

# MANUAL FOR INTERNATIONAL STUDENTS

## OFFICE OF INTERNATIONAL STUDENT SERVICES (OISS)

### PURPOSE

The primary goal of the OISS is to assist international students in the transition of living and studying in the United States and at Concordia University Wisconsin. The OISS also acts as an advocate for international students and as a channel to university officials. A wide variety of services are provided including orientation, assistance with immigration regulations, and the organization of social events.

### PERSONS TO CONTACT

The staff of the Office of International Student Services (OISS) consists of professionals specifically trained to deal with international student issues and the problems that might arise before and upon your arrival as well as during your stay. If you have questions, problems, or concerns you would like to share, you may contact any member of the staff for guidance.



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#### **INTERNATIONAL COMMUNITY AT CONCORDIA UNIVERSITY WISCONSIN**

Concordia has approximately 130 international students enrolled at the undergraduate and graduate levels from nearly 40 different countries.

#### **ACADEMIC SYSTEM IN THE UNITED STATES**

When you come to the United States you might find the educational system in the U.S. is quite different from the one in your home country. Here is a short overview of the U.S. academic system.

#### **ACADEMIC INSTITUTIONS**

After completion of high school, there are several alternatives for higher education.

A *University* is an institution of higher education comprised of colleges of liberal arts and sciences as well as graduate (Master's and Doctoral Degrees) and professional schools. Universities have the right to grant degrees in various fields.

A *College* is an institution of higher education that offers only undergraduate degrees (Bachelor's degree). A University differs from a college in that it usually has a broader curriculum and offers graduate and professional degrees in addition to undergraduate.

## DEGREES

After completion of secondary education, most students seek higher academic degrees.

A *Bachelor's Degree* (undergraduate) generally requires four years of post-secondary study.

A *Master's Degree* (graduate) generally requires a minimum of one year of study, however, most students complete it in two years. The most common master's degrees are in the field of arts (M.A.), sciences (M.S.), business administration (M.B.A.), and special education (Eds.).

The *Doctoral Degree* is the highest degree in the U.S. It takes at least three years of study during which you are required to complete course work, take an examination, carry out research and write a dissertation. The most common doctoral degrees are in a variety of fields (Ph.D.), education (Ed.D.), law (J.D.), science (D.Sc.), religion or divinity (D.D.).

## ACADEMIC EVALUATION/GRADING SYSTEM

A *Grade* indicates the quality of work students have done during the course specified in the form of a letter or grade point. The accepted grading system in the U.S. is as follows:

A+	4.00	B+	3.33	C+	2.33	D+	1.33
A	4.00	B	3.00	C	2.00	D	1.00
A-	3.67	B-	2.67	C-	1.67	D-	0.67
						F	Failing

A – Superior

B – Above average

C – Average

D – Below average

F – Failing

*Grade Point Average* (GPA) is an overall measure of academic achievement for all of the courses a student has completed. Each course results with a grade point and these values are averaged for the relevant courses over a period of time (semester, total courses to date). In order to determine GPA, the number of credit hours assigned to each course is multiplied by grade points earned for the course and the sum of the total points for all courses is divided by the number of credit hours. Here is an example of how to calculate GPA for three courses:

<u>Grade</u>	<u>Grade points</u>	<u>Credit hours</u>	<u>Total points</u>	<u>GPA</u>
B	3.00	3	9.00	
A	4.00	3	12.00	
B	3.00	4	12.00	
Total		10	33.00	33/10=3.3

## GOOD ACADEMIC STANDING

In order to be considered in a good academic standing, Graduate students must achieve a GPA equal to 3.00 each semester, and Undergraduate students, 2.00 each semester. If a graduate student's GPA falls

below 3.00 or an undergraduate student's below 2.00, he/she is considered to be on probation and must improve his/her GPA during the semester.

#### **ACADEMIC HONESTY**

Academic honesty is an extremely serious issue in the United States. Violation of this policy may subject students to disciplinary action which could include failing a course or suspension from the academic institution.

*Plagiarism* is copying someone else's ideas or a piece of writing and presenting it as your own. For example, suppose you were assigned to write an analysis of a play and you presented a professional critics' ideas as your own. If you do not cite the professional critic's name, you are plagiarizing.

You must remember to cite and refer to the sources in the bibliography. In doing so, ask for instructions and follow them attentively.

*Cheating* is using unauthorized assistance from a written source or another person when taking a test or completing an assignment. Cheating involves using unauthorized notes or other material when taking a test, looking at another person's work, and collaboration with another person when individual work is required.

#### **ADMISSIONS TO CUW**

##### **APPLICATION TO CUW PROCEDURE**

If you decide to come to Concordia University Wisconsin to seek your academic degree, you must fulfill the following requirement in order to be accepted:

1. Your GPA from a previous school must be at least 3.00 to be considered for admissions to a graduate program and 2.50 to undergraduate (or equivalent to these results if a different grading system is applied). If you fulfill this requirement, go to step 2.
2. Fill in an application to CUW form: download and print a paper form application, fill it in and send it along with all the paperwork required. You may also request the Office of International Student Services (OISS) to send you an application form.
3. You must prove your English proficiency by taking the Test of English as a Foreign Language (TOEFL). The required minimum score to be accepted to CUW is at least 550 on paper or 213 computer-based for graduate program and 500 or 173 respectively for undergraduate program. You do not have to take TOEFL if you have obtained a Bachelor's degree from an accredited institution where the language of instruction was English. Undergraduate students who do not have TOEFL score or whose score is lower than required can be accepted into the English as a Second Language programs.

4. You must pay a non-refundable application fee of \$35 for graduate and \$50 for undergraduate admissions. Your documents will not be examined until you have paid the application fee. You can pay by an international check or money order.

