores.

Located on I-35E at FM 3040 in Lewisville

The Shops at Willow Bend

If you are on top of fashion and you have the dough, this might just be your place.

All the expensive labels are there and don't look for a food court there's none.

Located on the corner of Tollway and Park Blvd

Stonebriar Mall

It might be a little far but it is worth a trip.

It features major department stores, furniture stores, huge food court, ice skating rink, Dave and Busters and an AMC theater.

Located on the corner of Preston and 121.

ENTERTAINMENT

Students are encouraged to keep their lives balanced while attending Parker. The Dallas area offers a very wide range of activities and you will find that diversion is helpful.

Each Friday the *Dallas Morning News* publishes an entertainment guide for the area, or you can pick up the Dallas Event, a free publication that you find at 7/11 stores. You can find out where to dine, who is featured at the clubs, where movies are playing, programs for children, stage productions, concerts, exhibits, etc., etc. Sports fans will love the plethora of events at American Airline Event Center, Texas Stadium, The Ball Park in Arlington, Reunion Arena, Will Rogers Coliseum and Fair Park.

The many area lakes provide good fishing and water sports. Both Dallas and Ft. Worth have excellent zoos. The Arboretum in Dallas and Botanical Gardens in Ft. Worth offer the experience of seasonal changes in nature. Six Flags over Texas amusement park, Hurricane Harbor, and the State Faire of Texas provide a variety of activities for all ages.

Check with the Student Affairs office for information on entertainment discounts. Additionally, many theaters and other entertainment services offer students or group discounts for parties of 10 or more attendees. Check with the ticket office for more information and always have your Parker Student ID with you.

You can also purchase an Entertainment Pass Book for Dallas and surrounding areas for \$30.00, which gives discount on meals, movies, theater, etc...

DEPENDENT INFORMATION

Public School for children:

Public education for children is determined by geographic area. Your children may only attend the school provided in the geographic area in which you live.

Here are a few numbers that may be of help for instructions on school enrollment:

Dallas Independent School District:	(214) 989-8000
Irving Independent School District:	(972) 273-6000
Carrollton Independent School District:	(972) 323-5700
Plano Independent School District:	(972) 519-8100
Richardson Independent School District:	(972) 301-3333

Volunteer Work:

For spouses who want to keep busy while their beloved is in school there are tons of volunteer opportunities in various fields. On the Internet, just enter "Dallas volunteer work" in a search engine and you will find a myriad of offers.

Keep in mind that doing volunteer work is an excellent way to meet people off campus and develop relationships for future opportunities to speak about chiropractic and the outpatient clinic.

Otherwise here are a few numbers to major hospitals and organizations that appreciate the time you could offer:

Children's Medical Center of Dallas	(214) 640-6388
Texas Scottish Rite Hospital for Children	(214) 559-5000
Parkland Memorial Hospital	(214) 590-8827
Presbyterian Hospital of Dallas	(214) 345-7580
American Red Cross, Dallas chapter	(214) 678-4800
The Dallas Zoo	(214) 943-2771, ext. 341
Dallas Theater Center	(214) 526-8210, ext. 6060
Dallas County Adult Literacy Council	(214) 821-READ
Make-A-Wish foundation	(972) 450-9477

Keeping in touch with your culture:

With 30% of North Texas residents being first or second generation immigrants to this country, Dallas indeed deserves the label of "International City." A cool site, www.dallasinternational.com, maintains a database of local ethnic organizations web sites, along with a calendar of events offered by the ethnic groups, as well as relevant news items. According to this site "three out of every 10 residents in the metroplex were born outside the United States or is a child of a foreign-born immigrant. This change reflects the nationwide trend, as America's foreign-born population has risen from 9.7 million (4.8% of all Americans) in 1970 to 28.4 million in 1997."

Taxes



Everyone in the United States, regardless of immigration status, is responsible each year for submitting a complete and accurate income-tax statement to the Internal Revenue Service (IRS), an agency of the U. S. Treasury Department. Americans call the process “filing a tax return.” International students, regardless of whether they work or earn income while in the United States, must file an appropriate return each year. In many countries, the government assesses and collects taxes owed by individuals. In the United States, however, it is each individual’s personal responsibility to meet his or her tax obligations. The government will not do it for you, but will penalize you if you do not do it yourself. You are responsible first of all for helping your employer estimate how much of your income should be “withheld” (or deducted) from your wages for the purpose of paying taxes. Your employer pays those amounts directly to the U. S. Treasury on your behalf. In your annual tax return you must reconcile your account with the government to verify that you paid the right amount over the course of the year. If you paid too much, you may claim a refund, which will be paid promptly unless the government disagrees with your calculations. You must file a tax return even if you did not have income from a U. S. source, just to keep the government records straight. Assistance for completing tax forms is available in the Student Affairs office.

The U. S. tax system encompasses at least six different tax types (income tax, social security tax, sales tax, and personal property tax) and three layers of taxation (local, state, and federal). Texas is one of the few states, which has no **state** income tax. You have obligations at several levels. To learn about your income-tax responsibilities, consult local tax authorities after you have arrived in the United States. Check the blue or white pages of the local telephone book for the appropriate government listings. Alternatively, your International Student Advisor or college payroll office may be able to provide you with this information.

“Sales tax” is similar to the value-added tax collected in many countries, except that in the United States the amount of the tax is not included in the advertised prices of goods. It is added to the sale price of merchandise at the check out counter. Sales tax rates vary from state to state. The state of Delaware, for example, charges none at all, whereas other states may charge as much as 10 percent on some goods and services. Some states assess a “personal property tax” on automobiles and other valuable property. In Dallas, the sales tax is 8.25%.

United States tax laws are difficult to understand, so some students may want to ignore this obligation. Be aware, however, that the amount of information shared by the IRS and the INS is increasing each year. It is in your interest to meet your tax obligations.

The best website for international students to learn about taxes is created by the University of Texas and located at www.utexas.edu/international/taxes

Definitions and Dates:

Government agencies create endless confusion by using a single word to mean several things. The most common example is the term “resident.” When used by the Immigration and Naturalization Service (INS) a “resident” is an individual who, though not a citizen of the United States, has the right to reside here indefinitely. When used by the IRS, a “resident” is an individual who has spent enough time in the United States to be taxed as a U. S. citizen or permanent resident, even though he may be a nonimmigrant, such as an international student in F status. These classifications (resident and nonresident) determine how much income is taxed.

Note that “income” is not limited to wages paid to you in cash, but also includes that portion of your scholarship, fellowship, or assistantship that is applied to your housing and living expenses. The portion applied to your tuition, fees, books, and supplies is not counted as income. The payroll office on campus will help you make these distinctions. Be sure to inquire about the applicability of any tax treaty that might exist between your country and the United States.

