



BELLARMINE
UNIVERSITY

**International
Services**

F-1 Student Handbook

2020-2021

Welcome to Bellarmine!

It is our pleasure to welcome you to our campus and our community. Bellarmine is proud to be called home by students from dozens of countries all over the world. We value the new perspectives and contributions our international students bring to our community, and we are committed to a diverse and inclusive vision of the future.

International Support is here to provide guidance to you through your time at Bellarmine. Please seek us out with any questions or concerns you may have. While there are certain requirements we must help you meet as an F-1 student, we are also here as a resource for you. Whether it's your first semester at Bellarmine and you need help adjusting or finding something new, or you are almost ready for graduation, we are here to support you.

In Veritatis Amore,

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Basic Terms

- **I-20:** This is the document issued by International Support to degree-seeking students after their application and supporting documents have been approved. You must have the I-20 to apply for an F-1 visa. You will need it to travel to the U.S. and we will update it throughout your time as a student. It is just as important as the actual visa in maintaining your student status.
- **SEVIS:** The Student and Exchange Visitor Information System (SEVIS) is the government database that holds your student record. This is where International Support at Bellarmine creates and maintains your I-20 and other information.
- **Visa:** This document is issued by the Department of State after an embassy official approves your application. It will be inserted into your passport. Your visa is what enables you to enter the U.S. along with your I-20. Your visa remains valid through its expiration date as long as you maintain your status as a student, which means complying with regulations that your DSO will communicate with you about. You are ultimately responsible for complying with these regulations. Visas generally cannot be renewed while inside the U.S.
- **DSO:** a Designated School Official is a person at Bellarmine authorized to speak about F-1 visa issues and to use SEVIS. You will be in close contact with these individuals during the application process and throughout your time as a student.
- **Department of State:** one of the cabinet departments of the U.S. government. The Department of State runs diplomatic relations and maintains U.S. embassies all over the world, and it is responsible for the rules and issuance of visas.
- **Department of Homeland Security:** one of the cabinet departments of the U.S. government. The Department of Homeland Security is divided into different offices, which together set regulations and guidance for your student status.
- **U.S. Citizenship and Immigration Services (USCIS):** one of the offices under the Department of Homeland Security. USCIS handles applications for certain benefits, including applications for a change or status, reinstatement, or post-graduation work authorization.
- **Immigration & Customs Enforcement (ICE):** one of the offices under the Department of Homeland Security. ICE administers the Student Exchange Visitor Program, among other things. Rules and guidance regarding your student status come from ICE.
- **Customs:** one of the offices under the Department of Homeland Security. Customs officers are at every port of entry into the U.S. Customs officers ultimately make the decision of whether to allow you entrance into the U.S. every time you enter the country. It is important to have all your documentation (passport, visa, and I-20) and supporting material (especially financial documents and I-901 fee receipt) with you in your carry-on luggage so that you can show it to a Customs officer, who should stamp your passport and mark it D/S for “duration of stay.”

- **I-94:** This is a document that Customs generates. It is available to you online, and it will be updated with every time you enter or exit the U.S.
- **Semester Registration:** Often called check-in, this is a quick process to update your SEVIS record every semester. It is an opportunity to meet with your DSO and ask questions. Registration must happen within the first 30 days of the semester, sooner for new students, or SEVIS will cancel your record automatically.

Legal Resources

Bellarmino knows international students often face extra challenges, and it is the mission of International Support to provide guidance about requirements and opportunities for you. We provide additional supplementary guides on many topics; please contact us with questions.

However, Bellarmino cannot give you specific legal counsel. You are ultimately responsible for your student status. We often refer students with legal questions about their immigration to the local nonprofit Kentucky Refugee Ministries.

Discrimination in the U.S. is illegal, and you have certain rights, even though you are not a citizen. Review this guide from the ACLU: <https://www.aclu.org/know-your-rights/immigrants-rights/>.

If you live off-campus, you have certain **rights as a tenant**. Read more here: <https://ag.ky.gov/Priorities/Protecting-Kentuckians/Consumers/home/Pages/rental-housing.aspx>.

Please be careful of emails and phone calls from unknown senders. Many **scams** pretend to be debt collectors or even government agencies like Social Security. Never give out your banking information or other personal information. If anything happens, contact your bank immediately.

