## BELLARMINE UNIVERSITY



2010-2011 International Student Handbook

## **International Student Handbook**

Welcome to Bellarmine! This handbook has been prepared to help with many of the practical matters that will enable you to succeed and make your life easier at Bellarmine. This handbook provides some basic information, but does not address all the questions that may arise for you at Bellarmine. Please feel welcome to come to the International Programs Office, Miles Hall suite 149 or call 272-8479 or visit the International Student Counselor in the Campus Center, Horrigan Hall Room 225J or call 272-8302 with any questions or concerns. Best wishes for an enjoyable and successful year!

## **Table of Contents**

International Student Services	2
Helpful Bellarmine Information	2
Academic Departments	4
General Immigration Information	5
F-1 Student Information	6
F-1 Student Employment	6
Practical Employment Information	7
J-1 Information	8
On Campus Employment (KREBS)	9
Social Security/Tax	10
Travel	11
Banking in the U.S.	11
Driving in the Kentucky	13
Health Insurance	14
Medical Issues/Illness	15
Academic Matters	17
Campus Life	18
Campus Life Polices	20
Residence Life	22
Americans Society & Time	23
Adjustment to Life at Bellarmine	24
Life at Bellarmine by: El Mehdi Zeroual	25
Important Phone Numbers & Websites	26
Embassy & Consulate Phone Numbers	27
City of Louisville	28
Quick Reference Guide	29
Orientation Checklist	31

## INTERNATIONAL STUDENT SERVICES

International students add diversity and a unique perspective to the liberal arts education at Bellarmine. The International Programming Office and the International Student Counselor provide services and resources for Bellarmine International Students. The primary goal of the International Student Counselor is to assist Bellarmine's International Students as they adjust to changing lifestyles in order to achieve their educational goals and gain a meaningful living experience in the United States. A wide range of services are available: immigration information and the processing of related paperwork; limited counseling on personal, financial, academic and cultural communication matters; and promotion of social events.

#### **International Student Counselor**

Campus Center, Room 225 J (502) 272-8151

#### **International Programs Office**

Miles Hall, Suite 149 (502) 272-8423

## HELPFUL BELLARMINE INFORMATION

AL=Alumni AN=Anniversary Hall BR=Brown Activities Center BOB=Bellarmine Office Building (2120 Newburg Rd.) CC=Campus Center H=Horrigan Hall KH=Knights Hall KN=Kennedy/Newman LB=Library NA=Norton Art NM=Norton Music PA=Pasteur MI=Miles

Questions	Where to Go	Location/Phon	ne number
Absences (Extended)	Student Affairs	H-225	8150
Academic Advising	Director of Academic Advising	LB-A26	8071
Academic Policies	Registrar	H-205B	8133
Activities	Director of Student Activities	H-035	8477
Add/Drop a Class	Registrar	H-205B	8133
Admissions	Admissions Office	MI 1 <sup>st</sup> floor	8131
Alcohol & Drug Info.	Counseling Office	BOB-403	8480
Alumni Information	Alumni Office	BOB-418	8333
Athletics	Athletic Director	KN-022	8380
Audio Visual Equipment	Library	LB-B02	8141
Bellarmine International Club	International Programs Office	MI-149	8423
Books and Supplies	Bookstore	H-1 <sup>st</sup> floor	8111
Campus Ministry	Campus Ministry	H-113A	8051
Career Services	Director of Career Services	H-225G	8151
Change of Address	Registrar and Assistant	H-205B	8133
Changing Roommates	Residence Life	AN-207	7272
Check Cashing	Bookstore	H-1 <sup>st</sup> floor	8111
Clubs	Director of Student Activities	H-035	8477
Computer Center	Computer Science Department	PA-006J	8196
Concord Newspaper	Concord/Lance	BR-207	8157
Counseling	Counseling Center	BOB-403	8480
Crisis Intervention	Campus Security	CC-055	7777
	Counseling Center	BOB-403	8480
Audio Visual Equipment Bellarmine International Club Books and Supplies Campus Ministry Career Services Change of Address Changing Roommates Check Cashing Clubs Computer Center Concord Newspaper Counseling	Library International Programs Office  Bookstore Campus Ministry Director of Career Services Registrar and Assistant Residence Life Bookstore Director of Student Activities Computer Science Department Concord/Lance Counseling Center Campus Security	LB-B02 MI-149 H-1 <sup>st</sup> floor H-113A H-225G H-205B AN-207 H-1 <sup>st</sup> floor H-035 PA-006J BR-207 BOB-403 CC-055	8141 8423 8111 8051 8151 8133 7272 8111 8477 8196 8157 8480 7777

## HELPFUL BELLARMINE INFORMATION

AL=Alumni AN-Anniversary Hall BR=Brown Activities Center BOB=Bellarmine Office Building (2120 Newburg Rd.) CC=Campus Center H=Horrigan Hall KH=Knights Hall KN=Kennedy/Newman LB=Library AR=Norton Art MU=Norton Music PA=Pasteur MI=Miles

Questions	Where to Go	Location/Pho	ne number
Discipline	Dean of Students	H-225C	8426
Emergency - Campus	Campus Security	H-055	7777
	Student Affairs	H-225	8150
Employment (Off Campus)	Career Services	CC-225G	8151
Employment (On Campus)	International Counselor	CC-225J	8302
Escort Service	Campus Security	CC-055	7777
Financial Aid	Director of Financial Aid	H-202	8124
Final Exam Schedule	Registrar	H-205	8133
Food Services	SodexHo	BA	8325
Grants	Financial Aid	H-202	8124
Health Services	Campus Nurse	SuRF	8493
Help Desk	Library	LB	8141
I.D. Cards	Help Desk	LB	8301
Insurance	International Student Counselor	CC-225	8302
International degree-seeking stud.	International Student Counselor	CC-225	8302
International Exchange student		MI-149	8479
Intramurals	Athletic Office	SuRF	8380
Library	Library	LB	8137
Lost and Found	Campus Security	H-055	7777
Mail Services	Mailroom	H-043A	8126
Music Productions	Music Department	M-203	8124
Newspaper	Concord	BR-207	8157
	Courier Journal (Local Newspaper)		582-2211
Organizations	Director of Student Activities	H-035	8477
Parking	Business Office	H-210	8261
Post Office	Mailroom	H-043A	8126
Resident Life	Residence Life	AN-207	7272
Room Change	Residence Life	AN-207	7272
Scholarships	Financial Aid Office	H-202	8124
Security	Campus Security	H-055	7777
Sexual Assault	Counseling Center	BOB-403	8480
	Vice President, Student Affairs	H-225	8150
	Security	H-055	7777
Student Activities &	Director of Student Activities	H-035	8477
Organizations			
Student Government	SGA Office	H-035	8477
Study Abroad	International Programs Office	MI-149	8479
Study Skills	Academic Advising	LB-A26	8071
Suicide Intervention	Counseling Center	BOB-403	8480
Tennis Center	Tennis Center	SuRF	8312
Theatre Productions	Arts & Sciences Department	AL-202	8359
Transcripts	Registrar	H-205	8133

## **ACADEMIC DEPARTMENTS**

AL=Alumni AR=Norton Art BA=Brown Activities Center BO=Bellarmine Office Building H=Horrigan MI=Miles Hall PA=Pasteur MU=Norton Music

Accounting	H-012C	8243
Art	AR-202	8222
Art Administration	MU-203	8497
Arts & Sciences Office	AL-204	8359
Biology	PA-156	3451
Business Administration	H-012	8240
School of Chemistry	PA-253	8220
Communications	BA-219	8223
Computer Science	PA006J	8410
Continuing Education	H209C	8161
Economics	H012S	8487
English	AL-113	8091
Performing Arts	MU-213	8255
Global Language	H-111B	8237
History	PA-206	8171
Honors	PA-167	8045
MBA Office	H-012B	8026
Mathematics	PA-006F	8125
Music	MU-203	8497
Nursing	MI-204	8215
Philosophy	AL-110	8226
Physical Therapy	BO-116	8356
Political Science	PA-208B	8170
Psychology	PA-179	8195
Respiratory Therapy	MI-322	8424
Sociology	PA-161	8145
Theater Arts	AL-118	8431
Theology	AL-100	8178

## OTHER USEFUL NUMBERS

**United States Citizenship & Immigration Services (USCIS)** 

1-800-375-5283 <a href="http://www.uscis.gov">http://www.uscis.gov</a>

**Nelson Insurance Agency** (Student Health Insurance Carrier) 502-753-7000 ext. 28 Contact person: Kimberly Logan

**Campus Security** 

272-7777

#### GENERAL IMMIGRATION INFORMATION

#### <u>United States Citizenship & Immigration Services (USCIS)</u>

The United States Citizenship & Immigration Services, a branch of the U.S. Department of Homeland Security, is responsible for enforcing immigration regulations. Although some USCIS paperwork must be sent to the USCIS Data Processing Center or the Texas Service Center, other business can be handled in person at the local office. The local USCIS office that processes actions for international students at Bellarmine is: Gene Snyder U.S. Courthouse Building, Room 390, 601 West Broadway, Louisville, KY 40202, (502) 582-6375. Or, visit: <a href="https://egov.uscis.gov/crisgwi/go?action=offices.detail&office=LOU&OfficeLocator.office\_type=LO&OfficeLocator.zipcode=40205">https://egov.uscis.gov/crisgwi/go?action=offices.detail&office=LOU&OfficeLocator.office\_type=LO&OfficeLocator.zipcode=40205</a>

#### **Completion of Studies**

F-1 students have 60 days and J-1 students have 30 days to depart the country after completing their course of study.

