# INTERNATIONAL STUDENT Handbook













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#### WELCOME

Welcome to Union University! Union is home to approximately forty international students that represent over twenty-five different countries. We believe that having international students on Union University's campuses not only increases diversity awareness among the student population, but also provides additional experiences and insight for everyone, including employees, students, and the community. As a people-focused university that seeks to value others, internationals students provide a way in which students, as well as faculty and staff, have the opportunity to develop sensitivity to cultural differences and to acquire the skills needed to become competent global citizens. Therefore, from the bottom of our hearts, we are excited that you have decided to join us. Welcome to Union!

The goal of this handbook is to provide helpful information that you need as an international student at Union. This handbook specifically addresses the questions and concerns of an international student; I encourage you to use this as a reference tool for your entire Union experience. Please feel free to stop by my office with any questions. I am here for you!!

Many thanks,

Whotnell

Pam Whitnell, M.B.A., PDSO/International Student Officer

Union University, 1050 Union University Drive - Box 3018, Jackson, TN 38305

(731) 661-5031; <a href="mailto:pwhitnell@uu.edu">pwhitnell@uu.edu</a>

#### MESSAGE FROM THE VICE PRESIDENT FOR STUDENT LIFE

Welcome! I'm so glad you have chosen to be part of the Union community. The Office of Student Life helps create an engaging and intentional educational atmosphere where you'll have the opportunity to encounter God, experience community and engage culture.

As Vice President for Student Life, I have an open-door policy. I enjoy meeting with students about personal goals, personal or institutional challenges that need solutions or brainstorming about ways to better serve the University and our community.

My three goals for you as a student is that you would

- 1. Continue to develop an authentic, life-altering relationship with Jesus Christ.
- 2. Thrive academically, getting excited about your courses and about how God is preparing you for service in His Kingdom.
- 3. Be an active partner in creating a Christian community in this place where we "do life together."

Each of these goals requires us to be genuine, to have fortitude, and to give sacrificially of ourselves. To this end, please know that I am eager to provide you with helpful opportunities and resources, accurate information, and innovative solutions.

If I can be of service to you, please do not he sitate to contact me.

Blessings,

Dr. Bryan L. Carrier Vice President for Student Life and Dean of Students bcarrier@uu.edu Set up an appointment by calling 731.661.5090.

#### INTERNATIONAL STUDENT OFFICE

Located in the Penick, the International Student Office (ISO) is the primary resource for prospective and current F-1 and J-1 international students and scholars.

The ISO processes international student applications, equips students with a specialized orientation upon arrival to campus, hosts immigration workshops and social activities, as well as assists students and scholars with transitioning to a new culture and the American university system.

The Union University International Student Officer acts as the primary contact in the office. The International Student Officer serves as the Principal Designated School Official (PDSO) for Union University.

The office for the International Student Officer is located inside the International Student Lounge. The lounge provides international students a space of their own and allows them to daily interact with other international students.

Students are required to report to the ISO upon their arrival in Jackson and keep the office informed of changes in their addresses, curriculum, and status. You should address all questions regarding the maintenance of legal status in the United States to this office. You are also invited and encouraged to maintain close ties with the office throughout your educational career at the University.



# — INTERNATIONAL STUDENT REGULATIONS —

The following rules apply to those in F-1 status and are expected to be followed. Failure to follow these procedures and regulations may result in negative ramifications to your F-1 visa status. Please remember that the following immigration information is not exhaustive and is subject to change without notice. International students and scholars should contact the PDSO/International Student Officer to arrange an appointment to discuss any questions or concerns related to your legal status in the United States.

To remain up-to-date on changes in U.S. immigration law and/or changes in ISO policies and/or procedures, to be informed about workshops and training sessions offered by the International Student Officer, and much more, please check your Union University emails daily.

#### F-1 STUDENT STATUS

An F-1 student is a nonimmigrant who is pursuing a "full course of study" to achieve a specific educational or professional objective, at an academic institution in the United States that has been designated by the Department of Homeland Security (DHS) to offer courses of study to such students and has been enrolled in SEVIS (the Student and Exchange Visitor Information System). Once the educational or professional objectives have been attained, the F-1 student is expected by the U.S. government to return to his or her residence abroad.

#### WHAT IS SEVIS?

The Student and Exchange Visitor Information System (SEVIS) is the web-accessible database for monitoring information about exchange visitors, international students and scholars subject to this program.

#### MAINTENANCE OF STATUS

Once a person is admitted to the U.S. in F-1 status, he or she must meet certain obligations in order to maintain status.

- Maintain a valid (not expired) passport.
- Maintain a valid (not expired) I-20.
- Keep all immigration documents in a safe place, including your old I-20 forms. Do NOT discard old copies.
- Enroll and maintain a full course-load each term.
- Follow correct procedures if transferring, changing academic goals, or extending your program of study.
- Work no more than 20 hours per week if you work on campus.
- Do not work off-campus without the required authorization from the Union University International Student Office.
- Comply with all Union University regulations

#### Maintain a valid (not expired) passport.

#### **PASSPORT**

Any travel document issued by a country's authority showing the person's origin, identity, nationality, allowing for entry into a foreign country. A student's' Passport must be kept valid at all times during a person's stay in the U.S.

#### Maintain a valid (not expired) I-20.

#### **FORM I-20**

The Certificate of Eligibility for Nonimmigrant (F-1) Student Status (School Copy, pages 1-3). This is issued by the university to the student upon student's being admitted to the university. I-20 must be valid at all times while student is in the U.S. Your current I-20 continues to be valid based upon the signature at the bottom of the I-20. **Make sure before you travel that you have a recent signature for travel authorization.** 

#### **REPORTING CHANGES TO I-20**

Students must notify the International Student Officer when any of the following occur:

- · Extension of Program
- Changing or Transferring Schools
- Change of Academic Level
- Change of Major
- Change of Funding
- Name Change
- Applying for OPT/CPT
- Change of Address

Students must provide a physical address unless it is impossible to receive mail there. If students provide a mailing address, they must also provide their physical home address.

