

Welcome Manual for  
**INTERNATIONAL**



**STUDENTS AND  
SCHOLARS**

**Idaho State**  
**UNIVERSITY**

Leading in opportunity and innovation.

# TABLE OF CONTENTS

President's Welcome .....	3
Introduction to American Life.....	4
Communication .....	4-5
What can I talk about? .....	5
Status and Hierarchy .....	6
Rule of Law: Protections and Restrictions .....	7
Coming to a New Academic Culture .....	8
The three big challenges facing students and scholars.....	8
Hallmarks of U.S Teaching and Learning Styles.....	8
Financial Planning for your stay in the United States.....	9
Budgeting your expenses.....	9
Shop Around.....	9
Federal Tax on Income.....	10
Other Taxes.....	11
Getting a Tax Identification Number from the IRS .....	10
Managing Your Money .....	12
Banking American Style .....	12
What services do you need?.....	12
Banking Services .....	12-13
Money-wise tips from students.....	12-13
Local banking Information for Pocatello .....	13
Requirements for opening an account.....	13
Identity Theft, Scams and Fraud.....	14
Avoiding identity theft .....	14
Important contacts in the event of Identity Theft.....	14
Living off-campus.....	15
Finding an off-campus apartment.....	15
Transportation.....	16
Getting Around Pocatello.....	16
Getting Out of Pocatello.....	17
Driving in Idaho .....	17
Steps to obtaining a driver's license in Idaho .....	18
The Driver's Manual and Car insurance .....	18
Steps to obtaining car insurance .....	18
Tips for buying a car .....	18
Obtaining a Social security Number .....	19
Who can apply.....	19
Steps to obtaining a social security number.....	20
How to receive a denial letter from the S.S.A .....	20
Sources.....	20

# INTERNATIONAL PROGRAMS OFFICE

The International Programs Office deals with a wide range of matters relating to scholars and students from other countries. We are the primary source of information at ISU for federal regulations governing nonimmigrant student and employee visas. We also advise departments, administrators and faculty on matters relating to employment of foreign nationals, immigration, travel, health, insurance, study abroad and personal concerns. However, our primary responsibility for our students and scholars is to serve as a liaison between you, the University, the U.S Department of Homeland Security (DHS) and the U.S. Department of State (DOS).

IPO Services to our International Students and Scholars are:

- Advise scholars and students on applying for visas, maintaining legal status in the United States, limits of stay, extension, change of status, and employment activities.
- Advise on employment eligibility of various nonimmigrant classifications.
- Maintain expert knowledge of immigration laws and regulations
- Advocate as needed with DOS and DHS for visa acquisition and changes of status
- Design and maintain campus academic and personnel policies and procedures for non-citizens.
- To provide instructional, research, and social environments to enrich learning and research opportunities, and encourage social integration with the larger community.
- Alert administration/divisions/departments on new laws, issues, regulations and formulate compliance strategies.

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# President's Welcome to International Students and Scholars

## ARTHUR C. VAILAS, PH.D.

Welcome to Idaho State University. As you begin your experience here take time to notice your surroundings. Notice the beauty of the mountains, the blue sky, the smiles and the seasons. Soak in the atmosphere and reflect on this moment. This will be your home for a period of time. This is your future and one day will be your past. You are among a growing number of international scholars and students who have chosen to spend a part of their academic career with us. Therefore, embrace a quiet moment and feel the significance of your entry into this rich and rewarding institution. The University appreciates your presence, recognizing that international students and scholars contribute significantly to the intellectual, cultural and social fabric of our community.

Your experiences and perspectives contribute to the learning and research that take place here. You provide opportunities for learning tolerance, and enrich your peers' social and political understanding of other countries and cultures. You are also a part of the reciprocal exchange of knowledge and ideas that occurs worldwide. Many resources await you at Idaho State University: intellectual, cultural and social. What you gain from this experience is only limited by your own motivation.

Many international students and scholars are engaged in research that results in products and services that directly benefit the State's economy and improves everyday lives of our citizens. Therefore, when you return to your home countries and gain influential positions in companies and society, you then become an asset to Idaho State University since international alumni spread recognition and a positive image of our university, and the United States in their home countries.

Idaho State University is your university. Impress your personality upon the university by getting involved in organizations, athletics, clubs, service or research activities. Make friends, make history. Spend your time here wisely and the personal and professional rewards will be incalculable.

This booklet, gives you information on American life, campus and community services as well as immigration regulations. You can return to the booklet over the course of your time here, but I will also encourage you to seek assistance from the knowledgeable faculty and professional advisors as you advance in your studies. Idaho State University faculty, staff, and administrators look forward to the time they can spend helping you succeed.

I am confident that together, we will make your time at ISU enjoyable and productive.



Sincerely,

A handwritten signature in black ink that reads "Arthur Vailas". The signature is written in a cursive, flowing style.

Arthur C. Vailas, Ph.D.

# Introduction to American Life

Congratulations and good luck as you as you embark on a great life experience. By choosing to study in the United States, you will join a community of students and scholars from around the world who study and live in the United States.

This international community consists of more than half a million students, making the United States host to the largest number of international students anywhere. Students who come to the United States enhance our colleges and universities through their scholarly contributions. They contribute to cutting edge research and advances in technology. They increase our global connectedness and provide opportunities for U.S. students to learn more about how others live and think.

All across the United States—in classrooms, laboratories, libraries, and college communities—international students

make significant contributions to the quality of American academic life. Because contributions are valued as vital components of academic excellence, international education has become a proud U.S. tradition on colleges and universities throughout our country.

This guide has been designed to provide you with some basic information as you begin your orientation to American life. Even when you think you know what to expect, there will be surprises. What will you encounter?

You will certainly encounter diversity. In the United States, there is no single type of national behavior, no one lifestyle, no one culture. We are after all, a nation of immigrants and our country is physically very large. Individual differences, ethnic customs, regional traditions, the size and type of higher education institutional these variables will affect your own experience of American life.

## Communication

One of the first things you may notice in talking with Americans is that they do not like interruptions. One person speaks, then another replies. It is as if they are tossing a ball back and forth. For most people, communication means conveying thoughts and ideas in one's own language. While there are thousands of languages in the world and we may learn many things during the course of our lives, for each of us the one that truly belongs to us is our native or mother tongue. Our first language is the one that is most comfortable and familiar. Spoken language, from infancy, is a means to communicate with each other but it also conveys our culture.

The words of a language can indicate what the culture considers important. For example, Aleuts have more words for snow than do people in Africa. The French may have many words for food and wine while an American's vocabulary includes a variety of words that relate to business and technology. People develop an ability to communicate what is important in their environment.

The culture is conveyed not only in the selection of words but also how they are presented. Given the American view that time is limited and tasks must be accomplished, the language favors direct, clear communication. Sentences are often simple and factual. Extensive descriptions and allusions to history or books may make some Americans impatient. Children are told “get to the point,” “just say

what you mean.” In a business environment, this idea is often phrased as “just get to the bottom line; we don't need all the details, just get to the bottom line!”