#### **Early Termination**

Students have 15 days to depart the country if they terminate their program of study early. Failure to register for classes each semester constitutes early termination.

#### Form I-94, Arrival/Departure Record

Permission to enter the U.S. is recorded by the Form I-94, issued at the port of entry. F-1 and J-1 students are admitted for duration of status, which is written as D/S on the Form I-94. D/S refers to the time necessary to complete a course of study as recorded on the Form I-20 or DS-2019.

#### **Maintaining Status**

All international students are responsible for maintaining status as non-immigrant students, or they may be subject to legal proceedings that could result in deportation. In order to maintain status, students must, as a minimum:

- Carry a valid passport (Copy) at all times.
- Attend the school authorized to attend.
- Maintain a full course of study. All international students must maintain status as full-time students for the duration of stay. This means <u>enrollment</u> <u>for a minimum of 12 credit hours each Fall and Spring semester as an undergraduate, or 9 credit hours per semester as a graduate student.</u>

Audit courses do not count toward a full course of study. A leave of absence from any academic program is not permitted. Students may seek

authorization from the International Student Counselor for a reduced courseload only for the final semester of study or due to medical necessity. **Please remember that authorization for a reduced course load is required**.

- Refrain from off-campus employment without authorization.
- Limit on-campus employment to 20 hours/week when school is in session.
- Report a change of address and phone number within 10 days to the International Student Counselor and to the Registrar.

#### **Student Exchange and Visitor Information System (SEVIS)**

All degree seeking, bilateral, and exchange visitor international students are registered electronically with the USCIS through SEVIS. This system allows for real-time updates and reporting as needed.

#### Visa

Some confusion exists about the function of the visa. A U.S. visa does not provide permission to enter the U.S. nor does it grant a permission to remain. A visa must be valid only to the date of entry into the U.S., and there is no effect on legal status if the visa expires while international students are in the U.S. The visa is only a travel document that allows boarding an airplane or ship destined for the U.S.

## F-1 STUDENT INFORMATION

The following information is intended for students on F-1 visas which primarily includes degree-seeking students.

#### **Designated School Official (DSO)**

The primary Designated School Official at Bellarmine is the International Student Counselor. The Designated School Official represents and speaks for the school in all matters relating to F-1 students. Only a DSO may sign an immigration document for the school in a matter relating to F-1 students. After arriving on campus, the DSO must receive from all new international students copies of the following documents: Valid Passport, Visa, I-20, personal identification, and the I-94 card. ISEP students please refer to J-1 Visa Information.

#### Form I-20, Certificate of Eligibility for Nonimmigrant Student (F-1)

The I-20 form is a certificate from the school, addressed to the U.S. government, in which the school confirms acceptance to pursue a full course of study. The I-20 is a required part of an F-1 visa application but otherwise carries no legal meaning. This form must be signed, and the signature constitutes an agreement to abide by all applicable rules as well as grants the school permission to provide certain information to the USCIS. When traveling outside the U.S., the DSO must first sign the Form I-20. It is important to keep all I-20s, including those which have expired, in order to be authorized for employment.

#### **Transfer of Schools**

An F-1 student who is maintaining status may transfer to another college or university by following the proper notification procedure. Although USCIS does not require any formal authorization for a student to transfer, there are certain procedures that must be followed. The student should notify the International Student Counselor of his/her intention to transfer by completing and signing a "SEVIS Transfer Request" form available in the International Student Counselor's office.

## F-1 EMPLOYMENT

#### **On-Campus**

Students may work on campus part-time (maximum of 20 hours per week) while school is in session, and full-time during vacation periods without prior approval. For students who are only on campus for one semester, on campus employment is not recommended.

You must contact and meet with the International Student Counselor for employment authorization and required forms and information that must be gathered. Once work authorization is given and the social security number is received the student must bring identification (such as a passport) to the Bellarmine Business Office in order to file I-9 and W-4 forms. The social security number is required before you can be paid for work. (See: Social Security Information, page 9)

#### **Off-Campus**

F-1 students need authorization to work off campus. Employment is limited to part-time (a maximum of 20 hours a week) while school is in session and full-time during school holidays or summer vacation. **However, students must have been enrolled in F-1 status for a full academic year and be in good academic standing before receiving authorization to work off campus.** Graduate Students enrolled in a program that requires an internship (i.e. MBA) may apply for authorized employment prior to completing a full academic year. The following options exist for off-campus employment authorization:

#### **Practical Training**

F-1 students may apply for employment practical training related to their field of study. Practical training is divided into two sub-categories:

- 1. Curricular Practical Training (CPT). This employment takes place before completion of studies and is designed to provide work experience that serves as an integral part of the student's academic program, including internships, cooperative education, or any type of required practicum offered by sponsoring employers through cooperative agreements with the school. There is no limitation on the length of time allowed for participation in either part- or full-time CPT; however, participation in 12 or more months of full-time CPT precludes eligibility for Optional Practical Training following graduation. The International Student Counselor authorizes CPT and requires the following supporting documentation be submitted two (2) weeks prior to the requested start date:
- Completed CPT checklist cover sheet (available in office CC 225J)
- A letter from the employer describing the position and duties along with number of hours per week, including the beginning and end dates of employment.
- A letter from the academic advisor clearly stating that the work experience as an integral part of the student's academic program.
- **2. Optional Practical Training (OPT).** This employment is divided into pre- and post-completion practical training. F-1 Students must apply directly to the USCIS for authorization to work, and the work must be related directly to the student's major area of study. OPT is limited to twelve months full-time. Students are encouraged to apply for OPT at least 90 days in advance of the start date requested for employment. Students must also apply for post-completion OPT prior to the end of their final semester of study. For post-completion practical training, a student must complete all training within a 14-month period following completion of study. An Employment Authorization Document (EAD) is required for OPT, and the International Student Counselor can provide guidance on applying for the EAD **under no circumstances shall any international student work prior to receiving an EAD**.

#### **Unforeseen Severe Economic Hardship**

F-1 students may apply for employment based on unforeseen circumstances beyond their control and if oncampus employment is either unavailable or insufficient. Circumstances leading to unforeseen severe economic hardship may include:

- Loss of financial aid
- Loss of on-campus work
- Substantial fluctuations in value of currency or exchange rate
- Inordinate increases in tuition or cost of living expenses, such as medical bills

## J-1 STUDENT INFORMATION

#### **General Information**

The J Visa is a nonimmigrant visa, and participants in the J-1 Exchange Visitor Program are expected to return to their home countries when they complete their programs. Entry into the United States as a participant in the Exchange Visitor Program is granted with the understanding that participants will complete the objectives of a single program category. Some J-1 Exchange Visitors are required to return home for a period of two years after they complete their program.

#### Responsible Officer (RO)/Alternate Responsible Officer (ARO)

The Responsible Officer (RO) or the Alternate Responsible Officer (ARO) represents the school in all matters related to (J-1) Exchange Visitor status. The RO/ARO is also the resource for employment verification and any status questions or concerns. It is important to remember J-Visa status is separate from F-Visa status and different rules apply for each.

#### DS-2019, Certificate of Eligibility for Exchange Visitor Status

The Form DS-2019 is the "Certificate of Eligibility for Exchange Visitor (J-1) Status". The Form DS-2019 is a controlled document which only State Department-designated sponsors are authorized to issue to foreign nationals (prospective exchange visitors) they have screened and selected for participation in their State Department-designated exchange visitor program.

#### **Duration**

The time period defined on the Form DS-2019 may not reflect the maximum program duration permitted for a specific category; in such cases, the participant's program may be extended, as allowed by program regulations and at the discretion of the responsible officer. Program extensions beyond the maximum duration, if allowed for a program category, must be requested by the responsible officer and approved by the Department of State.

#### <u>Departure</u>

Two 30 day periods govern an exchange visitor's authorized stay in the United States. The first 30-day period occurs before an exchange visitor's program start date stated on the exchange visitor's Form DS-2019. The second 30-day period occurs after the exchange visitor's successful completion of the program end date stated on his/her Form DS-2019. Both periods relate to non-immigrant visa holders' immigration status in the United States.

#### Withdrawal

If you plan to withdraw from your program you must notify your program sponsor. If you withdraw, your program sponsor will enter this information into SEVIS and you will be expected to depart the United States immediately. You will not be entitled to the post-completion 30 day period because you did not successfully complete your program.

#### **Termination**

If your sponsor terminates you for just cause, they will enter this information into SEVIS and you will be expected to depart the United States immediately. You will not be entitled to the post-completion 30 day period because you did not successfully complete your program

A sponsor shall terminate an exchange visitor's participation in its program when the exchange visitor:

- (1) Fails to pursue the activities for which he or she was admitted to the United States;
- (2) Is unable to continue, unless otherwise exempted pursuant to these regulations;
- (3) Violates the Exchange Visitor Program regulations and/or the sponsor's rules governing the program, if, in the sponsor's opinion, termination is warranted;
- (4) Willfully fails to maintain the insurance coverage required under §62.14 of these regulations; or

(b) An exchange visitor's participation in the Exchange Visitor Program is subject to termination when he or she engages in unauthorized employment. Upon establishing such violation, the Department of State shall terminate the exchange visitor's participation in the Exchange Visitor Program.