5. Make sure you have collected all the necessary documents to be sent to CUW:

- a) completed application form (on-line or paper form);
- b) your resume with current information (in English language);
- c) if you are seeking to be accepted for a graduate program, write a short essay, stating the purpose of pursuing the U.S. degree;
- d) two letters of recommendation from your professors or employers who know you well;
- e) official transcript (-s) from the school (-s) you attended after the secondary school. For the transcripts to be official, they must be put in an envelope and sealed. If you have transcripts obtained from an academic institution in your home country, they must be translated into the English language and certified by notary;
- f) official report of TOEFL results (500 or 173 for undergraduates, 550 or 213 for graduates);
- g) official statement from your bank or sponsor proving that you will have the necessary funds to cover your tuition and living expenses during at least the first year of your stay in the U.S. (see Financing of Studies);
- h) if you are already in the U.S., photocopies of I-94, your passport and the visa stamp indicating your visa status (B-1, B-2, J-1), Form IAP-66 (for J-1 students) or Form I-20 (for F-1 students). **Note:** If you are in B-1, B-2 or J-1 status, you will have to apply with the Immigration and Naturalization Service (INS) for the change into F-1 student status. You will be breaking laws if you do not apply for the change of status.

6. Carefully consider buying health insurance in your home country. In regard to the high medical costs, health insurance in the U.S. is a must. You can buy your health insurance either in your home country or in the U.S. CUW will automatically bill your account unless you show proof that you have obtained adequate health insurance coverage from your home country (See Health Insurance).

7. Mail your documents to the following address (we strongly advise you to use certified mail):

Dr. Shaojie Jiang, Director of International Student Admissions  
Concordia University Wisconsin  
12800 North Lake Shore Drive  
Mequon, WI 53097  
U.S.A.

**Very important:** Any documents not written in English language must be accompanied by a certified translation.

It usually takes 4-6 weeks to finish processing of the application. If you are accepted, an acceptance letter and a Form I-20 form will be mailed to you. If you are denied, you will receive a letter of notification.

Undergraduate Application Form

Graduate Application Form

## **FINANCING OF STUDIES**

### **FINANCIAL ASSISTANCE**

When applying for admission to CUW, you will have to submit a proof of your ability to cover all expenses at least during the first year of your stay here. As an international student at CUW you will not be eligible for any type of financial assistance that is offered for the American students (scholarships, fellowships, grants). It is also extremely difficult to get a loan from any American bank. This means that it is your responsibility to find funds needed and you cannot count on any financial source in the U.S. You cannot expect to obtain this money by undertaking employment because according to the Immigration and Naturalization Service (INS) regulations, you may not engage in any type of off-campus employment until the end of the first academic year. Any subsequent employment is strictly regulated and limited in time. In regard to this, before coming to the U.S. carefully consider if you have the necessary financial resources to cover your tuition and living expenses at least for the first year of your stay.

### **GRADUATE ASSISTANTSHIPS**

The only financial assistance is offered to graduate students in the form of graduate assistantship positions. Both international and American graduate students are eligible for the assistantship positions. Graduate students are offered a job in one of the departments that offer positions. Graduate assistants undertake to work 20 hours per week for one calendar year. At the end of each month the department you work with (sign a contract) pays \$1 000. You can use this money either for covering your tuition, living or other expenses.

In order to apply for a graduate assistantship position, by **May 1<sup>st</sup>** you would have to submit the following documents:

1. Fill in a graduate assistantship application form;
2. Obtain two letters of recommendation from your professors;
3. Prepare a current resume with your biography;
4. Write a cover letter addressed to the Graduate Assistant Selection Director explaining reasons for applying for a position;



1. Medical benefits in case of illness or an injury.
2. Repatriation expenses.
3. Medical evacuation benefits.

In order to help students acquire a required medical insurance, CUW has been searching for the best possible insurance rates available for students, and is currently working with Specialty Risk Group, a leading broker in Student Health and Accident Insurance Plans.

A brochure explaining the insurance plan and an application form is available from the Office of International Student Services (OISS). The annual cost of insurance is \$450 per person. You can also enroll on a semiannual basis, in which case the premium rates are as follows:

**Fall** – \$179 August 18<sup>th</sup> of the current year to January 3<sup>rd</sup> of the following year

**Spring & Summer** – \$281 January 3<sup>rd</sup> of the current year to August 18<sup>th</sup> of the current year

**Summer** – \$114 May 15<sup>th</sup> of the current year to August 18<sup>th</sup> of the current year

This insurance provides the following coverage:

1. Repatriation expense.

In case of death, benefits up to \$7 500 will be paid for coffin, cost of embalming, transportation to a home country.

2. Medical evacuation

In case a person cannot continue his or her study due to injury or sickness, benefits up to \$10 000 will be paid for transportation to the home country.

3. Psychotherapy.

Benefits for the treatment of mental or nervous disorders will be paid in accordance with the rules and conditions and up to the limits outlined by the insurance company.

4. Major medical supplement

The company will cover up to 80 % of usual and reasonable medical expenses exceeding \$5 000. A maximum payment of \$50 000 per accidental injury or sickness will be allowed.

Optional catastrophic medical benefits up to \$500 000 per accidental injury or sickness as well as optional intercollegiate sports coverage are available for additional premium.

**Please note:** IN REGARD TO THE HIGH MEDICAL COSTS IN THE UNITED STATES, HEALTH INSURANCE IS A VERY IMPORTANT ISSUE, SO PLEASE, CAREFULLY CONSIDER THIS MATTER AND DISCUSS IT WITH YOUR FAMILY.

## IMMIGRATION REGULATIONS

### IMMIGRATION AND NATURALIZATION SERVICE (INS)

There are a number of regulations that students holding F-1 status in the United States will have to follow before arrival and during their stay in the country. Immigration and Naturalization service (INS), which is part of the U.S. Department of Justice, issues these regulations and is responsible for ensuring their proper implementation. The closest INS office contact information is:



The office is open Monday, Tuesday and Thursday - 8:30 AM to 2:30 PM, Wednesday 8:30 AM to 12:00 noon; it is closed on Friday and Holidays. **Note:** This is not a full-service office, however, you can contact them for any information you may need. For more complicated services we recommend you contacting the nearest INS office in Chicago, Illinois.