We advise that you also consult the following **official resources** when you have questions. Please note that many of departments and offices utilize social media heavily, and while we encourage you to be careful what you disclose publicly or privately, those tools can be very helpful.

Department of Homeland Security: <https://studyinthestates.dhs.gov/>

ICE: <https://www.ice.gov/sevis>

USCIS: <https://www.uscis.gov/>

I-94: <https://i94.cbp.dhs.gov>

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

Embassies inside US: <https://travel.state.gov/content/travel/en/consularnotification/ConsularNotificationandAccess.html>

U.S. Embassies Around the World: <https://www.usembassy.gov/>

Travel Advisories: <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories.html>

Maintaining Status

In order to maintain your I-20 and visa, there are many rules we must follow. This is an introduction to some of the most important rules and most common questions. This is not a comprehensive summary of all regulations about F-1 status. It is very important to communicate with your DSOs and discuss any concerns.

General Requirements

- Semester Registration, where we will check that you are enrolled full time as a student and confirm in SEVIS that you are physically present in the first 30 days of classes.
- Any change to your address or contact information must be reported in 10 days.
- Change to the source of your financial support or the addition of any dependents to your I-20.
- Changes to your major, minor, or academic program or status.
- If you need to drop a class for any reason or withdraw from classes. Dropping to part-time is only allowed under very specific circumstances, and a withdrawal needs to be handled with care to avoid any negative consequences.
- Any changes to your health insurance coverage
- You must be enrolled full time as a new student for two semesters before “earning” your vacation period. This means new students in the spring semester must take classes full-time in the summer term.

Travel

You are able to travel outside the U.S. and re-enter as long as your passport and visa are still valid and your I-20 has a travel signature on page 2 dated within the last 12 months. (We recommend within the last 10 months to be safe.) Please inform your DSO before you travel. We suggest bringing your passport and I-20 with you if you travel within the U.S. as well.

Health Insurance

Bellarmino requires all F-1 students (and any dependents) to have health insurance applicable in the U.S. We work with an outside vendor, Cultural Insurance Services International (CISI), to supply a plan that meets our requirements. Explore more about CISI on their website: <https://www.culturalinsurance.com>. You will be automatically enrolled in a ten-month academic year plan and notified of your enrollment. The cost of the plan will be charge by Bellarmino to your student account, and it can be included in whatever payment plan you have arranged with Student Accounts. There is a two-month summer plan available for students in the U.S. over the summer.

You may choose to purchase your own plan, but you must notify International Support before the beginning of classes. An outside plan must cover at least: Medical benefits of at least \$100,000

per accident or illness; Repatriation of remains in the amount of \$25,000; Expenses associated with the medical evacuation of exchange visitors to their home country in the amount of \$50,000; Deductibles not to exceed \$500 per accident or illness. We will accept most major insurance companies in the U.S.

End of Program Grace Period

After your graduation, you have 60 days to either apply for OPT, transfer to a new school, or depart the U.S. Once you leave the U.S. during this grace period, you will not be able to re-enter. USCIS notes that students applying for OPT should do so from inside the U.S. and should not depart the country before you have been granted OPT and have secured a job.

Termination

Failure to comply with these requirements forces your DSO to terminate your record and subjects you to deportation. Your student visa will no longer be valid if you lose status. Your DSO is also required to terminate your record if you are suspended, expelled, convicted of a crime, or if you are absent from the U.S. for more than 5 months. A terminated record may negatively impact any future visa applications. The Department of Homeland Security takes violations of status very seriously, especially if they are related to employment. If your record is terminated, you have 15 days to depart the U.S.

Work in the U.S.

The Department of Homeland Security heavily regulates work in the U.S. On-campus work is allowed as long as you are interacting with students as part of the experience, and you must notify your DSO. Off-campus work must be authorized as Curricular Practical Training (CPT) or Optional Practical Training (OPT). Very, very rarely students might be allowed to work off campus due to significant financial distress, but the standard for this exception is very high. For any paid work, you must apply for a Social Security Number.

On-Campus Work: You may qualify for funding under Bellarmine's KREBS program or for positions funded by casual labor. F-1 visa holders do not qualify for federal work-study funds, and unfortunately many opportunities on campus are funded by work-study money. Please work with the Career Development Center to find appropriate opportunities.