To find out if such treaty exists for your country go to http://www.irs.gov/prod/forms_pubs/graphics/15023t13.gif where you will find a table of tax treaties and their reference numbers. Tax exemptions offered by these tax treaties are explained at http://www.irs.gov/prod/forms_pubs/p90102.htm. Note: Only the second half of that document deals with students.

Reporting Requirements for Dependents:

F-2 dependents regardless of age are expected to file tax returns annually in the United States, even if they have no income from a U. S. source. In the case of F-2s (who cannot work in the United States), the completion of a tax form is simple.

Tax Terms: A Glossary

The normal tax deadline in the United States is April 15. All F-1 students, even those with no U. S. income, are required to file a tax return every year. Sources of U. S. income may include on-campus employment, scholarships, fellowships, graduate assistantships, Practical Training or Academic Training, and any compensation received for labor.

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

Exempt Individual: A person not subject to the Substantial Presence Test (see below), which determines whether an individual files as a resident or nonresident. Many students incorrectly construe the term to mean that they are not required to file a tax return and/or pay taxes.

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

Nonimmigrant: An individual with a permanent residence abroad and in the United States temporarily, as in the case of an international student.

Nonresident: An individual in the United States temporarily (usually less than six years).

Resident: An individual who is a U.S. citizen, a U.S. permanent resident, or a nonimmigrant who has been in the United States sufficiently long enough to be considered a resident. Residency is determined by the Substantial Presence Test (see below).

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

Substantial Presence Test: A formula devised by the Internal Revenue Service to determine whether an alien is a resident or nonresident for tax purposes. F and J students **do not** use the test during their first five calendar years in the United States. After that time, individuals who spend 183 days a year or more in the United States become "residents for tax purposes" for that year.

Tax Treaty: An agreement between the United States and another country to determine how the country's nationals will be taxed when temporarily in the United States. A treaty can confer certain tax benefits. A note of caution, however: tax treaties are very specific. Not all residents of a tax-treaty country will qualify for tax benefits. Consult publication 901 at www.irs.gov.

Individual Taxpayer Identification Number (ITIN): Individuals who are not eligible for a social security number (such as F-2's) receive from the IRS a number for tax purposes.

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

Important Dates:

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

June 15: The last day on which nonresident students and their dependants who have no wage income from U.S. sources may file their 1040NR-EZ or 1040NR returns.

Documents

519: “U.S. Tax Guide for Aliens”, an IRS publication. Helpful when preparing a nonresident tax return (1040NR or 1040NR-EZ). Consult it online at http://www.irs.gov/prod/forms_pubs/p519toc.htm

901: “U.S. Tax Treaties”, another IRS publication. Essential for individuals from nations having tax treaties with the United States. Consult it online at http://www.irs.gov/prod/forms_pubs/p901toc.htm

8843: “Statement for Exempt Individuals and Individuals with a Medical Condition” . This one-page document must be completed and returned with the 1040NR and 1040NR-EZ. It verifies nonresident alien tax status. Download it at http://www.irs.gov/prod/forms_pubs/formpub.html form 8843.

1040NR: “U.S. Nonresident Alien Income Tax Return”. The longer version of the return is completed by many nonresidents. This form is distinct from the 1040, 1040A, or 1040EZ filed by residents for tax purposes. It is not interchangeable with those forms. The IRS publishes an instruction booklet to accompany the form. Download it at http://www.irs.gov/prod/forms_pubs/formpub.html form 1040 NR

1040NR-EZ: “U.S. Income Tax Return for Certain Nonresident Aliens with No Dependents”. A simplified version of the 1040NR. Most F-1 and J-1 students who are non-residents may file the 1040NR-EZ. The IRS publishes an instruction booklet for this form. Download it at http://www.irs.gov/prod/forms_pubs/formpub.html form 1040 NR-EZ.

W-2: “Wage and Tax Statement”. This is a form issued annually by employers (normally during the month of January). Copies of the W-2 must be filed with tax returns. This form will be mailed to you, otherwise consult with the Payroll office, which will issue you one.

W-4: “Employees Withholding Allowance Certificate”. This is a form completed by employees at the time of hire to indicate how much tax is to be withheld from the paycheck.

SOCIAL CUSTOMS IN THE UNITED STATES

Friendship:

Americans are usually very “friendly ” and appear to be very open when you meet them; they readily welcome and are willing to help newcomers. It takes a long time, however, for “friendships” (close relationships between people) to develop. In the United States, people enjoy doing things together and exchanging ideas, which can lead to friendship. However, “friends” may not become deeply involved in each others’ personal affairs or even spend a great deal of time together.

Americans easily call someone their “friend” when others might use the term “acquaintance.” It is typical for an American to smile, give a warm greeting, act like a person is a good friend and make a statement like, “Let’s get together sometime.” Americans feel they are sincere when doing this, but they have different expectations than those of other cultures. Americans tend to be so busy that they don’t follow through on comments about “getting together sometime.” They seem to have many casual friendships but have trouble investing the time necessary to develop truly deep friendships. Don’t be discouraged or offended. Explaining your perspective on these things will give you and your new American friends a chance to learn from each other.

Americans often talk about their children and family activities, for example, but they are reluctant to discuss family problems or why they do not have children, if they have none. Americans are also reserved about discussing financial matters and will often avoid answering questions about their income or the cost of their possessions. Generally, Americans are interested in discussions about politics, religion, local and international events, and hobbies. They are curious about how people live in other parts of the world and are willing to talk about their own way of life. You do not have to discuss any subject that is difficult for you, but when friends exchange views with honesty and mutual respect, they gain new insights and understanding. Americans often indicate their interest in others by asking questions. No matter how silly they seem, their questions to you indicate an eagerness to learn about your country and culture. Even the most basic information is of interest to them. You can:

- Share photographs and slides from home
- Share a book from your country
- Explain your national holidays
- Give them maps or postcards from your country
- Discuss events that are happening in your country
- Introduce them to friends from your country

Americans may enjoy having you cook a favorite meal from home or may attend a cultural event you and others from your country have planned. Sharing information about your country and your home helps to make meeting and getting to know Americans an enjoyable experience, for you and for them.

Americans, like all people, have unique social customs. A few are discussed below, but it is impossible to list them all. By observing Americans and asking questions, you can learn about others.

Invitations:

Americans make statements such as “You must come to see us” or “See you later”. This kind of friendly statement is not necessarily an invitation. An invitation specifies a time, date and place. It is polite to respond to an invitation with either “yes” or “no”. A “yes” answer requires you to attend unless you call to cancel. You can always decline an invitation; it is polite to say “no ” or “no, thank you”. If you find you must cancel a meeting or social engagement, inform the person as early as possible. It is considered impolite to accept an invitation and not go.

