

SPIRITUALITY

SOCIAL JUSTICE

INNOVATION

INTERNATIONAL STUDENT HANDBOOK 2019-2020

GRADUATE SCHOOL OF THEOLOGY

UNIVERSITY OF
Redlands
GRADUATE SCHOOL OF THEOLOGY

Home of
SAN FRANCISCO
THEOLOGICAL
SEMINARY

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WELCOME TO SAN FRANCISCO THEOLOGICAL SEMINARY

Welcome to San Francisco Theological Seminary at the University of Redlands Graduate School of Theology! We look forward to getting to know you and discovering the special talents and contributions you bring to this institution and special community.

This handbook provides you with an overview of our school and the region you now call home. First, we have a long name! So throughout this handbook you will see abbreviations for San Francisco Theological Seminary (SFTS) and the Graduate School of Theology (GST). We are also a founding member of the Graduate Theological Union across the bay in Berkeley, affectionately referred to as the GTU.

GST/SFTS is approved by the US Department of Homeland Security to accept students and exchange visitors in F-1 student status. We issue Certificates of Eligibility (I-20's) for F-1 status to prospective students who apply to enroll in GST/SFTS full time degree programs. The Graduate Theological Union (GTU), in cooperation with the University of California at Berkeley, handles applications from visiting faculty and scholars for J-1 visas as exchange visitors.

Northern California campus address:
105 Seminary Rd
San Anselmo, CA 94960

The **International Student Office** is located in Montgomery Hall (first floor) and is part of the Student Services Office. We hope you will feel comfortable coming to visit us with any questions or concern that you may have. We can direct you to resources that will help support your stay and studies in the U.S., such as getting a driver's license, understanding your lease, or finding a bank. You are in a totally new culture and environment, and we are here to help you!

The Designated School Officials who handle international student and visitors' status in SEVIS, the Student and Exchange Visitor Information System, are Stephanie LaMonaca, Associate Dean of Student Success (PDSO).

Contact information:

Stephanie LaMonaca, Associate Dean of Student Success
PDSO, Principal Designated School Official for
International Student Support Services
stephanie_lamonaca@redlands.edu
415-451-2824

APPLYING FOR YOUR F-1 STUDENT VISA

Once your admission to an GST/SFTS degree program has been confirmed, you can request an application for an I-20/CERTIFICATE OF ELIGIBILITY to GST/SFTS. The I-20 application is available through the International Student Support Office. We can send you the application form with your acceptance letter by regular mail or email, or you may download the form from the GST/SFTS website. [www.sfts.edu] If you are currently enrolled at another SEVIS approved school in the US, you will also be required to submit an application to transfer to GST/SFTS. The transfer application must be signed both by the student applicant and by the DSO/International Student Advisor at the school you are currently attending. You may get an I-20 to transfer between schools without leaving the US and re-entering.

GST/SFTS also requires you to submit the **Certification of Finances** document to demonstrate that you have sufficient financial support to undertake a course of study at GST/SFTS. Be sure your sponsors understand that sponsorship is an obligation to pay for the student's living/non-tuition expenses. The affidavit of support and Certificate of Finance forms need to be true and accurate. There is information on the GST/SFTS website [www.sfts.edu/prospective students, attending GST/SFTS] about the estimated cost of attending GST/SFTS. See GST/SFTS tuition costs and GTU non tuition expenses. Financial aid from GST/SFTS will cover at most about 65% of your tuition; you will have to be able to pay the rest of your tuition as well as living expenses for yourself and your family. You can download applications for financial aid (M.Div., 2 year MATS, and GTU MA students only, not D.Min.) from the GST/SFTS website and submit those forms along with your application for the I-20.

What types of documents qualify for evidence of financial support?

The following financial documentation are examples of acceptable proof that you have adequate resources (and liquid funds) to cover your program of study at GST/SFTS:

1. **Certification Letter by a bank official** of all your personal funds that will be used to cover travel costs and educational expenses. This must be on bank letterhead and be signed by a bank official.

If you are using a printout of your online bank statement, please make sure it includes the account holder's name, account type, and bank name. If your bank letter is not written in English, you must include a notarized translation into English. It is recommended that the bank statement be written in English. Showing your funds converted into US dollars is preferable. If this is not possible, please make sure that the quantity and type of currency is clearly written.

2. **Notice of Funding Letter** from any sponsoring agencies (church body, foundation or other organization) on the agency's letterhead and signed by an agency officer, certifying the funds it will grant you for travel and/or other expenses for your Seminary Program, as well as when the funds will be sent.

3. **Certification Letter** from individual(s) who will sponsor you, outlining how much they will give you to meet the cost of your Seminary Program and when they will send you the funds. If the sponsor is an American citizen or “green card” holder, this certification must take the form of a **Form I-134, Affidavit of Support**. Individual sponsors must also provide the Seminary with proof on bank letterhead and signed by a bank officer that they have the resources to meet their commitment to you.

What information is included in the I-20/Certificate of Eligibility?

Your I-20 is a two-page document that you use both to apply for a visa and to enter the US. Page one has the information about the F-1 student’s program, financial support, etc., with the instructions for use of the I-20 on the back; page two is for endorsements for travel and employment. Each of your F-2 dependents receives a separate I-20 form.

Program start and end date

On your I-20 form we indicate the date you will report to GST/SFTS to start your degree program, the date we expect you will finish the program, and the length of time it normally takes to finish the degree program. You may enter the country any time up to 30 days before the program start date on your I-20. Transfer students may enter the US before the 30-day limit.

If you are unable to enter the US by the reporting date on your I-20, ask us to defer (postpone) your reporting date and send you a new I-20.

The M.Div. program normally takes 3 years; the MATS and GTU MA programs are normally 2 years. The D.Min. program academic requirements usually take 2 years. Once students reach the dissertation stage, most research and writing can take place outside the U.S. **We set the program end dates accordingly at the end of August three or two years after the program start date.** Students who start their program in the spring semester get three or two years usually ending in December (occasionally in May).

Program Extensions

If you do not complete your course of study within the time period specified on your I-20 you may apply to the school DSO/International Student Office for a program extension and submit the required form. You and your advisor must complete the Extension Form indicating the reason for your extension and estimated completion date of your program or thesis. You should apply for the extension before the I-20 expires and submit the Extension Form to the GST/SFTS International Student Office at least 60 days before the program end date on your I-20. GST/SFTS International Student Office will review your Extension Form and only approve extensions for up to one semester at a time, with a total program extension of two semesters. The extension process is based on government regulations related to Satisfactory Academic Progress required and verified for each semester of studies. After the program end date, you would be considered out of visa status and would need to apply for Reinstatement directly with USCIS.

PAYING THE SEVIS FEE

Who pays the SEVIS Fee:

Prospective students with “initial attendance” I-20s dated after 9/1/2004 applying for an initial F-1 visa from outside the US or applying to change to F-1 status from another visa category; current F-1 students in the US filing for reinstatement after being out of status more than 5 months (I-20 on or after 9/1/2004)

Who does NOT pay the SEVIS Fee:

F-1 students currently in the US and in status; any F-2 dependents (regardless of the date on the F-1 student’s initial I-20), F-1 students transferring schools, changing to another educational level, requesting a program extension, renewing an F-1 visa, or pursuing practical training (CPT or OPT), or returning to the US after travel outside the US of less than 5 months.