#### **ISEP**

Students participating in an exchange program with Bellarmine University through the International Student Exchange Program (ISEP) have been issued a Form IAP-66, Certificate of Eligibility for Exchange Visitor (J-1) Status, through that program. These students must coordinate directly with ISEP for all issues relating to employment, extension of stay, transfer and travel.

Contact the International Programs Office (IPO) in Miles Hall at 272-8479 for more information.

## ON CAMPUS EMPLOYMENT INFORMATION

#### **Work procedure for International Students (KREBS Program)**

The KREBS program funds are used primarily to support the international students who want to work but are not eligible to participate in the federal work-study program. This includes exchange students who are here temporarily as well as regularly admitted international students.

No student may start to work unless they have a United States Social Security Number. All interested international students must see the International Student Counselor, who will explain this process and provide assistance.

Once the student has secured an on-campus job assignment through Cheryl Love in the Business Office, and after the student has been in the country for at least 10 days, then the student can apply for a social security number.

Prior to beginning work in any area, the supervisor must complete an Employee Requisition Form and deliver it to Cheryl Love for Bob Zimlich's signature. No KREBS student may begin work until this form is signed by Mr. Zimlich. Then Cheryl Love will notify the student via email to report to the Human Resources office to complete the hiring paperwork. After meeting with Human Resources, the student may begin work.

The annual (including summer) gross wages earnings limit through the KREBS Program is \$2,500. This means that a student can earn gross wages of up to \$2,500 by working the 12-month period from May 1-April 30. The Business Office will track accumulated earnings. The student and supervisor will be advised if earnings are getting close to the limit. Pay rates for students on the KREBS program follow the pay rates for students on the work-study program.

Bellarmine's 12-month fiscal year is 06/01/xx - 5/31/xx.

This will encompass 12 paychecks dated 06/15/xx - 05/15/xx.

Those paychecks will cover work performed from 05/01/xx - 04/30/xx.

The hourly pay rate is the same as students working under the federal work-study program.

The amount of hours allowed to be worked weekly is determined by the student's supervisor, as long as it does not exceed the following:

In the fall and spring sessions, while class is in session, the **maximum allowed hours per week is 15**.

In the fall and spring sessions, while class is NOT in session, the **maximum** allowed hours per week is 40. During the summer, whether taking classes or not, **maximum** allowed hours per week is 40.

## SOCIAL SECURITY and INCOME TAX

#### **Social Security Number**

In general, only noncitizens who have permission to work from the Department of Homeland Security can apply for a Social Security number. In order to determine if you are eligible to work you should report to the International Student Counselor.

To apply for a Social Security number a student must:

- Be in the country at least 10 days before applying for a Social Security number and no more than 30 days before beginning employment
- Complete an application for a social security number (http://www.socialsecurity.gov/online/ss-5.pdf)
- Gather appropriate documents including passport, I-94, and I-20 or DS-2019
- Get a letter from the International Student Counselor which identifies the student, confirms the student's status, and identifies the employer and type of work the student will be doing
- Get a letter from the student's employer (signed and dated by the supervisor) which states the job title, employment start date, number of hours of work per week, and the supervisors name and telephone number
- Take the completed application and required documents to one of the offices listed below

Downtown Office	East Office	West Office
601 West Broadway	10503 Timberwood Circle	2500 W. Broadway
Louisville, KY 40202	Louisville, KY 40223	Louisville, KY 40211
(502) 582-6690	(502) 425-8629	-

For more information about Social Security numbers contact the International Student Counselor or the Social Security Administration Office, General Information and Services 1-800-772-1213 or <a href="http://www.socialsecurity.gov/pubs/10181.html">http://www.socialsecurity.gov/pubs/10181.html</a>

#### **Federal and State Income Taxes**

International Students are required by law to file a federal income tax return each year, regardless of work status and income earned. This means that a student must file a tax return even if they have not worked in the U.S. To do so, you need to complete three forms:

- (1) Federal form 1040 NR (Non-Resident) or form 1040NR-EZ (Nonresident with no dependents);
- (2) State (Kentucky) form 740, or 740-EZ (Single person with no dependents), or 740-NP (Part-year resident);
- (3) Federal form 8843 (Statement for Exempt Individuals, an informational statement). **Forms are due by April 15** for individuals who have earned income in the United States.

The deadline for students who have not earned any U.S. income is June 15. For further information or assistance, contact the Internal Revenue Service, the Kentucky Revenue Cabinet, or a tax preparation service, or visit the website at www.IRS.gov

#### **USCIS Photo Requirements**

Since September 1, 2004, USCIS will only accept color, full-frontal photographs for immigration benefit applications such as employment authorization documents and adjustment of status applications. To view the USCIS flyer with the new photo instructions, access: <a href="http://www.uscis.gov/files/form/m-603.pdf">http://www.uscis.gov/files/form/m-603.pdf</a>

## TRAVEL OUTSIDE THE U.S.

International students wishing to leave the United States temporarily (and return to continue their studies at Bellarmine) must secure the necessary documents to permit entry to another country and re-entry to the United States. Please contact the International Student Counselor if you need more information.

If you travel outside the United States during your stay at Bellarmine, you must have the following documents: a valid passport, valid visa stamp, recently signed I-20 or DS-2019, I-94, and a copy of your most recent transcript. If you require a new I-20 or DS-2019 please make your request at least one week before you plan to travel. Remember that you must have a valid visa (one that is not expired or marked "single entry") in order to re-enter the U.S., as well as a valid passport. It is also advisable to carry an updated copy of your financial documentation.

You must also inform the International Student Counselor of the dates of your trip and obtain a letter from him/her verifying your current enrollment at Bellarmine and your intent to return. In some cases, it is also advisable to prepare proof that you have the financial resources to cover your trip's expenses and return to the U.S.

If you plan to travel to a country other than your home country, consult with the International Student Counselor. You may be required to have a visitor's visa in order to travel. It is recommended that you seek advice at least <u>2 months</u> prior to your travels outside of the U.S. to a country that is not your home country.



## BANKING IN THE U.S.

Banks in the United States offer a variety of financial services, including; checking and savings accounts; foreign currency exchange; money orders; credit cards; debit cards; loans; travelers checks; inter-bank transfers; and safedeposit boxes for valuables.

You may wish to establish a bank account in Louisville. In order to do so, you must select a bank and visit the bank to open an account. The basic documentation needed to open an account are: two forms of identification (preferably with a picture of you) and your social security card. If you have not obtained a social security card, the office number located on your I-94 may be accepted.

#### **Checking Accounts**

As it is never a good idea to carry large amounts of cash, many people find it useful to have a checking account. Checks or debit cards are used in place of cash and are most often used to pay monthly bills (telephone, rent, electricity, etc.). If you are paying bills by mail you should always use checks or online bill pay. Never send



cash through the mail. A checking account will provide you with an accurate monthly record of your finances. Checks also can be used for some purchases, if you provide two types of identification to the merchant.

You must keep an accurate record of your account to make sure you have enough money for each debit card purchase or check you write. Writing a check without enough money in the bank to cover it ("bouncing a check"/ or overdraft) will have serious financial consequences and may leave you vulnerable to legal action.

Most checking accounts offer a Debit Card option with the account, also known as an ATM card. This card is similar to a credit card and you can use it to make purchases almost anywhere. When you purchase items with this card it takes money directly from your checking account. You can also use this card at an ATM machine to withdraw cash from your account (see "Automatic Teller Machines (ATM)" below). When you go to the bank to open a checking account, ask them to give you more information about getting a Debit Card.

#### **Savings Accounts**

If you have money that you do not plan to use right away, it is a good idea to open a savings or investment account. The amount of money you leave in an account is called a "balance." Depending upon how much you deposit, this account may pay you interest. Interest is an amount of money earned on a bank account based on the percentage of the account's balance. You will receive a monthly statement showing your balance.

#### **Automatic Teller Machines (ATM)**

Basic banking such as deposits, transfers and withdrawals are available 24 hours a day at computerized banking machines at most banks or other locations (such as malls and supermarkets). These machines are called ATMs. These machines are very convenient, but you must be careful withdrawing money at night if you are alone. Be careful! Guard your checks, cards and access numbers from potential thieves, and examine the statement of your account furnished each month by the bank.

Remember to deduct ATM withdrawals from your checking account balance after each transaction to ensure that your account has sufficient funds to cover all checks, card purchases, or withdrawals. <u>U.S. banks will charge high daily overdraft fees if you spend more money than is actually in your account. Please read the terms of agreement for your account carefully and make sure to regularly monitor your spending and your available funds.</u>

An ATM is available on campus in the Campus Center.

#### **Nearby Banks**

All banks offer similar services with minor differences in such areas as interest earned, types of accounts, and fees charged for services. You may wish to investigate these differences before selecting a bank.