Time:

Americans tend to place more emphasis on punctuality than do people in many other places. You are expected to be ready at the time agreed upon if someone is picking you up at your residence. When invited to someone’s home, you are expected to arrive within five or ten minutes after the scheduled time, but never before that time. When you plan to meet someone

at a restaurant, theater or some other place where reservations have been made, it is important to arrive at the time agreed upon. Many Americans feel that arriving late for social events or appointments indicates a lack of respect for the person who is kept waiting.

There is an expression which states that “Time is money.” This perspective is typical of Americans who view time as a limited resource to be saved or spent for useful purposes. This means Americans will usually be on time for meetings and engagements and will keep a schedule of their activities and expect others to do the same. Americans seem to put everything on a calendar because forgetting an appointment is very serious to them. In meetings and professional encounters, being organized is highly valued, whereas “wasting time” in “idle” conversation is not. Americans are extremely offended if someone is late to a dinner engagement or appointment. If you agree to join an American at an agreed upon time and do not arrive at all, they feel very offended because of the time they have lost in planning and waiting.

Dress:

Everyday dress is appropriate for most visits to peoples’ homes. You may want to dress more formally when attending a holiday dinner or cultural event, such as a symphony concert or a theater performance. If you are uncertain about what to wear, ask your host.

Introduction and Greeting:

It is proper to shake hands with everyone to whom you are introduced, both men and women. An appropriate response to an introduction is “Glad to meet you.” If you want to introduce yourself to someone, extend your hand for a handshake and say, “Hello, I am....”. Some Americans greet each other with a hug, if they are well acquainted. If you do not wish to be hugged, extend your hand quickly for a handshake.

Dining Customs:

When you accept a dinner invitation, tell the host if you have any dietary restrictions. He or she will want to plan a meal that you can enjoy.

Cocktails or other beverages may be served before dinner. It is not necessary to accept an alcoholic drink if you do not want one. You can always ask for fruit juice or a soft drink.

The evening meal is the main meal of the day in most parts of the United States. This is a time for family members, including children, to be together and talk about topics of interest. Guests are encouraged to join in these conversations.

Food may be served in one of several ways: “**family style**,” by passing the serving plates from one to another around the dining table; “**buffet style**,” with guests serving themselves at the buffet; and “**servicing style**,” with the host filling each plate. Guests usually wait until everyone at their table has been served before they begin to eat, unless prompted otherwise. Hands may be used to eat foods such as hamburgers, raw fruit, fried chicken and sandwiches. If not sure, observe what the other adults do. As far as table manners are concerned, you should keep your left hand on your lap, unless it used to cut meat. Do not speak with food in your mouth.

It is all right to say “No, thank you” when you are offered a second serving of food. Accept more food if you want it. However, the offer might not be repeated as most Americans think it is impolite to insist that people have more food after they have refused a second serving. Eating all of the food indicates you have enjoyed the meal; it does not indicate that more food should be served.

Thank You:

It is not necessary to take a gift when you are invited to dinner. However, you may wish to present a small, inexpensive gift to your hosts on special occasions or when staying overnight in their home. (A small item you

brought from home can be a pleasant surprise to hosts.) At the conclusion of a visit, thank the host and hostess for their hospitality. A written thank-you note sent a few days after your visit is always appreciated.

Goodbye:

Dinner guests usually stay for an hour or two of conversation or other activity after the meal is finished. If your host is driving you home, he or she may suggest a time for leaving. In larger groups, it is not necessary to say good-bye to everyone before leaving but of course you will want to locate your host and hostess to tell them good-bye and thank them.

Smoking:

Most Americans do not smoke inside homes. If your host or hostess does not smoke indoors, it would be appropriate to ask permission to excuse yourself for a few minutes to go outside and smoke.

Pets:

Many Americans have pets, especially dogs and cats that are often allowed into every room in their homes. If the presence of pets makes you uncomfortable, discuss the situation with your hosts.

Telephone Etiquette:

Ask permission before using your host's telephone to make a call. Home hospitality does not include using the host's telephone for long distance calls. If you must make a long distance call, ask the operator to call you back with the charges, so that you can pay immediately. You can also reverse the charges (collect call) or use your telephone credit card.

You may purchase long distance cards that allow you a certain number of long distance minutes.

If you own a cell-phone turn it off before going to any social event. It is quite rude to pick up a call while your host is entertaining you. Similarly, be courteous and turn off your phone at any social event (theater, church, museums) and before entering class.

Helping with Household Tasks:

In most families, men, women and children share household duties. Many married women work outside the home and Americans rarely employ servants. You may want to assist with household tasks when you are present in a home, especially for an overnight or weekend visit.

American Culture

Individualism and Privacy

Americans place high significance on independence and responsibility. They often spend less time with family and act more independently of family. This perspective can lead to a seeming lack of respect for parents and older people, although parents and family are cherished by most Americans. As well as valuing individualism, Americans place more importance on privacy than some cultures. This can be seen in giving each child a separate bedroom, and expecting even close friends to phone first before coming by their home for a visit.

Informality

Differences in Americans' attitudes regarding appropriate attire in the classroom, use of slang language, addressing people by their given name, posture, classroom activities such as eating in class, asking questions and making comments during a classroom situation are examples of the informal view Americans take.

Directness and Assertiveness

Americans would rather be told "no" when they give an invitation than to be told "yes" if the "yes" is not sincere or not certain. If a person is too busy studying to accept an invitation or if a person does not want to accept an invitation, an American would rather understand clearly that the response is "no." Americans are direct in their conversations. When talking to someone about something they don't like, they may call it "constructive" criticism. Being honest in communication is an extremely important value, however political correctness will be preferred to directness in public functions. Hence you are not black but African American, you are not handicapped but physically challenged, etc... Being assertive in expressing opinions or making requests is considered acceptable and even necessary, but being too "pushy" or aggressive is not. Distinguishing the fine line here is difficult even for Americans.

Achievement Orientation

Achievement, progress, and accomplishments are highly valued by Americans. Walk into somebody's office and check out the several awards that deck the walls. Sometimes this seems to diminish their value of taking time to sit a minute and build relationships. Americans tend to identify themselves by their work. It is common when meeting a new acquaintance to ask, "What do you do?" Even in leisure time, Americans seem to constantly be pursuing activity and achievement.

Cultural Awareness

Changes in culture can be exciting, stimulating, and a wonderful part of your educational experience. Seeing the world as others see it will benefit you in the workplace and in your personal life for years to come. Cultural adaptation will make you a stronger person, but the process can at times be gradually and subtly disturbing, causing confusion and depression. Everyone has culture shock. We all handle it in different ways.

Culture Shock

Culture Shock is psychological disorientation due to being in a new culture.

Broadly speaking, culture shock comes from:

- living, studying or working for an extended period of time in a different environment
- having values that you held to be absolute brought into question because of cultural differences
- being constantly put into situations where you are expected to function with maximum proficiency but where the rules have not been adequately explained.