The SEVIS fee (\$200- check the instructions for the form I-901 to confirm the amount) must be paid at least 3 business days before applying for your visa. You may send the fee with form I-901 by mail to the Department of Homeland Security or pay on-line at www.FMJfee.com.

You pay the fee only ONCE, even if you apply to more than one school. If your visa application is denied, your SEVIS fee payment is not refunded. However, if you apply for a visa again within 12 months, you do not need to pay the fee again.

YOUR F1 VISA INTERVIEW

Prepare for your interview appointment by learning what to expect. You will be applying for an F-1 student visa, a non-immigrant classification. According to U.S. immigration law, "Every alien shall be presumed to be an immigrant until he establishes to the satisfaction of the consular officer, at the time of application for admission, that he is entitled to a non-immigrant status." This means you need to establish that you have no intention of staying in the U.S. permanently, but are coming here for a temporary purpose, i.e., to pursue your educational objective. While the consular officers are aware that it may be difficult for students to demonstrate strong professional and economic ties to their home countries, you should still bear this in mind as you prepare for your interview.

In advance of your interview, please read the following:

Obtaining a U.S. Visa: <https://travel.state.gov/content/travel/en/us-visas/study.html>

Checklist of what to take with you to your visa interview:

- A passport valid for at least six months
- Form I-20 (F-1 visa) or Form DS-2019 (J-1 visa)
- SEVIS Fee Receipt (Form I-901)
- School admission letter
- Completed visa applications. Remember to complete the form electronically and take a printed copy with you. Consulates have advised that the electronic version will speed up the process.
- A photograph in the prescribed format. A receipt for the visa application fee.
- Financial evidence that shows you have sufficient funds to cover your tuition and living expenses during the period you intend to study.
- Any information that demonstrates your intention to return to your home country after finishing your studies in the U.S. This may include proof of property, family, or other ties to your community.

FOLLOWING ADMISSION TO GST/SFTS: A GENERAL TIMELINE

New Students – F-1 and M-1 student visas can be issued up to 120 days in advance of your course of study start date. However, you will not be allowed to enter the United States in F-1 or M-1 status earlier than 30 days before your start date

<https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html>

12-16 Weeks Before Departing Your Country:

- All evidence to document your financial support should have been submitted to the International Student office who issues the I-20 Visa Eligibility Form. Make sure that all necessary passports for you (and your family, if necessary) are valid.
- Apply to the appropriate U.S. Embassy (or U.S. Consulate) for the required visa application form. <http://travel.state.gov/content/visas/english/forms.html>
You will need one form per family member.
- You will need to take the I-20 form when you go to your visa interview at the US Consulate or Embassy in your country. You may also need copies of the documents showing financial support such as bank statement, sponsor letters and Form I-134.

10-12 Weeks Before Departing Your Country:

- Send the completed visa form to the U.S. Embassy or Consulate with your passport, passport photographs, and whatever else is required.
- Your I-20 form will be issued within 60-90 days of your departure in most cases. However, you will not be permitted to enter the U.S. earlier than 30 days before your program start date. The original I-20 will be required for your visa. Ask the appropriate U.S. Diplomatic official exactly what documents are required and how long it will take to process your paperwork. You will save time by applying in person for your visa.

6-8 Weeks Before Departing Your Country:

- You should be in possession of an entry visa stamped in your passport by the U.S. diplomatic mission, and a letter from the Embassy or Consulate to the U.S. Immigration Office containing your I-20 that you must present upon arrival in the U.S.

4 Weeks Before Departing Your Country:

- You should inform us of your arrival information. You should also have your housing arranged and confirmed. Please let Student Services know your itinerary and contact information as you travel.

U.S. IMMIGRATION REGULATIONS

As an international student or scholar in the United States, you must be aware of and abide by the U.S. immigration regulations that govern your stay here. Most applicants for non-immigrant visas are now required to have a personal interview, and as a result it can take longer to get a visa. As of August 1, 2003, all persons in F and J status are included in the U.S. government's Student and Exchange Visitor Information System (SEVIS) and all visa documents have been issued through SEVIS. GST/SFTS officials are designated to create and update student records in this system.

VISA ELIGIBILITY FORM

Every Student must have a SEVIS visa eligibility form I-20 (F1). You must request this Certificate of Eligibility form for an F1 visa from the International Student Services Office at GST/SFTS once you have been admitted to one of our programs.

VISA APPLICATION

You will receive your I-20 form from Graduate School of Theology/San Francisco Theological Seminary. Once you receive this form, try to get your visa as soon as possible.

F1 Visa: The F visa is called the Student Visa. The form issued from GST/SFTS is the I-20, the Certificate of Eligibility for Non-Immigrant Student. Specific features include:

- Support for applicant may be through personal means or may be received from a sponsor.
- Work is permitted only on campus, except in cases of unforeseen economic hardship resulting after at least nine months in the U.S. or OPT after 9 months in F status.
- Spouses and dependent children of F1 students hold F2 status and may **NOT** work in the U.S.
- An F-2 spouse may **NOT** engage in full-time study, and part-time study is permitted only to the extent that it is avocational or recreational. An F-2 spouse may **NOT** earn a degree.
- All F-1 students at GST/SFTS are required to have health insurance.

901-FEE

The 901-Fee is required of all J1 and F1 students. SEVIS requires you to file the form once you have obtained your I-20. You may go online to fill out the form and pay the fee. The link is: <http://www.ice.gov/sevis/i901/index.htm>

F-1 EMPLOYMENT OPTIONS

This provides you with an introduction to employment issues and options for international students in F-1 status.

The most important employment issue that you always need to keep in mind is the issue of legal (or "authorized") versus illegal (or "unauthorized") employment. You must always make sure that any employment you plan to engage in is legal employment. Any unauthorized (i.e. illegal) employment - even for one day - even if you did not know it was illegal - poses a grave threat to your ability to remain in or return to the United States. And you must always make sure that you have the necessary employment authorization before you begin work, since starting work without prior authorization - even if you receive authorization later - constitutes illegal employment.

F-1 visa holders are allowed to be employed by the Seminary, although the number of positions available on campus are extremely limited and in most cases, temporary or seasonal.

Should you have the blessing of working at a job while in the U.S., please be mindful to give your supervisor as much advance notice as possible before you take time away from your job; for instance, to go home over the summer, or resign from your job. You are responsible for your job responsibilities. Not seeking your supervisor's approval for time away from your regular work schedule and taking time off without sufficient notice can be grounds for losing your job altogether. Not giving sufficient notice that you plan to leave your job permanently is also not good practice. It is not courteous to your supervisor and does not give you a good name with your employer.

As soon as you know you would like to take time off or away from your job, speak with your supervisor. Let him or her know of your plans and ask for his or her approval. If you plan to resign from your job, please give your supervisor at least two weeks' notice, if not more.

Spouses on F-2 visas are **NOT** permitted to work at all.