Often, American conversations tend to be a search for information. Americans ask a lot of questions, and they are very direct. Their replies to questions may seem abrupt. They are not cautious about their intent or meaning. For example, if the answer to a request is no, generally Americans will simply reply “No.” They may add a brief explanation as to why they are declining the request, but no does mean no. The answer of no does not mean that it is time to start negotiating. Such a direct answer is done without any sign of embarrassment. It is simply communicating a piece of information.

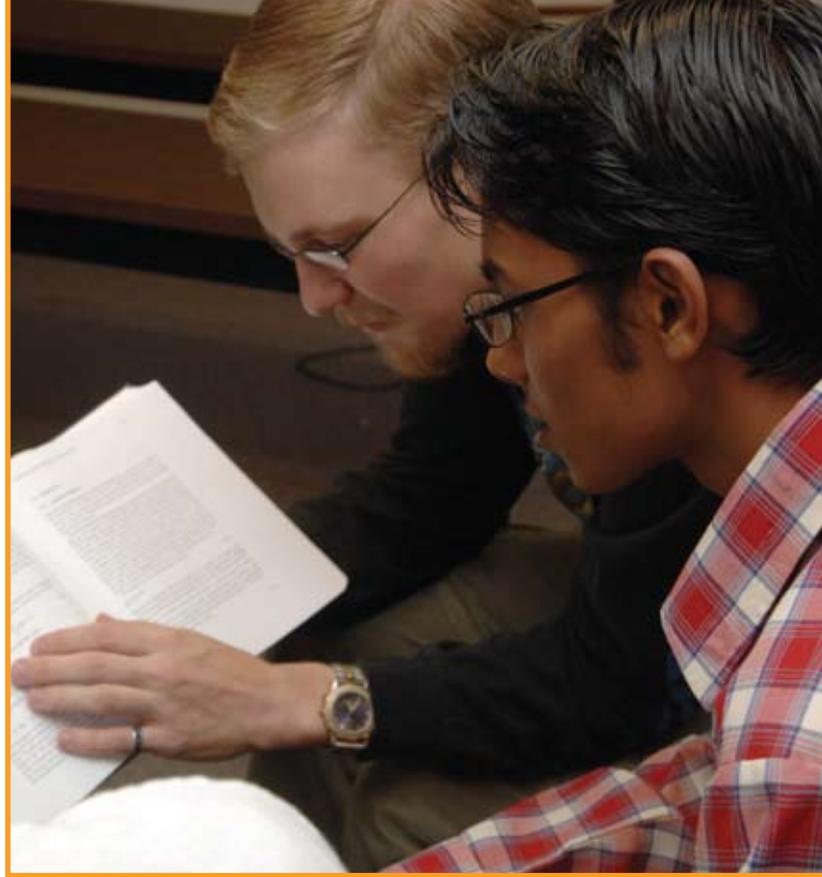
... but no does mean no.  
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that it is time to start negotiating

Such directness can be puzzling for people who have a more subtle communication style. Americans rely less on people inferring meaning from other information, such as the status of the speaker or the particular surroundings than would be normal in many cultures. It is important to note that Americans will expect everyone to communicate in a

similar way. They are likely to miss subtle clues and indirect messages because they don't expect them and are not accustomed to them.

People will not hesitate to ask questions if they want information. In a classroom environment, instructors often view questions as a sign of interest in the material being presented. If an instructor's requirements are not clear, it is the responsibility of the student to ask questions to clarify the matter. Americans are taught that there are no stupid questions; moreover, they learn that it is important to ask questions when they don't understand. Asking for further information is perceived as a positive action showing that the person asking the question wants to learn.

But communication isn't entirely about words; it also includes physical elements sometimes called body language. Where one looks while talking, gestures made during a conversation, facial expressions, and postures are all part of the process. An element of the direct American style is the practice of looking directly at someone when conversing. American children are taught to look at the person speaking, to make eye contact. It is considered a sign of respect and an indication that one is listening carefully. Looking away, at the floor, at one's hands is considered a sign of disrespect for the person talking. It can even be interpreted as a lack of interest in what is being said.



## WHAT CAN I TALK ABOUT?

One might expect that, in an environment where directness is valued in communication, all topics are appropriate for conversation. That is not really true. Some topics that are generally discussed with acquaintances or those one does not know well:

- The weather
- One's commuting experience and cars
- Classes and jobs
- Sports
- What you like to read about
- How various American holidays are celebrated
- Music, movies
- Fashion, shopping, and clothes

Topics not to discuss unless you know the people well:

- Money, how much one earns
- Family
- Religion
- Politics

Another area that can be confusing is humor. Americans often use humor to make their points or to diffuse uncomfortable situations. Humor frequently relies on shared experiences and understandings that a newcomer may lack. That may lead to misunderstandings. This difficulty exists for Americans, too. They may not understand humor that is clear to you. For example, the subtle British style of humor is often puzzling to Americans. If you think of humor as another form of language, you can relax and realize that, over time, you too will speak this language and share the amusing moments.

# Status and Hierarchy

As in most countries, status and hierarchy differences do exist in the United States. However, differences based on social status may be more difficult to perceive than in many places and do not always have obvious effects on student life. The United States is a highly individualistic culture and, as such, respect based on individual accomplishment tends to define status more than age, tradition, or family background.

This idea rests in part on one of our founding American values: “that people are created equal.” That value is stated in the Declaration of Independence, the document that set the principles for the establishment of the United States of America in 1776. The equality of individuals is one of our national ideals. Although throughout U.S. history we have not always achieved this ideal, it continues to be an underlying principle that guides interaction among individuals and informs how businesses, organizations, and officials treat people. It also creates an expectation among people for equal treatment, regardless of rank or status.

In the United States, it is extremely important to extend the same courtesies and respect to all individuals, regardless of race, gender, ethnicity, national origin, or sexual orientation. Academic communities are particularly diverse

and provide opportunities to meet and interact with a wide variety of people. As a member of the academic community, you will be expected to treat everyone with respect and can expect to be treated courteously by others.

The style of interaction in the United States tends to be informal, and communication can be more casual than in many other countries, reinforcing feelings of equality. People of the same age usually refer to each other in a familiar manner. For example, students usually address each other by their first names. Formal titles, like Doctor, Professor, Mr., Mrs., or Ms., with the person’s surname (family name) are reserved for speaking with persons in authority, teachers, older people, and in office or business interactions. This informal style can be perplexing. When one is uncertain about how to address another person, it is best to observe others and follow their example. If this is not possible, it is always appropriate to ask.

Social settings also guide how individuals interact. Though many relationships are informal, differences can still occur. Giving gifts does not happen as commonly as in some other places and tends to be limited to family and close friends. Invitations to an individual’s home may be purely social, such as when the invitation is from a friend or fellow student, or status-related if invited by a professor or employer. Small gifts are welcome under such circumstances. One might consider bringing flowers, a bottle of wine, or even a small artifact from one’s country.