As the above suggests, culture shock does not result from a specific event. Rather, it builds slowly from a series of small events often difficult to identify. Remember that the reactions are emotional and not easily subject to rational management.

The four stages of cultural shock are:

- initial euphoria
- irritability and hostility
- gradual adjustment
- adaptation or bi-culturalism.

A person with culture shock may experience some of these symptoms:

- homesickness
- boredom
- withdrawal (i.e., spending excessive amounts of time alone; avoiding contact with host nationals)
- need for excessive amounts of sleep
- compulsive eating and/or drinking
- irritability
- chauvinistic excesses
- stereotyping of and hostility toward host nationals
- loss of ability to work effectively
- physical ailments.

Dealing With Culture Shock

There are several steps one can take to deal with culture shock.

- Recognize the causes and symptoms of culture shock.
- Replace what you miss with something from the host culture.
- Nurture friendships with host nationals.
- Build a support system of friends.
- Ask your International Advisor if you need suggestions.
- Talk both to host nationals and other internationals about your stress.
- Keep your sense of humor.
- Recognize that anxiety is normal, and that you must be open, take risks and laugh at your mistakes.
- Suspend negative judgments about the host culture. Give people another chance.
- Be honest. If you are confused or misunderstood, admit it instead of pretending that the situation is fine.
- Become actively involved in your new environment.
- Spend time with people who are positive about the host culture and other aspects of life.
- Look for logical reasons behind things that seem strange, confusing or threatening.
- Have faith in yourself, the essential good will of your hosts, and the positive outcome of your experience.
- Be open-minded. It is natural that people's habits in the USA are different from those in your home country. There is no need to worry. You will get acclimated.

Major U.S. Holidays and Important Dates

Holidays in bold typeface are observed holidays by Parker College of Chiropractic. Few U.S. holidays are honored with all businesses closing, although government offices and bank close. You will need to check closings for each holiday date.

New Year's Day. At New Year's Eve parties across the United States on December 31, many guests watch television as part of the festivities. Most of the television channels show Times Square in the heart of New York City. At one minute before midnight, a lighted ball drops slowly from the top to the bottom of a pole on one of the buildings. People count down at the same time as the ball drops. When it reaches the bottom, the New Year sign is lighted. People hug and kiss, and wish each other "Happy New Year!"

Birthday of Martin Luther King falls typically on the third Monday of the month. A day to remember civil rights.

Valentine's Day is Wednesday, 14 February. Send a card and flowers to your love one.

Presidents' day (Observed) on the third Monday of February. Commemoration of the birthdays of George Washington and Abraham Lincoln.

St. Patrick's Day is on March 17. It is tradition to wear something green, otherwise you are game to be pinched.

April Fool's Day is on April 1st. It is tradition to play jokes on each other that day.

Federal Income Taxes are due on April 15.

Mothers' Day is the second Sunday of May.

Memorial Day is on the last Monday of May. Americans celebrate memorial day by visiting cemeteries, cleaning tombstones, and placing flags or flowers on the graves of their deceased family members.

Flag Day is June 14. People adorn their houses and yards with the National flag.

Fathers' Day is on the third Sunday of June

Independence Day: Each year on July 4, Americans celebrate the birth of their nation, which was founded on July 4th 1776, with the signing of the Declaration of Independence (from the British government). They celebrate that freedom and independence with barbecues picnics, and family gatherings, as well as watching fireworks at night.

Labor Day is the 1st Monday of September. Time to hang out with family or friends and check out the sales.

Columbus Day (Observed) on the second Monday of October.

Halloween is October 31. Time to put on a costume and go trick-or-treat with the children.

Veterans' Day November 11. Most towns have parades for the occasions. They can be really cool to quite boring!

Thanksgiving Day Thanksgiving is celebrated on the fourth Thursday in November. It is a time for family, food (lots of food), and football, and marks the unofficial beginning to the winter holiday season. It is Tradition to invite friends who can't be with their families.

Christmas Day 25th of December.

This section is a summary of U.S. Immigration and Naturalization Service and U.S. Exchange Visitor Program regulations. This is not meant to be a substitute for consulting your International Student Advisor. Read the following section carefully in order to obtain a basic understanding of your responsibilities. Understanding this will save you time, money, and give you the best possible chance of achieving your goals of an education in the United States. Friends, faculty advisors, and others may be well intentioned in their advising on visa information, but they are not dependable sources of information on matters so crucial to your legal status in the U.S. Failure to maintain legal immigration status in the U.S. will cause much hardship for you. Getting back into legal U.S. immigration status is a difficult and costly process. So please read below on how you can maintain your legal immigration status.

Maintaining Your Legal Immigration Status

As you pursue your course of study, you will be asked to comply with various U.S. government regulations. This section presents a brief introduction to the following issues, primarily as they apply to students in F-1 status, but it cannot replace the advice and assistance of the International Student Advisor. Many individuals (such as other students, professors, community members) will offer information; however, before making a decision to change your course of study, change your course load, transfer to another institution, travel outside the United States, or accept employment, you should seek advice from the International Student Advisor. Ultimately, it is the student's/scholar's responsibility to know and abide by the regulations. Your International Student Advisor is here to advise you on U.S. immigration law, on your options, and to assist you in matters relating to immigration. We want to work with you but there are regulations that do not allow us to give you permission for certain F-1 or J-1 benefits if our records show you to be out of legal immigration status.

Please call the Student Affairs at (214) 902-2461 to schedule an appointment with the International Student Advisor if you have questions regarding your status, or if you think you may have violated your status. Be sure to leave information on how to be reached with the International Student Advisor.

Regulations of the U. S. Immigration and Naturalization Service (INS), a branch of the Department of Justice governs students classified in F-1 status. Your eligibility for such benefits as travel endorsements, employment authorization, school transfers, and change of degree level depends on maintaining lawful status. When you apply for your visa at a U. S. Consulate or Embassy or when you enter the United States, an immigration inspector asks you to read and sign a statement on the Form I-20 (F-1 students). Your signature on either document shows that you agree to abide by U.S. immigration law as it affects F-1 or J-1 visa holders while in the United States. The following sections discuss the requirements for F-1 students for maintaining legal status.

F-1 Student Maintenance of Status

As an F-1 student, you were admitted to the U.S. for "duration of status" (D/S is found on the white I-94 card in your passport). This means you are permitted to stay in the U.S. as long as you maintain your status by fulfilling the requirements of being an F-1 student. Keep in mind that there is an important difference between an F-1 visa and F-1 status. The visa is a stamp or sticker placed in your passport by a U.S. Embassy or Consulate Official and is granted for entry purposes only. Think of the F-1 visa stamp as being like an admission ticket to a cinema that you have yet to use to enter. F-1 status, however, is granted when you enter the U.S. and then you become regulated by the Immigration & Naturalization Service (INS). Even if your visa is valid, you can lose your legal F-1 student status if you do not continue to comply with immigration laws regulating your stay in the U.S. If you fail to maintain your legal student status, you will need to apply to INS for reinstatement, or in some cases, be forced to leave the country (e.g., you must leave the country and make a new entry with a valid visa and new I-20).