All these changes must be reported to the International Student Advisor within 10 days of the change occurring. Failing to report such a change within the 10-day period is a violation of F-1 status.

Keep all immigration documents in a safe place, including your old I-20 forms. Do NOT discard old copies.

#### **VISA**

A visa to enter the U.S. as a nonimmigrant is a stamped entry on a page of the passport. It allows you to request the immigration officer at the port of entry to grant you admission to the U.S. under conditions specified to the type of visa you hold. Application for a nonimmigrant visa usually requires a personal appearance before a consular office at a U.S. consulate or embassy. It must be accompanied by appropriate documentation (i.e. valid Form I-20 for F-1 students, valid passport, financial documents, etc.) It acts as a key to enter the country. Must be valid, not expired for entry.

Once you are within the U.S. and are maintaining legal status, your visa may expire without consequence to your immigration status. If you need a new visa, you may apply for one when you travel to your home country. Please click on the following link to access the U.S. State Department website: http://travel.state.gov/visa/questions/questions 1253.html

#### **FORM I-94 AUTOMATION**

The I-94 is an arrival and departure record. Students should check <a href="www.cbp.gov/I94">www.cbp.gov/I94</a> to make sure the corrected visa type is stamped at port of entry. This form may be required for Social Security cards, drivers license, and OPT.

#### **ADMISSION NUMBER**

The Admission Number is the 11-digit number that is issued to persons entering the U.S. It is used as an identification number and is the basis for the USCIS arrival/departure database known as the Nonimmigrant Information System (NIIS). The Admission Number is found by visiting <a href="https://www.cbp.gov/l94">www.cbp.gov/l94</a> and printing your I-94.

## Enroll and maintain a full course of study

#### DISTANCE EDUCATION

Students may only take one class (3 credits) of distance learning per term toward their full-time status. Distance education is defined as a class that does not require physical attendance for classes, exams, or other purposes on the campus where it is offered.

Example: For a traditional undergraduate student, twelve semester hours is considered "full-time." Therefore, an F-1 international student may only take three of those hours through distance education. Basically, nine hours of every semester must be spent in traditional classroom education.

#### REDUCED COURSE LOAD

Students may take a reduced course load in their final term if only one or two classes are needed to complete the degree.

Students may reduce their course load below full time for 2 reasons: academic or medical. In both cases, they must first obtain authorization from the International Student Office before any classes are dropped.

Academic reasons, such as initial difficulty with English or reading requirements, unfamiliarity with American teaching methods, or improper level placement, permit the International Student Office to authorize the student to reduce his/her course load to 6 hours for one term only. Such students must resume a full course load the next term, including summer.

Students who become ill may be authorized by the PDSO to reduce their course load. Students must provide the ISO with a letter from a licensed Medical Doctor, Doctor of Osteopathy, or a licensed Clinical Psychologist before dropping courses. The PDSO must reauthorize reduced course load for illness before each term begins with new documentation from the medical provider.

Students must notify the PDSO at the beginning of the term in which they return to class full time after taking a reduced course load to avoid falling out of status.

International students must contact their International Student Officer to determine eligibility for a Reduced Course Load.

Follow appropriate procedures upon program completion, changing academic goals, transferring to a different school or extending your program of study.

#### **COMPLETION OF PROGRAM (GRADUATION)**

F-1 students must notify the International Student Office of your intentions after completing your program or leaving Union University permanently in order for your SEVIS record to be updated. If you are unsure of your future plans, please be sure to meet with the International Student Officer so that your post-graduation options can be explained to you.

An F-1 student who has completed a course of study and any authorized practical training following completion of studies will be allowed an additional 60-day period to prepare for departure from the United States or to transfer. Any questions should be directed to the International Student Officer at ext. 5031.

# —ENTRY AND EXIT FROM THE USA —

#### Students may enter the U.S. up to 30 days prior to the start date on their I-20.

Students who withdraw from Union University with approval from the International Student Office have a 15-day grace period to leave the U.S. before they fall out of status. If the ISO does not authorize the withdrawal, the student has no grace period to leave the U.S. and is immediately out of status.

#### TRANSFER OF SCHOOLS

Current international students wishing to transfer should notify the International Student Officer of the date they wish to transfer and the name and location of the new school at least 2 months in advance.

Upon completion of a degree program, students may remain in the U.S. for up to a maximum of 5 months when transferring to a new degree program. Students who have fallen out of status are ineligible for transfer; they must either apply for reinstatement from USCIS or depart and re-enter the United States with an initial I-20 for a new program.

#### **EXTENSION OF STAY**

F-1 students are admitted to the U.S. for "duration of status" (D/S), which means the amount of time it takes to complete an educational program. If a student must remain in an educational program beyond the date originally estimated for completion of program, he or she must apply for a program extension. The application must be made at least 30 days before the completion date on Form I-20. No extension may be granted if students do not request an extension prior to the current I-20 end date.

#### **TRAVEL**

F-1 students are allowed to travel inside and outside the United States while studying at Union University. Any F-1 international student who wishes to travel outside the United States is asked to complete the following steps before their trip:

- 1. Bring Form I-20 to International Student Advisor for signature of endorsement of travel
- 2. Bring the required documents for re-entry to U.S (below):
  - A valid passport or travel document
  - A valid F-1 visa
  - A Form I-20 properly endorsed for travel by the DSO\*

Additional documents that are suggested by USCIS for re-entry:

- · Evidence of financial resources
- Evidence of student status (recent tuition receipts, transcripts);
- Name and contact information for the school's Designated School Official
- \*A DSO signature on Form I-20 is valid for one year. When properly endorsed, the student's I-20 will be used for re-entry for the student to attend the same school after a temporary absence from the United States.