University life has its own cultural norms related to status and hierarchy. Frequently, the style of interaction can become quite informal between professor and student. It is not uncommon for a professor to prefer being addressed by his or her first name and to join students for meals or other socializing. However, even when there is a familiar and collaborative relationship, it is important to remember that faculty members are authority figures with higher status than students. Similarly, college administrators and staff members may communicate and relate informally, while still retaining authority.

Some students will have the opportunity to work off-campus in internships or other employment. Employment settings vary widely in terms of how relations among employees, supervisors, and customers occur. Large organizations, particularly in the business sector, may be more formal than academia. You may find that following the example of a fellow employee or colleague would be helpful in determining the appropriate style of interaction.



# Rule of Law: Protections and Restrictions

The United States operates under a system of laws that provides both rights and responsibilities for individuals, including international students. This system is designed to protect and provide equal rights for everyone. Laws exist at the national and state level to cover criminal offenses, like robbery or assault, and civil matters, like contracts and driving privileges. Underlying our system of laws and equal protection is the principle that everyone is held accountable. Not knowing that a law exists or that a certain action is illegal is not a defense; you will still be held responsible for abiding by all regulations.

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Immigration regulations are federal laws that affect international students, international faculty and international scholars while present in the United States. As a visitor, the conditions of your presence in the United States are seen as a limited privilege rather than a right, so it is a particularly critical area of the law for students, faculty and visitors to comply with. Failure to do so can result in losing status and not being allowed to remain in the United States. International advisers in the International Programs Office, while not authorized to provide legal advice, assist you in understanding the regulations affecting you.

Other U.S. laws exist to cover broad range of criminal matters. As part of the U.S system of laws, people have certain rights in these instances. If charged with a crime, an individual is considered to be innocent until proven guilty. An individual who has been charged has the right to be represented by an attorney. If an individual cannot afford to hire an attorney, the government will arrange to provide one. For an international visitor, being charged or convicted of a criminal offense can also mean being required to leave the United States, and/ or even face charges or punishment in the visitor's home country. Therefore, having the assistance of an attorney, if charged with a crime, is extremely important.

Of course, most visitors will not violate any laws while in the United States. However, there are some acts that do occur in student populations that can result in serious problems for individuals. The laws for these acts may be different than in other countries. The age of twenty-one is the legal age for drinking alcoholic beverages. If you are younger, purchasing alcohol is against the law. Possessing illegal drugs is a criminal offense at any age. For information on which drugs

are illegal, go to [www.usdoj.gov/dea](http://www.usdoj.gov/dea) and click on the links below "Drug Policy."

Driving an automobile or motorcycle under the influence of alcohol or drugs is also illegal and has serious penalties. Physical violence, unauthorized contact, or threats toward another individual, including disagreements with a spouse or partner that result in physical contact like pushing or hitting, can also result in legal charges. Excessive physical punishment of children is also against the law. The definition of "excessive" in this context may be different in the United States than in other countries.

Legal contracts are civil agreements that frequently occur in the United States. Such agreements might include signing a lease for an apartment or purchasing an automobile. It is important to remember when signing such agreements that they are binding, and that each person is obliged to comply with all the terms included. Not following all the terms of the agreement usually results in financial penalties. Resorting to unlawful self help approaches in enforcing your own contract rights could expose you individually to criminal or civil liability.

Colleges and Universities also have their own rules and regulations for students and faculty. These rules are usually contained in the student handbook, faculty handbook, or on the school's website. They protect students and faculty and provide for equal treatment. The regulations

also govern many aspects of student and faculty conduct in class and on campus. Knowing and following these regulations will be helpful to you as you adjust to life in the United States. Any failure to comply with the school's rules, regulations or policies could result in you losing both your student status and your right to remain in the U.S.

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# Coming to a New Academic Culture

Entering a new academic culture is enriching but can also be challenging. While your academic culture may be more or less similar to U.S. academic culture, some differences have been observed by people from most cultures. As you prepare for departure to the United States, you may want to think about what is typical of the teaching and learning styles of your home culture and how these styles differ from the U.S.

## THREE BIG CHALLENGES FOR MOST INTERNATIONAL STUDENTS

- Expressing yourself masterfully in English
- Expressing your viewpoint in papers, discussion, and research (Originality of Thought)
- Learning the rules of academic honesty as they are understood in the U.S.

## HALLMARKS OF U.S. TEACHING AND LEARNING STYLES

- Active participation is welcomed and often required in the classroom and can be part of your grade.
- Active participation is demonstrated through good advance preparation for class and critical comment and questioning in class in a respectful manner.
- Your own well informed and logical viewpoints are valued and vital to your success.
- Curiosity, inquisitiveness, and creativity are highly valued.
- Practical application to a theoretical concept is important.
- Extensive reading assignments and homework and frequent testing are common.
- Learning to prioritize and distill what is more and less important is vital.
- Class syllabi provide not only a timetable for readings and tests but also spell out expectations and policies and are thus a contract between teacher and student.
- Attendance of each and every class is expected and vital to success.
- Teachers are not considered the ultimate and one authority never to be questioned. They are approachable for additional clarification and assistance during posted office hours. They tend to encourage rather than censure.
- Seeking additional assistance by asking questions and seeking out tutoring is considered a sign of maturity not weakness. In fact it shows you are actively participating in and taking ownership of your education!
- Taking good notes of important points during lecture or discussion and while reading is very important. {However, recording lectures or class activities via audiotape or videotape usually requires advance permission from the instructor}
- Speaking up in class is important even if you have an accent and may have to repeat yourself! Just because you speak with an accent does not mean you think with one and your thinking is faulty!
- Faculty advisors and general advisors are there to map out and discuss your plan of study with you in this educational system with much more choice and flexibility than you might be accustomed to.
- On the undergraduate level, it is very easy to change one's major.
- Cheating and plagiarism, as they are understood in the U.S., are taken very seriously and can lead to dismissal from the university.
- A classroom environment and relationship with instructors that appears more relaxed does not indicate lower performance expectations.
- Multiple choice exams are common in the lower level courses.
- Written homework and papers must usually be typed.
- Group work is frequent and valued.
- The ability to use technology is an expectation
- Technology is used to supplement lectures—often with Power Point—which can speed up the lecture pace.
- The weighted credit system of grading must be understood.



# Financial Planning for Your Stay in the United States

The cost of living in the United States varies from place to place, but wherever you live, housing will be one of your main expenses. In general living in urban areas (in or near a big city) is more expensive than living in smaller towns or rural areas. Renting an apartment in a big city can cost twice as much as it does in a smaller town because there is such high demand for housing in large U.S. cities. Likewise, food, clothing, entertainment, and other living expenses may be more expensive in a larger city.

## BUDGETING YOUR EXPENSES

Once you arrive on campus and settle into your new housing, take a close look at the I-20 or DS 2019 that accompanied your letter of admission. In light of the detailed information you have been able to gather from Idaho State University and the community use the expenses listed below to prepare a detailed budget to help you track the money you are spending.