The government regulations you must follow in order to maintain your legal status include the following:

Maintain a valid passport at all times, unless exempt from passport requirements.

Attend the university that the INS has authorized you to attend.

Complete an official immigration transfer whenever you change educational institutions. Even if you finish a degree at one university and start another degree program at another school without leaving the U.S. that is STILL regarded as a transfer. An immigration transfer must be completed within 45 days of the beginning of classes of your first semester at the new school. If you violate your immigration status at your old school you are ineligible to transfer until your status is cleared by immigration. Please note: an immigration transfer is a totally separate process from transferring academic credit from another school.

Complete a full course of study during the fall, spring and summer trimesters (we are a year round school). Anything from 25 to 30 hours per trimesters (depending on the trimester) is required for full time unless authorized by your International Student Advisor. If you believe that you need to drop a course, make an appointment to see the International Student Advisor BEFORE you drop the course. Apply for an extension of your program if you cannot complete your degree by the ending date listed on item five on your I-20. You can only apply for a program extension within the 30-day window before the expiration date. **(Note: Please see the section on Extensions in this handbook for more details.)**

EMPLOYMENT: Receive authorization from an International Student Advisor or INS BEFORE working: **On-campus work** does not require authorization from INS provided it is part-time (20 hours or less per week) while school is in session. On-campus employment may be full-time (more than 20 hours per week) during official school breaks. Please note that on-campus work still requires authorization from your International Student Advisor. If you want to work on campus, make an appointment to see your International Student Advisor. The International Student Advisor will review your file to make sure you are in legal immigration status and assist you with filling out the necessary paperwork. When you work on-campus, you must maintain your full-time student status and be in good standing academically with the college or your employment will become illegal. If you violate your immigration status by dropping below hours without approval or for any other reason, your on-campus employment will be immediately terminated. Immigration law requires that schools end employment of students who are known to be out of status.

You may **work off-campus** only if you have first received an I-756 certification and an EAD card from INS. Authorization is always needed, even during school breaks. You must be enrolled in legal F-1 status for 1 full academic year and be in good academic standing to be eligible to apply for authorization for off-campus work. Note: Students who have been full-time for 1 full academic year in other non-immigrant visa categories and changed their status to F-1 *may* also be eligible *except* for those who were in the B category. **(Note: please see the section in this handbook on Employment for a more detailed explanation of work options available to F-1 students.)**

Travel outside of U.S.

Request a travel endorsement on the back of your I-20 from the International Office at least one week before leaving the U.S.

(Note: Please see the section regarding travel in this Handbook for additional information.)

Report a change of address to The International Office within 10 days of the change. The International Office should always have your current address, phone number and e-mail address.

Health Insurance

In addition, as a Parker student you are also required to have health insurance. Health insurance must meet the following requirements:

- medical benefits of at least \$50,000.00 per person.
- repatriation of remains in the amount of \$7,500.00
- expenses associated with medical evacuation of the exchange visitor or student to his or her home country in the amount of \$10,000.00
- a deductible not to exceed \$500.00 per accident or illness

You may purchase any health insurance which meets the above criteria. **Please see the section on health insurance in this handbook for more information.**

Health Insurance

Need for health insurance:

It is dangerous to be in the United States without adequate health insurance, and it can endanger your immigration status. In many countries, the government bears the expense of health care for its citizens and sometimes for visitors. By contrast, individuals and families in the United States are responsible for such costs. Over the years, costs of healthcare have increased. Insurance is meant to protect individuals against overwhelming medical costs. Each individual is expected to pay a minimum amount for medical treatment. Insurance is intended to cover amounts beyond which individuals can comfortably afford to pay themselves. This amount varies from insurance company to insurance company. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients, except in life-threatening emergencies. Most Americans rely on health insurance, and **you are required by Parker to have such insurance coverage.** Insurance gives you access to better and more timely health care and provides the only protection against the costs of health care in this country. **Please carry a copy of your health insurance card with you at all times.**

The health insurance process

When health insurance is purchased, the money paid (the “premium”) is combined with the premiums of others to form a pool of money. That money is then used to pay the medical bills of participants who need health care. This is an insurance “group.” The students who purchase the insurance available through Parker form an insurance “group.” Every year the insurance company evaluates how many expenses have been incurred by the insurance group. They use this expense figure to determine how much money will be needed in premiums to cover the expenses of the group for the next year. This is how premium rates are determined.

Coverage remains valid only as long as premiums are paid. If a payment is missed, the insurance company will no longer cover medical expenses. If payment is later resumed, the insurance company will not cover expenses for a specific illness or accident which occurred before the lapse in payment. For example, if you hurt your back in the spring and began treatment and then quit making insurance payments during the summer vacation, the insurance company would not pay for later needed treatment in the autumn to your back. This would be considered a “preexisting condition.” Likewise, insurance companies will not pay for medical expenses if an illness or accident originated before initial purchase of the policy. For example, if a woman becomes pregnant in December and purchases insurance in January, she will not be covered for maternity expenses.

Once insurance is purchased, the company issues an insurance identification card for use when seeking care from a hospital or doctor. You should make sure you have a card for each member of your family who is covered by insurance. Carry your card in your wallet at all times. The company will also provide written instructions for reporting and documenting medical expenses (“filing a claim”). The insurance company will evaluate any claim and make the appropriate payment under the policy. In some cases the company pays the hospital or doctor directly. Sometimes the company will make reimbursement after the bills are paid. Most doctors’ offices will help you with questions regarding insurance. If you plan to receive major medical treatment such as day surgery or hospital treatment, it is important to notify the insurance company before the treatment for pre-certification. If this is not done, you may have to pay much more for your percentage of the payment.

Choosing an insurance company

Parker College offers a student insurance plan through a company titled GM-Southwest. You are encouraged to look up policies and compare prices. You may find a better deal in your home land. Another option you have for finding health insurance at a good price is 1(800)842-6572 (1(800)THANKS-AL). Ask for the life and health insurance department. This company also researches other types of insurance like car and home. This company carries all kinds of insurance and can research the best rates in Texas for you. You are free to choose your own insurance company as long as the coverage complies with U.S. government & Parker College requirements:

The policy must provide medical benefits of at least \$50,000.

The policy must provide at least \$7,500 in benefits to cover costs incurred in the case of death.

If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.

The deductible must not exceed \$500 per accident or illness.