# — EMPLOYMENT GUIDELINES —

An F-1 student may accept part-time employment at the university he or she is authorized to attend without prior approval from the USCIS provided that certain requirements are met. On-campus employment may not begin earlier than 30 days prior to classes starting. Students may work up to 20 hours on campus while school is in session, and may be full-time on campus while school is not in session

An F-1 student must apply for off-campus employment authorization and may receive authorization for off-campus only under conditions authorized practical training.

#### **OPTIONAL PRACTICAL TRAINING (OPT)**

Optional Practical Training or OPT is off-campus work authorization in your field of study, granted by the United States Citizenship and Immigration Services (USCIS). The authorization is for 12 months and up to 40 hours per week. Students must have been lawfully enrolled on a full-time basis for one full academic year to be eligible for OPT. F-1 students must be within 90 days of program completion date (graduation) to apply for post-completion OPT. To determine your eligibility for OPT please make an appointment with your International Student Officer.

Students may apply for post-completion OPT no earlier than 90 days **before** completion of all degree requirements and no later than 60 days from the program completion date. In order to apply for OPT, please make an appointment with your PDSO.

OPT is automatically terminated when a student transfers to another school or begin study at a different academic level.

Students on OPT must report any change of name/address and interruption of employment to ISO for the duration of authorized OPT or fall out of status. Students are required to report the name and address of their employer to the PDSO. Students must also report the end date of employment to the PDSO. Unemployment for 90 days or more during OPT may result in the cancellation of OPT by SEVIS, thus causing the student to be out of status.

#### **CURRICULAR PRACTICAL TRAINING (CPT)**

Curricular Practical Training (CPT) is defined as an off-campus alternative work/study, internship, or other type of required internship or practicum. A DSO may authorize student to participate in a curricular practical training program that is an integral part of an established curriculum. CPT will only be authorized when the student can receive academic credit for the internship/practicum or as required by the curriculum. The internship must be part of the established curriculum (i.e. in the handbook as an option for a class). To determine your eligibility for CPT, please make an appointment with your International Student Officer.

#### **TAXES**

Whether or not you are earning an income in the US, you will be required to file a tax return each year. The Union University International Student Office is neither qualified nor permitted to give individual tax advice. Students with complicated tax situations may wish to consult with a tax preparation service, professional tax accountant, or tax attorney who is knowledgeable about nonresident tax law.

However, the sites and links below contain information that may be helpful in answering some additional tax questions.

#### Tax Help

Sometimes local accountants offer their tax preparation services to Union University international students. Please contact your International Student Advisor for more information.

You may also go to the Jackson IRS office, 109 S. Highland, Jackson, TN 38301, or call (731) 423-2441. The office is open Monday-Friday - 8:30 a.m.-4:30 p.m.

#### U.S. Internal Revenue Service (IRS) Tax Forms and Information

#### IRS website

You may download any tax forms you need from their website by using the "Search Forms and Publications" function -- or click on the form below:

- § Form 8843 Note: all non-resident aliens, including dependents in the U.S. must file this form
- § 1040NR
- § 1040NR Instructions
- § Publication 519: U.S. Tax Guide for Aliens
- § Publication 901: Tax Treaties

Link to IRS website for international tax payers.

#### **Tax Preparation Software**

If you need assistance completing your taxes, Union has partnered with Sprintax for the 1042-S form. They offer support for the 1040-NR & form 8843 that is required for F-1 visa holders to complete each year. If you do not want to use this software, you may purchase Glacier Tax Prep (Arctic International LLC) software to assist you in completing your tax forms. This software is only intended for those who are classified nonresident aliens for tax purposes. (Students in F-1 status). Note: There is a fee to use both software programs.

# — INTERNATIONAL STUDENT RESOURCES —

#### **Academic**

#### The Academic Catalogue

Union's Academic Catalogue—published annually—is a comprehensive resource for Union University policies, procedures, and programming. It is a written guide for students to reference as they manage their programs of study. Academic advisers, Union's Academic Center and Registrar's office, and others will reference "the Catalogue" when talking about majors, minors, core classes, etc. It is available online at: <a href="https://www.uu.edu/catalogue/">https://www.uu.edu/catalogue/</a>. It is important to remember that, as you access the Catalogue, you access the version published the year you began at Union. So, for example, if you began in the fall of 2024, you should reference the 2024-2025 Academic Catalogue. Also, note that there is an undergraduate and graduate one as well.

#### Academic Advisor(s)

Your academic advisor is the faculty member who overseas your course schedule. Your advisor will help you plan which classes you should be taking each semester at Union. If you have any registration or class questions, please feel free to contact your advisor by email or request a meeting to discuss your course of studies.

#### The Center for Academic Success

The Center for Academic Success (CAS) provides assistance to advance student learning and the academic process by offering a comprehensive range of services and programs to include: supplemental instruction, discipline specific study labs, free peer tutoring, academic counseling, study skills and strategy quick links, test proctoring. The CAS offers three programs to ensure academic success: Keystone, Resiliency, and Undecided Freshman Advising.

#### The Writing Center

The Writing Center coaches Union students to improve their own writing by employing a better writing process. Help is provided with any kind of writing project at any stage of the writing process.

#### ICS 105, ENG 111 and ENG 112

**ICS 105** - Introduction to Intercultural Studies for International Students, required during the first semester, serves as an introduction to cross-cultural communication by examining some of the basics of intercultural theory, using United States culture as a point of reference for developing a conceptual framework.

**ENG 111** - All first semester international students are required to take English 111, which is designed specifically for international students. In this class, student will study the principles of grammar, usage, and rhetoric, while emphasizing the writing of clear, effective composition.

**ENG 112** - After students take English 111, they are required to take English 112 — also designed specifically for international students. This course includes library orientation and instruction in research methods. Students will also write critical themes and a research paper.

#### STUDENT LIFE

#### **International Orientation**

International Orientation is designed specifically for new international students to help ease the transition into both life in the US and study at Union. You will hear from speakers that provide both practical and formative information about your new role as student at Union. All in-coming freshman and transfer student orientations will be offered in addition to the International Orientation.