## EXPENSES

Tuition	Communications
Fees	Clothes
Rent	Personal expenses
Meals (often called “board”)	Family expenses
Health insurance	Recreation
Books	Travel
Transportation	Taxes

Here are some things to keep in mind as you plan your budget

- Will you be receiving income on a regular basis? If so, plan to pay your bills and meet your other expenses with your income schedule in mind
- The estimates that appear on the I-20 and DS-2019 are usually accurate, and international students are expected to have funds to cover the full amount shown. It is unlikely that you will be able to arrange for more financial aid once you arrive at Idaho State University.
- If you are receiving a scholarship or assistantship from Idaho State University, keep in mind that these awards are usually taxed by the federal and state governments. You may be surprised at how much smaller your award is after deductions for taxes are made.

- Track your expenses by category, such as food and books, to pinpoint areas of heavy spending. When done on a monthly basis, accounting can give you incentive to economize.
- Be prepared to meet initial, one-time expenses.
- Owning and operating a car in the United States is expensive and carries many responsibilities. If you are hoping to have a car during your stay, be sure you have budgeted sufficient funds, not only for the purchase price, but also for maintenance and insurance.
- Financial aid awards are typically paid to you by check and your U.S. bank account will have to be established before you will be able to cash a check. It is particularly important for you to realize that if you do get an assistantship you will not be paid for your first month's work until you have completed this month.

## SHOP AROUND

Don't make major purchases until you have become familiar with the rate of exchange between your country's currency and the U.S. dollar. Even after you have mastered the exchange rate, defer most purchases until you have had a chance to “shop around” for the best prices. In all but the most isolated locations, you will find a large selection of goods and tremendous variations in price.

- Check prices at several locations before you buy (comparison shopping)
- Unless personal service is very important to you, shop at discount stores rather than department stores.
- Wait for items to go “on sale”, watch for sale advertisements in the newspaper, in store windows, and on television.
- Talk with friends about where to shop. Be aware that the “sales tax” on an item is not included in the displayed price.
- Find out where you can get a student discount, such as at museums, theatres, and art galleries.
- Find less expensive ways to obtain textbooks; buy from stores that sell used books or from students who have already taken the course in which you are enrolled.

# Federal Tax on Income

All international students and their dependents, whether or not they have U.S. income, are responsible each year for submitting an annual income- tax statement to the Internal Revenue Service (IRS), an agency of the U.S. Treasury Department.

The U.S. income of international students and their dependents is taxed by the federal and state governments. Sources of U.S. income may include on-campus employment, scholarships, fellowships, graduate assistantships, practical or academic training, and any compensation received for labor. State income taxes will vary from state to state.

Income is not limited to wages paid to you in cash but also includes that portion of your scholarship, fellowship, or assistantship that is applied to your housing and meal expenses. The portion applied to your tuition is not counted as income. The payroll office at Idaho State University will help you make these distinctions. Be sure to inquire about the applicability of any tax treaty that might exist between your country and the United States. For more information about the treaties, See IRS Publication 901, U.S. Tax Treaties at [www.irs.gov](http://www.irs.gov)

In addition to meeting your tax obligations, you are responsible for helping your employer estimate how much of your income should be “withheld” or deducted from your wages for the purpose of paying taxes. Your employer pays those amounts directly to the U.S. Treasury on your behalf. In your annual tax return, you must verify that you paid the right amount over the course of the year. If you paid too much, you may claim a refund, which will be paid promptly unless the government disagrees with your calculations.

There are a number of free resources that can help you determine your tax status as a resident or nonresident. IRS publication 519, U.S. Tax Guide for Aliens can be found online at [www.irs.gov](http://www.irs.gov). In addition the International Programs Office at Idaho State University offers special assistance to international students and scholars during the tax season. (ending April 15 every year)

International students who are considered nonresidents for tax purposes may be eligible to earn tax-free interest income on various types of bank accounts, including checking accounts, savings accounts, and CDs. To take advantage of this benefit, complete IRS form W-8 at your

## GETTING AN INDIVIDUAL TAX IDENTIFICATION FROM THE INTERNAL REVENUE SERVICE (IRS)

International Students and Scholars who are not able to get a Social Security Number but who want to have a bank account or who have a taxable scholarship from ISU, can file for a Taxpayer ID number with the Internal Revenue Service (IRS).

- Get a denial letter from the Social Security Office. You cannot file for a taxpayer ID without this denial letter!
- Fill out IRS form W-7 (Application for IRS Individual Taxpayer Identification Number). You can download this form by going to <http://www.irs.gov/> and typing W-7 into the Search Tool on the website and then printing out the most current version of the form. You can just type W-7 in the Search feature on the above named website. Be sure to mark Reason a and/or h on the form depending on why you file the form. If you need the ID number for a bank account only, just mark h. Please read all instructions carefully!

1. Make a photocopy of your
  - passport data page and visa page
  - I-94 card
  - I-20 or DS-2019and have them notarized by a Notary Public in the Office of Student Affairs or the ASISU Office. For that you must bring the originals with you.
2. Take all these copies and your original passport and go to our local IRS Office located at:  
611 Wilson Ave, Suite 5.  
Go there between 10 am and 11:30 am or 1 pm and 3:30 pm. You can take PRT Bus B Route (leaves from Student Union). Get off by Fred Meyer. Please be sure that whoever accepts your application there carefully checks over the form with you so you do not have any information missing.

bank. This form identifies you as an eligible nonresident and allows your account to earn interest without it being reported to the IRS as taxable interest income.

Students and scholars are prohibited from earning employment or business income, if it is not specified in the regulations governing your F-1 or J-1 status.

## OTHER TAXES

To learn more about your state and local income-tax responsibilities, consult local tax authorities after you arrive in the United States. You can check the local phone book for the appropriate government listings. Alternatively, the payroll office at Idaho State University may be able to provide you with this information.

Sales tax is similar to the value-added tax collected in many countries, except that in the United States the amount of the tax is not included in the advertised prices of goods. Sales tax rates vary from state to state. Some states charge as much as 10 percent on some goods and services. Some states assess personal property tax on automobiles and other valuable property.

Social security tax, or FICA, is a taxation system that provides benefits to retired workers. F, M and J students are not subject to this tax unless they are residents for tax purposes, but J-2 dependents with work permission are subject to the tax. You can get more information on this from the payroll office.

Students and scholars are prohibited from earning employment or business income, if it is not specified in the regulations governing your F-1 or J-1 status.



# Managing Your Money

No matter where you are from, you are likely to encounter new challenges during your stay, even if you have visited the United States before. Financial transactions that might have been simple at home can seem complex in another country, at least at first. Let's start with the basics.