CURRICULAR PRACTICAL TRAINING

Curricular Practical Training (CPT) is an employment option available to F-1 students where the practical training employment is considered to be an integral part of the curriculum or academic program. According to the immigration regulations, this

employment may be an internship, cooperative education job, a practicum, or any other work experience that is required for your degree, such as mentored ministry.

To be eligible for CPT, you must:

- Be enrolled on a full-time basis for one academic year
- Your employment must be an integral part of your degree program
- Your job must be related to your major
- You must have your employer prepare a letter to be sent to Stephanie LaMonaca, PDSO, GST/SFTS Theological Seminary, 105 Seminary Rd., San Anselmo, CA 94960. The letter should be written on the church letterhead stating that you will be working under the CPT agreement toward fulfillment of the Internship requirement. Please state the beginning date and ending date and that you will be working no more than 20 hours per week. A letter will be required for each subsequent year that you will be working.

Employment for 20 hours or less per week while you are enrolled in classes is considered part-time CPT. The employment authorization page of your CPT I-20 will specify permission to engage in part-time training and you must limit your work to no more than 20 hours per week. The time you spend on Curricular Practical Training will not be deducted from the twelve months of allowable Optional Practical Training unless you use 12 months or more of full-time Curricular Practical Training. You must have a job offer prior to submitting your application for CPT.

OPTIONAL PRACTICAL TRAINING

Optional Practical Training (OPT) is temporary employment authorization that gives F-1 students an opportunity to apply knowledge gained in the classroom to a practical work experience off campus. You may use some or all of the available 12 months of practical training during your course of study or save the full twelve months to use after you complete your studies. Authorization for optional practical training is granted by the U.S. Citizenship and Immigration Service (USCIS) - formerly known as the Immigration and Naturalization Service or INS - and can take at least 90 days and frequently up to 120 days to obtain. It is important that you apply for the authorization at the earliest possible date.

To be eligible for OPT you must:

- Have been in full-time status for at least one full academic year preceding the submission of your OPT application
- Be maintaining valid F-1 status at the time of the application
- Intend to work in a position directly related to your major field of study

If you are requesting OPT for post-graduation, you must apply for the OPT prior to graduation, and your start date must be no later than 60 days after graduation.

To apply for OPT you must:

- Complete the OPT request form
- Complete the I-765 form
- Provide a copy of your I-94 form (both sides) and a copy of the visa and identification pages from your passport
- Provide copies, front and back, of all previous I-20s
- Provide two recent photographs with your name and SEVIS number in pencil on the back
- Provide a check for the appropriate amount payable to USCIS (check the USCIS website for the most current payment information and USCIS Service Center address.)

Make an appointment with the International Student Office to bring the above documentation for review and to receive a new I-20. The Office of International Students will review your application and submit a recommendation for OPT by updating your record in SEVIS. The SEVIS system will produce a new I-20, a copy of which you will submit with your application for OPT. Once all your documentation is in order, you will be asked to make copies for your personal records and to mail the papers by registered mail to the address on the application.

F-1 EMPLOYMENT AUTHORIZATION BASED ON SEVERE ECONOMIC HARDSHIP

US Immigration regulation stipulates:

"If other employment opportunities are not available or are otherwise insufficient, an eligible F-1 student may request off-campus employment work authorization based upon severe economic hardship caused by unforeseen circumstances beyond the student's control." [8 CFR 214.2 (f)(9)(ii)(C)]

To be eligible to apply for off-campus employment authorization based upon severe economic hardship, F-1 students must meet the following conditions:

1. F-1 student must show severe economic hardship resulting from one of the following:
 - Loss of financial aid or on-campus employment without fault on the part of the student
 - Substantial fluctuations in the value of currency or exchange rate
 - Unusual increases in tuition and/or living costs
 - Changes in the financial condition of the student's source of support
 - Medical bills
 - Other unexpected expenses
2. Student must be in good academic standing and registered full-time, and the employment must not interfere with their studies.

MAINTAINING YOUR LEGAL STATUS

You are responsible for maintaining your lawful nonimmigrant status at all times as outlined below. Failure to do so can result in your having to end your program prematurely and leave the U.S.

1. **Maintain a valid passport at all times.** Once you have entered the U.S., make sure your passport is valid for a minimum of six months in the future.
2. **Make certain that your permission to remain in the U.S. is always valid.** The end date to which you have been authorized to remain in the U.S. is recorded on your I-94 card, a small white card which is usually stapled to the visa page in your passport or recorded online in your entry record. It is the I-94 card/record, not the visa stamp in your passport, that is the record of your permission to remain in the U.S. The I-94 cards/records of persons holding F status will usually be marked D/S or Duration of Status. This means that you have permission to remain in the U.S. for the length of your academic program as stated on line #5 of your I-20 as long as you remain a full-time student and making satisfactory academic progress in that program. A transition is occurring, however, and you may not receive an I-94 card. **Maintain a full course of study at all times.** You must maintain a full course of study and maintain satisfactory academic progress toward your degree requirements. See #3 below for the few occasions when a reduced course load is permitted.
3. **Obtain authorization from the International Student Office prior to dropping below a full course of study.** U.S. federal regulations require you to pursue a full course of study. If you are considering dropping below a full course of study, you must first consult with your academic adviser. A reduced course load can be authorized under very limited circumstances, including academic difficulties in the initial semester, medical reasons, or in a student's last semester if less than a full course load is required to complete the program.
4. **Abide by employment regulations.** If you work without the appropriate authorization, it will create serious difficulties for you.
5. **Report departure date and reason to the International Student Office.** Occasionally a student will leave GST/SFTS early or unexpectedly for personal reasons or because of an early completion or graduation, leave of absence, withdrawal or suspension. In each of these cases, you must inform us that you will be leaving before the expected completion date on your immigration document, i.e. your I-20.
6. **Notify the International Student Office in advance of transferring schools.** If you are leaving GST/SFTS and transferring to another U.S. school, you must complete an official immigration transfer. We will then release your SEVIS record to your new school, which will issue a new I-20 form.
7. **Make sure you have the appropriate travel documents, so that you can re-enter the U.S. after a short trip abroad.** You must have a valid passport, a valid visa stamp and a valid I-20 (F) with a recent signature from

our office to re-enter the U.S. after a trip overseas. If you need to apply for a new U.S. visa, make certain to allow sufficient time for the application and interview process. As interviews are now required for most visa applicants, it can take several weeks. The best way to be prepared for possible visa issuance delays is to check the information on the website of the U.S. Consulate where you will apply (go to www.usembassy.state.gov).

8. **Make sure your family members have the correct immigration status.** Dependents of F-1 students hold the F-2 status;
9. **VERY IMPORTANT!** Report any change of local (current residential) address within 10 days. We are required to notify SEVIS of your new address.

REINSTATEMENT: If you fall out of status for any reason, you typically have 5 months to apply for reinstatement before your status is terminated. You apply to the US Citizenship and Immigration Services, submitting a form I-539 and a fee (see the USCIS website for current fees). Notify the International Student Office immediately so that we may assist you with the Reinstatement process and update your student record.