In choosing an insurance company, you should consider many factors:

Company Reliability. Does it treat people fairly? Does it pay claims promptly? Does it have the staff to answer questions and resolve problems?

Deductible amounts. Most insurance policies require you to cover part of your health expenses yourself (your part is called the “deductible”), before the company pays anything. Under some policies, the deductible is annual. Therefore, you only pay once each year, if you use the insurance. Under others, you pay the deductible each time you have an illness or accident. The higher the deductible, the less expensive your premium will be.

Co-insurance or co-payment. Usually, even after you have paid the deductible, an insurance policy pays only a percentage of your medical expenses. The policy might pay 80%, for example. The remaining 20%, for which you are responsible, is called the co-insurance or co-payment. Thus, if you were injured and incurred \$3,000 in medical expenses, a policy with a \$400 deductible and 20 percent co-payment would require you to pay \$920 and the insurance company would pay \$2080.

Specific limits. Some policies state specific dollar limits on what they will pay for particular services. Be very careful in evaluating policies with specific dollar limits. For serious illnesses, the limit may be far too low and you may have large medical bills not covered by your insurance. Other policies pay “usual” or “reasonable and customary” charges, which means they pay what is usually charged in the local area. This is preferable. This means it is best to find out how much a doctor charges for specific services. If the doctor you select charges \$500 for a specific service and most doctors in the area charge \$300 for the service, the insurance company will cover only their percentage of \$300 because this is the “reasonable and customary” charge.

Lifetime/per-occurrence maximums. Many insurance policies limit the amount they will pay for any single individual’s medical bills or for any specific illness or injury. F-1 and J-1 visa holders must have insurance with a maximum of no lower than \$50,000. Major illnesses, however, can cost several times that amount.

Benefit period. Some insurance policies limit the amount of time they will go on paying for each illness or injury. In that case, after the benefit period for a condition has expired, you must pay the full cost of continuing treatment of the illness, even if you are still insured by the company. A policy with a long benefit period provides the best coverage.

Exclusions. Most insurance policies exclude coverage for certain conditions. Read the list of exclusions carefully so that you understand exactly what is not covered by the policy.

At any rate, you will be asked to show proof of health insurance at the time of registration.

Dental, Vision, and Chiropractic insurance:

Most health care plans do not cover these and services must be purchased separately. Again, information is available through the office of Student Affairs. Information can also be obtained on line at www.student-resources.net

On campus chiropractic care is free for students and designated family members.

GENERAL EMPLOYMENT INFORMATION

Definition of Employment:

Employment is defined as any type of work performed or services provided in exchange for any form of compensation such as money, tuition, fees, books, supplies, room, food, or any other benefit. If you receive no pay or other compensation for work performed, the activity is not defined as employment but is considered to be “volunteer work.” Exception is made however when volunteering to do a job that normally receives compensation.

Employment Eligibility Verification:

Within the first three days of beginning work, you and your employer must complete a form entitled Employment Eligibility Verification (INS form I-9), which will be kept by the employer. You need your passport and visa documents proving that you are authorized to be employed in the U.S. to complete the I-9 form. The I-9 must be updated each time you receive a renewal of your permission to work or change employers.

Anyone earning money in the U.S. is required to have a U.S. social security number. This includes those who have income in the form of scholarships. For more information, please see the social security section of this handbook.

Employment Options for F-1 Students:

This section is designed to be a general overview of employment options available to international students in F-1 visa status. Employment opportunities for international students are limited by INS regulations and are available only to students who have maintained their immigration status and academic standing. F-1 students may work part-time on-campus or full-time on-campus during official school breaks without permission from the INS. However, permission is required from the International Student Advisor. Form I-9 must be completed at the International Student Office. For off-campus employment in any circumstance, F-1 students must also obtain approval from the International Student Advisor or the INS, depending on the type of employment.

Please do not work without obtaining authorization first or you will be in serious violation of your F-1 status. Consult with the International Student Advisor at Parker before accepting any off-campus employment.

F-1 On-Campus Employment

Work on-campus is allowed as soon as you are enrolled as a full-time student at Parker.

F-1 students who are maintaining status may work part-time (20 hours or less per week) on-campus while classes are in session and full-time (40 hours) on-campus during school breaks provided they are returning to classes the following term. F-1 students do not need INS authorization to work on-campus. In general, you may not work on-campus after completing your course of study, but if you are continuing to another educational program, consult an International Student Advisor to determine eligibility.

Most on-campus jobs are service positions. These may include work in the libraries, computer centers, administrative offices, or tutoring. The regulations allow F-1 students to accept jobs on-campus that are unrelated to study, provided the work is done “on the premises” of the institution and provide a service to the general student population. Be aware that these positions are rare as Parker College is a private tuition dependent college.

Available positions are posted on <http://www.parkercc.edu/alumni/ProfOpportunities/opportunities.asp>

You may as well consult the bulletin board in the Human Resources Department located in the East building. Consult with the faculty regarding T.A. positions. Most positions can only be offered to an international student when no U.S. students apply or are qualified.

Because the Immigration and Naturalization Service changes its regulations periodically, you should check with The International Office before seeking or accepting any employment. Unauthorized employment can result in deportation and limitations on returning to the U.S.

F-1 Off-Campus Employment

Off-campus student employment is limited to students enrolled in academic programs in colleges and universities. Working off-campus requires special authorization from the INS. Under most circumstances, to be eligible for off-campus work, whether Economic Hardship or Optional Practical Training (each is discussed below), you must have been in full-time student status for 9 months (one academic year), maintained legal immigration status and be certified by the International Student Advisor.

Forms are available in the Student Affairs office and the international student advisor will assist you in your application process. There is an application fee of \$100 paid to INS.

Employment Due to Severe Economic Hardship

A job offer is not required to be eligible to apply for this category of work authorization. If other F-1 employment authorization opportunities like on-campus employment are not available or are otherwise insufficient, you may apply to the INS for off-campus employment authorization. Authorization is based on severe economic hardship caused by unforeseen circumstance beyond the student's control. You must have a valid reason for needing to apply for this option to INS, such as proof of unexpected economic hardship like a severe economic crisis in your home country or loss of promised sponsorship. It is the decision of the Immigration & Naturalization Service as to whether your situation is due to unforeseen circumstances. For more information contact an International Student Advisor.

F-2 Work Options

Dependents of an F-1 student on the F-2 visa are not eligible to work.

Employment Eligibility Verification

Within the first three days of beginning work, you and your employer must complete a form entitled Employment Eligibility Verification (INS form I-9), which will be kept by the employer. You may need your passport and visa documents proving that you are authorized to be employed in the U.S. to complete the I-9 form. The I-9 must be updated each time you receive a renewal of your permission to work or change employers.

Anyone earning money in the U.S. is required to have a U.S. social security number. For more information, please see the section in this handbook about obtaining a social security card.

