



**ILLINOIS
COLLEGE**

2018 - 2019

International Student Handbook

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Welcome

Welcome to Illinois College! We are excited that you will be joining our True Blue campus!

This Handbook is designed to provide you with further details that will aid you in your time at Illinois College. It is important you take time to review this guide (and any previous information you have received from Illinois College).

We hope that you are excited and anxious for your time at IC! If there is any further information, guidance, or advice that we can provide, please let us know. We have enjoyed working with you over the past several months and we wish you the best of luck at IC!

On behalf of the entire Illinois College Family, welcome home!

Sincerely,

Rick Bystry

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Chapter 1 – Pre-Arrival

Travelling to the U.S.

Most airlines allow all passengers two checked items, one carry-on and one personal item. Please contact your air carrier for their current baggage restrictions (including dimensions and weight) and fees for additional checked items. If you will exceed your air carrier's baggage restrictions, it is generally more economical, safer and easier to pay the airlines for additional checked baggage versus shipping items to the United States.

Packing Considerations

Weather. In the summer and early fall when students arrive, it will be very hot. In the winter, the weather will shift drastically and can get very cold. You will need a variety of clothes to keep you comfortable during all seasons.

Medication. If you take any kind of prescription medicine, be sure to bring documentation for it and transport it in the original containers. Also, be sure to record the *generic* name of the medication, rather than the brand name, which may differ from country to country.

Something from Home. Bring something to personalize your room, and if possible, some small item from your country to share with the Illinois College community. Also, feel free to bring traditional clothing or something typical that you wear at home, as there will be occasions for you to use such outfits.

Electrical Appliances, Electronics, Phones. Bring only electronics that are intended for mobility (laptops, mobile phones, some electric shavers) that have a built-in electrical current converter and will work with 110 V, the usual voltage in the U.S. If the label of your electronic equipment says "Input 100/240 V~", then the device will work here. You may still need an adapter, which you can buy here, to plug the cord into the ["Type B" two- or three-prong receptacle](#). Your mobile phone from home may or (more likely) may *not* get a signal in the U.S., as the band width for mobile phones in the U.S. is generally different from the rest of the world. Most students choose to get a new mobile phone after they arrive, during International Student Orientation Week.

Do NOT Bring Bedding and Linens. We normally arrange for students to receive new economical bedding that fits college-sized beds. Linens will include a set of sheets and a pillow case, a pillow and a comforter, plus a towel. Students will be charged approximately \$35 for the linen pack. Linens will be washed and waiting for you in your room upon arrival.

Packing Tips

Students are notorious for bringing too much luggage for the duration of their study. Please try to limit your belongings to only the most necessary items for the duration of your time on campus. Remember, you will also accumulate items during your stay as well.

Please also keep in mind the following

- ❖ “Less is more!” theory
- ❖ Two checked bags + weight limit + overage fees = pack lightly!
- ❖ Seasons can vary: cold, windy, cool, damp, hot and humid...pack accordingly
- ❖ Leave behind half of what you think you will need (remember you will purchase items overseas so you will need extra space)
- ❖ Affix labels on your belongings (especially on all of your luggage). Identify your bags on both the inside and outside with your name and Illinois College’s address and Campus Safety phone number (1101 W College Avenue; Jacksonville, IL; 62650 – Tel: +1.217.245.3111)
- ❖ Go to the website of your overseas carrier for current baggage restrictions on international flights

It is wise to plan that the airline may lose your baggage and to have ample supplies with you for at least 24 hours. Pack valuables (including visa documents and laptop), toiletries, medication and one change of clothes in your carry-on. Probably this will not happen, but in the event that it does, you will be prepared. Please remember to adhere to all luggage restrictions when packing your carry-on.

Be prepared that your bags may be searched. They will be X-rayed and possibly hand-searched. In the U.S., checked bags may only be locked with TSA (Transportation Security Administration) [approved locks](#), otherwise airport security staff may cut locks or even zippers.

Pre-Departure Tips

Obtain some U.S. currency before you leave your home country. The easiest method is to exchange at the international terminal of your departure/arrival airport, or via your home bank.

Make copies of important documents, i.e., student visa confirmation documents, passport, driver’s license, credit/bank cards, airline tickets, travel insurance info, etc. Bring one set with you on your person and leave one copy at home.