THE I-94 CARD/ELECTRONIC RECORD

The I-94 card or electronic record is one of the most important immigration documents since it is what indicates your non-immigrant status in the U.S. and how long you may legally remain in the country for that particular trip. It is a small white card that is normally stapled inside your passport. It is evidence that you have entered the country legally. There is a transition to electronic records, so you may not receive an I-94 card. Instead, an electronic record may be created and you will be issued a number. You can access your I-94 online at www.cbp.gov/I94

LEAVING AND RETURNING TO THE U.S.

The following information will clarify what documents you should take when traveling outside of the U.S. to ensure your re-entry.

F-1 visa holders must have:

- A valid passport
- A valid U.S. Visa (the visa stamp in your passport should be valid beyond the date you return to the U.S. and should have multiple entries)
- A valid Form I-20 (check the expiration date item 5 on your I-20 and check the back of your I-20 for our signature).

If dependents are traveling separately, they must have all of the above documents, as well.

HELPFUL WEBSITES

U.S. Citizenship and Immigration Services (USCIS) (formerly INS): www.uscis.gov

U.S. Embassy: <https://www.usembassy.gov/>

U.S. Department of State: <https://travel.state.gov/content/travel.html>

ARRIVAL CHECKLIST

- Check in with the office of Student Services. Bring passport, immigration documents, and I-94 card/copy of electronic record.
- Attend the orientation program.
- Register for classes.
- Open a bank account.
- Sign up for health insurance.
- If you will be working, apply for a Social Security card 10-14 days after arrival in the U.S.
- Have fun, make new friends, and explore the activities for new students.

GETTING SETTLED IN THE COMMUNITY

BACKGROUND FINANCIAL INFORMATION

Bringing money into the United States: Check with your bank's foreign exchange department when you are getting your financial support documentation in order and make the necessary arrangements to bring sufficient funds with you and transfer other needed funds.

Arrange a convenient way to bring funds into the U.S. or to have them transferred efficiently to your American bank account once you open one (as soon as possible after your arrival). You should bring sufficient funds with you in U.S. currency and traveler's checks to get through the first few weeks while your account is being opened and your bank is clearing bank drafts. It is suggested that you carry a recognized credit card (Visa or MasterCard, for example), and (A) at least two hundred dollars if single, or (B) five hundred dollars if married: one hundred in cash and the rest in traveler's checks. Bring the rest of your money in traveler's checks or a bank check. Be sure that bank drafts are payable to you personally and are made out in U.S. dollars, drawn on a U.S. bank. Do not carry large amounts of cash.

It is possible to transfer funds electronically to pay your GST/SFTS fees before you arrive. Initiate an electronic (wire) transfer from your bank to GST/SFTS's bank. If you

choose to do this, please notify GST/SFTS's Business Office so that we can guide you through this process and confirm receipt of funds.

If part of your tuition is being covered by a GST/SFTS scholarship, you need only pay the portion that will be your responsibility, in addition to your housing fees. Remember, you cannot count on being able to establish a bank account immediately and have quick access to funds.

Budgeting for the Cost of Living in the United States: Budgeting is one of the most difficult matters to estimate accurately in advance. We hope the following guidelines will be of some help to you. These guidelines are used to establish financial support when your I-20 is first processed. Your first month may seem extremely expensive, due to initial costs. Note that the following information is based on an economical living style. Figures cited here are approximate, and relevant to 2015. In each case a low estimate is quoted.

Based on current information, the International Student who is documenting expenses should expect and be able to document the following:

- Single: \$23,475 per year plus tuition
- Married: \$25,975 per year plus tuition
- For each dependent child: Add \$2,500 per year to total

General Monthly/Annual Expenses for single student

	Monthly	Academic year
Rent/Housing	\$1,250.00	\$12,500.00
Food	\$375.00	\$3,375.00
Transportation	\$250.00	\$2,250.00
Health Insurance/Medical	\$300.00	\$3,000.00
Books/supplies		\$1,000.00
Miscellaneous	\$150.00	\$1,350.00
Total	\$2,325.00	\$23,475.00

Tuition and Fees vary according to program. Confirm with the Seminary for updated fees.

Apartment rent and utilities (telephone, heating, electricity, and water): One-bedroom apartments/shared two-bedroom units can be obtained for about \$560 to \$1,165 per month; 2 or more bedrooms (essential if you have more than one child) cost about \$1,500 per month.

On campus student housing rates are subject to change and to yearly increases.

Health Insurance: International Students on visas, as well as accompanying spouses and children, are **required** to carry health insurance. At registration, international students will be required to present documentation showing that they have enrolled in a health insurance program. At the beginning of the fall and spring semesters, GST/SFTS offers open enrollment for students to sign up for health insurance.

U.S. TAX REGULATIONS

If you have been employed in the U.S., regardless of immigration status, you must submit to the Internal Revenue Service (IRS) a complete and accurate income-tax statement each year. F-1 and their spouses are required to file tax forms while they are in the U.S. Because of this requirement, they must file a 1040NR Federal income tax form. The student should keep careful record of all earnings and gifts given to him or her by churches and friends, since the total amount must be reported for income tax purposes on a yearly basis.

Income is assessed for income tax purposes in the U.S. on a calendar year basis. “Tax returns” (forms) must be filed with the IRS between January and April 15 of the following year. It is necessary to file federal, state, and sometimes local income tax returns. The most commonly required forms are often available at some local libraries and U.S. Post Offices.

In filing a U.S. income tax return, you should be aware of the provisions of the U.S. Tax Treaty relating to your country (especially where you also file a return in your home country or where you receive income or scholarships from overseas), non-taxable components of income received from church internships, income of the working spouse and other deductions for which you may be eligible. All of these items can represent a substantial savings in U.S. income tax liability.

BANKING

One of the most important things you should do is to open a bank account. It is not wise to carry large amounts of cash with you. Compare services and fees before you open an account locally. Remember to ask about the arrangements for transferring funds overseas since some banks can accommodate this better than others.

Required documents to set up a bank account:

- Passport
- I-20
- Letter stating proof of residence (may be obtained from Housing Office)

WORSHIP AND CHURCH COMMUNITIES

GST/SFTS holds worship services for the community beginning in September, and ending in May, on Monday, Tuesday, Thursday and Friday. There is no worship during the winter or summer breaks. Announcements regarding services and special holiday worship events will be announced through the year.

You may also choose to become an active part of a local congregation during your stay in the U.S. If you live on campus and do not have a car, you may decide to attend a church within walking distance of the Seminary. Several denominations are represented within the community near the Seminary, all of which vary in worship style and focus. The Student Services Office will be happy to answer questions you may have about specific churches. Other students will be a good resource as well.

TRANSPORTATION

Public Transportation: The public transportation system in the Bay Area includes BART (Bay Area Rapid Transportation)- trains, Golden Gate and AC Transit – buses, and Golden Gate Ferry. Route maps and tickets can be purchased at local stations. See 511.org for information and schedules for all local transportation

Automobile: Most students wish to have more freedom than simply relying on the public transportation system. The choice of a car is very much a matter of finances and personal taste. It is extremely important not to rush into a purchase just to become mobile. There are many students who can help with transportation in your early days at GST/SFTS. Used cars are generally less expensive in the areas away from the Seminary.

Driving conditions: Allow ample time to learn the conditions, driving patterns and laws. Note: In the U.S., cars are driven on the right-hand side of the road. If you are accustomed to left-hand side driving, practice is advisable.