#### **International Student Union**

The International Student Union desires to cater to the needs of the individual members and to bring them together by providing an on-going network of encouragement, fellowship and understanding among members; provide a friendly, welcoming and tolerant home away from home where students from different countries can express their difficulties or concerns and find support while here in the United States; and promote awareness and appreciation of international cultures. The ISU also holds various events throughout the school year, such as a Chinese New Year Celebration, Coffee and Conversation Hour, and the annual International Food Fest.

#### **International Student Events**

#### City of Jackson

The Mayor of Jackson hosts and International Student reception each year and gives a gift to each international student in the Jackson area. The Jackson International Food and Arts Festival is a fun day of eating food from various international food vendors and watching (or participating in) the parade by wearing native clothing and carrying the country flag to performances of the many different cultures represented.

#### International Food Fest

Food Fest is an exciting fundraiser for the ISU where international and missionary kids prepare food from the countries they are from. This fun event is open to the public and allows you to showcase your culture through food. It is a fun Saturday allowing others to sample foods from all around the world.

#### Beginning & End of the Semester Celebrations

Students celebrate the beginning and end of each semester with various international student parties. The Welcome Back Ice Cream Social and the graduation parties are some of the favorites.

#### **LIFE GROUPS**

The ministry of Life Groups exists to provide an immediate place of belonging for new students, helping them find their place in the Union community. Each new student has the opportunity to be a part of a small group of students that meet each week during the fall semester.

https://www.uu.edu/studentlife/student-discipleship-and-engagement/discipleship-and-campus-ministry/life-groups.cfm

#### STUDENT GOVERNMENT ASSOCIATION

The Student Government Association is the main point at which student leadership and learning converge at Union. Through SGA, the student body elects class officers to improve on existing policies and promote new pieces of legislature to advance the quality of life for fellow Union students. https://www.uu.edu/studentlife/sga/

#### STUDENT ACTIVITIES COUNCIL

Believing that college is more than just the classroom experience, the Student Activities Council seeks to promote campus unity and improve the quality of student life by providing entertaining activities and various opportunities for campus involvement.

Some of the SAC events include:

- Variety Show
- Midnight Movies
- New Student Game Show
- Homecoming concert

Find more info at https://www.uu.edu/studentlife/sac/

#### **EMERGENCY**

In the United States, the phone number you dial in case of emergencies is **911**. **Only serious emergences warrant a call to 911**, **such as a car wreck or a medical emergency**.

For lesser emergencies, Union provides a 24-hour security service. Safety and Security provides a secure campus environment for all students, faculty, and staff. It is a good idea to put their number in your cell phone: **731-394-2922**.

#### **HEALTH SERVICES**

Union's Health Services is the place to go if you get sick. The clinic is staffed by a full-time Family Nurse Practitioner who sees students on a walk-in basis in the mornings from 8-10am and then by appointment from 10-4:15pm. Visit this link for more information:

https://www.uu.edu/studentlife/health-services/

#### **DISABILITY SERVICES**

The Office for Disability Services offers reasonable accommodations designed to provide equal access to academic and social opportunities at Union University for students with disabilities. Students must provide documentation of a specific disability and how that disability impacts academic performance and/or the student's ability to participate. The Director will work with the student to formulate accommodations specific to the student's disability. The Director is also available to help students with disabilities with time management and study skills and assist students in utilizing additional resources on campus. For more information, please visit <a href="https://www.uu.edu/ods">https://www.uu.edu/ods</a>.

#### RESIDENCE LIFE

Residence Life works with international students on check-in/out dates due to flight schedules and summer storage options. Please check with your RD for more information.

#### INTERNATIONAL STUDENT HEALTH INSURANCE

All Union University F-1 international students are required to maintain health insurance coverage through the period of their program. All students will be automatically enrolled to receive coverage through the International Student Office upon arrival to Union University.

International students are required to maintain insurance that covers healthcare and other unexpected expenditures, including emergency medical care in country and medical evacuation, repatriation of remains, and non-health related emergency evacuation (political unrest, natural disaster, etc.), while you are a student at Union University. Students will automatically be enrolled in international student health insurance through an approved insurance provider for the 10-month academic term. Students not traveling outside the United States during the summer vacation terms will then also be enrolled in international student health insurance during the summer. The insurance premium will be billed to my student account at Union University at the start of each academic or summer term.

Students will receive a copy of their insurance card and insurance policy each academic year they are enrolled at Union University. Please keep this information with you and please contact your International Student Officer if you have any questions or concerns about your coverage.

The health plan is a medical plan and does not cover dental or routine vision claims. Plan benefits will be provided to you so that you may familiarize yourself with the plan. Should you have specific questions, please ask your International Student Officer for additional information.

Students are encouraged to get eye exams and glasses or contacts if needed before arrival as the plan does not cover vision benefits. The same is true with dental exams. Students are encouraged to have all dental care performed before arrival as that is not a covered benefit under the medical plan.

# — TRANSPORTATION AND BANKING —

#### **TRANSPORTATION**

Most people get around Jackson in their own vehicles or catch rides with friends; however, there is also a bus service. Visit <u>ridejta.com</u> for more information.

If you need a taxi, call 731.423.TAXI (8294) for Affordable Taxi Service. Call anytime, 24 hours a day, 7 days a week. Uber is another option that is growing in popularity.

Megabus is an economy bus service that runs all over the country. The closest Megabus stops are Memphis and Nashville. This is a safe, reliable, and inexpensive way to travel.

Also, feel free to check out the Union Ride Board group on Facebook. It is an easy way to connect with rides for holidays. Search "Union Ride Board" on Facebook for more information.

#### **AIRPORTS**

The closest international airports to fly into are:

- Memphis International Airport (MEM) ~1.5 hrs from Jackson
- Nashville International Airport (BNA) ~2 hrs from Jackson

Jackson is also home to a regional airport, The McKellar Sipes Regional Airport. Boutique Air flies to St. Louis, MO and Atlanta, GA on a regular set schedule. Visit mckellarsipes.com for more information.