USINS Chicago District Office  
10 West Jackson Boulevard, Chicago, Illinois 60604  
(312) 385-1724  
[www.ins.usdoj.gov](http://www.ins.usdoj.gov)

The information counter is open Monday through Thursday, from 7:30 AM to 2:00 PM. The office is open on Fridays for those with scheduled appointments with an INS officer or to pick up forms.

If you have any questions regarding the immigration regulations, contact the Office of International Student Services (OISS) of CUW or the closest INS office directly.

### STUDENT STATUS

*According to the INS regulations, who is an F-1 non-immigrant alien?*

Alien is a foreign national who is neither a permanent resident in the U.S. nor holds the U.S. citizenship. An F-1 nonimmigrant alien is an alien who holds a residence in a foreign country which he or she has no intention of abandoning, who is qualified to pursue a full course of study and who enters the United States for the sole purpose to complete a course of study.

You will most likely enter the United States in the F-1 visa category. According to the INS regulations, this immigration status will be granted if the following requirements are met:

1. You have been accepted in an academic program at a school which is officially authorized by the INS to accept international students;
2. Before coming to study you must prove your English language proficiency.
3. You must prove having sufficient funds for covering your living and study expenses.
4. You must be enrolled as a full-time student at the academic institution.
5. You must retain a permanent residence in your home country.

**Very important:** In order to maintain your student status, you must:

1. Remain enrolled full-time at Concordia University Wisconsin – must be a full time student as defined by your program. Being an International Graduate student, you must complete at least 3 credits per semester, an Undergraduate student – 12 credits per semester. **You can take the annual summer vacations as long as you intend to schedule for the next semester.**
2. Have a valid I-20 – if any information indicated on the form changes, you should inform your International Student Office (OISS) and make appropriate corrections.
3. Hold a passport that is valid throughout your study in the United States. If it expires while you are studying, contact your OISS and ask to help you find contact information of the nearest Consulate or Embassy.
4. Must not undertake any type of off-campus employment without proper authorization issued by the INS. Working off campus without authorization will be considered a violation of your status.
5. After completing your program, you must either enroll in another program or ask for a program extension. If you fail to do so, you will be out-of-status and must apply for reinstatement.

#### **BENEFITS OF F1 STATUS**

1. Change to another immigration status if you decide to work in the U.S.;
2. Change of academic program and degree (e.g. change of concentration, change of degree levels from Undergraduate to Graduate);
3. Transfer to another University or College;
4. Undertake practical training in accordance with the strict requirements of regulations;
5. Travel outside the U.S. and reenter while studying.

We strongly recommend not violating your status because immigration regulations provide for certain punishments such as taking away benefits that your status provides (employment), banning to enter the U.S. from 3 to 10 years or you may even be subject to deportation.

If you have any questions regarding any of the immigration matters and your status, contact the OISS for help.

### **ENTERING THE U.S.**

When you enter the United States, an immigration inspector will ask you to carefully read and sign the statement on I-20 form. Your signature means that you have just agreed to abide to all requirements that your F1 status imposes. Then the inspector will issue a Form I-94 (departure record) and attach it to your passport. The INS inspector then will send pages 1 and 2 of Form I-20 to your school as a record that you have been admitted to the U.S.

### **MOST IMPORTANT DOCUMENTS WHILE STAYING IN THE U.S.**

1. Valid passport throughout your stay in the U.S.
2. Visa stamp entered at the U.S. Consulate or Embassy in your home country. It governs the time period that you can travel home and enter the U.S. again.
3. Form I-94 (Arrival/Departure Form), which identifies your duration of stay (in most cases it is valid for the "Duration of Status" (D/S)) and contains the INS Admission/Departure number, which is also considered your identification number with the INS.
4. Form I-20, which must be kept up to date at all times.
5. Financial support documents.
6. Proof of health insurance coverage.

### **DURATION OF STATUS**

1. Time during which you are pursuing a full time course of study (including extension of program) and are in a good academic standing;
2. The time period for which you have received authorization to undertake practical training;
3. 60-day period for departing the country upon completion of program.

### **CHANGING OF STATUS FROM F-2 TO F-1**

A nonimmigrant may enter the U.S. temporarily for purposes such as business, study or pleasure. If you entered the country as a tourist and during your stay decide to study in the U.S., you must submit an application to the INS to change your status. If you do not apply for changing the status, this will be considered as violation of the immigration regulations.

In changing your status, you should follow the below steps:

1. Complete Form I-539 (Application to Extend/Change Nonimmigrant Status). **Notice:** You must submit this application before expiration of your current non-immigrant status.
2. Collect all documentation indicating that you have sufficient funds to cover tuition and living expenses (e.g. Bank statement, sponsorship statement etc.)
3. Letter of admission and/or letter of recommendation from **the Office of International Admissions**.
4. Photocopies of:
  - Passport;
  - Previously issued visa documents;
  - U.S. visa stamp issued by the U.S. Embassy or Consulate in your home country;
  - Form I-94 (Arrival/Departure form).
5. Proof of your health insurance coverage.
6. Completed and signed Form I-20.
7. Make a money order for \$120.00 payable to the Immigration and Naturalization Service (INS).
8. Schedule an appointment with the Office of International Student Services (OISS) to turn in all documentation.
9. Send all materials to the INS office. Processing time for the change of status varies but is often 6-8 weeks.

In following the above provided procedure, please, consult with the OISS.

#### **EXTENSION OF PROGRAM**

If you are unable to complete your program within the time period indicated on your Form I-20, and the delay occurred due to academic or medical reasons such as changes of major or research topics or illnesses, you must apply for extension within the INS at least 125 but no more than 60 days before the expiration of your stay indicated on your Form I-20. Delays caused by academic probation or suspension is not a good reason for extension

In order to apply for program extension, you will have to fill out part A of Form I-538. The Office of International Student Services (OISS) will fill out part B of Form I-538 and send it to the INS office.