## BANKING AMERICAN STYLE

The area in which you will live may have few or many financial institutions. Banks are the most common form of institution in all areas of the country, but you will also find "savings and loans" and "credit unions." A bank may have several branches in one city or region. More banks now provide online banking services that allow their customers to do their banking from a computer. Some U.S. banks are multinational, and you may have an account with a bank at home that also operates in the United States. Even though U.S. financial institutions are privately owned, they are backed by the U.S. government, which insures bank deposits up to \$100,000 per individual. Please ensure that the bank is FDIC insured before opening your account.

## WHAT SERVICES DO YOU NEED?

Banks are usually open Monday through Friday, and many are open Saturday morning. They are closed on Sundays and federal holidays. Automatic teller machines (ATMs) are typically open 24 hours a day. Students and scholars should use caution when using the ATM at night; if you have to use the ATM please do so at a secured ATM location. Banks as well as "credit unions" and "savings and loans" offer a variety of financial services, including checking and savings accounts, certificates of deposits (CDs), ATMs, electronic banking, credit and debit cards, investment services, and estate planning. When selecting a financial institution, it is important to determine which of these services you may need. For example, if regular banking hours are not convenient for you, electronic banking or convenient ATM locations will be especially important. Select a financial institution that can provide the services that fit your schedule, preferences, and habits. You may also consider a U.S. bank that can easily transfer money with the bank in your home country, and take care of currency exchanges.

If you have questions about what type of account is best for you, make an appointment with a bank official to discuss your concerns. You may discover a variety of financial services that could be useful. Many services are free to bank customers, but it is wise to ask about any charges that may apply. You may arrive in the United States with enough money to support your first year of study. Handle that

money carefully- what may seem like a large amount upon arrival can quickly be spent in daily living-and speak with your bank about how your money can earn interest until you need it.

Do not write a check for more money than is in your account. This is called "bouncing a check" It is illegal.

Upon returning to your home country with your U.S. degree, you may wish to maintain your account in a U.S. bank. Many international alumni choose to do so for a variety of reasons, including tax benefits and the security and stability of U.S. financial institutions.

## BANKING SERVICES

You will almost certainly need a checking account during your time in the United States. A checking account safeguards your money while allowing for easy payment of expenses. Some institutions require their customers to maintain a minimum balance of funds in their checking accounts, but in such cases interest is often paid on deposits and the usual monthly service charge may be waived. If you plan to write very few checks, you may be able to save money by selecting a checking account that limits the

## MONEY-WISE TIPS FROM STUDENTS

- It is your responsibility to monitor your accounts. Review your account statement on a regular basis to make sure that neither you nor the bank has made a mistake. You have the right to obtain copies of records detailing activity on your accounts, although a fee may be charged for this service.
- There may be a limit on how much money you can withdraw from an ATM at one time or on one day. Check with your bank. A service fee is often charged when you use an ATM at a bank where you do not have an account
- Consider the implications of how you pay for an item. Paying cash means less paperwork for you and the merchant, but personal checks and credit cards create a "paper trail" of the merchandise you purchased, which is handy in case a receipt is lost. In some cities, stores will not accept personal checks. Credit

## Requirements for opening an account

- Two forms of ID
  - Passport
  - Valid university-issued ID card (Bengal ID)
- I-94 card
- I-20 or DS- 2019
- A minimum of \$25.00

number of checks you can write each month , or that charges a per check fee.

Virtually all checking accounts may be accessed using a plastic ATM card. The card is issued by the bank and may be used along with a personal identification number (PIN) to withdraw cash and make deposits at special banking machines. Each time you use the ATM, record the amount and reason you withdrew money. It is easy to overdraw your account (spend more money than you have) if you don't keep track of your ATM transactions.

Students and scholars should use caution when using the ATM at night; if you have to use the ATM please do so at a secured ATM location.

Do not write a check for more money than is in your account. This is called “bouncing a check” It is illegal and you will be charged a penalty fee by your bank and the establishment to which you issued the check. Sometimes it is difficult to cash checks from your bank at another bank where you do not have an account.

A savings account is used to deposit money for a prolonged period. Interest is paid on your deposits –generally at a low rate. Certificates of deposit (CD) are special accounts that pay higher interest than savings

accounts but you must leave the money untouched for a specified period (typically several months or years)

Your bank may offer you a credit card with a charging limit. Credit cards are very convenient, but you should use them with caution. Credit card accounts are similar to short term loans from the bank. Money you charge is money you must repay, and if you do not pay the full amount on time, there will often be high-interest-rates charged which increases the amount that you owe. Students and Scholars should exercise special caution in accepting credit card offers, given some card companies' history of extending credit to students having no verifiable means to repay. Some students also have a mistaken impression that they will necessary have a high paying job immediately upon graduation.

Students and Scholars should exercise special caution in accepting credit card offers, given some card companies' history of extending credit to students having no verifiable means to repay. Some students also have a mistaken impression that they will necessary have a high paying job immediately upon graduation.

You may also get a debit card, which is similar to a credit card except that the money is automatically taken from your bank account. This can sometimes be helpful if you want to make sure that you do not spend more money than you have.

cards charge interest if the balance is not paid in full each month.

- Pay bills on time. Companies often assess a fee for late payment.
- Don't keep your wallet in your backpack. When making a purchase, double-check the total to make sure it was calculated accurately. Count your change when it is given to you to make sure you received the correct amount.
- When in public places, such as a restaurant or library, do not place your purse on the back of the chair where it may be easily accessible to pick- pockets. Don't leave your wallet in your coat when you hang it on a chair or coat rack.
- Be careful when authorizing “automatic debits.” Once you authorize a company to debit your bank account, the bank cannot prevent that organization from accessing your account again. Unscrupulous companies have deducted money from students' accounts without the students knowing it.
- Learn about the state laws that may affect your accounts.

For example, under New York state law, a certificate of deposit is considered abandoned property if no deposits, withdrawals, or written instructions from the customer occur within five years.

- When writing checks, leave no areas blank. Do not write and endorse a check for cash until you are inside the bank.
- If your checkbook, ATM or credit card is lost or stolen, notify the bank as quickly as possible.

## LOCAL BANKING INFORMATION FOR POCATELLO

There are a number of banks and credit unions located in Pocatello, Idaho. The Idaho State University Federal Credit Union is located on- campus, (see Building 59, “Credit Union”, on a campus map) and a listing of their services is available at HYPERLINK “<http://www.isufcu.coop>”[www.isufcu.coop](http://www.isufcu.coop). Information on other financial institutions can be found in the yellow pages in the local phonebook under Banks, or Credit Unions.

# Identity Theft, Scams and Fraud

Identity theft means that someone has taken some of your personal information (such as your name, address, Social Security Number, etc) and used it to create one or more other “identities” that can then be used to gain access to your financial accounts.

## TIPS FOR AVOIDING IDENTITY THEFT

Do not use your Social Security Number unless it is absolutely necessary and never carry it with you. Some people prefer to memorize it.

Do not carry PIN numbers or passwords in a wallet with the cards they activate. Again, some people memorize their PIN and passwords.