#### **DRIVERS LICENSE**

International students are allowed to obtain a Driver's License during their stay in the U.S. For information on scheduling a driving test please visit: <a href="http://www.tn.gov/safety/dlmain.shtml">http://www.tn.gov/safety/dlmain.shtml</a>

International students should wait at least 10 days after arriving in the United States before they apply for a Driver's License. When you go to the Department of Motor Vehicles (DMV) – the common name for a state government office that issues driver's licenses – remember to bring all your paperwork. For Tennessee, the paperwork includes these documents:

- Form I-20 or Form DS-2019
- Copy of Form I-94, "Arrival/Departure Record"
- Passport (with visa, if applicable)
- Letter from International Student Officer that provides proof of legal presence in Tennessee.

#### **BANKING**

There are many different banks in Jackson; a few of them are walking distance to campus. If you need suggestions on a good bank to choose, just visit the ISO.

#### To open a checking account:

- 1. Bring passport, I-20, and college ID
- 2. Know your school address and telephone number
- 3. Must have at least \$50 to deposit

#### Check Card:

- Works like a credit card but takes money directly from the bank account.
- Can be used in ATM machines but must use the ones approved by your bank.
- If you use one that isn't your own bank, there will be a fee (between \$1.00 and \$5.00 usually).
- Carefully keep track of your receipts so that you know how much is left in your account.
- You do NOT want to overdraw. You will be charged a fee each time you overdraw.
- If you have questions about savings accounts, please schedule an appointment with the ISO. Most college students prefer checking accounts.

#### Wire Transfers:

- If your parents wire you money, an incoming wire generally cost between \$8.00 \$15.00.
- Outgoing wires generally cost \$10.00 but can only be sent to U.S. accounts. You cannot send a wire internationally at very many banks in the area.
- Wires must be sent before 1:00 pm. Banks cannot take information after that time.
- For you to receive a wire, you must tell the bank the amount of money being sent and the
  account numbers and banking routing numbers of both the sending bank and the receiving
  bank.

#### **Depositing Large Checks:**

If you deposit a check for a large amount of money, the bank will usually hold your check for five to fourteen days. They will not let you spend that money for those five days until they are certain that the source of the money is safe. This is a precaution against fraud. During that time, your bank account may appear to have a negative amount, but that is because they are holding your check. Your debit or check card may also not work at that time, so be sure to keep some money with you.

#### Account Safety:

- Never tell anyone your pin number.
- Don't give your account numbers or pin over the phone and be careful about giving the information on the Internet.
- If you want to make an internet purchase, be sure the site is trustworthy and reliable.
- If your debit/check/credit card is stolen, call the bank immediately and have the cards
  cancelled so that no one can run up bills on your account. Your bank will help you establish
  a new account number.

## — JACKSON —

In many regards, Jackson is a typical, small southern town. However, the longer you stay, the more special it becomes.

#### **DEMOGRAPHICS**

According to the most recent census, Jackson is comprised of: 49.5% White; 44.8% African American; 4.2% Hispanic; 1.4% Asian

#### **WEATHER**

Jackson's weather is one of the most unpredictable aspects of the city. One day could be very hot, but then the next cold and rainy. Better stick to this motto: *always be prepared*.

#### Average temperatures (in Fahrenheit):

August	69-90 degrees	January 28-47 degrees
September	60-84 degrees	February 31-52 degrees
October	49-74 degrees	March 40-62 degrees
November	39-62 degrees	April 49-72 degrees
December	31-51 degrees	May 58-80 degrees

Celsius	Fahrenheit	Facts:	On the Fahrenheit scale, water freezes at 32
0.00	32.00		degrees F (0 degrees C), and boils at 212
20.00	-68.00		degrees F (100 degrees C).
30 00	86.00		

# The U.S. uses the Fahrenheit scale for thermometers that measure body, cooking, or air temperatures.

#### To convert Fahrenheit temperatures into Celsius:

- Begin by subtracting 32 from the Fahrenheit number.
- Divide the answer by 9.
- Then multiply that answer by 5

**Example:** Change 95°F to  $\_$ °C. Take 95° F, subtract 32 = 63. Divide 63 by 9 = 7. Add 32 to 7 = 39° C

#### To convert Celsius temperatures into Fahrenheit:

- Begin by multiplying the Celsius temperature by 9.
- Divide the answer by 5.
- Now add 32.

**Example:** Change 10°C to  $\_$ °F. Take 10, multiply by 9 = 90. Divide 90 by 5 = 18. Add 32 to 18 = 50°F.

#### **DINING OUT**

Dining out is sometimes more expensive that international students may be accustomed to, so if you are trying to stick to a budget, it may be more reasonable to eat at home. However, if your budget allows, Jackson has many restaurants that are worth your visit.

Here are a few of our local favorites:

Jamican and African Cuisine located at 289 Vann Drive has a great jerk chicken plate.

**Sizzler,** Jackson's newest Indian restaurant with Chicken tikka masala - a local favorite. Located at 581 Old Hickory Blvd., Suite k. Ten percent discount for UU students.

**Tulum Fresh Mexican Grill** is a local favorite, boasting the best fish tacos in Jackson! 1319 Union University Drive.

**Thai Cafe** is great for authentic Thai food. Their shrimp pad that is real treat! Servings are big, so bring a friend. 605 Carriage House.

**Sakura Japanese Restaurant** is a sushi hotspot in Jackson. With a giant menu of creative rolls, you will surely find a favorite. Try the Joyce Roll! 70 Carriage House Dr.

**ComeUnity Café** is a café that offers weekday lunch and Saturday brunch at an affordable price with unique mission to fee the Jackson community.

**La Cubanita**, Homemade Cuban Cuisine from their food truck, catch at the Farmer's Market on Saturdays.

Los Portales is close by Union, 1461 Union University Drive, and has great Mexican food.