Bring a positive attitude and a willingness to experience new people and surroundings!

Arrival Information

At American airport security checkpoints, you will have to take off your shoes, take laptops and liquids out of carry-on luggage, and in many places go through a full body scanner. Once at the gate, if you take a walk to pass the time, be sure to be back before boarding; when checked-in passengers do not show up early enough for boarding, even their already loaded bags will be pulled off the plane.

During the flight, you will receive Immigration and Customs Forms to fill out. Once on the ground, you first go through the immigration process. No picture taking and no cell phone use is allowed until you are past this point! The immigration officer will take your Immigration Form and also collect biometric data, your fingerprint(s) and your picture. In the future when you go through Immigration again, your biometric information will be matched with the database, and the process should go faster.

In the U.S., you must **pick up your luggage at the port of entry** to clear customs, even if you have a connecting flight and your bags were labeled to be checked through. (Note that this is different from many countries where you pick up your bag only at the final destination.) Once you are past customs, you can re-check your luggage to a connecting flight. Usually the conveyor belts are just a few steps beyond the customs area.

If at any time along the way your checked luggage does not arrive with you, the airline is responsible for delivering it as soon as possible, but you **MUST** file a claim.

Chapter 2 – Student Visa

SEVIS

SEVIS stands for **Student & Exchange Visitor Information System**, a web-based system by which the U.S. Department of Homeland Security maintains information on 1) international students in the U.S., and 2) schools where international students study. Before you applied for your visa, you were required to register online with SEVIS and pay the SEVIS Fee of \$200 USD. See <http://www.ice.gov/sevis/>. You then needed the *receipt* for the SEVIS Fee when you apply for your visa.

Once you are in the U.S., the school's Designated School Official (DSO) must update your SEVIS record every semester. Illinois College's DSO is Rick Bystry, with whom you should consult on all visa matters. If later you pursue internships or graduate school, your SEVIS record will be updated and, if you pursue graduate studies, transferred to another school.

Maintaining Your F-1 Visa Status

Being "in status" or "maintaining your immigration status" is the official terminology to say someone with a visa is in the U.S. legally; being "out of status" means one is not legally in the country. Even if the visa in the passport shows an expiration date well into the future, it is possible for the visa to become non-valid under certain circumstances. It is very important that you know the obligations you must meet to remain "in status." Rick Bystry, Illinois College's "Designated School Official" (DSO), can assist you with visa questions and maintaining your status. However, the responsibility for maintaining your immigration status **lies with you**.

The following provides a brief overview of how to maintain your F-1 immigration status:

- ❖ **Keep Your Passport Valid.** Your passport must be valid at all times. Contact your country's Embassy or Consulate in the U.S. for instructions on how to renew your passport at least 6 months before it expires.
- ❖ **You must carry a full load of courses.** You must register for, and complete a full course load each term during the academic year. In order to maintain full-time status at Illinois College, you need to be enrolled for a minimum of 12 credits during Fall and Spring semesters. You do not need to be registered for classes during the summer as long as you are a continuing degree student in the Fall. Only a student who has fewer than 12 credits left to complete a degree may apply for a "Reduced Course Load" at the start of the final semester.
- ❖ **Notify the DSO of a new address.** If you move to a new residence, you must inform Rick Bystry within ten (10) days. Your address must be your physical residence; P.O. Boxes are not allowed. At IC where students normally live on campus, this generally only applies to seniors who live off-campus.

❖ **Notify the DSO if you change your major.** If you change your major at any time during your studies at IC, you need to notify Rick Bystry so that he can issue you an updated I-20 Form.

❖ **Plan to complete your degree within the allotted time.** If you are unable to complete your degree by the end date listed on your I-20, you must request a program extension. You will need to show funding for the duration of the extension and *compelling* academic or medical reasons for your request. It is important to apply for an extension one to two months *before* the expiration date on your I-20. Lack of progress due to too many withdrawals from courses does *not* constitute a compelling reason for an extension.

❖ **Abide by employment regulations.** With an F-1 visa, you have permission to work *on-campus* only. For any off-campus work, including internships, you need authorization through the DSO/SEVIS. See below under the separate section on work for more details.