## DRIVING IN KENTUCKY

All matters pertaining to driving or owning an automobile, motorcycle, or truck are administered by the Office of the County Clerk. Such matters include: acquiring a Kentucky Driver's License, vehicle registration, and license plates. If you live in Jefferson County, you must go to the Jefferson County Clerk's office. Branch offices are located throughout the Louisville area and are open Monday through Friday, 8:30 a.m. to 4:30 p.m. unless otherwise noted. For more information call the Department of Transportation at 595-4924 or 493-1477, or visit <a href="http://transportation.ky.gov/drlic/">http://transportation.ky.gov/drlic/</a>

#### **Driver's License**

All non-US citizens wishing to apply for an original, renewal, or duplicate license/identification card in Kentucky must follow these steps:

- Be approved by a Division of Drivers License Hearing Officer. The application process may take up to 30 days.
- A non-U.S. citizen must present all of his/her USCIS documents to Divers Licensing personnel, such as: I-94 with Visa, Employment Authorization Card (I-68B or I-766), or I-94 with stamped picture.
- College students must also present an I-20 or DS-2019 form completed by the university, along with proof of academic good standing.
- Show proof of Kentucky residency
- Non-U.S. citizens must also provide at least one of the following: social security card, tax ID number, or ineligibility letter from the Social Security Administration.

Take all of the above documents to the Drivers License Field Office below:

Beuchel Station Shopping Center 4119 Bardstown Road Suite 6A Louisville, KY 40218 (502) 493-1477

For more information on the process, please contact the Kentucky Transportation Cabinet at 493-1477 or visit the website at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/non\_us/transportation</a> Cabinet at 493-1477 or visit the website at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/transportation</a> Cabinet at 493-1477 or visit the website at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/transportation</a> Cabinet at 493-1477 or visit the website at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/transportation</a> Cabinet at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/transportation</a> Cabinet at <a href="http://drlic.kytc.ky.gov//non\_us/non\_us/transportation">http://drlic.kytc.ky.gov//non\_us/non\_us/transportation</a> Cabinet at <a href="http://drlic.kytc.ky.gov/non\_us/transportation">http://drlic.kytc.ky.gov/non\_us/transportation</a> Cabinet at <a href="http://drlic.kytc.ky.gov/non\_us/transp

#### **Automobile Insurance**

It is mandatory in Kentucky to have an insurance policy for your car. The purpose of car insurance is to provide you with some financial security if you are in a car accident. Various insurance companies offer policies, the cost of which varies from company to company. You should shop around for the best rate as the rates are based on the type of car to be insured, your age, your past driving record, and the amounts of specific coverage that you select.

 GEICO:
 1-800-861-8380
 http://www.geico.com/auto/

 Progressive:
 1-800-776-4737
 http://www.progressive.com/

 State Farm:
 1-800-447-4930
 http://www.statefarm.com/

## **HEALTH INSURANCE**

As a student on a college campus in the United States, you will be faced with many decisions and choices that can affect your health and well-being. Getting enough sleep, eating well, exercising, and practicing preventive health care are all important parts of physical wellness. Attending to your personal hygiene, avoiding stress, taking time for relaxation, and maintaining friendships will help to keep you emotionally healthy. Maintaining your values and your sense of perspective, and for some, practicing your religion or spending time outside with nature, are parts of spiritual wellness. For additional information on your physical health and wellness, contact the Director of Health Services at extension 8493. For more information on your emotional well-being, contact the Counseling Center at extension 8480. The Bellarmine Health Center is located in the Sport, Recreation, and Fitness Center (SuRF).

#### **Medical/Health Insurance**

In the United States, each individual is responsible for paying the costs of his or her own medical care. Not only is it wise to have a health insurance policy, but it **is required of all international students at Bellarmine**. Bellarmine offers a health insurance plan. The Bellarmine plan offers medical evacuation and repatriation benefits. The Medical Evacuation benefit pays expenses for your evacuation to a better medical facility or for you to return to your home country if you are unable to continue at Bellarmine due to a serious illness or injury. The Repatriation benefit covers expenses for the return of your body to your home country if you were to die in the U.S. In addition, the plan has benefits which make physician visits, hospital services, medicine, and other treatments more affordable, and provides coverage for illness and injury up to \$50,000USD per year per injury or illness. Specific questions about areas covered on the Bellarmine plan can be addressed by calling Nelson Insurance Agency (the company that manages the Bellarmine policy) at 502-753-7000, extension 28. The cost for an individual is \$1,504USD per year. Degree seeking and Bilateral international students will be charged for this coverage on their tuition bill.

Enrollment in the Bellarmine Health Insurance Plan is mandatory for all international students who do not provide proof in writing (in English) of current health insurance coverage meeting the basic coverage requirements noted. The coverage amounts must be stated in United States Dollars.

If you already have a health insurance policy with comparable benefits of at least \$50,000USD per year per accident/illness, repatriation benefits of at least \$7,500USD per year, expenses associated with the medical evacuation of the exchange visitor to his or her home country in the amount of \$10,000USD, and deductable not to exceed \$500 per accident or illness, you may be excused from the mandatory Bellarmine insurance plan. However, you will need to give the International Student Counselor a copy (in English) of that policy upon your arrival. If we receive this documentation upon your arrival then we can remove you from the Bellarmine plan.

#### **Dental and Vision Insurance**

Dental and Vision coverage are available in addition to medical insurance. This coverage must be requested. Enrollment forms are available through the International Student Counselor. Citizens Security Life Insurance Company (<a href="www.citizengroup.com">www.citizengroup.com</a>, 1-800-843-7752) is the chosen provider for Bellarmine University.

**PLEASE NOTE:** A health form must be filled out prior to moving into Residence Halls. This form can be downloaded at: <a href="http://www.bellarmine.edu/documents/HealthServices/HHFrevised2010.pdf">http://www.bellarmine.edu/documents/HealthServices/HHFrevised2010.pdf</a>

## MEDICAL ISSUES/ILLNESS

The U.S. health care system is very different than in other countries and health care is VERY expensive, especially if you are not insured. We require ALL international students to have health insurance.

However, health insurance does NOT cover all expenses and if you visit a doctor or hospital you will typically be asked to make a co-payment that is NOT reimbursable. You may also be asked to pay for other services at the time of treatment. In order to be reimbursed for all or part of these fees, you will need to submit a receipt to the claims office of your health insurance.

We suggest taking a credit or debit card with you to the doctor's office or hospital so that you will have the means to cover any expenses or fees that you may incur at the time of treatment. You will also need to bring a copy of your health insurance card and an identification card (passport or driver's license).

#### When you are sick or injured:

- If you are seriously ill or injured and need immediate attention please call Bellarmine Security ext. 7777 if you are on campus and 911 if you are off campus.
- If you have a cold or a minor illness, we suggest that you first visit the Bellarmine Health Services Center on Campus. They can distribute some over the counter medicines and can refer you to a doctor's office if needed. They are only open during weekdays.

#### Services Provided by the BU Health Services Office:

- Physical assessment, including blood pressure, temperature, cholesterol, blood sugar, body fat, strep tests, etc.
- Referral to physicians and clinics for medical treatment if desired or necessary
- Over the counter medication, if requested
- Wellness, diet, exercise, health information and counseling
- Allergy antigen injections (specific physician orders are required, please contact the Director of Health Services in advance for complete details)
- Vaccines including: Help B, tetanus, HPV, MMR (measles/mumps/rubella), meningitis & flu (fall semester only)
- Emergency response on campus
- Please call the office (extension # 8493) if you need a service not listed

#### Services offered by Health Services are free or require a small fee only.

Hours: Monday - Friday 8:00 am - 5:00 pm

Appointments are not necessary, but encouraged as the nurse may be out of the office at times.

## If you need <u>immediate attention</u> after hours we suggest the following immediate care centers close to campus.

Simplistic Urgent Care, PLLC	Norton Healthcare
915 Baxter Avenue	2450 Bardstown Road (Located next to the Highlands Kroger on
Louisville, KY 40204	Bardstown Road)
(502) -479-3245	(502)459-3991
Hours: M, Tu, TH, F 8am-9pm (closed on Wed), Sat/Sun 12-6pm	Open 9am-9pm, Daily. They will file insurance but they are
	EXPENSIVE.

#### When you are injured

If you incur a minor injury while playing sports or as a result of some other activity you may go to the BU Health Services or to the above listed immediate care centers. However, depending on the injury, you may need to go to the emergency room. **Emergency room services in the U.S. are very expensive and you may have a long wait to be seen if your injury is not life-threatening.** We only recommend going to an emergency room if it is a **true emergency**. Remember that you will need to take your documents with you so please keep your health insurance card in your wallet.

If you are seriously injured and need immediate attention please call Bellarmine Security ext. 7777 if you are on campus and 911 if you are off campus.

## **ACADEMIC MATTERS**

#### **Academic Advisor**

Your advisor will assist you in selecting which classes you need to take, scheduling, and adding or dropping classes. This person will be assigned to you once you register for classes. Exchange students should consult with the IPO in Miles 149 for all course and registration issues.



#### **Class Attendance**

Attending class on a regular basis and **on time** is usually a factor in a student's final grade in the course. Not only is it imperative that you attend class regularly, but you should listen actively, be alert, and take good notes.

#### **Class Participation**

In many cases, class participation is part of your class grade. When appropriate, you should speak up in class, ask questions, and take part in discussions. You will be able to get more out of the class if you actively participate!