**Takos Borukas** is a favorite of the ISO, located at 319 Vann Drive

**Asahi Japanese Restaurant,** 1364 Vann Drive, can have you laughing at tricks performed on the Hibachi grill side or you can eat on the Sushi side. Be sure to ask for the Yum Yum sauce.

**The Old Country Store**, 56 Casey Jones Lane is a unique kick-back to older days and offers you Southern styled food and a unique Ice Cream parlor.

\*If you are dining in at a restaurant, it is customary to tip your servers. 15% - 20% of you bill is expected.

#### **GROCERIES**

For groceries in Jackson, you have a couple of options:

**Kroger** is the most popular grocery store in Jackson. They have several locations - even one in walking distance from campus.

**Wal-Mart** is America's *anything* store. You will find everything from food and clothing to electronics and sporting goods. (Fair warning though, Wal-Mart can be quite overwhelming to some international students.) 2196 Emporium Drive

**Aldi Food Market-** is a discounted supermarket chain next to Jason's Deli and across from Chick-fil-A located at 6 Stonebridge Blvd.

**Grubb's Grocery** – located 4 Jackson Walk Plz offers unique items that are hard to find in other store.

**Jackson Farmers Market** is where you will find the freshest local produce. Open every Saturday in downtown Jackson. 91 New Market Street.

#### **SHOPPING**

Union University is surrounded by areas to shop depending on what you are looking for that are just minutes away.

**The Columns** is a small outdoor shopping center within walking distance from campus located on Vann Drive. Here you will find shops like Old Navy, Rue 21, and a Gap Outlet.

**Thompson Farms,** northwest of UU is a stretch of unique shops from specialty-made soaps, boutiques, restaurants, to services like nails, tanning, walk-in clinics or physical therapy to banking services.

**West Towne Commons,** north of UU, has Target, Kroger, several restaurants, and clothing stores.

Across the by-pass on Vann Drive is every shop you can image along with the mega stores like Sam's & Wal-Mart. Sam's does require a membership to shop.

The Old Hickory Mall is Jackson's only in-door mall.

#### **LOCAL CHURCHES**

Jackson is home to a number of healthy churches in which to participate. We jokingly say you can throw a rock in any direction and hit a church. Union faculty and staff will gladly talk with students about finding a local church in the area and help them think through this decision.

# **MEMPHIS/NASHVILLE ATTRACTIONS**

Jackson sits in between two of the most famous music cities in the country: Memphis and Nashville. Both cities have many diverse cultural and dining experiences. They are both great for a day trip or a weekend getaway.

# Memphis: Follow signs for Interstate 40 W (about a 1-hour drive)

**The Memphis Zoo** - Memphis is also home a nationally renowned zoo. There are over 500 different species of animal at this zoo, including a new grizzly bear exhibit. Visit <a href="https://www.memphiszoo.org">www.memphiszoo.org</a> for more info on tickets and events.

**The National Civil Rights Museum** - This is a one-of-a-kind facility that showcases the struggle for civil rights in the United States. The museum is housed in the renovated Lorraine Motel, which is the very hotel where Dr. Martin Luther King, Jr. was assassinated in 1968. Visit www.civilrightsmuseum.org for info on tours.

**Graceland** - Elvis Presley holds the title of "The King of Rock and Roll," and he made his mark from Memphis. You can tour his legendary home to find out more about why they call him the King! Visit www.elvis.com for more information.

**Winchester Farmer's Market** – Craving a familiar food from home? Visit one of the largest international food markets in Memphis. You may find your favorite food ingredient here. 6616 Winchester Rd, Memphis, TN 38115, (901) 795-1525

**Beale Street** – Enjoy the legendary music of the Blues as you walk down the street.

Bass Pro Shop - (The Pyramid) is a unique structure that is a must see.

**The Peabody Ducks** is a must see and a favorite tourist stop. Who can say they have seen a duck promenade?

**Mud Island** is a fun place to explore. Make sure to see the replica of the Mississippi River – with the exact water level.

# Nashville: Follow signs for Interstate 40 E (about 2 hours drive)

**Country Music Hall of Fame** - You can hear the story of how country music came about and how it has grown into what it is today. Visit <a href="www.countrymusichalloffame.org">www.countrymusichalloffame.org</a> for more info!

**The Nashville Parthenon** - This is a full-size replica of the original, ancient Greek architecture. There is an art museum inside. Visit <a href="http://www.nashville.gov/parthenon/">http://www.nashville.gov/parthenon/</a> for more info!

**The Grand Ole Opry** - This is a Nashville standard. The Opry is a concert venue that has hosted some of the greatest names in country music since 1925. For more info, visit <a href="https://www.opry.com">www.opry.com</a>

**Opryland Hotel Gardens** – An absolute must if you are in the Nashville area around Christmas. The hotel has many unique features such as the dancing water and the gondola ride.

**The General Jackson Showboat** – Enjoy a delightful Southern meal and world-class show as you travel down the Cumberland River on this 300-foot paddlewheel riverboat.

## **EAST TN:**

East TN is about a 4-hour drive and has a variety of outdoor attractions from water adventures to exploration. Some of our favorite places to visit include:

**Smokey Mountains** is a great place to visit any time of the year, but it is exceptionally beautiful during the fall with all the trees changing colors.

Ober Gatlinburg Ski Resort open year around for fun adventures.

**Dollywood** is an amusement and waterpark in Pigeon Forge named after the famous Dolly Parton.

Ruby Falls & Lookout Mountain & Rock City are Chattanooga's must-see adventures.

**Fall Creek Falls** has one of the highest waterfalls in the eastern US.

Lost Sea Adventure located in Sweetwater is America's largest underground lake.

**Ocoee River –** white water rafting on the 1996 Olympic run. So much fun!! Ask to see my pictures!!

# How to Deal with Culture Shock

Culture shock is caused by the stress of being in a new culture. It is a normal part of adjusting to new foods, customs, language, people and activities, A person with culture shock may experience some of these symptoms: irritability, headaches, or stomach aches, overly concerned with health, easily tired, loneliness, hopelessness, distrust of hosts, withdrawal from people and activities, painful homesickness, lowered work performance.