Consider using a shredder to destroy old tax records, bank statements, and credit card statements instead of throwing them in the trash.

Do not leave mail in the mailbox overnight.

Never reply to e-mails that ask for personal information.

Don't download e-mail attachments from someone you do not know.

Order a free credit report every year and review it to make sure it is accurate. The credit report will contain general information about your credit history.

Be sure to carefully check your bank statements and credit card statements for accuracy in transaction amounts.

## IMPORTANT CONTACTS FOR IDENTITY THEFT

- Equifax Credit Bureau
  - Report fraud 1-800-525-6285
  - Order credit report 1-800-685-1111
- Experian Credit Bureau
  - Report fraud 1-888-397-3742
  - Order credit report 1-888-397-3742
- TransUnion Credit Bureau
  - Report fraud 1-800-680-7289
  - Order credit report 1-800-916-8800

You may also want to contact the Social Security Administration ([www.ssa.gov](http://www.ssa.gov)), the FBI ([www.fbi.gov](http://www.fbi.gov)), and the Federal Trade Commission ([www.ftc.gov](http://www.ftc.gov)).

Here are three helpful Web sites explaining more about identity theft and what you can do to prevent it:

- [www.consumer.gov/idtheft/](http://www.consumer.gov/idtheft/)
- [www.verisignsecured.com](http://www.verisignsecured.com)
- <http://onguardonline.gov/idtheft.html>



# Living Off Campus

Some students prefer off-campus housing because they can share costs with other students. When choosing an apartment you should consider its cost, distance to campus, and safety. Is the property well lighted? Are there adequate locks on the windows and doors? If you have children, you will want to consider the distance to their school or childcare center, as well as to libraries, play areas and so on.

A lease is a binding legal contract between you and the property owner or landlord. When you sign a lease, you are obligated to pay the landlord monthly rent for the duration of the lease. Most leases are for nine or twelve months, and it is usually difficult to break or alter a signed lease. Before you sign, you should be reasonably sure that you can live with your decision for the duration of your lease.

Never sign a lease unless you are completely satisfied with the apartment and surrounding property. Sign only when you understand all the terms of the lease. It is often possible to negotiate with the landlord about individual terms of the lease.

Many leases require tenants to pay for minor repairs beneath a certain cost amount, or for tenants to bear the costs even of major repairs subject to the tenant's right—upon the landlord's agreement—to deduct reasonable charges from future rent payments.

When you sign a lease, you will typically be required to pay a security deposit, usually equivalent to at least one month's rent, as well as the rent for the first month. The security deposit will be returned to you when you move out, provided you leave the apartment in good condition. In addition, you may incur expenses that you may not incur on campus. For example, most apartments come equipped with basic appliances such as stove and refrigerator, but you may need to purchase or rent a bed and other furniture, as well as kitchen equipment, and telephone.

Many leases require tenants to pay for minor repairs beneath a certain cost amount, or for tenants to bear the costs even of major repairs subject to the tenant's right—upon the landlord's agreement—to deduct reasonable charges from future rent payments. You likely will also be responsible for paying the costs of your telephone service and utilities: water, electricity, and gas. The utility companies may require you to pay a deposit before service is activated. These deposits will be refunded to you or credited to your account when you terminate your service, provided you have paid all your bills.

Buying new household furnishings can be very expensive, as can shipping all the necessary belongings from home. A less expensive alternative is to buy used furnishings. Check the classified ads of the newspaper and the notice boards for used furniture sales. You can also buy used furniture and clothing from community "thrift stores" such as the Salvation Army and Goodwill.

## FINDING AN OFF-CAMPUS APARTMENT

If you have decided that you wish to live off-campus, you can take the following steps to find an apartment:

- Check the bulletin boards around campus.
- Check the Idaho State Journal Classified Ads. The ISJ is available free of charge in the Student Union and Rendezvous Center. Ask the person at the Information Desk where to find it or look it up online at <http://www.journalnet.com/>. Click on "Classifieds". Then click on the "Real Estate" button. You will find links to Apartments under it.
- Check for rental agencies in an online search. Type "apartments Pocatello."
- Walk the university neighborhood and look for signs saying "For Rent."

Remember to check with on campus housing before making a decision to live off-campus at [www.isu.edu/housing](http://www.isu.edu/housing). It is also advisable to contact the local police authorities to determine whether your chosen neighborhood has any unusual history of criminal activity.

... you may incur expenses that you may not incur on campus.

# Transportation

## Getting Around Pocatello

Since Pocatello is not very large and the university is located in the city, it is not so difficult to get around. You have many options.

### WALKING

This is a healthy activity and costs nothing but a little more time! It is safe to walk anywhere in Pocatello during the day. At night it is best if you have some friends with you although, in general, walking at night is also safe. Some areas should be avoided. Check with the ISU Public Safety Office at 282-2515 about what areas you should avoid with or without a group.

### BIKING

It is possible to bicycle year round in Pocatello. The roads are generally clear between March and November. You can inexpensive used bicycles at garage sales, Deseret Industries, Goodwill, and the Idaho Youth Ranch. You can find good deals on new bikes at K-Mart, Walmart, Shopko, and Fred Meyer. To purchase a

Fancy Mountain Bike, you can go check the Pocatello Yellow Pages and remember to shop around!

Call Public Safety at 282-2515 if you need to walk alone on campus at night or within one mile of campus, and do not feel comfortable. One of the officers will give you a free ride!

### PRT BUS SERVICE

Pocatello has a municipal bus system that is very inexpensive and gets you almost anywhere in town, Monday through Saturday. Buses do not operate after 7 pm daily, or on Sundays.

You can find route information, time tables, ticket prices, and more at <http://www.pocatellotransit.com/>

You may also call the Transit Center M-F between 8 am and 7 pm and Saturday between 9 am and 6 pm at Phone 234-2287 (234- A BUS).

The PRT Bus on campus is FREE!