If you are unable to complete a course study within the time period indicated on your Form I-20 and are ineligible for extension, you will be considered out of status and will have to leave the country.

#### **TRANSFER OF SCHOOLS**

In order to transfer from one school to another you must follow the below procedure:

1. If you want to transfer from another school in the U.S. to CUW, you must first contact The **Office of International Student Admissions** and get a proof that you have been admitted.

2. You must ask to issue you a new Form I-20.
3. You must be a full-time student with good academic records (GPA of 3 for Graduate students, GPA of 2.0 for Undergraduate students).

### **REINSTATEMENT OF STATUS**

In order to apply for reinstatement of your nonimmigrant status, first contact the Office of International Student Services (OISS) which will provide you the forms necessary to be filled in and sent to the INS and will consult on going through the reinstatement procedure.

In order to apply for reinstatement of status, you will have to go through the following procedure:

1. Complete Form I-539 (Application to Extend/Change Nonimmigrant Status).
2. Make sure you have all documentation stating that you have sufficient funds to cover tuition and living expenses (e.g. Bank statement, sponsorship statement...).
3. Letter of admission and/or letter of recommendation from Academic Department.
4. Photocopies of:
  - Passport;
  - Previously issued visa documents;
  - U.S. visa stamp issued by the U.S. Embassy or Consulate in your home country;
  - Form I-94 (Arrival/Departure form).
  - Transcript.
5. Proof of your health insurance coverage.
6. Complete and sign a new Form I-20.
7. Make a money order for \$120.00 payable to the Immigration and Naturalization Service (INS).
8. Schedule an appointment with the OISS to turn in all documentation.
9. Go to the nearest INS office and submit all the aforesaid paperwork in person. **Applications are processed at the time of application.**

In going through each step in the process, consult with the OISS.

### **LEAVING THE COUNTRY**

If after completing your program you do not intend to either transfer to another school or program or to apply for extension, you must leave the country within 60 days after completion of your education. If you fail to do so, you may be subject to a ban to enter the U.S. in the future or to deportation.

Form I-539 – Application to Extend/Change Nonimmigrant Status

## EMPLOYMENT

### SOCIAL SECURITY NUMBER

When you come to the U.S. in F-1 status and if you intend to work either on-or-off-campus, you will apply for social security number, which is issued for employment and tax purposes as well as used for identification. International students are eligible for Social security number (SSN) only if they seek employment in the U.S. This may include on-campus employment, practical training (upon authorization from the INS) or a graduate assistantship. The Social Security Office (SSO) will not issue SSN if a student is not intending to be involved in any type of employment.

#### What are the types of Social Security cards and which type you as a student will receive?

There are three types of Social Security cards (SSC):

1. The card that most people hold shows only the name and SSN and allows working without any restrictions. This type of card is issued to U.S. citizens and people legally admitted to the U.S. with permanent Immigration and Nationalization Service (INS) work authorization.
2. The second card bears the legend, “**NOT VALID FOR EMPLOYMENT.**” It is issued to people from other countries legally admitted to the U.S. without work authorization from the INS who need a number because of a federal law requiring SSN to get a benefit or service.
3. The third type of card bears the legend, “**VALID FOR WORK ONLY WITH INS AUTHORIZATION**” is issued to people legally admitted to the U.S. on a temporary basis with INS authorization to work.

Being an international student holding F1 visa status, you will most probably receive the third type of card and will be able to use it for off-campus employment only upon receiving a proper authorization from the INS.

#### Where and how to apply for SSN?

There are five Social Security Administration offices (SSAO) in the area of Milwaukee: Milwaukee South, Milwaukee North, Milwaukee Downtown, and Milwaukee Mitchell. You can apply for your SSN in any one of these five offices. The closest to the Concordia University Wisconsin is the Milwaukee West Social Security Office, which is located on the north side of Wisconsin Avenue next to Stein Medical Supply.

The address is:



The office hours are 9:00 am to 4:00 pm, Monday through Friday. The office is closed on weekends and national holidays

If you have found a work place and intend to start on-campus or off-campus (only with the INS authorization) employment, you should go to the nearest SSO and apply for SSN. In order to do so, follow the procedure below:

1. Before going to the nearest SSO, make sure that you have all the paperwork required:
  - From the Office of International Student Services (OISS) obtain a Student Verification Letter, which indicates your immigration status and confirms that your Visa status allows getting involved in employment in the U.S.,
  - A valid passport,
  - Your Form I-94 (Arrival/Departure form),
  - Form I-20;

**Note:** Be sure to have all original documents – no uncertified photocopies are accepted.

2. Complete a Social Security Number Application form either at the SSAO or ask for one from the OISS and complete at home. Submit all the paperwork to the SSAO and ask for a receipt, which will indicate that you have applied for SSN. There is no fee charged for issuing the SSN. You should receive your SSC in about 2 weeks from the date when you submitted all required documents. If you don't receive your SSC within this period, go back to the SSAO where you applied and show the receipt.
3. Be sure to securely place your card in order to avoid losing or misuse by others.

#### Should you give your SSN to others?

Giving your number is voluntary, even when you are directly asked to provide it. If requested, you should ask why your number is needed and how it will be used. It will help you in deciding whether you want to give your Social Security number. This decision is up to you. However, be careful with your Social Security number and your card to prevent misuse. If you think that your SSN and your card is being misused, immediately contact the OISS or the nearest Social Security Office directly and ask for help.

#### Can you start employment immediately after you receive your SSN?

Before you begin working, you will have to fill in an I-9 form (Employment Eligibility Verification Form), which is required for every employer in order to verify new employer's identity and eligibility to work. At CUW you can request for this form at the Business Office (room # LU 102). When you complete the form, you will have to submit it to the Business Office along with two sets of photocopies of your passport, Visa stamp, Form I-94 and Form I-20. You can now start your on-campus job! Much stricter requirements exist for starting off-campus job.