Although culture shock is uncomfortable, it is a normal part of the adjustment process, and you need not be ashamed of it. There are a number of ways to deal with culture shock.

- 1. Be aware of the symptoms. Once you realize you are experiencing culture shock, you can then take steps to deal with it.
- 2. What are the situations which confuse or irritate you the most in the new country?
  - a. Are you misunderstanding the host people's treatment of you? Where can you find more information about this aspect of the culture? Behavior which seems rude to you, may not be intended as rude. Polite customs are different for each culture. When situations seem senseless, remember the hosts may be following social rules unknown to you. Ask questions about social customs.
  - b. If you are still bothered by a situation, find ways to minimize the irritation. Is the situation necessary? If not, you may be able to avoid or minimize involvement. Example: If women's swimwear offends you, then spend shorter periods of time at the pool. Or remind yourself that swimming apparel does not reflect moral looseness as it might in your home culture.
- 3. What do you miss the most which was enjoyable in your home country? Look for ways to meet these desires or replace these with something new. For example, if you miss your favorite Japanese pickles, go to a U.S./Japanese grocery store or ask a relative to mail some to you.
- 4. Develop friendships with both Americans and people from your own country. At times the friendships with culturally different people will seem very taxing. That is why it is important to have people from your own country or area to spend time with also. This helps you re-energize for interacting cross-culturally. However, isolation in either group alone causes more adjustment problems.
- 5. Talk to people from your country about your stresses and ask how they have dealt with the same situation.
- 6. Take a course or read a book on cross-cultural communication. Ask hosts questions like, "As I understand it, you are saying that.... Is that correct?"
- 7. Continue improving your language proficiency (watch TV, listen to the radio, read books in English).

- 8. Have a sense of humor. Allow yourself to see the humor in misunderstandings or embarrassments. Laughter heals
- 9. Exercise and a nutritional diet also help to reduce stress.
- 10. Remember that some culture shock is a normal part of adjusting to a new country. However, the more severe symptoms mean the adjustment process is blocked and you need help to move into a more comfortable stage.
- 11. Find a place where you feel comfortable and spend time there.
- 12. Have certain times during the week or day when you don't think about your research or problems, just have fun.
- 13. When problems seem to be building up, mentally step back from them. Divide your problems up, understand each one, and work on them one at a time.
- 14. If headaches and stomach aches become a constant problem, realize that they may be a sign of emotional problems, not just physical problems. If medical doctors and medication do not work, it might be time to see a counselor.
- 15. It is important to maintain regular life patterns, for example eating meals at regular times and sleeping and exercising regularly.
- 16. When you begin to feel depressed, ask yourself: "What did I expect? Why? Was my expectation reasonable?"
  - a. Learn the culture and customs of the country you are in and respect them.
  - b. Disregard your old assumptions and expectations. Be open to learning new things. Explore new ways of living and compare these to your own. Become more aware of both your values and attitudes and those of your host country.
  - c. Don't be afraid to take risks.
- 17. Adjusting to a new culture requires a good amount of re-examination of your own values and outlook. Try to do that as you live in the new culture.

http://www.uthsc.edu/international/

# 9 Ways to Help Homesickness

Homesickness at college will most likely lessen after that first semester away from home. Here's how to handle the separation anxiety.

Going to college can bring on many different emotions — it can be exciting, scary, fun, or even depressing. Most new students will experience some level of homesickness, a type of distress experienced when away from home for any extended period and technically known as separation anxiety.

"Homesickness is a normal experience for many college freshmen," says Larry Marks, PhD, psychologist at the University of Central Florida Counseling Center. "Usually the feeling lessens as the first semester goes on. Focusing on classes, making friends, and getting involved in campus activities will help with the transition. Cultural factors also should be considered, since moving away from home may not be a normal part of the developmental process in a particular individual's culture."

#### Homesickness and College: The Symptoms

While many college students experience homesickness, few students say it affects their studies. The 2008 American College Health Association's national survey of college students found that homesickness was a minor factor — just 4.2 percent — when it came to overall academic performance.

Still, it can and does affect many students. What does homesickness feel like? Here are some of the warning signs:

- Constantly thinking about home
- Anxiety
- Decreased motivation
- Feeling different from others who seem to be having a good time
- Irritability
- Loneliness
- Missing the people, things, and places associated with home
- A negative outlook
- Sadness
- Social withdrawal
- Wishing for a connection with someone who will make everything feel better

Don't confuse homesickness with depression; college students who are homesick will go home and find that their negative feelings lift. A person who is depressed won't experience this type of relief whether they go home for a few days or get involved in a favorite activity.

#### Homesickness and College: Steps to Feel Better

Here's what you can do to lift your mood while you adjust to college life:

- Realize homesickness is a normal feeling.
- Allow time to get used to your new home environment.
- Talk about your feelings with friends, family, a resident assistant, or counselor.
- Post pictures and things from home in your room.
- Make plans to visit home, keeping in mind that you will be returning to school.
- Get involved in campus activities.
- Don't ignore your feelings or try to drown them by drinking alcohol, taking drugs, or participating in any type of risky behavior.
- Learn what helps you relax it might be deep breathing exercises, music, or exercise.
- Be realistic when it comes to your expectations about college. Remember that you must relax and play a bit in addition to studying, or you'll burn out. Structure your time and work toward finding a healthy balance.

Anticipating and planning for homesickness is one way to handle it. "I think it is a good idea for students to plan when they will visit home at the beginning of the semester," Marks says. "Depending on how far away home is, traveling home may not be able to happen that often."

A few college students may find that their homesickness is overwhelming and want to bolt for home. "When the sad and distressing feelings seem to get worse and do not go away, even after trying the strategies to feel better, returning home or transferring to a school closer to home may be a worthwhile consideration," says Marks. "Talking through this decision with family, friends, or a counselor can help."