#### **Elective Course**

While certain courses are required for particular majors, you may also choose classes that interest you. These classes are called **electives** and count toward your overall number of credit hours for your degree.

#### **Finals**

A final is a major exam taken at the end of the semester. Not all classes will have a final exam.

#### **Office Hours**

If you are having difficulty understanding the material covered in a course, visit the professor during his/her office hours to discuss the material. It is advisable to seek additional help throughout the semester instead of waiting until the end of the course.

#### **Time Management**

In order to successfully balance your academic life with other aspects of your life, it is helpful to manage your time. You may wish to consider a daily schedule to include study and recreational time, as well as the hours you are in class or meetings. Using a calendar, setting goals and preparing ahead of time for major projects and exams is essential to managing your time well.

#### **Schedule of Classes**

The schedule of classes contains all the information you need in order to register for your classes each semester. You may pick up a copy of the class schedule at the Registrar's Office or look online at: <a href="https://www2.bellarmine.edu/portal/courseschedule.asp">https://www2.bellarmine.edu/portal/courseschedule.asp</a>

#### **Study Habits**

Good study habits are important for a student's academic success. Managing your time so that you have ample time to study and prepare for class is imperative. Studying in a location that is well lighted and free from distractions is also helpful.

#### **Syllabus**

The syllabus is a schedule of readings, exams, papers, and assignments as well as an explanation of the class and its requirements. The syllabus will also list the books needed for the class as well as the professor's name and contact information. The syllabus is generally given out on the first day of class.

#### **ARC (Academic Resource Center)**

The ARC is a place you can go to get help for anything involving classes or homework, whether it is advising on what classes you should be taking or help for a class you're currently in. The ARC offers tutoring, workshops, and study sessions designed to help you maintain your grades. It is an EXTREMELY valuable resource on campus and it is highly recommended to consult with the ARC for assistance if you are having trouble in your classes. They can assist you in improving your academic performance. The ARC is located on the first basement level of the library in A26. Take the stairs or elevator down one floor and go to the hallway on the right.

## CAMPUS LIFE

Bellarmine provides a variety of services and programs for students. The International Student Counselor will be glad to assist you with locating many of the services offered. Below are brief descriptions of the many services and features that you will find helpful as you acquaint or reacquaint yourself with Bellarmine.

#### **Koster Commons**

Kosters cafeteria is located in the Brown Activities Center. Hours of operation are posted on the door. **Food Service is not available during some of the holidays and breaks** (e.g. Thanksgiving, winter break, spring break).

#### Café Ogle and the Food Court

In addition to Kosters, the café is another location on campus available for you to purchase food. The café and the food court are located on the main floor of Horrigan Hall, and they accept cash, flex dollars with your BU card, or credit cards. This is a popular place as it provides a bit of variety in its selection compared to Kosters. The café is situated in a very centralized location, allowing students to interact and socialize in the main hub of campus while they eat.

#### **Campus Emergency Number**

In the event of an emergency, family members can reach you by calling the Student Affairs Office at (502) 452-8151 between 8:00 a.m. and 5:00 p.m., Monday through Friday. After 5:00 p.m. the emergency number is 272-7777. Always supply your family or child care provider with your class schedule (stating the building, room number, name of course, day and time of class and the instructor's name). If *you* have an emergency on campus call extension 7777 to contact Security.

#### **Campus Events**

For information on upcoming sporting events, theatre events, dances, comedians, etc., call the Student Activities Center at extension 8477, check the bulletin boards, The Concord (campus newspaper), your mail and email account, and the website <a href="http://www.bellarmine.edu/studentaffairs/studentactivities/">http://www.bellarmine.edu/studentaffairs/studentactivities/</a>.

#### **Campus Ministry**

The Campus Ministry Office, located on the first floor of the Campus Center, offers a variety of services for Bellarmine and the Louisville community. If you enjoy attending retreats, planning liturgies or ecumenical services, the Campus Ministry office is the place to be. Dates and times of various Catholic liturgies and services are publicized in the Concord, and on the bulletin boards. They also have information on local churches, temples, and mosques.

#### **Campus Security**

Located in the Campus Center, the Security Office provides service and security to Bellarmine 24 hours per day, 365 days a year. If you have a flat tire, lock your keys in your car, would like someone to talk with you to enhance your safety, or if you are the victim of a crime, call extension 7777 from any campus phone.

#### **Career Services**

Do you need help selecting a major, writing your resume, preparing for an interview or finding employment? The Career Services Office, located on the 2nd floor of the Campus Center Room 225, is there to help you with your career development needs. Call 272-8151 to set up an appointment. They can also assist you in finding non-paid internship placements that you may be able to do for academic credit.

#### **Code of Conduct**

The Code of Conduct states the policies, rules and regulations for all Bellarmine students. It is published in the Student Handbook. You may pick up a copy of this publication in the Student Affairs Office (CC 225-L) or view it online at <a href="http://www.bellarmine.edu/documents/StudentAffairs/studenthandbook.pdf">http://www.bellarmine.edu/documents/StudentAffairs/studenthandbook.pdf</a>.

#### **Cancelled Classes**

In the event of inclement weather, announcements to cancel or delay classes will be made on local radio and television stations. WHAS, WLKY, and WAVE - TV all offer comprehensive "School Closing" information. At times, a delayed schedule may be implemented. An official email and cell phone text message will also be sent if you register for the notification service with Bellarmine. The delayed schedule is published in the Student Handbook and in the Class Schedule

#### **Smoking**

Smoking is not permitted in on campus buildings <u>including</u> the residence halls or near the entrance and exit doors. The smoking policy bans smoking from all indoor and outdoor of campus. Smoking will be permitted in cars.

#### **Computer Labs**

Computers are available for student use in <u>W.L. Lyons Brown Library</u>, the <u>Campus Center</u>, and each of the <u>Residence Halls</u> as well as in the following campus locations: <u>Horrigan Hall</u> (H013 and H017), <u>Brown Activities Center</u> (BAC-207), <u>Miles Hall</u> (M312 and Miles Lounge), <u>Pasteur Hall</u> (P106)

#### **Counseling Center**

If you need assistance with a personal problem, or just need someone to talk to, the Counseling Center has psychologists and several interns on staff to assist you. Located in Bonaventure Hall; call extension 8480 to schedule an appointment.

#### Health and Recreation: the SuRF

The Student Recreational Facility is one of the most commonly used places on campus. This building houses two gym-like structures, one designed for indoor tennis and the other set up with weight equipment and open basketball courts. This is the perfect place to go if you're trying to get or stay in shape during your stay at Bellarmine. It also has a big screen TV and pool table and is a very common hang-out spot for the student body. The SuRF also regularly employs international students, so if you are looking for a job on campus please check with them ASAP. The SuRF also houses the **student health center** (extension 8493). Hours of operation are Monday-Friday, 8:00 a.m. - 5:00 p.m.

#### **Library**

The Library is open during the Fall and Spring semesters Monday through Thursday, 7:30 a.m. to 12:00 midnight. Friday hours are 7:30 a.m. to 10:00 p.m. Saturday hours are 7:45 a.m. to 5:00 p.m. and Sunday hours are 12:00 noon to 12:00 midnight. The Library staff will gladly assist students with any questions they may have. The Library has extended hours during final exam weeks of the Fall and Spring Semesters.

#### Lost and Found

Items lost or found should be reported or brought to the Security Office located in Horrigan Hall room 005.

#### **Parking**

Parking is permitted on campus, but only in the **designated paved areas**. Parking in some areas on campus is restricted for use only by handicapped and visitors. Compliance with these restrictions will be strictly enforced. All First Time, Full Time (FTFT) Freshmen (with the exception of those living in Bonaventure, Lenihan, and Siena who are issued an R permit) will be issued an F designated parking sticker, and will be required to park north of Knights Way or behind the SuRF Center from Midnight on Sunday until 5:00 p.m. on Friday (**This applies for the entire Academic year.**) On weekends, F designated vehicles may be parked in any legal parking spaces on campus. FTFT Freshmen who have legal handicap parking privileges will not be restricted to these areas and may park in any legal space, provided their vehicle displays the proper handicap hangtag or license plate.

All parking except those areas designated for Visitors and Handicap are available on a first come, first served basis. Students, faculty and staff are all strongly encouraged to use the parking spaces available on campus to be good neighbors. Parking decals can be picked up in the Bursar's Office. Security will issue tickets to vehicles that do not have a parking decal or who violate parking/driving regulations. Additional parking information is available on pg. 49 of the Bellarmine University Student Handbook.

#### Campus Yearbook

This is a Bellarmine publication showcasing the year's activities and events. The yearbook is typically distributed during the Spring semester midnight breakfast. Make sure you attend and pick up your copy.

#### **Bicycles**

A bicycle is a fast and efficient way to get around town. You may purchase them inexpensively at such places as Target, Wal-Mart, or at yard sales.

#### **Bellarmine International Club**

Members of the club meet regularly for social and other events of interest to international students. For more information, contact the Student Activities Center at extension -8477 or the International Programs Office at extension -8423.

# CAMPUS LIFE POLICIES



The Student Handbook, available from the Division of Student Affairs, is the guide for all policies related to campus life. The following policies are excerpts from the Student Handbook.