Social Security Application form

## **ON-CAMPUS EMPLOYMENT**

As soon as you are registered for an academic program, receive your Social Security number and fill in Form I-9, you can undertake an on-campus job. According to the INS regulations, F-1 students may not work more than 20 hours per week (part-time) during the school year, and the time may be increased (to full-time – 40 hours) during holidays and summer vacations. However, in order to work on-campus, you must fulfill the following requirements:

- undertake a full time course of study,
- be in good academic standing.

No special INS employment authorization is required for on-campus employment.

## **OFF-CAMPUS EMPLOYMENT**

### **Practical Training**

Practical training is available to F-1 students in order to provide an opportunity to apply theoretical knowledge in practice. There are two types of practical training available: Curricular practical training (CPT) and Optional practical training (OPT).

There are common requirements pertaining to the eligibility for CPT and OPT:

- student has been carrying a full-time course of study for at least nine (9) consecutive months;
- student has been in good academic standing during this whole period;
- student did not take any actions to violate his or her status;
- the position is directly related to student's area of study and is an integral or important part of the curriculum;
- students enrolled in English language programs are ineligible for practical training

### **Curricular Practical Training (CPT)**

According to the INS regulations, Curricular practical training (CPT) is a paid or non-paid work/study, internship, cooperative education or any other type of required internship or practicum, which is offered by employers through cooperative agreements with the school.

Students may undertake full-time or part-time practical training. Those who decide to take one year (12 months) or more of full-time CPT are ineligible for the Optional practical training.

If the academic program requires an internship or practicum in the field of study, it may be either credit bearing or not. If practical training is not required by the program of study, however, is considered to be

an important part, it must be for credit. Which means that you must be registered for an appropriate course credit for the semester that you intend to undertake CPT. While being involved in CPT, it is still required that you carry a full-time course of study. This means that during this year, you will have a double load: work and study.

Before applying for a CPT authorization, you must have a specific job, which is an integral part of the curriculum and is related to the field of study.

In order to apply for curricular practical training, you must follow the procedure below:

1. Obtain a letter of recommendation from your academic advisor or head of a department. The letter must indicate whether employment will be credit bearing or not and that it is an integral part of the academic program. The letter should also specify the number of hours per week of employment.
2. Complete Section A of the INS Form I-538.
3. Register for the study/work course.
4. Contact the Office of International Student Services (OISS) and make an appointment to submit the paperwork and address any questions or problems. Make sure that you have all necessary paperwork:
  - Letter of recommendations from your academic advisor or head of a department,
  - Proof of enrollment in an internship course,
  - Form I-538 with a completed Section A,
  - Letter from employer indicating the job title, dates of employment, number of hours of work per week, place of employment, and brief description of work,
  - Your updated Form I-20 (and all other Forms I-20 if you attended other universities before),
  - Your valid passport,
  - Form I-94 (Arrival/Departure form),

You are eligible for employment only during the period and for the employer indicated by the OISS on your Form I-20.

**Very important:** You must apply for CPT 30 days before the start day of the semester when you intend to get involved in employment. You will not be issued an authorization unless you have registered for an appropriate work/study course and have been assigned a specific job position. Before and while undertaking CPT, stay in close touch with the OISS.

### **Optional Practical Training (OPT)**

The purpose of the Optional practical training (OPT) is to allow students to gain practical experience by applying their academic knowledge in practice. Students who have been enrolled in the academic program for at least nine consecutive months are eligible for 12 months of OPT.

OPT is limited to only 12 months of full-time employment, so students can make a decision whether to undertake it before completion of the degree, after completion or in combination of both:

1. Before completion of the academic program:

- during vacations,
- after completion of the coursework but before completion of the required thesis,
- during the school year if the employment does not exceed 20 hours (part-time) per week.

2. After completion of the academic program full-time (more than 20 hours per week) employment may be undertaken.

OPT is limited to 12 months no matter how many degree programs you intend to pursue. Any training authorized whether or not undertaken is subtracted from the 12-months period. For example if you decide to engage in full-time practical training during your summer vacation before completion of the degree, this period will be subtracted from the total of 12 months and you will have 9 months of post-graduate OPT remaining. Part time OPT is subtracted from the total period allowed at one-half rate.

If you intend to undertake OPT after completion of the degree, you may apply within 60 to 120 day period before completion of your degree. If you fail to apply within 60 days after the completion of your degree, you will be ineligible for OPT.

In order to apply for OPT, you must follow the procedure below:

1. Obtain a letter of recommendation from your academic advisor or head of a department. This letter must indicate your current academic status and the expected date of completion of studies (coursework).
2. Complete section A of the INS Form I-538.
3. Complete the INS Form I-765.
4. Obtain 2 ADIT style photographs (note these are special photos, not the passport ones).
5. Make 2 photocopies of your passport.
6. Make 2 photocopies of Form I-94.
7. Make an appointment with the Office of International Student Services in order to submit all necessary documents. Make sure you have all paperwork:
  - Letter of recommendation from your academic advisor or head of a department,
  - Form I-538 with a completed section A,
  - Form I-765,
  - Current Form I-20 (including all forms if you transferred from another university),

8. Make arrangements with the Office of International Student Services (OISS) regarding the date when you can receive the endorsed Form I-20 with a recommendation to start OPT.
  
9. Send to the INS Service Center the following documents (make sure to send by certified mail):
  - Completed Form I-765;
  - I-765 signature card;
  - Photocopy of Form I-94 (front and back);
  - Photocopy of Form I-20 (student copy with OISS recommendation)
  - Two ADIT style photographs;
  - Photocopy of the identification pages from the passport;
  - Money order for \$100.00 made payable to the U.S. Immigration and Naturalization Service.

In about 2 weeks from the date of mailing your application, you will receive a Notice of Action from the INS, which means that they received your application, and will start the processing. You should receive Form I-766 – Employment Authorization Document (EAD) in about 4 weeks from the day when you received this notice.