By Lynn Yoffee | Medically reviewed by Lindsey Marcellin, MD, MPH

# U.S. Customs and Culture

About one-third of Americans move every year. Contrast this with years, even centuries, of family relationships that you may enjoy in your home country. By necessity, Americans have learned to make quick friendships, but feel few of them will ripen into permanent relationships. This casual attitude could be confusing and even hurtful to you. If you become hurt or confused by the way an American treats you, try not to take it too personally. Talk to someone and try to find out if there is a cultural difference that made the problem arise. The information that follows will hopefully help you to avoid an awkward situation.

**Appointments -** If you wish to talk with a professional person in town (doctor, lawyer, professor) it is necessary to call ahead or email to make an appointment. You cannot expect to be seen without an appointment.

**Promptness -** Public meeting, plays, concerts, weddings, class and other events to which you are invited begin as scheduled. It is considered impolite to be even a few minutes late. For a reception it is polite to arrive any time during the hours listed on the invitation.

You are required to be on time for any personal appointments with doctors, professors, and other professional people. Sometimes emergencies delay such persons. If a delay creates a hardship for your schedule, discuss rescheduling your appointment. In case of professors, call or email to reschedule a meeting.

**Missed classes -** Always inform your professor (ahead of time) if you will be missing class – even for university events. If you are ill and unable to attend, immediately email or call your professor to inform them of your absence. Many professors have limits on the number of times you are allowed to miss class (without effecting your final grade). Check your course syllabus to find this information.

**Tipping -** Services charges or tips are not added to the bill in most American hotels or restaurants, but are often expected and needed by employees. Where not to tip: You do not tip anyone at a cafeteria, fast food restaurants, buses, planes, etc. Where to tip: For sit down restaurants, you should always tip the server a minimum of 15% of the total bill. Personal professional services such as haircuts, manicures, massages also expect tips.

**Friendliness** - American manners are marked by informal politeness combined with friendliness. Casual friendliness should not be mistaken for intimate friendship which is developed over a period of time.

**First Names -** A custom that is perhaps unique to America is the early use of the first name. This is seen as a compliment and an expression of friendliness and is not intended to be an insult. It is quite acceptable, once you have become acquainted with someone and have been called by your first name, to do the same. However, when talking with professors, university personnel, and other professionals, it is best to use their titles and last name unless they tell you otherwise.

**Shaking Hands** - Americans are also informal about shaking hands. Usually men shake hands when they meet, but a man does not shake a woman's hand unless she offers it to him.

**Favors/Offers of Help -** When you say "thank you" for a favor, some people will reply, "Oh, anytime!" In most cases, this means, "I was happy to do it and would be willing to do it again." However, it is seldom meant as "Ask me every time."

**Unspoken Language** - A common misunderstanding between persons of different cultures is the way in which Americans interpret gestures and other unspoken signals. These are seldom taught in language classes and are so automatic that we forget that they may mean different things in different cultures. For example: (1) It might never occur to an American that his right hand might be more acceptable than his left, yet in some cultures it is offensive to hand someone something with the left hand. (2) It might not occur to an American woman that looking someone directly in the eye could be interpreted as bold, flirtatious, or disrespectful. In the U.S., direct eye contact normally signals honesty and concern. (3) The appropriate distance between people while they talk varies from culture to culture. Americans are usually comfortable with about three feet between each other as they talk.

## **Idioms in American English**

An idiom is a word or combination of words with meanings that are not always easy to understand...once in a while (at intervals; occasionally) we take for granted (to assume) that everyone knows these phrases which provide a *gift of gab* (an aptitude for speaking fluently) and an interesting vocabulary *at one's fingertips* (easily recalled). We *make no bones about* (deal with in a direct manner; speak openly) the fact that current slang expressions include such unprintable vocabulary that it would be *out of the question* (unthinkable; impossible) to include them here. Listed below, however are some *time-honored* (respected because of the long continuance) idioms which you will hear.

**Beat around the bush:** to avoid speaking directly

**Be out of line:** to act badly

**Be well-off:** to be rich, wealthy, prosperous

**Bug someone:** to annoy or disturb a person

**Bury the hatchet:** to make peace; reunite

By heart: by memory

**By the skin of my teeth:** just barely; scarcely

Call off: to cancel

*Cheer up:* to make happier

**Do your own thing:** to do what you want to do

Down in the dumps: gloomy; depressed

**Drop someone a line:** to write a letter/email to

someone

**Dress up:** to wear formal clothes

*Face the music:* to prepare to accept the result

of one's actions

*Fix someone up:* to arrange a date for another

person

*Get even with:* to be revenged; to retaliate

**Get in touch with:** to communicate with

*Get on the bandwagon:* support an apparently

successful cause

Get under one's skin: to irritate

Give someone a ring: to call someone on the

telephone

Give a cold shoulder: to rudely ignore

**Go Dutch treat:** to pay one's own way

*Go to pot:* to deteriorate

**Goof off:** to neglect one's duties or work

*Have a bone to pick with someone:* have cause to argue or disagree

*Have cold feet:* to be nervous or uncertain

*Have what it takes:* to be able to act effectively

and efficiently

He put his foot in his mouth: he made an

embarrassing blunder/statement

Hit the road: to leave

*Hold your horses:* to be calm; be patient

**Know the ropes:** to be familiar with the details

of any undertaking

**Let one's hair down:** to relax

*Let the cat out of the bag:* to reveal a secret,

thus ruining a secret

**Lose one's cool:** to become angry or excited

*Make ends meet:* to budget within one's income

Not on your life: absolutely not

**Once in a blue moon:** seldom; infrequently

**Pull one's leg:** to tease someone

**Pull strings:** to use one's influence

**Pull the wool over someone's eyes:** to deceive

or mislead someone

**Rain cats and dogs:** to rain heavily

*Under the weather:* not feeling well; sick