Insurance: Car insurance is required in California and can be expensive, depending on the extent of the coverage that you require. If a car is offered to you for use while in the U.S., be sure it is insured, and keep a proof of insurance in the car. For further assistance see: www.insure.com, www.geico.com, www.progressive.com.

Driver's License: If you have a valid driver's license from your country and an International Driving Permit, you may drive a car belonging to you or someone else for up to one year without getting a California Driver's License, as long as your license remains valid and the vehicle's insurance policy includes your name. The process of obtaining a California driver's license can take many weeks. Following are the steps you will need to take in order to obtain one.

- Get a California Driver's Manual from the local Department of Motor Vehicles (DMV) Office and study it carefully.
- Have a physician complete the physical examination form in the back of the Driver's Manual.

- Go to a State Police Examination Point, taking your physician’s certificate, social security card – or a letter from Social Security stating they denied you a Social Security card - and birth certificate or passport. Here you will take a computer test on the contents of the manual. If you answer the required questions correctly and pass the vision test, you will be issued either a temporary license or a learner’s permit. In addition, you will take a practical driving test before you are issued a permanent license.

The Examination Point can be very busy, especially on Saturdays, so be prepared for a long wait. See: <https://www.dmv.ca.gov/portal/dmv/dmv/dl> and type in the keyword: “Driver’s License”.

SHOPPING

Markets and Grocery Store: Groceries can be purchased in a variety of settings, from small corner markets, to very large superstores. The most expensive stores are usually the very small ones. The large supermarkets are the most economical and are conveniently located. The first few times you shop will be very confusing, especially if you are facing language challenges and new food choices. It is advisable to go with someone who is familiar with the stores, the foods, and the pricing. We recommend United, Safeway or Trader Joe’s as good places to do your grocery shopping. It is also recommended that you get a Preferred Customer Card from these stores to obtain further discounts in their stores.

Local, year-round Farmers Markets in Marin County: The closest and largest farmers market in the area is in nearby San Rafael, at the civic center:
<http://patch.com/california/sanrafael/ev--marin-civic-center-farmers-market>

Furniture and good Used Clothing: This may appear to be a daunting prospect before you arrive. However, there are inexpensive and easy ways to find furniture, clothing, and general household items in the area. Below are a few places to look:

SCHOOLING FOR CHILDREN

In the U.S. all children between the ages of 6 and 16 are required to attend school. Public schools are provided free of charge. Private schools and home schooling also meet the requirements for mandatory education in most states (including California).

State or Public Schools: The school year is generally early September to mid-June. Enrollment occurs at the end of the school year for continuing students, and in the summer for new students. Our local school district is the Ross Valley School District.
<http://www.rossvalleyschools.org/>

The general rule is that a child must be a resident in a school district in order to attend a public school in that area.

Enrollment in Public School: In order to enroll your child in a public school, you will need a passport or birth certificate, proof of residence in the district, a social security number for the child, immunization records, and dental examination documents. School districts will provide you with the standard forms related to medical and dental examinations required.

Private, Church and Christian Schools: There are many options available for church and Christian schooling. Standards of education, fees, and underlying philosophies vary greatly.

MEDICAL INFORMATION

Medical Records: Bring records of any noteworthy medical conditions with you to give to your U.S. family physician or primary care practitioner.

Health Insurance: All GST/SFTS students are **REQUIRED** by the seminary to provide proof of having health insurance.

F-1 Students:

All F-1 students and family members must have health insurance before they enroll at GST/SFTS. There are no special requirements from immigration on health insurance.

Please note: Travelers insurance will not fulfill your health insurance requirements.

Health / Medical Care: Depending upon the type of health insurance you choose you will likely find that all the costs of medical care for you or your family will not be covered by the insurance. The Seminary offers health insurance through Kaiser Permanente. www.kp.org

- **Kaiser Permanente Hospital and medical offices** are about 20-25 minutes from GST/SFTS Seminary; some offices and labs, eye care is located within a few miles, downtown San Rafael.
- **Marin General Hospital** is about 10-15 minutes and is known for its state of the art medical care and facilities. This hospital is a leader in offering low-cost or free primary health care at several sites in our community.

You must have an appointment before you can go for medical care and that usually means scheduling weeks in advance for an appointment.

If you need urgent medical care and cannot wait for an appointment you may go to the Emergency Room at Marin General or Kaiser Permanente. You are guaranteed to be

seen, but you may have to wait a long time for your turn. There is financial assistance available for this emergency room service as well, should you need it.

- **Medical Clinics in the county of Marin:** There are other medical clinics which offer reduced rates and are located within a short distance of the Seminary. <http://www.marinclinic.org/>

SOCIAL SECURITY NUMBER/ITIN

Social Security Card: The Social Security card identifies wage earners for tax purposes and this number is often used as a general ID number for opening new accounts and services. It is also the number used to track your credit history in the U.S. You must wait 10-14 days after arrival in the U.S. before you apply for the Social Security card. Visit the Social Security Administration's website at www.ssa.gov for more information.

You must take:

- Proof of age (such as birth certificate)
- I-20
- Visa, I-94, Passport
- Letter from International Student Office stating your student status

ITIN – Individual Taxpayer ID Number: Foreign nationals who are not allowed to work, and therefore not eligible for a Social Security number, may apply for the ITIN. The application gets submitted when taxes are filed, on or before April 15 each year. For further information see:

<http://www.irs.gov/individuals/article/0,,id=96287,00.html>.

All students must report their SS number or ITIN to the International Student Office.

STUDENT AND ACADEMIC LIFE

FINANCIAL AID

GST/SFTS Seminary Scholarships and Need based Grants: The deadline to apply for a GST/SFTS Scholarship is April 15 for the following year. The amount of each award is based on the information provided on the GST/SFTS Financial Aid application for International Students and does not exceed the cost of tuition fees. It is given for tuition only; if part of the scholarship is not needed for tuition, it will not be given to the student for other expenses but returned to the scholarship fund. Full details can be found online under Financial Information. You must RE-APPLY EACH YEAR for financial aid if you wish to receive it.

BOOKS

Purchasing Books: Books are generally purchased online from Amazon.com. From time to time you might be able to buy second-hand books. Use of the library can significantly reduce the cost of books. There is a virtual bookstore on the Student Services section of the website at www.redlands.edu/gst.

Library Facilities: The GST/SFTS library is part of the GTU Library in Berkeley and is an excellent facility and will satisfy most of your research and study requirements. Books may also be borrowed from associated theological libraries. Textbooks for the courses are placed on the reserve shelves and may only be used in the library or on an overnight loan basis. Reference books may only be used in the library. If you plan to work extensively in the library, use books well in advance of deadlines. There are public libraries from which you may borrow books.

THE GST/SFTS ACADEMIC SYSTEM

Degree Programs: GST/SFTS is program-oriented, and each program leads to a specific degree: Master of Arts in Theological Studies (M.A.T.S.), Master of Divinity (M.Div.), Doctor of Ministry (D.Min.). Each program has its own special goals, prerequisites, and requirements. The various programs differ in length, emphasis, intensity, and tuition costs. In planning your study at GST/SFTS, you should carefully examine the various program options described in the GST/SFTS Catalog to try and determine which one best meets your qualifications and calling.