### TAXI SERVICES

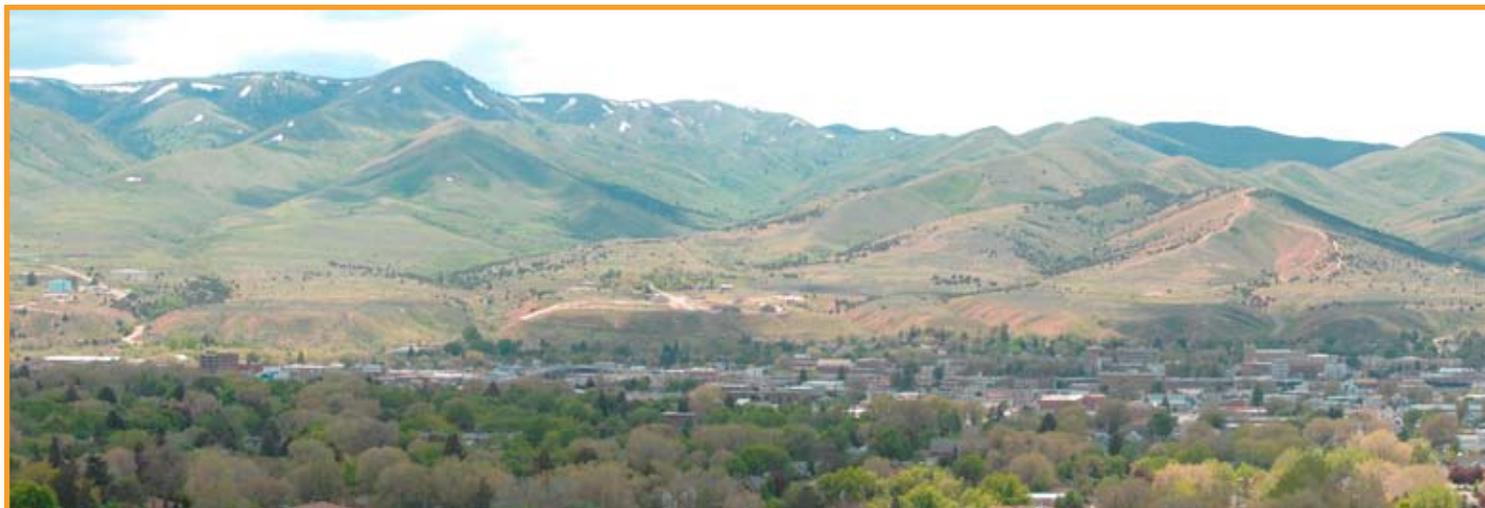
A number of taxi services operate in Pocatello. They are listed in the Yellow Pages of the local phone book under Taxicabs. Hiring a taxi can be economical if you just need an occasional ride somewhere, especially if you share the cost with friends.

**CAUTION:** Be sure to get a fare estimate from the taxi-cab company when you call and confirm this fare with the cab driver upon his or her arrival. This will avoid any disagreements at the end of your destination. This is a good practice regardless of where you reside.

## Getting Out of Pocatello

### BUS & SHUTTLE SERVICES

If you travel alone, bus and shuttle services can be the least expensive way to travel. Consult the Yellow Pages of the local phone book under Airport Transportation Services



and Buses. For shuttle service to a number of cities located in Idaho please call:

Salt Lake Express

Phone: (208) 656-8824 local call or 1 (800) 656-8824

Website: <http://www.saltlakeexpress.com/>

Interstate and in-state bus service is provided by the

Greyhound Bus Company

Phone: (208) 522-0912 local call

Website: <http://www.greyhound.com/home/>

## AIRLINE SERVICES

Services are provided from Pocatello, Idaho Falls, and Salt Lake City. If traveling long-distance going by airplane may be the best option for you. It is best to engage in an online ticket search and check prices for all three departure locations. Sometimes the price is almost the same from Pocatello or Idaho Falls and therefore you may be able to avoid going all the way to Salt Lake City.

You may also want to engage a travel agent. Several agents are listed in the Yellow Pages of the local phone book. Remember that travel agents charge a booking fee but might be able to save you some money in the long run.

Remember that car rental companies usually do not rent to people under 25!

## CAR RENTALS

Renting a car can be a good way to get where you want to go. Remember that car rental companies usually do not rent to people under 25! If you do rent, be sure to have good insurance coverage and calculate all the costs you might

incur not just the daily rental fee! Get together with friends to make renting economical! Many rental companies require a valid credit card or debit card for pick up and payment, as well as a valid driver's license.

Look under Automobile Rentals in the Yellow Pages of the local phone book.

## Driving In Idaho

International students who wish to stay in the U.S. for a longer period of time, and require a state driver's license. Need to know that each state has its own licensing and documentation requirements necessary to obtain a driver's permit.

## STEPS TO OBTAINING A DRIVER'S LICENSE IN IDAHO

Decide whether you need an Idaho license or can just use the license you have. If you have questions, call or visit the local office. Getting an Idaho license is a good idea because it also serves as an ID card recognized by merchants, banks and other vendors.

Read about Idaho requirements in the Idaho Driver's Manual, which you can find online at <http://itd.idaho.gov/dmv/driverservices/ds.htm> in PDF format and also as an audio tape. Or you can obtain a hardcopy of the manual at the Bannock County Court House in Pocatello.

Bannock County Driver's License Division

624 E Center Street

Pocatello, ID 83201

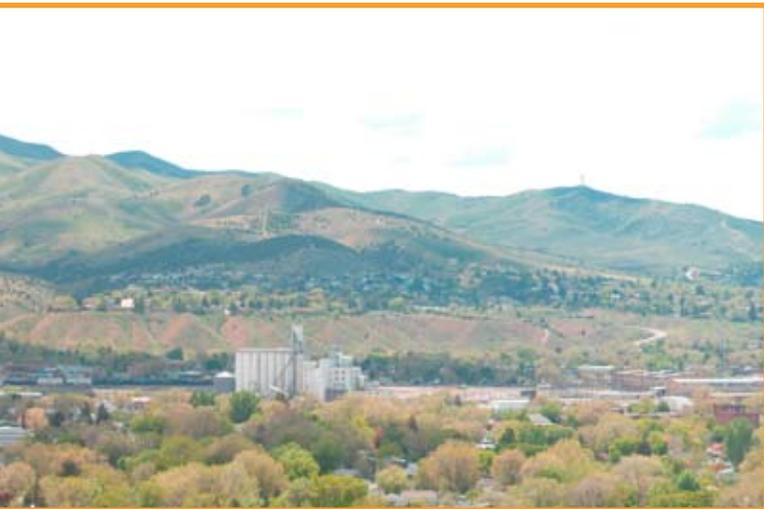
Phone: (208) 236-7258

This address is walking distance from Idaho State University.

When you have decided that you are ready to take the Idaho Driver's License Test, you must supply the following documents.

- A valid passport with U.S. visa
- I-94 card
- A valid Form I-20 (F visa) or Form DS-2019 (J visa)
- Social Security Card or Denial Letter from the Social Security Administration
- Proof of your current address as shown on your utility bill, rental agreement, or some other piece of official mail.

The local Driver's License Office must verify your information with the state office. Be sure all your documents match exactly or there may be a problem with verification.



## SHOULD I STUDY THE DRIVER'S MANUAL?

Absolutely!

If you are able to use the license you have from your home country, or an International Driver's License for the time you are here, you should still carefully study the Idaho Driver's Manual to familiarize yourself with Idaho's driving laws. If you have any question regarding the validity of your country's license in Idaho, call 236-7258 or visit the office.

The local telephone book lists driving schools under Driving Instruction in the Yellow Pages or you can also ask the Bannock County Driver's License Office for recommendations.

## DO I REALLY NEED CAR INSURANCE?

Absolutely! You are required by law to have at least liability insurance on your car. Please read carefully about the requirements for insurance in the Idaho Driver's Manual!