YOU MAY START WORKING ONLY AFTER YOU RECEIVE YOUR EAD FROM THE IMMIGRATION AND NATURALIZATION SERVICE (INS).

**Note:** If you decide to travel after you have applied for OPT, consult with the OISS because you may encounter problems while reentering the U.S.

## **TAXES**

Students who have been staying in the U.S. for less than 5 years don't have to pay Social Security taxes (F.I.C.A). However, money earned is subject to federal, state and local taxes. These taxes are withheld from the income you earn. The income tax return is filed by April 15 and covers the money you earned during the previous year. Any excess tax will be refunded when the income tax return is filed.

## **HELPFUL ORIENTATION**

### **CULTURE SHOCK**

#### **Definition of culture shock**

When moving to a new country and new culture, it is very typical to experience culture shock. Culture shock is the anxiety produced when a person finds oneself in a completely new environment. When you

arrive to the United States, you will find that a lot of things around here are quite different from what you grew up with and are used to in your country. When finding yourself in such circumstances, you might have a feeling of being confused and not knowing how to deal in the situation you are in. Most often this feeling sets in after several weeks of coming to a new place. The most common symptoms of culture shock are:

- Sadness and melancholy,
- Allergies,
- Irritability and anger,
- Lack of confidence,
- Confusion,
- Homesick.

### **Stages of culture shock**

A person undergoing culture shock will usually go through several stages, which depending on each individual person may vary in length and strength:

#### 1. The Honeymoon Stage

During this stage a person may feel pleased with and excited about all new things one sees. One is excited that a dream to come to the United States has fulfilled. One is full of spirit and enthusiasm to learn about and get acquainted with everything around.

#### 2. Dissatisfaction Stage

This stage is characterized by discontent, sadness, anger, frustration and feeling of incompetence. A person is trying to adapt to a new culture, however, this is not so easy. Communication problems and lack of others' understanding creates hostility toward the new environment.

#### 3. Adjustment stage

It is the stage of gradual understanding of the new culture. The person finally realizes that every culture has good and bad things. A sense of humor and relaxation may be experienced. One is not as lost in the new environment and gains a feeling of direction. The person understands a new culture and wants to belong to it.

#### 4. Integration stage

The person develops a strong sense of wanting to belong to the new culture. Despite the homesick one still has, the person is well adjusted and establishes new goals in the new environment.

### **Fighting culture shock**

It is very likely that by coming to the United States, you will experience some culture shock and go through the process of cultural adjustment. However, if you want to overcome it quickly and still make this experience positive, the following are the ways to combat stress produced by culture shock:

1. Try to get in contact and keep in close touch with the international students. Most of them have gone through the same process you are undergoing, so they will be compassionate and helpful. Participate in gatherings – that's the easiest way to make friends and receive information.
2. Develop a hobby where you can get involved in and realize yourself in a new culture. If you like sports, music or dance, get involved in these activities. Maybe you will find new friends.
3. Lower the expectations you had before coming to the U.S. While in your home country you knew America as a dream country, but the reality turns to be quite opposite and you realize that it takes a lot of efforts and hard work to be successful.
4. Don't try too hard to adapt to the new environment and to become like the people you see around. You are not worse – it is the environment that is new and different.
5. Don't feel stressed if things don't go as smoothly as you have expected. Don't be afraid to turn to others for help and advice.
6. Make your new home environment comfortable for you.
7. Keep in close touch with your family and friends.

## **MANAGEMENT OF FINANCES**

The official currency in America is the United States dollar. A symbol \$ is used. Before you come to the U.S., get well acquainted with this currency. Determine the relation of 1 US dollar to 1 unit of your home country currency. Play a game by calculating how much one or the other thing would cost in your home country if you bought it in the US dollars.

Good management of your budget is a very important aspect of your successful stay here in the United States.

### **Bank accounts**

Upon arrival to the United States, you will most likely want to open a bank account to deposit the money you own or to transfer funds from your home country. However, before choosing a bank, investigate different banks available. There are many banks located in the area of Milwaukee, and fees as well as conditions differ remarkably among them. Important aspects to look at when you are trying to make a choice:

1. Is the bank conveniently located?
2. What are the hours of operation?

3. What services are provided for more convenient use of your account (on-line banking, checking of balance...)?
4. What fees does the bank apply for opening and maintaining the account?
5. Is there and how big an initial deposit required for opening the account?
6. Is there a minimum balance required to be kept at all times?
7. How many are there Automatic Teller Machines (ATM) located in the area convenient for you?
8. Are there any fees applied for using the ATM's?

Moreover, another question is whether it is more convenient for you to open a checking or a savings account. There are different issues to take into consideration before you decide what type of account you want to open.

The checking account allows you to write checks, which often is a very convenient way of payment in lieu of cash or debit/credit card. Most often checks are used for paying for telephone, electricity, gas, cable and other services as well as for tuition or rent. However, in most cases you will not receive any interest for money deposited in the checking account. Moreover, some banks require a minimum balance to be kept at all times, and the failure to fulfill this requirement may lead to additional bank penalty fees withdrawn from your account.

There are two most popular types of saving accounts: Money Market Account (MMA) and Certificates of Deposit (CD). For keeping money in either of these accounts you will earn interest. However, most of the banks will require a minimum opening deposit (the amount of money to open an account) and the balance (the amount of money) to be kept at all times. If your balance falls below requested, banks might apply a certain penalty fee, and the amount may go beyond the interest earned. Moreover, the interest rates fluctuate in accordance with the market.

The wisest thing to do is to open both a checking and a savings account and to split the money you own. Deposit the money you will need in the nearest future into your checking account and the money you will not be using for a while into the savings account.

Most banks will offer you a check card (a debit card), which you can use as a means of payment for the purchases so you don't have to carry cash. Most often the bank will issue MasterCard or Visa. When you build up your financial credibility, you may be issued a credit card.