#### **Smoking Policy**

There is no smoking allowed indoors or outdoors on the Bellarmine University campus. Smoking is also not permitted in any University vehicle.

#### Alcohol Use State and City Laws

Members of the University community are expected to be aware of and obey state and municipal laws or ordinances regulating the use, possession or sale of alcoholic beverages. Alcohol concentration of or above 0.08 is the definition of intoxication in the State of Kentucky.

Students who are cited for violations of such laws or ordinances by state or municipal authorities also may face University disciplinary proceedings and/or be required to pursue counseling or treatment as a condition of continued enrollment at the University. The laws of the Commonwealth of Kentucky are applicable to every person on the Bellarmine University campus regardless of his or her state or country of origin.

The following are important Kentucky and City of Louisville laws or ordinances:

- 1. It is illegal for any person under twenty-one (21) years of age to attempt to purchase, consume, possess or transport any alcoholic beverages.
- 2. It is illegal for any person under twenty-one (21) years of age to knowingly and falsely present himself or herself to be twenty-one (21) years of age for the purpose of procuring any intoxicating beverage.
- 3. It is illegal for any person to represent to a dealer or any other person that a minor is over twenty-one (21) years of age for the purpose of inducing the dealer or other person to serve alcoholic beverages to that minor.
- 4. It is illegal for any person to request anyone over twenty-one (21) years of age to purchase or offer to purchase any alcoholic beverage from a licensed dealer for a minor.
- 5. It is illegal for any person to sell, furnish or give away any alcoholic beverage to a person under twenty-one (21) years of age or to any person who is visibly intoxicated.
- 6. It is illegal to operate or control a motor vehicle while under the influence of alcohol.
- 7. It is illegal for any person, whether or not a minor, to sell alcoholic beverages without a license.
- 8. It is illegal for any person to induce anyone under twenty-one (21) years of age to commit any of the above criminal acts.

A City of Louisville ordinance prohibits the consumption of alcoholic beverages and the possession of open containers of alcoholic beverages in public streets, sidewalks, highways, buildings, lanes, parking lots, recreation or park areas or other public property within the City of Louisville.

The penalties for violating the above laws and ordinance are severe. Moreover, individuals may face severe financial consequences from a civil lawsuit arising out of the use or misuse of alcohol.

#### **University Regulations Governing the Use of Alcohol**

The following regulations govern the use of alcohol on the Bellarmine University campus:

- 1. The use or possession of alcoholic beverages is allowed at on-campus and off-campus student sponsored events or at University-sponsored activities for students when approved by the Director of Student Activities and the Dean of Students. A student-sponsored event includes, but is not limited to, private parties and events at which University or student organization funds or resources are used. This policy applies, therefore, to all out-of-state travel or travel abroad, regardless of the alcohol policies/laws that exist elsewhere.
- 2. Intoxication and/or alcohol abuse shall not be permissible as an excuse for unlawful behavior or misconduct. Public drunkenness, as commonly defined by slurred speech, erratic behavior and physical coordination difficulties, is prohibited. In addition, disorderly conduct, property destruction, intimidation, verbal abuse or harassment, or other infringements of the rights of others as a result of alcohol use is prohibited.
- 3. Alcoholic beverages of any kind are prohibited at University-sponsored athletic events on and off campus. Such beverages may be served to adult groups (guests of the University) within the controlled environment of the Booster Room or

one of the rooms provided for entertaining guests.

4. No driver shall consume alcoholic beverages in any University vehicle or in a University sponsored vehicle. State law prohibits alcohol consumption in any vehicle on public highways.

#### Sexual Assault and Sexual Misconduct Policy

Sexual assault is a serious violent crime. It is a crime of hostility and aggression, as well as a violation of human dignity. Sexual assault is also a very sensitive crime which is unique in its physical and mental impact upon the victim. When it occurs at Bellarmine University, it is also a flagrant violation of University standards.

The Bellarmine University community expects its members to treat other persons with respect and dignity and will not tolerate any form of sexual assault or sexual misconduct. Sexual activity should be explicitly agreed upon by both parties. The responsibility to obtain consent rests with the initiator of the activity. Consent is defined as informed, freely and actively given, mutually understandable words or actions. A person has the right **at any time** to say "no" to sexual activity and that "no" means "no." Verbal communications of non-consent, nonverbal acts of resistance or rejection, or mental incapacitation of the victim due to any cause including the victim's use of alcohol or drugs constitute a lack of consent. The same holds whether the assailant is a stranger or an acquaintance. The use of alcohol or drugs will not be accepted as an explanation for the actions of any person charged with the violation of this policy. In addition, the use of alcohol or other mind-altering substances by either party does not have to be known by both parties for the offense to be considered sexual assault or sexual misconduct. Wanton, unacceptable conduct will and must be addressed severely for the good of the students and the academic community.

Students who violate this policy will be disciplined under the University's Code of Conduct and may be prosecuted under Kentucky's criminal statutes. Whether or not a criminal prosecution occurs, Bellarmine retains the right to proceed with disciplinary action at any time, and the University need not await the dispensation of any such criminal prosecution. Appropriate disciplinary action may include counseling, educational sanctions, disciplinary probation, suspension, expulsion, and referral to the proper law enforcement authorities for prosecution.

#### Sexual Harassment

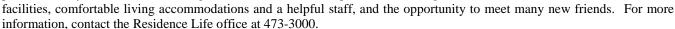
Sexual harassment will not be tolerated in the University community. It subverts the mission of the University and threatens the well-being, educational experiences, and careers of students, faculty, and staff. It is especially threatening in the context of a teacher-student or supervisor-subordinate relationship, in that it can exploit the power inherent in the position of teacher or supervisor regarding grades, recommendations, wage status, or promotion. However, sexual harassment can also occur by subordinates against supervisors, by those of equal status, or by students, thereby creating an environment that is intimidating or offensive in a variety of settings.

Any member of the faculty, staff, or student body of the University who believes that he or she has been or is being subjected to sexual harassment should utilize the mediation procedures. The aggrieved individual can utilize the formal grievance procedures that are promulgated for the various constituencies (Student Handbook for students; Policies and Procedures Manual for employees).

For more specific information regarding smoking, alcohol use, and sexual assault, misconduct, and harassment, refer to the Bellarmine University Student Handbook.

## RESIDENCE LIFE

On-campus housing offers you everything you need to survive in college. It provides many tremendous advantages—convenience to campus and to dining



#### **Tips for Living in the Residence Halls**

Whether you have lived in a Residence Hall community before or not, there are certain things that are beneficial for you to know when living on campus here at Bellarmine University. For starters, it helps to understand the organization of residence life. At the top is the Director of Residence Life and her staff, including the Assistant Director. Working under them are the hall directors--there is one in charge of every Residence Hall on campus. The people you will be most familiar with are the Resident Assistants or RAs, as they commonly referred to.

#### The Role of an RA

A Resident Assistant serves many functions. Some of the jobs are: to be the leaders of the hall, to keep the residents safe, and to enforce the policies of campus. They live among the residents and promote a peaceful, yet active community on their respective floors. If there are any problems in the community, ranging from roommate conflicts to disorderly behavior, these are the individuals that intervene to help keep things running smoothly. If you run into any trouble getting adapted to living in our residential community, are having a tough time in school, or confused about anything on campus, you can always ask these individuals to help you in any way. They are a very valuable resource here on campus; don't be afraid to seek them out for help.

#### **Roommate Conflicts**

If you have never had to live in close proximity with another person, it can be very difficult to adjust having to share personal space and living quarters. It is therefore common to see roommate conflicts occur between individuals having to be so close all the time. A great number of issues that arise between roommates come from a lack of communication between the parties involved. The reason could be that someone doesn't want to upset someone else or complicate issues by talking about it. This, however, does not solve anything. The best way to handle these situations is to remain calm and talk to the individuals involved. If needed, go to your RA explain to them the situation. If necessary it may be possible to change roommates if the issue cannot be resolved. A room change will be dependent on available space.

#### **Vending Areas**

There are vending machines containing both drinks and food in each of the respective residence halls. Anniversary's vending area is located on the second floor, right above the lobby and office area. In Petrik, the vending machines are located on the main floor, directly across from the stairs when you first walk in. In Kennedy/Newman, the machines are located in the second floor lobby which can be reached by use of the stairs on the Kennedy side.

#### Recreation

There are several ways that you can pass the time in the residential halls when you are on campus. Each of the halls has either a pool table or a ping pong table, along with additional equipment that can be rented. This equipment can be rented from the RA staff that work from 6-11 pm every night. All equipment must be returned before the night is over. The SuRF Center provides almost any type of work-out equipment that could be desired in addition to personal training. The SuRF Center is located on the far side of campus, across the road from Kosters.

#### **Study Environments**

In addition to recreation, the Residence Halls and the campus itself offer a number of areas that are conducive to study. Each residence hall has a computer lab for personal use by any member of campus. There are also study rooms in several of the Residence Halls. In Kennedy/Newman, these can be found on the ground floor of Kennedy. Petrik has a lobby that can be used for both study and recreation. Anniversary offers study rooms on various floors, directly across from the stairs that you enter the floor on. If these areas prove unsuccessful, another favorite place to study is the Library. The library usually keeps late hours and has plenty of space for people to study or do research. In the event that you are up late past the closing time of the library, a 24 hour study room in the library is available. In the event that you are out late at any point you can call security (272-7777) to escort you back to the residence hall.