## HOW DO I OBTAIN CAR INSURANCE?

Many insurance companies offer car insurance. The premiums for the same coverage can vary vastly from one company to the next. It is important that you shop around for your insurance coverage and make sure that the company from which you purchase the insurance has a good reputation.

## STEPS TO OBTAINING CAR INSURANCE

Read the PDF Consumer's Guide to Car Insurance by the National Association of Insurance Commissioners at [http://www.naic.org/consumer\\_home.htm](http://www.naic.org/consumer_home.htm) and the "Consumers" information of the Idaho Department of Insurance at <http://www.doi.state.id.us/> BEFORE you buy a car!

Shop for Car Insurance by consulting the Yellow Pages of the local phone book under Insurance. You may also do an online search. Please consult [ConsumerReports.org](http://ConsumerReports.org) for advice. Look under insurance and then cars. You can find hardcopies of the Consumer Report guides at the Marshall Public Library downtown Pocatello and also access them at the ISU Oboler Library. Ask a librarian for help.

Ask for quotes from each insurance company you call and compare them.

Make selection of the best offers and then look at how the insurance company is rated at <http://www.jdpower.com/insurance/ratings/auto-insurance-provider-ratings>

Not all insurance companies are willing to insure international students so be sure to identify yourself as an international student when you first contact an agent.

## Tips For Buying A Car

Think carefully before you buy a car, think about whether you really need a car and whether it is financially feasible for you to maintain a car with all its repairs, insurance costs and high gas prices. If you need a car only once a week, maybe it would be cheaper to hire a taxi, or pay a friend who has a car for the gas to take you where you need to go. If you need a car just to take vacation, maybe it would make more sense to rent it. Be sure to consider all the costs before buying a car!

Also remember that if you buy a car on installments, it will cost you much more in the end than the sticker price!

## BEFORE YOU PURCHASE THE CAR:

- Check out the Blue Book Price for the make and model of the car you wish to buy at <http://www.kbb.com/>. You can also check the National Automobile Dealer Association website <http://www.nadaguides.com/>
- Check the history of the car at Carfax at <http://www.carfax.com/>
- Have a mechanic that does not work with the dealer inspect the car.
- Take a friend who has already bought a car in the U.S. with you if at all possible.
- Take a friend who is knowledgeable about cars with you if at all possible.
- Bargain for the price of the car. It is okay to bargain for a "big ticket item" like a car in the U.S. although bargaining is not common for many other consumer goods.

# Obtaining A Social Security Number



A Social Security Number (SSN) is required for employment in the United States. This number is required by employers, who are required by U.S. law to withhold taxes on earned income.

## WHO CAN APPLY?

Students and scholars who have been in the country at least 10 days, and whose records have been updated in SEVIS to Active Status.

Students who have been offered and can show proof of employment.

## STEPS TO OBTAINING A SSN:

- Read about getting an SSN Card at <http://www.ssa.gov/pubs/10181.html>
- Find employment on campus.
- Have your employer/supervisor fill out the Social Security Verification Form (SSV) we supply to you. Print it off at <http://www.isu.edu/iso/immigration/currentStudent.shtml>
- Make sure the Beginning Date is earlier than the date on which you go to the SSA Office.
- The local SSA Office will only process your application if you have worked at least one hour! You must have begun employment before you go to the Social Security Office!
- Fill out a Social Security Application Form (SS-5) neatly. It can be printed off from the website listed in Step 1.
  - For question # 3 check "LEGAL ALIEN ALLOWED TO WORK"
  - For question # 8 write "N/A" unless your mother has a US Social Security Card
  - For question # 9 write "N/A" unless your father has a US Social Security Card
  - For question # 17 check "SELF"

- Make sure that the information on your passport's personal data page, visa, I-94 card, I-20, Student ID Card, and your SSV Form all match exactly. If there is a problem, immediately inform an Advisor in the IPO.
- Bring the Social Security Verification Form to the International Programs Office (IPO) in the Administration Building (top floor in the Academic Advising Center) and have it processed. Be sure to have the form filled out completely and neatly before you drop it off.
- Verify in MyISU that your U.S. Mailing Address and your U.S. Physical Address are correct.
- Collect the following documents:
  - Form SS-5 completed accurately and neatly
  - DS 2019 for J students or I-20 for F students
  - Passport with visa page in it
  - I-94 card
  - Tuition Payment Receipt for current semester showing full-time enrollment
  - SSV Form correctly filled out and signed
  - Letter provided to you by IPO
- Go in person to the local Social Security Administration Office

Social Security Administration Office  
1246 Yellowstone, Oakwood Plaza, Suite F  
Pocatello, ID 83201  
Phone Number: 637-2534  
Office Hours: Monday through Friday 9 am to 4 pm

- Go to <http://www.pocatellotransit.com/> to find out which bus to take and when it leaves from the Student Union. You can also call the Pocatello Regional Transit Center during regular business hours at 234-2287. Also find out what time and where the bus leaves for your return trip.
- Ask the bus driver to tell you when to get off for the Social Security Office.
- Submit your application and documents and get a letter that says you have applied for an SSN. Make a copy of this letter and give it to your employer. You are allowed to work while your verification by SSA is pending. You can utilize your 9000 Student ID Number for this purpose. You can obtain your 9000 Student ID Number from the Academic Advising Center, the Admissions Office, or the Registrar's Office.

As soon as you receive your Social Security Number, show it to the Human Resources Office in the Administration Building and the International Programs Office so they can update your file.

# How To Receive A Denial Letter From The Social Security Administration

To obtain a Taxpayer Identification Number for banking purposes or an Idaho Driver's License, you must obtain either a Social Security Number, which is issued only if you have employment, or a Denial Letter from the Social Security Administration.

## STEPS TO OBTAINING A DENIAL LETTER:

- Collect the following documents:
  - Form SS-5 completed accurately and neatly
  - DS 2019 for J students or I-20 for F students
  - Passport with visa
  - I-94 card
  - Tuition Payment Receipt for current semester showing full-time enrollment
  - Valid ISU Student or Staff ID Card (Bengal Card)
- Go in person to the local Social Security Administration Office.
  - Social Security Administration Office
  - 1246 Yellowstone, Oakwood Plaza, Suite F
  - Pocatello, ID 83201
  - Phone Number: (208) 637-2534
  - Office Hours: Monday through Friday 9 a.m. to 4 p.m.
- Ask for a Letter of Denial

We hope that you have found this booklet to be informative and useful for your stay here at Idaho State University. Please do not hesitate to contact the IPO staff at 208-282-3277 for clarification on anything that you have read. We also appreciate any suggestions or information that we may use to improve the content this booklet.

## SOURCES

Information compiled from

- *Succeeding as an International Student in the United States and Canada* by Charles Lipson and thoughtful feedback from ISU International Students.
- *Managing your Money, Financial Tips for International Students, Scholars, and Faculty* by the NAFSA Association of International Educators.
- *U.S Culture Series: Introduction to American Life* by Lanie Denslow; Mary Tinkham; and Patricia Willer for the NAFSA Association of International Educators and Education USA.