## **Banks**

You have the choice between many banks located in the area of Milwaukee. For your convenience, the following is the list of banks located in Mequon:

**M & I Marshal & Ilsley Bank**

1555 W Mequon Road  
Mequon, WI 53092  
(262) 241-6140  
[www.MIMEQUON.com](http://www.MIMEQUON.com)

**Bank One - Mequon**

5909 W. Mequon Road  
Mequon, WI 53092  
(262) 238-5022  
[sla7272@aol.com](mailto:sla7272@aol.com)

**Norwest Bank Wisconsin N.A.**

11350 N Port Washington Road  
Mequon, WI 53092  
(262) 240-2425

**Ozaukee Bank-Mequon**

1425 W Mequon Road  
Mequon, WI 53092  
(262) 241-2000  
[Peterson@ozaukeebank.com](mailto:Peterson@ozaukeebank.com)

For a broader list of banks located in Milwaukee area we recommend you to search on the Internet. You could also talk to your friends and ask for their recommendations.

**HOUSING****On-campus housing**

Student name

700 West Highland Rd.  
Mequon, WI 53092

**Off-campus housing**

If you choose to live off campus, you can easily find an apartment by looking at the local papers. You could look at a daily newspaper of the area of Milwaukee – *Milwaukee Journal Sentinel*. The advertisement section “Classifieds” offers a listing of apartments for rent in the areas close to Concordia University Wisconsin.

The average monthly rent payment is around \$400 to \$600 and varies depending on the location, quality, etc. Be aware that in most cases the manager will require a security deposit, which is often equal to one month’s payment for rent. The security deposit will be refunded when you move out if no damage has been caused to the apartment. In most cases the landlord will require to sign a one-year rent agreement.

**Notice:** Due to the fact that there is no or very few records about you and it is difficult to check your financial stability, it is often the case that in addition to the security deposit you will be requested to pay rent two months in advance or someone with a relevant renter's history will have to co-sign the agreement.

When trying to choose an apartment and before making a final decision, consider different alternatives available:

1. Furnished apartment comes with furniture.
2. Unfurnished apartment has no furniture, however the kitchen may be furnished with appliances (stove, refrigerator, and sometimes a dishwasher). You can obtain furniture for your apartment from the local furniture stores. Look in the telephone directory to find address and telephone number of different furniture stores. The other much cheaper alternative is to buy furniture and other household items from a garage sale. In the summer a lot of people sell furniture and other belongings they no longer need. You can find a list of garage sales in the daily Milwaukee newspaper – ***Milwaukee Journal Sentinel***.
3. Utilities included means that the cost of utilities (electricity, gas, water) is included in the monthly rent payment. Check proof with the manager what utilities are included.
4. Utilities not included means that in addition to the monthly rent payment, you will be responsible for covering your utility bills. **Note:** If you decide to rent an apartment with “utilities not included,” you may need to have everything installed or turned on. If this is the case, you will have to make several calls and ask for everything to be installed:

**Wisconsin Gas Company**                      1-800-261-5325

**Wisconsin Electric Company**              (414) 221-3333

#### TELEPHONE SERVICES

If you make a decision to live on campus, CUW will prepare phone services for you – you will only have to provide your own phone and pay monthly telephone bills.

If you choose to rent an apartment and live off campus, you will have to take care of your phone services yourself. There are a number of phone companies that you may want to buy services from.

You can set up your telephone line by using the following toll-free numbers:

**AT&T**                      1-800-222-0300

**Ameritech**              1-800-924-1000

**Sprint**                    1-800-877-7746

For more information on telephone companies refer to a telephone directory. Also talk to your friends and ask for an advise before choosing a company.

For international and interstate calls you can purchase calling cards, which have proven to be the cheapest way to call.

## **HOTELS**

In case you or those visiting you decide to stay in a hotel, there are a number of nice hotels close to CUW. However, in order to make sure that there are rooms available, call in advance and make reservations.

### **Port Zedler Motel**

10036 N. Port Washington Rd,  
Mequon, WI 53092  
Tel: (262) 241-5850  
<http://www.execpc.com/~zedler/>

### **Holiday Inn Express**

4443 W. Schroeder Dr.  
Brown Deer, WI 53209  
Tel: (414) 355-1300  
[www.pridehospitality.com](http://www.pridehospitality.com)  
Price: Standard rooms \$89 on weekdays, \$109 on weekends

### **Stagecoach Inn Bed & Breakfast**

W61 N520 Washington Ave.  
Cedarburg, WI 53012  
Tel: (262) 375-0208  
[www.stagecoach-inn-wi.com](http://www.stagecoach-inn-wi.com)  
Price \$80-\$140 per night

### **Gresley House Bed & Breakfast**

13907 N. Port Washington Rd.  
Mequon, WI 53097  
Tel: (262) 387-9980  
[www.gresleyhouse.com](http://www.gresleyhouse.com)

**Four Points Sheraton Milwaukee North**

8900 N. Kildeer Court

Brown Deer, WI 53209

Tel: (414) 355-8585

Price: Standard rooms \$110-\$133

**Best Western Quiet House and Suites**

10330 N. Port Washington Rd. 13 West

Mequon, WI 53097

Tel.: (262)-241-3677

**Holiday Inn Express**

4443 W. Schroeder Dr.

Brown Deer, WI 53209

Tel.: (414)-3551300

**BUYING, OWNING AND OPERATING A VEHICLE****Buying a vehicle**

In order to be independent and to conveniently reach different places, personal vehicle in the United States is almost a necessity. This is because public transportation is very limited. However, along with a vehicle come a lot of additional expenses, such as parking fees, fuel, repairing, insurance and so fourth. So before you buy a car, consider these expenses carefully.

There are several places where you can buy your vehicle:

- Dealerships of new and used cars,
- Private persons,
- Auctions.

A very good place to search for a car is the local newspapers. You could look at a daily newspaper of the area of Milwaukee – ***Milwaukee Journal Sentinel***. The advertisement section “Classifieds” offers a great variety of vehicles for sale.