Credit Hours: In order to earn your chosen degree, you will need to successfully complete the courses which are required for your program as well as an adequate number of “elective” courses. In the M.A., M.A.T.S., and M.Div. programs, a total number of “credit hours” (sometimes called “hours” or “units”) is specified for each program. A “credit hour” at GST/SFTS is a way of measuring the quantitative weight or value of individual courses and of the total academic program.

Full-time Status Required: International students who have entered the U.S. an “F” visa must maintain full-time status. International M.A. and M.Div. students must register each fall term and each spring term for courses totaling at least 12 credit hours, and must also register for courses during the winter term when such courses are required for the completion of their programs.

ACADEMIC HONESTY

The Honor System at GST/SFTS is a community agreement that all academic work will be done honestly, without cheating of any kind or using the ideas of others as if they were one's own, without appropriately crediting the source. All students are expected to uphold this system in their own work and are also required to report any violation of this policy by another student. Any confirmed or proven conscious violation of the honor system will result in automatic suspension from the Seminary. Please read the section on the honor system in the Catalog. If you have any questions, please see the International Student Advisor. Some cultures place a great value on helping a fellow student succeed, and this has sometimes led to violations of the honor system. As much as we appreciate students' mutual support, the honor code must be upheld

Though one would hope that intentional falsehood would not occur in this environment, it does. Frequently these situations involve international students. Very often these incidents arise as sinful responses to the tremendous pressure on students to do well and to look good in the eyes of those who support them. You can imagine the awful shame and loss one faces if suspended from Seminary. The complications of financial loss, church involvement, family, and life calling are severe, especially in the case of international students who must leave the country upon loss of their full-time student status. One must set one's sights on pleasing the Lord alone.

RESOURCES FOR ACADEMIC SUPPORT:

Tutors, classes for academic writing, English language classes – referrals and resources are available at the International Student Office and on the International Student Community Board in Montgomery Hall. 1st floor.

EMPLOYMENT (see F-1 Employment Options in this Handbook)

Ministry Opportunities: Ministry opportunities in local churches are available on a part-time or full-time basis. Details of ministry positions can be obtained from

LIFE AT GST/SFTS

Facilities: Student Lounge, Holy Grounds, Food Pantry, Fitness Room, Computer Lab, Library, Feminist Reading Room...

On Campus Communication: The main sources of communication on campus are the weekly newsletter, The West Wing Herald, and the GST/SFTS web site <https://www.redlands.edu/gst/>.

Mailboxes: Every student has a mailbox located in the Student Lounge in Scott Hall, second floor. This is for on-campus communication. Most staff, faculty and administrators have mailboxes in the Reception Room, 1st floor Montgomery Hall.

IMMEDIATELY UPON ARRIVAL

At the Airport: Getting through U.S. Immigration and Customs can be a challenging experience. Allow approximately two hours for the process, though the time could vary. Do not be alarmed by the large dogs that may be used to smell your luggage. They are trained to smell drugs, not to attack. After intense preparations, emotional good-byes, surface transportation, long flights, disrupted sleep patterns, missed or unusual meals, time changes, and sudden exposure to a different culture, expect to be exhausted, disoriented, and probably hungry before you even leave the airport. Allow time for a snack or meal. Try to begin your travel well rested. Eat lightly and drink plenty of water the day before traveling. Wear or have accessible several layers of clothing so that you will be comfortable with temperature changes. Make contact with us ahead of time so that we can be of help when you get to the San Francisco area and can pray for you as you travel.

From the Airport to the Seminary: Upon arrival in the U.S., your first problem will be to get to the campus. If you fly into **San Francisco International Airport**, which is about a 45-60 minute drive from GST/SFTS, there are a number of transportation options available. A taxi is convenient, but extremely expensive. By far, the best method is to arrange with the Seminary to have someone meet you at the airport or take the Marin Airporter then Bus/Taxi to Seminary.

Accommodations

Make arrangements for your immediate requirements at least one month in advance of your arrival, if possible. You may need temporary housing and transportation to acquire basic necessities, such as food, upon your arrival. The Seminary is open during business hours (8:30 am to 5:00 pm) on weekdays. Plan to arrive during those times if possible. If you anticipate arriving on a weekend or evening, be sure to make advance arrangements with the International Student Office.

GST/SFTS offers on campus housing to eligible students and their families based on a Priority system and availability, according to degree programs. If students choose not to reside on campus, GST/SFTS is not responsible for finding housing for students off campus. Students are responsible for acquiring housing before their arrival on campus. The International Student Office can help you locate housing resources and options but is not responsible for finding it for you.

ENTERTAINMENT AND RECREATION

Parks: Marin County and the surrounding areas have many parks and recreational areas for walking, hiking, bicycling and camping. Please visit <https://www.marincountyparks.org/>

Community Libraries: Please visit <https://www.marincounty.org/residents/community/libraries>

Winter Sports: We have an abundance of winter sports and activities, Lake Tahoe and Yosemite for snow. Please visit <https://www.visitcalifornia.com/>

Ocean Beaches, hiking, cultural events and historic areas: Please visit the Marin County Parks link above, and for more ideas, go to <https://www.visitmarin.org/>

GETTING TO KNOW AMERICANS

U.S. CULTURE AND VALUES

Friendships: It is difficult to provide a guide to social relationships in the U.S. People from different geographic regions have differing patterns, as do those from distinct populations (i.e. urban, suburban, rural) and racial or ethnic groups. How Americans make friends can be difficult to understand. In the U.S., friendliness comes easily but friendships take time to grow. American students may be very friendly--they may be eager to talk, smile and joke--but this does not necessarily mean a commitment to intimate friendship. Often the busy-ness of academics, along with economic pressure, limits the time students are willing or able to put into establishing relationships. Participation in prayer groups and campus organizations, participating in community lunch in Alexander Hall (Mondays and Fridays when classes are in session), can be fruitful activities for developing friendships. For single students, campus living provides a friendly community. Participation in a local church is a primary arena for the development of friendships.

Close friendships certainly exist among Americans but they are the result of repeated interactions. You will therefore have to put some effort into making friends. The casualness of social patterns in the U.S. allows people to move freely into new social groups. Venture out of your own cultural group. **Don't let a weakness in English keep you from seeking out friendships.** Participate if you want to do so. Be flexible and don't be discouraged by a few disappointing experiences with acquaintances.

Social Customs: Americans are like people everywhere: they are intrigued by differences, yet they feel most comfortable when they are around people who behave the way they do. Like people in your culture, Americans have ways of acting, speaking, and taking care of themselves that are important to them. Their customs vary a great deal, but there are some commonalities. Though you do not need to change your identity, it will be helpful to be aware of these American patterns, and what Americans expect of each other in their relationships.

“Personal Space”: Americans do not like crowds very much. They feel comfortable with space around them. When speaking, they usually stay about two to three feet (one meter) away from each other. They do not feel comfortable when people get closer than one foot to them. This desire for personal space is one reason Americans form lines in banks, grocery stores, and offices. Try to remember not to stand too close, and to form lines to wait for things. Very loud talking at close-range sometimes makes Americans uncomfortable.