Optional Practical Training

A student must have been a full-time student for at least 9 months (one academic year) to be eligible to apply for Optional Practical Training.

A job offer is not required to be eligible to apply for Optional Practical Training but students are encouraged to secure a job offer prior or during the application time to ensure that the time available for OPT is not lost. You are eligible for a total of twelve months of full-time Optional Practical Training during your entire stay in the U.S. as an F-1 student. The clock starts ticking from the day your OPT card is issued.

INS approval is required. Application processes take an average of 90 days or more. For that matter, it is recommended that OPT be requested for post completion of studies, three months before graduation. (Modulate that period according to board examination and issuance of your license.) However, you may not apply more than 120 days before graduation nor after 60 days post completion of studies.

The year of full-time Optional Practical Training may be reduced or may not be available if you have previously been authorized for Optional Practical.

Procedure:

Your application to INS for Optional Practical Training must be directly related to your major field of study, i.e. treating patients with Chiropractic techniques in a doctor's office or clinic.

Student must complete and turn in to the International Student Advisor **form I-538 and I-20.**

The International Student Advisor writes a recommendation on the back of the I-538 and I-20 and certifies that the proposed employment is directly related to the student's major field of study and commensurate with the student's educational level.

Form I-538 is then sent to INS Data Processing Center.

Student will then send the following to the INS District Office:

- ◆ Form I-765, completely filled out
- ◆ Photocopy of I-20 bearing the international student advisor's recommendation for OPT
- ◆ Photocopy of Form I-94 (front and back)
- ◆ 2 adit style photos (side view) with name printed on the back
- ◆ Check for \$100.00 made out to INS
- ◆ Copy of I-538

Mail the aforementioned by Certified Mail to:

I-765
USINS TSC
PO BOX 851041
Mesquite, TX 75185-1041

Approximately 30 days following receipt of the information, INS will send a confirmation letter which includes your SRC tracking number, a description of any additional information they need from you, and the approximate time for processing your EAD.

You may not be employed until you receive the Employment Authorization Document (EAD card) from INS, regardless of how long it takes for processing. It is important to only work during the dates given on this document. Even volunteer work in a position that would normally be a paid position is illegal.

It is extremely important, if possible, that the address you put on your application be one where you will receive mail until you receive the card. INS does not forward EAD cards nor do they mail out of the country. You may want to have your card sent to the Student Affairs Office. Should this be your decision, leave the office with a telephone number and address where you can be reached.

You must remain in the country while your card is being processed. Should you leave the country following completion of your studies and before your OPT has been authorized, your application is considered abandoned by INS.

Once the OPT card has been issued, the student will follow the same procedure for visits abroad and reentry required for all full-time F-1 students. Which means that you will need to get your I-20 signed by the International Student Advisor prior to leaving the country (the latter signature being valid for 6 months). If you are out of state, you will need to mail your I-20 to the office, so one more time, plan ahead. Upon reentry, you will need to show both I-20 and EAD card to INS employees.

OPT is an extension of your I-20 and not a work permit.

Beyond the OPT

Once you reach the expiration date of your EAD card, you have 60 days to put your affairs in order and leave the country. Should you desire to continue employment beyond the one year of OPT, you should seek counsel with an immigration attorney or follow the filing procedure for the H1B visa on the INS web site: www.ins.usdoj.gov

Premium processing is offered for an additional fee and will provide you with your H1B visa within 2 to 3 weeks. The H1B visa requires sponsorship by the employer and is limited to working for that employer. To change employer, a new H1B visa must be applied for. If you decide to work independently, you would need to apply for an E visa or other business ownership category. One more time, consulting an immigration attorney is strongly suggested.

TRAVEL OUTSIDE THE U.S. AND RE-ENTRY TO THE U.S.

Before leaving the U.S. to travel, it is necessary to come by the International Student Office and have your **original I-20**. In order to do this, we will need to update your file and confirm that you are in status. Please give the International Student Office **five days** to complete this process. When re-entering the U.S., you will need:

1. a valid passport
2. a valid F-1 stamp
If you visit Mexico or Canada or the islands adjacent to the U.S. (excluding Cuba) for less than 30 days, you may reenter the U.S. on an expired U.S. visa, your I-94 card, your I-20 and your passport.
3. **financial documentation**
4. **Original I-20** endorsed for re-entry
5. **I-94** card

Check your U.S. entry visa (which is stamped in your passport) to be sure that it is still valid for additional entries. If it is not, you will have to get a new entry visa from a U.S. Embassy or U.S. Consulate while you are abroad. (Special circumstances apply if you are traveling to Canada, Mexico, or the Caribbean and will not be gone for more than 30 days. Consult your International Student Advisor for more details.). You will need a new visa if the date has expired, no entries remain, or you have changed your status while inside the U.S. and have not obtained the appropriate visa afterwards.

If you need a new visa, you will need to have your I-20 updated and a current transcript. This requires new proof of finances as the visa officer at the U.S. Embassy or U.S. Consulate may ask to see updated financial documentation. Your proof of support needs to match the total one year of expenses listed on your new I-20. For students on scholarships, new letters indicating the amount of the scholarship need to be obtained. Funds from a personal bank account or from sponsors should be verified with a current bank statement or a letter on official bank letterhead. It is recommended that bank statements be no older than six months. Bank letters should indicate that the funds are available for the student's school expenses. The International Student Advisor will need this financial information to process your new I-20 before you travel.

If you are traveling to a country other than your home country, you may need an entry visa and should contact that country's nearest embassy or consulate for this information. You may wish to consult the following Department of State web-site for that country's information:

http://www.state.gov/www/travel/consular_offices/fco_index.html

To contact the U.S. Embassy or U.S. Consulate in the country to which you will be traveling to obtain your U.S. visa, you may wish to consult the following Department of State web-site for phone numbers and fax numbers:

<http://travel.state.gov/links.html>

This web-site contains much useful information about requirements for visas at particular U.S. Embassies and U.S. Consulates.

PROGRAM EXTENSION

Your I-20 is one of your most important documents. It is of the utmost importance that you make sure the information on this document is always updated and accurate. Anytime there is a change in the information on this document, it must be updated by the International Student Advisor.

F-1 extension

An F-1 student is admitted to the U.S. for “duration of status.” That means the student is admitted until the completion of an educational program. However, if a student must remain in an educational program beyond the date originally estimated for completion of program, he must comply with INS procedures for program extension. Application of program extension must be made to the International Student Advisor in a 30-day period **before** the completion date on **line 5 of the I-20.**

An F-1 student is eligible for program extension if he or she has continued to maintain status and the delay in completion is “caused by compelling academic or medical reasons. When coming to your appointment with the International Student Advisor to apply for program extension, please bring:

- Letter from the Registrar office on department letterhead verifying new graduation date and academic or medical reason extension is needed.
- Current I-20, I-94, passport and visa.
- New financial documents to prove one year of expenses. Please show the additional amount with a current bank statement that is dated within 2 months.