Purchasing a vehicle is a big investment, so be cautious about what you buy so to avoid problems in the future. When you come to a dealership, you will probably hear a lot of promises and good opinions about the car a dealer is trying to sell you. However, be careful about what you hear – car dealers are business

people, and you are their chance to make profit. Moreover, don't let them talk you into buying a more expensive vehicle than you can afford or have planned to spend on it.

Before making a final decision, carefully check the car you are targeting at or even bring a friend who is well acquainted with the cars. Even better, take it to a mechanic for an opinion on brakes, transmission and other important parts. This may look time consuming, however, being cautious can save a lot of money and time in the future.

### **Getting Driver License**

Anyone who operates a vehicle in Wisconsin is required to obtain a driver license. Visitors and students from other countries who are in Wisconsin for more than twelve months must also obtain a Wisconsin driver license. In order to receive Class D license (for automobiles, light trucks and mopeds), you will have to pass written, road sign, vision and skills tests. At the beginning you will be issued a probationary license, which will be valid for two years from your next birthday. Ninety (90) days before expiration of probationary license, you can apply for renewal and receive a regular license, which will be valid for eight years.

### **Tests to get driver license**

In order to register for the test to get driver license, you must provide a certified birth certificate or passport, and at least one other acceptable form of identification, which has your signature, or photograph (i.e.; state ID card, credit card, social security card, etc.). This requirement applies to all persons getting a Wisconsin license for the first time.

In order to schedule for a written test, you will have to call by the following telephone numbers:

**1231313**

In order to schedule for a driving skills test, call from a touch-tone phone by the following telephone numbers:

If you call from the Milwaukee area – (414)-266-1028

If you call from the Madison area – (-266-1442)

If you call from all other areas in Wisconsin – 1-888-368-9556

When you call, be prepared to give the Social Security number and date of birth. You must also have a valid instruction permit, which is issued if you pass written, road sign and vision tests.

You can also register on-line:

<https://wwwx.dot.state.wi.us:6131/arts/Login.htm>

For more information on driver licenses, you can look on the official web page of Wisconsin Division of Motor Vehicles (WisDMV): <http://www.dot.state.wi.us/welcome.html>

### **Car Insurance**

According to the laws of Wisconsin, you are not required to buy car insurance. However, considering the consequences that you might deal with if you cause an accident, it is strongly advisable to buy the insurance that at least covers your liabilities and medical costs. Insurance premiums are quite high, however, it is worth it.

In order to determine the premium you will have to pay for your car insurance, an insurance agent will look at the number of issues (this is for your reference only and they may vary from one company to another):

- What type of a vehicle do you operate? Before buying a vehicle, check insurance premiums you will have to pay.
- Have you had insurance previously? Driving without any coverage for a period of time will increase your rates significantly.
- Do you have Wisconsin driver license? The rates will likely increase if you have international (or your home country) license.
- Do you have “clean” (no violations, accidents) driving record? The company will most likely check your driving records in order to determine if you had any traffic violations or accidents.
- How old are you? Discount will likely be applied if you are over 25 years of age.
- Are you married? Discount will likely be applied if you are married.
- Where do you live? Insurance rates determined will vary significantly from one area to another.

DECREASE YOUR RISK TO A MINIMUM LEVEL – IT WILL MAKE YOUR STAY IN THE U.S. MUCH MORE ENJOYABLE.

### **Alcohol and Driving**

Wisconsin has an **Absolute Sobriety** or “**Not a Drop**” law, according to which all drivers under the age of 21 may not have a drop of alcohol in their system when operating a vehicle. However, if you are over the age of 21 and you feel that you have to consume alcohol just for the company, don’t take more than 1<sup>1/2</sup> ounces (one shot glass or 44.4 ml) of 80-proof liquor or 5 ounce (148 ml) glass of wine or 12 ounces (355 ml) of beer. However, the influence of the same amount of alcohol will vary from one person to another due to body weight, amount of food consumed before and during the time when alcohol was consumed.

THE BEST ADVISE IS: DON'T DRINK IF YOU HAVE TO DRIVE.

Keep in mind that it is illegal in Wisconsin to have open bottles of alcohol in your car.

### **Report the Accident**

If you have to deal with an accident situation, here are the steps you must take:

1. Get the names and addresses of all persons involved in the accident, including injured persons and witnesses.
2. Exchange information with the drivers involved in an accident: name, address, driver license number, vehicle information, insurance company and policy number.
3. Report accident to the police and if necessary to the emergency officials for medical, firefighting or towing help.
4. If there is an injury, a death, a property damage of \$1000 or more to person's property and/or \$200 or more to government property is involved, the accident must be reported to the law enforcement agency, which will file an accident report with Division of Motor Vehicles (DMV). Driver Report of Accident forms are available at DMV Service Centers, law enforcement agencies or from most insurance agencies.

### **EMERGENCIES**

In case of need for an emergency help such as fire department, paramedics or police, dial **911** either from your home or a public phone. You do not need to pay when you use a public phone for dialing this number. If you are in an emergency situation and dial this number, be ready to explain the type and specify the location of an emergency.

### **MAIL**

The United States Postal Service (USPS) is the main provider of mail services. Mail is delivered daily except Sundays and National Holidays.

Current mailing rates are:

Postcards: Within the U.S. – 21 ¢; Outside the U.S. – 70 ¢

Mail: Within the U.S. – 34 ¢; Outside the U.S. – varies depending on the destination and weight.

Letters of high importance may be registered or certified to ensure delivery. In this case, additional fee is applied.

**EVALUATION FORM FOR INTERNATIONAL STUDENTS**

We are very pleased you have chosen Concordia University Wisconsin to assist you in seeking for your academic degree. Our major goal is to make the enrollment process a positive experience for you and our future students. Therefore, we kindly ask you to evaluate our efforts and help us improve the quality of services you received before and upon your arrival to the United States. Please fill in this form and **send or submit** it to:  
???

**Please evaluate from 1 (poor) to 5 (excellent):**

- 1.
- 2.
- 3. OISS was prompt in responding to my inquiries

1	2	3	4	5