Curricular Practical Training: CPT is paid or unpaid work you complete as a required part of a class in your major field of study. This could be clinicals, an internship, or another kind of experiential learning. Before you begin work, it must be authorized as CPT by your DSO so that it appears on your I-20. You must complete one academic year of your degree before you can be authorized (with special exception for some graduate students required to begin training immediately).

Optional Practical Training: Most F-1 students are eligible to apply for OPT. Pre-completion OPT during your degree is an option, but receiving authorization makes you ineligible for post-completion OPT, which allows you to work for one year after graduation while still on your student visa. OPT requires an application to USCIS, which you can submit up to 90 days before graduation or as late as 60 days after. Once you are approved, you will still have reporting requirements to your DSO. Some STEM degrees are eligible to apply for a two-year extension on your OPT; ask your DSO if you are eligible and how to apply.

Taxes and Exemptions

All F-1 students are required to file paperwork for yourself and any dependents every year with the Internal Revenue Service (IRS), the federal government's tax office. Taxes are due every April 15 for the previous calendar year. All students claiming nonresidency for tax purposes must file Form 8843 for yourself and any dependents. If you have maintained status, have been in the U.S. for less than 5 years, have not been on a different visa in that time, and have not applied for a change of status, you should be considered a nonresident.

If you earned income in the form of wages, you will file to pay taxes on that income or to claim a special exemption, in addition to filing Form 8843. If you received a scholarship, you will need to work with Bellarmine Student Accounts to determine if that scholarship is taxable. Money from outside the U.S. is not taxed. However, scholarships that cover expenses other than tuition and fees may be taxed. However, there may be some exceptions based on treaties between the U.S. and other countries.

Bellarmino cannot file your taxes for you or provide legal advice. If you were granted scholarship or paid wages by Bellarmine, we can work with you on those specific issues. We recommend you work with a tax specialist to make sure you are complying with federal tax law. We can recommend the Louisville Asset Building Coalition (LABC), which is a local organization funded by the city to help low-income individuals with their taxes. Some LABC volunteers have gone through IRS training specifically to help international students. More information can be found at <https://www.labcservices.org/>.

Conduct and U.S. Law

Bellarmino University's Student Handbook covers in detail the expectations for student behavior on campus. The goal of the following section is to highlight certain sections that may be different from the expectations in your home country. You are responsible for all policies in the general

Bellarmino Student Handbook: <https://www.bellarmino.edu/docs/default-source/student-affairs-docs/student-handbook.pdf>. Please reference it for more details. Bellarmino's conduct system can have a range of consequences depending on the severity of the offense, from fines and assignments to suspension or expulsion.

It is important to understand that Bellarmino's conduct system is separate from local police and both are separate from ICE. However, offenses reported to local police may be communicated to ICE. International students must be especially careful about their conduct, because violations can be grounds for deportation or termination, depending on the situation.

Alcohol and Drugs

In the U.S., the legal drinking age is 21. This means it is illegal to consume alcohol if you are under 21, regardless of the drinking age in your home country. It is also illegal to provide alcohol to anyone under 21. Americans will "card" you in a store or restaurant if you are attempting to purchase alcohol, by asking to see identification to prove your age.

If you under 21 and you are caught off-campus with alcohol, the local police may be involved and may arrest you. Driving while intoxicated and public intoxication have additional penalties and could put you in legal jeopardy. If you are caught on-campus with alcohol, you will go through Bellarmino's conduct process.

Recreational drugs, including marijuana, are illegal in Kentucky. If you are caught in possession of, use of, or selling recreational drugs by local police, you will be charged with a crime and it could put you in legal jeopardy. If you are caught on campus, you will go through Bellarmino's conduct process.

Sexual Harassment or Assault

Harassment can cause a "hostile environment" which unreasonably interferes with, limits, or effectively denies your educational or employment opportunities. This can be the result of verbal, written, graphic, online, or physical conduct that is severe, pervasive, and objectively offensive.