## AMERICAN SOCIETY AND TIME

In American society, time is a precious commodity. Since Americans value time so highly, they may be offended by someone else "wasting" it beyond a certain courtesy point by being later than the agreed upon time of arrival or meeting. Because of this factor in American society, it is <u>very important</u> to arrive at the agreed upon time.

In addition, most Americans live according to time segments laid out in planning calendars. Daily calendars are used to manage time and keep order of appointments and meetings. You will receive class schedules that list the day and time of courses. It is important that you attend these scheduled courses and that you arrive at the listed starting time.

#### U.S. Holidays

During the academic year there are several one and two-week holidays. Americans celebrate most holidays with family gatherings and meals. Generally, holidays mean that most businesses, banks, and stores are closed, although some stores have special holiday hours. While there are many different holidays celebrated, the more popular ones are:

**Labor Day** (the first Monday in September) - A holiday honoring the working person.

**Halloween** (October 31) - A holiday of ghosts, goblins, and jackolanterns. Custom has children dressing up in costumes masquerading from house to house asking for candy.

**Thanksgiving** (the fourth Thursday in November) - On this day the first harvest feast of the early American colonists in 1621 is remembered.

**Christmas** (December 25) - A religious holiday celebrating the birth of Christ. This day has become the most festive and commercialized holiday. A holiday for children, Christmas brings St. Nicholas (Santa Claus) who distributes gifts all over the world on Christmas Eve (December 24).

**New Year's Eve and New Year's Day** (December 31 & January 1) - The eve of the New Year is celebrated with large parties and other social activities. New Year's Day is frequently spent with families and friends watching football games and parades on television.

**Valentine's Day** (February 14) - A day in which people send cards, candy or flowers to show their affection to friends, family and special someones.

**Easter Sunday** (late March or early April) - A religious holiday celebrating the resurrection of Jesus Christ. Secular Easter traditions include the Easter rabbit and colored Easter eggs.

**Memorial Day** (late May) - A day in which people remember those who died serving our country in the military. Often people will visit grave sites and leave flowers or mementos.

**Independence Day** (July 4) Celebration of America's declared independence from English domination in 1776. It is often marked by picnics and fireworks.

**Birthday** (day on which an individual was born) - It is the custom in America for friends and family members to recognize the birth date of a person by sending cards or by giving a gift. Birthday cakes with lighted candles indicating the age of the person are also shared.

Martin Luther King Jr. Day, is a United States holiday marking the birthdate of civil rights icon Reverend Dr. Martin Luther King, Jr. It is observed on the third Monday of January each year, around the time of King's birthday, January 15. It is one of three United States federal holidays to commemorate an individual person.

## ADJUSTMENT TO LIFE AT BELLARMINE

Making the transition to a new location and culture, especially after you've transited several time zones, can present several challenges.

The first challenge you may face is called **jet lag**. Webster's Dictionary gives the following definition for jet lag: "a condition characterized by various psychological and physiological effects, such as fatigue and irritability that occur following a long flight through several time zones and probably results from disruption of circadian rhythms in the human body." International students can expect to experience this condition for the first few days following arrival in the U.S., but the condition typically resolves within a week and normal functioning returns.

While the onset of jet leg is immediate, a second challenge faced by international students emerges more slowly. This second challenge is known as **culture shock** and is experienced as a sense of confusion and uncertainty, occasionally accompanied by feelings of anxiety, affecting people exposed to an alien culture or environment without adequate preparation. Typical symptoms of culture shock include:

- Feelings of isolation and frustration. There may even be feelings of anxiety along with excessive fatigue, including sleeping for extended periods even after jet lag has worn off.
- Excessive homesickness that may include frequent crying and thinking about nothing other than returning home.
- Displaced feelings of hostility toward the U.S. and blaming others as the cause of discomfort. Minor irritations can result in an unusually high degree of anger.
- Doubts about coming to the U.S. to study.
- Concern about performing well in an academic system different than that of one's home country.

Most international students must cope with culture shock to some degree. The following suggestions may be helpful:

<u>Keep a healthy perspective.</u> Hundreds of thousands of international students have come to the U.S and made the adjustment. Many have even chosen to stay in the U.S. for work towards additional degrees.

**Examine expectations.** Unrealistic expectations often produce strong negative reactions to the reality of living in the U.S.

**<u>Keep an open mind.</u>** The actions of people in the U.S. reflect values and perspectives that may seem very different. Attempting to understand these differences is much more helpful than judging shortcomings by the standards of one's home country.

<u>Do not withdraw yourself.</u> Withdrawing into work and study does not help overcome culture shock. The best solution is to lead a balanced life consisting of schoolwork, free time, exercise, and social events.

The following books give helpful insights into American culture and intercultural relations:

- 1. Althen, Gary. American Ways: A Guide for Foreigners in the United States. Yarmouth, ME: Intercultural Press, Inc., 1988.
- 2. Lanier, Alison. Living in the U.S.A. Yarmouth, ME: Intercultural Press, Inc., 1988.
- 3. Luce, Louise Fiber and Elise Smith, eds. *Toward Internationalism*. Cambridge, MA: Newbury House, 1981.
- 4. Stewart, Edward and Milton Bennett. *American Cultural Patterns: A Cross-Cultural Perspective*. Yarmouth, ME: Intercultural Press, 1991.

#### **Life at Bellarmine: Reflections**

#### by El Mehdi Zeroual, Morocco

Bellarmine University is located on small campus which makes it easy for foreign students to adjust. As a former international student, I think that Bellarmine University is one of the best places for quick adjustment; however, there are certain actions that international students should take. People at Bellarmine University are very nice, and one can talk to them without fear. I am from a culture in which it is hard to start a conversation with someone you do not know beforehand, but when I came here, I found that it is completely different, and it is common to talk to new people. From my own experience, international students, especially those whose native language is not English, may feel a little bit shy when talking with Americans. Being shy is not the right way to get to know people and to socialize. International students should always remember that one of the primary goals of an exchange program is to make future generations aware of the cultural diversities. In addition, one of the reasons that motivates non-native speakers to come to the United States is to improve their English speaking skills. Therefore, they should not be timid or afraid to talk or to engage in discussions with native speakers.

Transportation is one of the issues that international students face in the United States. However, American students would rarely say no if you asked for a ride. When talking to American students, one should be direct and go straight to the point; for instance, if you need a ride to Wal-Mart, it is better to say: "I need a ride to Wal-Mart" than "I need to buy few things from Wal-Mart." International students should also be aware that many American students are not well informed about global issues, so if someone does not know where your country is on a map, do not be upset about it. However, students coming to the United States should know that most Americans expect you to know a lot about their culture including special days such as Halloween or Mardi Gras.

One other issue that often poses a problem at first for international students is ordering at a restaurant. The menus are very different and there are often many choices regarding your meal that are not always common in other countries (such as dressings and toppings). Thus, students feel confused when they order. It is not a shame to not know something, you can always ask the server for more details or ask him/her for the options that they have.

Finally, being in the US is similar to being in any other foreign country in that one of the best ways to learn about cultural differences is to keep asking questions.

#### IMPORTANT PHONE NUMBERS AND WEBSITES

Dialing from Louisville, numbers in parentheses ( ) do not need to be dialed.

**Immigration Attorneys** (provide inexpensive legal advice)

Roy Schremp (502) 587-7400 Dennis Clare (502) 587-7400 Cheryl Harris 1-606-233-2012

**Nelson Insurance Agency** (Student Health Insurance Carrier)

502-753-7000 ext. 28 Contact person: Kimberly Logan

**Emergencies** 

In all of Jefferson County, dial 911

**Poison Center** 

(502) 589-8222

Louisville and Jefferson County Parks and Recreation

(502) 456-8130 <u>www.loukymetro.org/department/metroparks/</u>

**Louisville Free Public Library** 

(502) 574-1600 <u>www.lfpl.org</u>

**Louisville Office for International & Cultural Affairs** 

(502) 574-1443 <u>www.licc-online.org</u>

**Transit Authority of River City (TARC)** 

(502) 585-1234 www.ridetarc.com

**Greyhound Bus** 

1-800-231-222 or (502) 561-2805 www.greyhound.com

**Southwest Airlines** 

1-800-435-9792 www.southwest.com

**Regional Airport Authority** 

(502) 368-6524

**Time and Temperature** 

(502) 585-5961

Translation Service/Languages Unlimited, Inc.