Physical Contact: Standards of appropriate physical contact vary in the U.S. by geographic regions, ethnic sub-cultures, and even church communities. You may find two extremes in American culture. Men and women may hug and/or kiss a member of the opposite sex in public, with whom they have a friendly, but not romantic or familial relationship. In some cultures that would be grossly inappropriate. However, physical contact between members of the same sex is less common in America, except for hugging at greeting. In some cultures men and men, or women and women, hold hands or touch affectionately in the course of normal friendly conversation. In America hand-holding between members of the same sex might seem to indicate a homosexual relationship.

Relationships Between Men and Women: The open friendliness of members of the opposite sex does not mean that there is an openness to a romantic or sexual relationship, as one might infer from American films. Intimate relationships develop around social involvement, fellowship, and caring friendship. Most Americans tend to be fairly forthright about their feelings and may encourage honest conversation about what kind of relationship is desired, whether strictly a friendship or a “boyfriend/girlfriend,” dating relationship. Do not make assumptions about the nature of a relationship without discussing it with the person. If romantic attention is not mutually desired, pursuing it will ruin a friendship. Dating practices vary among Americans, especially within the Christian community. Ask an American friend how to navigate these tricky waters. Cross-cultural marriages can be delightful but can also be full of stresses due to the cultural differences in roles and expectations. Proceed with care and prayer.

Personal Hygiene: *Great* value is placed on a clean appearance, and a lack of strong body odors. Americans, like many other cultural groups, generally bathe or shower daily, brush their teeth at least twice a day, and use deodorant. They usually put on fresh clothes daily. They tend to keep their homes, and particularly their bathrooms, clean. Although it may seem strange, differences in habits of personal hygiene can be a major obstacle for some foreign students in getting to know Americans.

Casual Conversation and Appointments: Much of American relationship is conducted in brief interchanges when unplanned, and longer interactions when planned. Americans do not usually stop by a friend's home for a lengthy visit unless they are invited or the visit is planned ahead. Generally appointments are made for visits to an office; or one may stop by and ask if it is a good time to talk. When an American asks, "How are you?" as a part of a casual greeting, he generally expects a brief answer. (Generally, "Fine" is all you will hear as an answer.) With close friends, a more detailed and truthful response is given, though still usually brief. When an American says "No," he generally means NO, not "Let's negotiate," or "Ask again."

Time: International students are often surprised at the degree of scheduling of appointments or visits done in the U.S. When invited to a person's home it is generally expected that a guest will come at the time indicated, or within ten minutes. If the appointment is a business or other meeting, one is expected at the time set, not more than five minutes late. If one knows that they will be late, it is considered polite to call to let the host know when you will arrive, or if you are unable to be at the set appointment.

Table Manners: Formality in table manners varies greatly in the U.S. Many Americans are generally informal yet are careful about some aspects. Hands are used for only certain foods in informal settings (i.e. hamburger, taco, pizza, chicken without sauce, whole fruit, raw vegetables); most foods are eaten with a knife and fork. They may be troubled if you chew with an open mouth or talk with your mouth full of food. (Though this is considered poor manners, you will find many Americans who do it!) They consider it rude to belch in public, where in some cultures it is an indication of enjoyment of the food. Americans typically do not reach across the table for food but ask for it to be passed to them by the person most near the desired item. They will gladly explain any American customs, such as which utensil to use for what type of food. If you are observant you will be able to follow the behavior of those around you.

Bargaining: Unlike many countries, America does not use a bargaining system, except when purchasing a car and in informal settings like a "garage sale." Prices that you see in stores are fixed. The merchant has decided on what he thinks is a fair price and that is usually final.

Worship: Great differences in worship styles exist throughout the U.S., as they do throughout the world, even where there is theological agreement. Some types of American worship may seem dull and dead to you; some, too exuberant or charismatic. The implications of certain worship patterns may not be what you assume and withholding judgment will be important. The worship styles you find here may be associated with groups whose theology may not be like your own culture. Please be sensitive to these differences and be patient with those who may worship differently from what you are used to.

While you stay in the U.S., you will work, study, and live with Americans and people from different cultures. You will not find a single cultural personality, nor be able to

say, “All Americans are the same.” As you treat individuals with the same respect and understanding with which you would want a member of your family to be treated, shaping your relationships by scripture, you will make lasting friendships and be much enriched. You will find many Americans and other international students who are eager to learn about your culture, the church in your country, and your experience of Christ.

Family Life and Gender Roles: In many countries, the extended family is the basic social unit. In the U.S., especially among the middle class, the family unit is much smaller and tends to play a comparatively smaller role than it does in many other cultures. The average-sized family is a couple with two children. There are many single-parent families, due to the prevalence of divorce. Families tend to be very mobile; it is common for families to move across the country because of a change in job or career. By the age of 21, children often move out of the family home to begin living on their own. College students frequently attend schools far from their family home.

Women’s roles in American society have changed dramatically and more women now have professions and work outside the home, many in fields that were traditionally dominated by men. American women may appear to be assertive, bold, or lacking in modesty, if judged in another cultural context--and in fact many are. In the U.S., many people do not consider these to be negative traits. There is much difference of opinion regarding gender roles and appropriate behavior, even within the church.

Food: Most internationals have a challenge finding foods that are familiar and learning the American equivalents or alternatives for ingredients. They also often find American food uninteresting. The more vivid smells of some ethnic foods can be a source of difficulty in living situations. The smell of kimchi or frying hot peppers can permeate a building and be offensive to neighbors not used to these foods. As with most cultural differences, sensitivity and friendliness will help. Consider inviting neighbors to share a meal! This can be a good way to get to know other GST/SFTS students. Most students love to try food from other countries.

Language: Living in the midst of a foreign language may be your biggest challenge. The English you have learned may not resemble the language spoken here. Americans speak quickly and use slang and idioms that may not be familiar to you. Some metaphors or other figures of speech require a knowledge of the culture and history of America in order to make sense. American humor may not be at all funny to you, if subtle, or especially if based on “word-jokes.” The technical language of your studies may present additional difficulties. In order to improve your English skills try to spend time with English-speakers, even speaking English with those of your own culture. Listen to the radio and television. Read the Bible in English, as well as the newspaper. Ask American friends to explain words, figures of speech or jokes that you do not understand and ask them to speak more slowly. They will generally be sympathetic and very happy to help.

LIFE IN THE UNITED STATES

Currency: The American **dollar** is equivalent to 100 **cents**. The symbol for dollars is \$, and the symbol for cents is ¢. Cents are written either with the ¢ symbol (25¢) or as hundredths of a dollar (\$.25).

Paper money (often referred to as “bills”) is in \$1, \$5, \$10, \$20, \$50, \$100 denominations. \$2 bills are available but are not common. Bills larger than \$100 are also printed. Coins are sometimes referred to as “change,” as is any money (coin or paper) returned after using a larger bill than needed to pay for charges.

Remember to always count your change when purchasing or paying a bill; do not display your money in public; carry money well-hidden where it would be difficult to pickpocket.

RETAIL AND FOOD STORE DISCOUNT CARDS-

Telephones and Fax: Most students rely on cell phones. Many plans are available from local cell phone stores. The Student Services office is happy to send an occasional fax if needed. Businesses like Staples and Kinkos will fax for a fee.