When you come to the Admission Office for your new I-20 (no earlier than 30 days before original completion date and no later than the original completion date) you will need to sign a form I-538 to complete the extension. Your extension must be completed before the expiration date on your current I-20, or you will be out of status. You may bring the above documents and leave them at the front desk. It is your responsibility to make sure you are given the new I-20 before the expiration date on your previous I-20. If for some reason you think you may be out of status already, please do not simply drop by with the above documents. Instead, schedule an appointment with the International Student Advisor.

If your F-1 expires while in school and you do not have the time to go home to renew your visa, you still have the possibility to do it from the nearest consulate in Mexico. For more information, ask the International Student Advisor to give you the package titled: *Tips on obtaining a US visa in Mexico.*

DIVERSITY VISA LOTTERY PROGRAM

What is the Diversity Visa Lottery Program?

Each year, the United States government offers 50,000 immigrant visas through a lottery to people who come from countries with low rates of immigration. Hence the program is not extended to countries like Canada, China (mainland born), Colombia, Dominican Republic, El Salvador, Haiti, India, Jamaica, Mexico, Pakistan, the Philippines, South Korea, the United Kingdom and dependent territories, and Vietnam. All of these nations having sent more than 50,000 immigrants in the last five years.

The State Department's National Visa Center is in charge of this program. All entries are received from October 1 to October 30 for the upcoming year drawing. If you were to apply for the Fall 2001 lottery and win, your visa would not be available until January 2003. Winners are chosen randomly by computers and are subsequently notified by mail. You loose, no news!

For more information on this topic, consult the INS WebPages at www.ins.usdoj.gov/graphics/howdoi/divlott.htm or <http://travel.state.gov/visainstructions.html>

MEASUREMENT CONVERSION CHART

The United States is moving very slowly toward adopting the metric system. Few Americans, however, speak of weights and measures in metric terms.

Temperatures			Weights	
Fahrenheit	Celsius		English	Metric
32°	0° (freezing)		0.035 ounces (oz)	1.0 gram (g)
41°	5°		1.0 oz	28.57 g
50°	10°		16.0 oz = 1 pound	57.12 g
68°	20°		2.2 lbs.	1 kg
86°	30°		2000 lbs.	909.9 kg
95°	35°		To change kilograms to pounds, multiply by 2.2. To change Celsius to Fahrenheit, multiply the Celsius reading by 9/5 and add 32 to that amount.	
104°	40°			
212°	100° (Boiling)			

DISTANCES		AREA		VOLUME	
English	Metric	English	Metric	English	Metric
0.39 inches	1 cm	4,840 square yard=1 acre	0.405hectares	1 cup=8oz	0.24 liters
1.0 inch	2.54 cm	2.471 acres	1 ha	2 cups=16 oz=1pint	0.4732L
12 inch=1 foot	30.48 cm	640 acres=1 square smile	15.62 square km	32oz=2pts=1quart	0.946L
0.625 miles	1 kilometer			1.05 qt.	1.0L
1.0 mile	1.61 km			1 gallon=4qts	3.78L

CONTACT INFORMATION FOR COMMONLY USED CARRIERS

Below are some phone numbers and websites for information and reservation service on some of the better known U.S. transportation providers. 1-800 numbers are toll free.

TRAIN SERVICE

Amtrak (inter-city rail passenger service): 1-800-872-7245 www.amtrak.com

CAR RENTAL COMPANIES

Alamo Rent-A-Car: 1-800-327-9633 www.alamo.com

Avis Rent-A-Car: 1-800-331-1212 www1.avis.com

Budget Car and Truck Rental: 1-800-527-0700 www.budget.com

Dollar Rent-A-Car: 1-800-421-6868 www.dollar.com

Enterprise (they will deliver the car to you) 1-800-736-8222 www.enterprise.com

Hertz Rent-A-Car: 1-800-654-3131 www.hertz.com

National Car Rent: 1-800-328-4567 www.nationalcar.com

Thrifty Car Rental: 1-800-367-2277 www.thriftycar.com

AIRLINE COMPANIES

American Airlines: 1-800-433-7300 www.aa.com

America West Airlines: 1-888-615-8558 www.americawest.com

Continental airlines: 1-800-523-3273 www.continental.com

Delta airlines: 1-800-221-1212 www.delta.com

Northwest Airlines: 1-800-225-2525 www.nwa.com

TWA Airlines: 1-800-221-2000 www.twa.com

United Airlines: 1-800-241-6522 www.united.com

USAirways: 1-800-428-4322 www.usairways.com

REDUCED FAIR INTERNET SITES

www.priceline.com

Name your own price.

www.expedia.com

Great if you can't be flexible with time and dates

www.hotwire.com

Gives you an excellent choice of price for given dates

OTHER HELPFUL INFORMATION

Maps and driving instructions	www.mapquest.com
Parker Academic Calendar 2001 – 2002_	http://www.parkercc.edu/academics/college.shtml
Parker Online Application	https://www.parkercc.edu/admissions/application/index.asp
Telephone directory	http://www.superpages.com
Dallas Visitors Bureau	(214) 746 6679 – 24 hours a day
Dallas Area Rapid Transit (bus and rail)	www.dart.org/home
Trinity Railway Express (Dallas-Ft Worth transit)	www.trinityrailwayexpress.org
Ethnic Community Organizations	www.dallasinternational.com
Click on “Links” to find a list of ethnic community organizations and places of worship	

USEFUL TELEPHONE NUMBERS

The addresses and phone numbers of all consulates located in the United States may be found in Department of State publication 7846, "Foreign Consular Offices in the United States". Most are also found on the U.S. Department of State web-site www.state.gov/www/travel/consular_offices

EMERGENCY

Police – Fire – Ambulance 911

COMMUNITY

Non-emergency contacts with the City of Dallas [to seek information report problems, request assistance] 311

INS (214) 655-5384

Social Security 1-800-772-1213

Southwestern Bell [to get phone service] 1-800-464-7928

Verizon [to get phone service] 1-800-483-4400

TXU Gas (214) 741-3750

TXU Electric (972) 791-2888

Dallas Water Department (214) 651-1441

Time and Temperature (214) 844-8888

TRANSPORTATION

DART (214) 979-1111

Super Shuttle (to and from airports) (817) 329-2000

Yellow Cab Taxi Company (214) 426-6262

Checker Taxi Company (800) 749-0900

Cowboy Cab Company (214) 428-0202

HOSPITALS

Baylor Hospital (214) 820-0111

Emergency (214) 820-2501

Medical City Hospital (972) 566-7000

Emergency (972) 566-7200

Presbyterian Hospital (214) 345-6789

Emergency (214) 345-7886