(502) 456-4414

**U.S. Postal Service (Mailing Services)** 

(502) 454-1837 <u>www.usps.gov</u>

**Western Union** 

1-800-325-6000

**U.S Citizenship and Immigration Services** 

www.uscis.gov

www.immigration.gov

## EMBASSY AND CONSULATE PHONE NUMBERS

Washington D.C. Area Code: 202

Afghanistan	202-647-9552	Germany	202-647-2155	Oman	202-647-6571
Algeria	202-647-4680	Ghana	202-647-1596	Pakistan	202-647-9823
Argentina	202-6472401	Greece	202-647-6113	Panama	202-647-4986
Australia	202-647-9691	Guatemala	202-647-3559	Papua New	202-647-3546
Austria	202-647-2005	Guyana	202-647-2621	Paraguay	202-647-2296
Bahamas	202-647-2621	Haiti	202-736-4707	Peru	202-647-3360
Bahrain	202-647-6572	Hungary	202-647-3238	Philippines	202-647-1221
Bangladesh	202-647-9552	Iceland	202-647-5669	Poland	202-647-4139
Barbados	202-647-2130	India	202-647-2141	Portugal	202-647-1412
Belgium	202-647-6664	Indonesia	202-647-3276	Qatar	202-647-6572
Belize	202-647-3381	Iran	202-647-6111	Romania	202-647-4272
Benin	202-647-1540	Iraq	202-647-5692	Russia	202-647-9806
Bolivia	202-647-3076	Ireland	202-647-8027	Saudi Arabia	202-647-7550
Botswana	202-647-8433	Israel	202-647-3672	Senegal	202-647-2865
Brazil	202-647-9407	Italy	202-647-3746	Sierra Leone	202-647-4567
Brunei	202-647-3276	Ivory Coast	202-647-1540	Singapore	202-647-3278
Bulgaria	202-647-0310	Jamaica	202-647-2620	Somalia	202-647-6453
Burma	202-647-7108	Japan	202-647-3152	South Africa	202-647-8252
(Myanmar)		Jordan	202-647-1022	Spain	202-647-1412
Burundi	202-647-3139	Kenya	202-647-6479	Sri Lanka	202-647-2351
Cameroon	202-647-1707	Korea (South)	202-647-7717	Sudan	202-647-6475
Canada	202-6473135	Kuwait	202-647-6562	Suriname	202-647-2620
Central African	202-647-1707	Laos	202-647-3133	Swaziland	202-647-8434
Republic		Latvia	202-647-5669	Sweden	202-647-5669
Chad	202-647-1707	Lebanon	202-647-6148	Switzerland	202-647-2155
Chile	202-647-2401	Lesotho	202-647-8434	Syria	202-647-1131
China	202-647-6300	Liberia	202-647-1658	Taiwan	202-647-7711
Colombia	202-647-3023	Lithuanien	202-647-5669	Tanzania	202-647-6473
Congo	202-726-5500	Luxembourg	202-647-6664	Thailand	202-647-7108
Costa Rica	202-647-3139	Malawi	202-647-8432	Trinidad &	202-647-2621
Croatia	202-736-7361	Malaysia	202-647-3276	Tobago	
Cuba	202-647-9272	Mali	202-647-2791	Tunisia	202-647-3614
Cyprus	202-647-6113	Mauritius	202-647-6473	Turkey	202-647-6114
Czechoslovakia	202-6471457	Mexico	202-647-9894	Uganda	202-647-6479
Denmark	202-647-5669	Morocco	202-647-4249	United Arab	202-647-6558
Ecuador	202-647-3338	Mozambique	202-647-8433	United Kingdom	
Egypt	202-647-1228	Nepal	202-647-1450	Uruguay	202-647-2296
El Salvador	202-647-3681	Netherlands	202-647-6664	Venezuela	202-647-3023
Ethiopia	202-647-6485	New Zealand	202-647-9691	Yemen	202-647-6572
Fiji	202-647-3546	Nicaragua	202-647-2205	Zambia	202-647-8432
Finland	202-647-5669	Niger	202-647-2791	Zimbabwe	202-647-9429
France	202-647-1412	Nigeria	202-647-1597		
Gambia	202-647-4567	Norway	202-647-5669		

## THE CITY OF LOUISVILLE

Named for King Louis XVI of France in appreciation for his assistance during the Revolutionary War, Louisville was founded by George Rogers Clark in 1778. While its initial growth was slow, the advent of the steamboat in the early 1800s sparked booming industrial development, and by 1830 Louisville had secured its place as the largest city in Kentucky.

Louisville is a community steeped in history. On November 7, 2000, Louisville and Jefferson County approved a ballot measure to merge into a consolidated city-county government known as **Louisville Metro Government** which took effect January 1, 2003. Louisville is currently the 16th largest city in America.

Louisville's alive . . . from Waterfront Park on the banks of the Ohio River to Churchill Downs, home of the Kentucky Derby, the most famous two minutes in sports. The city offers scores of fine restaurants with eclectic dining options and a vibrant, diverse arts community without compare. Louisville is also home to Hillerich & Bradsby (the makers of the Louisville Slugger baseball bat), some of the country's most beautiful parks and renowned art and science museums. The Louisville arts community has gained international acclaim and is one of only nine U.S. cities with a professional opera, ballet, theatre, orchestra, and children's theatre.

Explore with gorillas in the jungle and watch exotic game from around the world at The Louisville Zoo or take in another kind of wild time at Six Flags Kentucky Kingdom. Watch the Ohio River amble by on a cruise on the Belle of Louisville or the Spirit of Jefferson, experience history at Riverside, the Farnsley-Moremen Landing or get in touch with nature at Jefferson Memorial Forest.



You will quickly see that there is plenty to do, see and explore in Louisville. For more information on the city and its attractions, visit:

www.louisville-visitors.com or www.gotolouisville.com



#### **Tips for Finding Information:**

General Immigration and Health Insurance Information....

<u>ISEP Exchange Students</u>: The International Programs Office (IPO)

Miles Hall Suite 149 Phone- 272-8479

and ISEP Central www.isep.org

<u>Bilateral Exchange/ EV Students:</u> International Student Counselor

Office- CC-225J Phone-272-8302

<u>Degree-Seeking International Students</u>: International Student Counselor

Office- CC-225J Phone-272-8302

Class Registration and Changes....

<u>ISEP Exchange Students</u>: The International Programs Office (IPO)

Miles Hall Suite 149 Phone- 272-8479

<u>Bilateral Exchange Students:</u> The International Programs Office (IPO)

Miles Hall Suite 149 Phone- 272-8479

<u>Degree-Seeking International/EV Students:</u> See your Freshman Focus instructor or academic

advisor. Verify with International Student Counselor.

**Employment Information....** 

<u>ISEP Exchange Students</u>: The International Programs Office (IPO)

Miles Hall Suite 149 Phone- 272-8479

and ISEP Central www.isep.org

<u>Bilateral Exchange Students</u>: International Student Counselor

Office- CC-225J Phone-272-8302

<u>Degree-Seeking International Students:</u> International Student Counselor

Office- CC-225J Phone-272-8302

Exchange Visitors International Student Counselor

Office- CC-225J Phone-272-8302

<u>In order to work and be paid</u>, all international students must <u>FIRST</u> have a Social Security card. Please consult pg. 8 of this Handbook for information on Social Security cards.

**Billing Issues....** 

<u>ISEP Exchange Students:</u> For on campus charges (printing, library late charges, etc.)

Please check with the Bursar's Office

Horrigan Hall 210 Phone: 272-8264

For all other issues, see The International Programs Office (IPO)

Bilateral Exchange Students: For on campus charges (housing, board, printing, library late

charges, etc.) Please check with the Bursar's Office

Horrigan Hall 210 Phone: 272-8264

For questions about insurance charges contact Joyce Stephenson

Student Affairs Office

Office- CC-231 Phone-272-8304

<u>Degree-Seeking International Students</u>: For on campus charges (housing, board, printing, library late

charges, etc.) Please check with the Bursar's Office

Horrigan Hall 210 Phone: 272-8264

For questions about insurance charges contact Joyce Stephenson

Student Affairs Office

Office- CC-231 Phone-272- 8304

Travel Outside the U.S.....

<u>ISEP Exchange Students</u>: The International Programs Office (IPO)

Miles Hall Suite 149 Phone-272-8479

and ISEP Central www.isep.org

<u>Bilateral Exchange Students:</u> International Student Counselor

Office- CC-225J Phone-272-8302

<u>Degree-Seeking International Students</u>: International Student Counselor

Office- CC-225J Phone-272-8302

#### Staying in the Residence Halls Over Breaks....

**ALL international students** will need to fill out an exception form to stay in the residence halls during Christmas and Spring Breaks.

**ISEP and Bilateral Exchange Students** will not be charged the daily rate if they chose to stay on campus during Christmas or Spring Break.

**Degree-Seeking International Students** who are not participating in a sport over the holidays will be billed the daily rate.

#### Getting involved on campus.....

The IPO and the International Student Counselor can assist all international students with this process. We encourage you to get involved with the Bellarmine International Club. If you would like to join other student organizations, the Bellarmine Student Government Association is also helpful. They are located in the Student Activities Center across from the bookstore.



# INTERNATIONAL STUDENT/EXCHANGE VISITOR ORIENTATION CHECKLIST

## **CURRENT CONTACT INFORMATION**

Important Notes: If opting out of University insurance coverage, valid insurance must be presented with this form.

Address changes must be reported within 10 days to the International Student Counselor at (502) 452-8151

Name (print): Street Address (Room#):	
City, State, ZIP Code:  Phone:	
<u>Item</u>	Received (check)
<ol> <li>I-20 or DS-2019 with stamp</li> <li>Passport</li> </ol>	
(a) copy of identification page	ge $\square$
(b) copy of visa stamp	
3. I-94 with stamp	
	age
Signature	 Date