Holidays: American holidays can be confusing for a visitor. Some are days when most schools and businesses are closed (here referred to as “official holidays”); others are celebrations or occasions noted by decorations or special greetings. GST/SFTS does not close for all “official holidays”.

Legal Holidays Observed at GST/SFTS: All offices are closed and no classes are conducted on these days.

Christmas Eve, Dec. 24

Christmas Day, Dec. 25

New Year’s Day, Jan. 1

Martin Luther King Jr. Day, 3rd Monday in January

Good Friday, the Friday before Easter

Independence Day, July 4

Labor Day, first Monday in September

Thanksgiving Day, 4th Thursday in November

Primary holidays celebrated in the U.S. (“Official” holidays are marked with an *):

***New Year’s Day, January 1**, is an official holiday when most Americans relax or watch major football competitions. Many think about changes they’d like to make during the coming year, and make “New Year’s Resolutions.”

***Martin Luther King, Jr.’s Birthday** (January 15), observed **the third Monday in January**, honors the leader of the civil-rights movement in America during the 1960’s.

Valentine's Day, February 14, honors sweethearts and romance.

***President's Day, observed the third Monday in February**, combines the birthdays of two of America's greatest presidents: Abraham Lincoln (February 12) and George Washington (February 22).

St. Patrick's Day, March 17, the Irish have parties and "wear the green."

Good Friday afternoon some businesses close and churches have services.

Easter Sunday varies in date from late March to late April. Many churches have a "Sunrise Service" early in the morning. Families celebrate with worship and Easter egg hunts for children.

April Fool's Day, April 1, is a day to play tricks or practical jokes on friends.

Mother's Day, the second Sunday in May, is for honoring moms. Many get cards or gifts and are given the day off from cooking and cleaning up.

***Memorial Day, the fourth Monday in May**, Americans remember those who have died in military service to their country.

Father's Day, the third Sunday in June, is for honoring dads, usually with cards and gifts.

***Independence Day, the Fourth of July**, commemorates the day the Declaration of Independence was signed in Philadelphia on July 4, 1776. Usually considered the birthday of the nation, it is celebrated all over the country with picnics, community events, and fireworks displays.

***Labor Day, the first Monday in September**, recognizes the labor movement's contribution to the productivity of the country. It usually signals the end of summer and is celebrated with picnics and barbecues.

Patriots Day, September 11th, Americans remember the thousands who died in New York City, Washington, D.C. and in Pennsylvania. We remember the victims and their families as well as those who served to rescue that day and the months that followed.

Columbus Day, the second Monday in October, celebrates the October 12 birthday of the man often credited with discovering the "New World."

Halloween, October 31, historically celebrated the eve of All Saints' Day (All Hallows Eve). Many people now decorate with "spooky" symbols (witches, ghosts, skeletons), as well as pumpkins carved with faces. Children dress up in costume and go around neighborhoods receiving candy, fruit, or cookies. The children say "Trick or Treat,"

meaning “Give me a treat or I will trick you.” Trick or Treating is not always safe. Most parents go with their children rather than letting them go alone. Parents also should check each piece of candy that is received from a stranger. Many Christian families go to churches to celebrate instead of trick or treating or only go to houses in which they know the people.

Veterans’ Day, November 11, honors all who have served in the U.S. military.

***Thanksgiving Day, the fourth Thursday in November**, was declared a national day of thanks by President Abraham Lincoln. The first “Thanksgiving Day” was when the Pilgrims at Plymouth Colony in Massachusetts in 1621 gave thanks for a bountiful harvest and God’s mercy in helping them survive in the wilderness. Americans get together with family and friends to eat a feast that usually consists of foods such as roast turkey, cranberry sauce, sweet potatoes, and pumpkin pie. Schools and offices are closed on Thanksgiving Day, and many are closed the Friday following Thanksgiving.

Christmas Eve, December 24, most businesses close at noon so that people can travel or prepare for the celebration of Christmas. Americans from some cultural backgrounds exchange gifts with family members on Christmas Eve, and many churches have a Christmas Eve worship service in the evening.

***Christmas Day, December 25**, is celebrated by most Americans, whether or not they are Christians. Schools generally close for a two-week period, approximately a week before and a week after Christmas. Almost all businesses are closed on Christmas Day. People decorate houses with lights outside and a Christmas tree with ornaments inside, and they send Christmas cards to friends and family. From Thanksgiving to New Year’s Day, stores and streets are decorated, Christmas carols (both Christian and “holiday”) can be heard on the radio and in stores, and people have parties with a holiday theme. Americans often travel great distances to get together with family members, exchange gifts, and share a traditional meal. Christians worship together with special musical programs and pageants re-enacting the Christmas story.

New Year’s Eve, December 31, is celebrated as a time to welcome the New Year. Many businesses close at noon. In the evening, churches may have a time of worship and gathering. Many Americans have parties or gatherings where guests stay until after midnight, to “see in the New Year” together.

CULTURE SHOCK

Upon entering a new culture many people experience what has been termed “culture shock.” All the familiar aspects of life have changed, from language to food to personal relating patterns, and more. These changes are exhilarating at first, but can leave one feeling helpless, disoriented and depressed. It is not uncommon to become extremely critical and judgmental of the new culture, as well as to withdraw into oneself or one’s cultural group. You may have trouble sleeping and concentrating on studies, may feel that expectations of you are unrealistic, may be overwhelmed by loneliness and isolation, and have headaches and loss of appetite. These are very common experiences

of anyone adjusting to a thoroughly new culture. It is some help to know that you are not alone in this experience, and that you will feel very differently as you adjust to your new surroundings. Please feel free to visit the International Student Office at any time.

SAFETY PRECAUTIONS

Here are some suggestions for your safety:

Money, jewelry, and passports should not be displayed in careless ways. If you carry a handbag, or purse, hold it carefully, keeping it under your arm. A wallet should be kept in the front pocket of your pants. Do not carry large amounts of cash. Use checks or money orders for large purchases.

If you are alone, be careful when taking money out of the bank from an ATM (Automatic Teller Machine), especially after dark. Never, under any circumstances, give your ATM identification number (PIN) to anyone else, and do not affix the number to your bankcard or keep it visible in your wallet.

Be careful of strangers who suggest an easy way to make a large amount of money. These are often professional cheaters (“con” men or women) who seem to need help or who seem to find a lot of money they want to share with you. Several students have lost money in such schemes.

Avoid walking alone at night on deserted streets. If you have to walk at night, stay on well-lit streets or ones that have traffic.

Train yourself to be aware of your surroundings, knowing where other people are as you walk or get in and out of cars. Always lock your car, and even when locked, look inside the back seat before getting inside when alone.

CLOSING THOUGHTS

The process of transitioning to life in the U.S. is an exciting one, and not one to approach with fear. Careful planning and contact with the GST/SFTS Student Services Office and the International Student Support Office will help to make your move to the U.S. and introduction into American life as smooth as possible. While you are likely to encounter some bumps along the way, these difficulties are normal, and our staff is dedicated to providing whatever assistance is possible. May God bless you as you prepare for your journey. Again, please feel free to reach out to us with any questions!

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