If you are a victim of sexual harassment or assault, Bellarmino has Title IX coordinators, named for the U.S. law regarding these issues, who can help provide support in these situations:

- Natasha Begin, Assistant Dean of Students, nbegin@bellarmino.edu
- Mark Wiegand, Vice Provost, mwiegand@bellarmino.edu
- Lynn Bynum, Chief Human Resources Officer, lbynum@bellarmino.edu

There are many specific examples of harassment or assault in the Bellarmino Student Handbook, starting on page 74. There may be cultural differences in the U.S. from what is considered acceptable in your home country. It is especially important to listen to and communicate with others. If someone indicates that your behavior is inappropriate, you should stop the behavior immediately. Consult with others if you do not understand what was considered objectionable.

One important thing to keep in mind about U.S. culture is the importance of consent, which is knowing, voluntary, clear permission by word or action to engage in sexual activity. Additionally,

LGBTQ+ individuals are welcome on Bellarmine's campus and in Louisville.

It is important to understand that discrimination based on sex is not tolerated. Sexual misconduct is considered discriminatory and may be investigated if reported to Bellarmine. If you share an incident of sexual misconduct to a Bellarmine employee (except for individuals in Counseling, Health Services, or a priest in Campus Ministry), that employee is required to report the information to our Title IX Coordinators. Please see the Student Handbook for details on that process. If a report is made against you and you are found responsible in the Bellarmine conduct process, the resulting sanctions may put you in legal jeopardy.

Victims may also choose to report offenses to local police. If you are a victim, you are entitled to this process. If a report has been made against you to the local police, this may put you in legal jeopardy.

Traffic Violations

If you are driving, it is legally required for you to maintain an appropriate driver's license and insurance. Some students may be able to use an international driver's license temporarily; it is your responsibility to be in compliance. Keep a copy of your insurance in your car and always carry your license when you drive.

If you are in an accident, do not leave the scene. Get the other driver's contact information and insurance information. It is normal to file a police report for major accidents. Take pictures, decide if you want to file a police report, and contact your insurance. If the other driver was at fault, their insurance should pay for damages. If you're at fault, your insurance should pay for damages. In Kentucky, if neither driver is "at fault" then your insurance pays your damages and the other driver's insurance pays theirs. Insurance companies may raise their rates if you cause accidents—be careful.

If you are stopped by the police, keep your hands in sight and answer all questions calmly and truthfully. If you are issued a ticket, you must either pay it or file an appeal. Do not delay. Failure to pay fines, driving without a license or with an invalid license, or no proof of insurance could result in an arrest.

Smoking

Smoking is legal in the U.S. if you are over 18. However, you may not smoke in public buildings and you may not smoke on Bellarmine's campus. This includes e-cigarettes.

Academic Policies

The full list of academic policies for all Bellarmine students can be found in the Course Catalog here: <https://catalog.bellarmino.edu/2020-2021/>. Below are highlights of those policies and some additional policies specific to F-1 students.

Full Time Policy

Federal regulations require that international students maintain a full course of study. For undergraduate students, regulations define this as twelve credit hours. [8 CFR 214.2(f)(6)(i)(B)] However, the regulations state that a full course of study for graduate students must simply be “certified by a DSO as a full course of study.” [8 CFR 214.2(f)(6)(i)(A)].

Bellarmino’s Registrar maintains a policy that full-time enrollment is defined as nine credit hours for graduate students, while the Office of Financial Aid considers six credit hours to be full-time, based on guidance from the U.S. Department of Education. While some of our graduate programs such as the Doctorate of Physical Therapy and Masters of Health Science in Respiratory Therapy are structured around nine or more credit hours each semester, most graduate programs are designed for students to take only six credit hours each semester. These programs include the doctorate programs in the School of Education and masters programs in the Schools of Communication and Business. These represent the majority of Bellarmino’s graduate programs. Therefore, six credit hours constitute a full course of study for graduate students at Bellarmino.

Reduced Course Loads

Any student in their final term of study is permitted to engage in a reduced course load. The minimum credit requirement for a reduced course load is defined as “at least six semester or quarter hours, or half the clock hours required for a full course of study.” [8 CFR 214.2(f)(6)(h)(iii)] Based on our definition of a full course of study, a graduate student taking a reduced course load would take a minimum of three credit hours, half the credits required for a full course of study. Undergraduates would need to take at least six credit hours.

Homeland Security provides for two other situations in which students could be authorized for a reduced course load in SEVIS by the DSO. This must be discussed in advance of withdrawal from classes. A medical withdrawal documented by a physician or psychologist for no more than 12 months, or academic difficulty for one of the following specific reasons: initial difficulty with the English language or reading requirements, unfamiliarity with U.S. teaching methods, or improper course level placement. An academic difficulty exception can only be used once.

Add/Drop and Withdrawal Process

The first week of every semester is an “add/drop” period, in which students can add or drop classes from your schedule with no academic or financial penalties. Bellarmino’s policy is that all new international students must be in attendance by the end of the add/drop period.

If you wish to withdraw from courses after the add/drop period, please discuss it first with your academic advisor. Information about the process for dropping a class or multiple classes can be found at <https://www.bellarmino.edu/studentsuccess/advising/faq/#drop>.

Absences

Attendance is a very important part of the American educational system and is likely part of your final grade for your classes. Absence policies for each of your classes should be included in the class syllabus. If you experience a medical or other emergency, contact your professors and either

the Dean of Students office or International Support. If a class interferes with a religious holiday, discuss this with your instructors.

Academic Honesty

Bellarmino University takes academic honesty very seriously, and violations are not tolerated. Repeated offenses may result in suspension or dismissal and termination of your I-20. For more information about these processes and standards for academic honesty, please see the current year's Course Catalog: [https://catalog.bellarmino.edu/2020-2021/undergraduate-academic-policies#Academic Honesty and Integrity Policy](https://catalog.bellarmino.edu/2020-2021/undergraduate-academic-policies#Academic_Honesty_and_Integrity_Policy).

Students from different academic backgrounds are often unfamiliar with American standards regarding academic honesty. A common area of confusion is **plagiarism**, which is the act of misrepresenting someone else's work as your own. This could come in the form of using someone else's assignment or a paper found online. But it could also mean not properly quoting or citing an expert's work. Americans have very strict expectations about how we use published work—the expectation is that if you have read information elsewhere, you should properly cite where that information or analysis came from. If this is unfamiliar to you, or if the specific citation techniques are new to you, please tell your instructors, who should help you learn how to do so. You may also contact the Student Success Center for help.

English Language Help

Bellarmino recognizes that students learning in a second or third language can present special challenges. However, all students had to demonstrate English proficiency as a condition of admittance to Bellarmino. Additionally, U.S. law regarding disability accommodations do not cover language learning, and we cannot provide accommodations in this area without creating conflict with disability accommodations.

If you do qualify for a recognized disability, please contact Disability Services. Sometimes students' learning is impacted by severe stress; we encourage you to contact Counseling Services, and in some situations temporary accommodations could be appropriate. If you are nervous about speaking with a counselor, you may instead speak with one of the nurses in Health Services about the situation. Please contact International Support or Disability Services for help.

If you are struggling in a class, reach out to your instructor to discuss what you are struggling with. The Student Success Center has tutoring help available for certain classes, and they have writing tutors available as well. Please contact International Support if you continue to struggle.

COVID-19

The COVID-19 pandemic has required significant changes to daily life in the U.S. For international students, this also means changing requirements from the Department of Homeland Security,

complications in coordinating travel, and the stress of navigating different social distancing requirements in the U.S. International Support has been and will continue to be in contact with international students primarily through email. Contact us with any questions.

Bellarmino announced in summer 2020 that the university would proceed with a hybrid model class instruction model. In order to return to campus, students must complete an educational module on COVID-19 prevention measures and complete a pledge, found in Self-Service. More comprehensive information about Bellarmine's opening plans can be found here: <https://www.bellarmino.edu/welcome-back/>. All students are required to complete a screening form about any symptoms each day before arriving to campus, found here: <https://aka.bellarmino.edu/screening>.

For students on CISI health insurance, an FAQ about CISI's coverage is here: <https://www.culturalinsurance.com/COVID-questions.asp>. Please note that testing is covered only by a physician's order, but currently there are free testing clinics open in the Louisville area with no insurance necessary.

Information about COVID-19 is available from the Centers for Disease Control: <https://www.cdc.gov/coronavirus/2019-nCoV/index.html>. Information about the status of COVID-19 in Kentucky can be found at kycovid19.ky.gov. Information about the situation in Louisville can be found here: <https://louisvilleky.gov/government/louisville-covid-19-resource-center>.