❖ **Pay attention to visa documents when you travel outside the U.S.** If you plan to travel outside the U.S. during your studies, you will need to obtain a *travel signature* from Rick Bystry on your I-20 Form *prior* to leaving the U.S. The travel signature is valid for one year. If your I-20 Form has not been endorsed for travel, you may be denied reentry into the U.S. Also, if the visa in your passport will expire while you travel outside the U.S., you must apply for a *visa renewal* at a U.S. Consulate or Embassy abroad before you may re-enter to the U.S. (If the visa in your passport expires while you remain *in* the U.S., you are “in status” and need no renewal application.)

Note: Federal regulations require visitors to the U.S. to carry proof of identification and immigration status at all times. If you are traveling within the U.S., be sure to carry a valid passport and a valid I-20 Form with you.

❖ **Pay attention to how long you can stay in the U.S. after receiving your degree.** Once you complete your degree, immigration regulations allow you a 60-day grace period in which you may remain in the U.S. The grace period begins from the last day of the semester for which you were last registered, not from the expiration date on your I-20. If you continue your studies in a graduate program, consult with Rick Bystry on how to transfer your SEVIS record to another school. If you intend to work for a year, consult with Rick Bystry *prior* to your degree completion how to apply for OPT status.

Failure to Maintain Status

Students should do everything possible not to lose visa status. In cases where students do not maintain their immigration status, some options may be available to help students regain valid F-1 status. However, this may require you to submit an application to the U.S. government or travel outside the U.S. and re-enter with new documents. This is a stressful and potentially expensive process, and may impact your ability to complete your program. If you have any questions about specific situations and how they may impact your immigration status, please speak with Rick Bystry.

Safekeeping of Immigration Documents

It is extremely important that you keep the following original documents in a safe place. You will need them in the future in order to identify yourself, apply for employment authorization, prove your status, and maintain a record of your status throughout your stay in the US:

- Your valid Passport;
- Your old passport with unexpired US entry visa, if applicable;
- Your I-20 Form;
- The I-94 Card, if applicable (this is the documentation of legal entry to the U.S., mostly now an electronic record tied to your SEVIS record);
- Any Employment Authorization Document (EAD), if applicable.

It is also recommended you keep photocopies of these documents and of the identity and visa pages in your passport. Note that while Federal regulations require you to carry proof of identification and immigration status at all times, when you are on campus or perhaps visiting relatives in the U.S., it is safer to keep the original documents in your room/at home and carry only copies and other forms of ID with you while you are out and about. See below on other important IDs.

Work and Your Student Visa

On-campus Employment

With an F-1 visa, you may work *on-campus*, such as for an academic department, in food services, IT, as a resident assistant, in athletics, etc. For on-campus work you need no special permission or authorization. (In order also to be *paid* for that work, you will need a Social Security Number (SSN). See the section on how to apply for a SSN later in this handbook.) You are *not* permitted to work off-campus without receiving *prior* authorization through the DSO and/or the Department of Homeland Security.

Students who wish to work on-campus are strongly encouraged to participate in the Job Fair held on campus shortly after the start of the Fall semester.

Off-campus Employment

Students who wish to work off-campus must first receive prior authorization by the DSO and/or the Department of Homeland Security. Consider the following information as a guide and in no way conclusive. Please see Rick Bystry for the most up-to-date employment guidelines for international students.

There are three types of authorization for a student in F-1 status to work for wages off-campus. You must consult with Rick Bystry to receive such permission, and you must have the authorization *before* you start working.

- Internships under **Curricular Practical Training** (CPT). Summer internships could often fall into this category. You must have *completed* an entire academic year at IC before you may apply for CPT. You must also have the internship offer in hand and the internship contract fully completed (including signatures of your advisor) *before* you apply for CPT. The internship must be related to your major, and you must be earning academic credit for it. Consult with Rick Bystry and with IC's Internship Office *before* the end of Spring semester what you must do, and when, to arrange an internship/CPT in time for the summer.

- Work in a field related to your degree under post-completion **Optional Practical Training** (OPT -- "*temporary employment for practical training directly related to the student's major area of study*"). This applies to graduates who are seeking one year of employment in their discipline. You do not have to have a job offer in hand before you may apply for OPT. Consult with Rick Bystry at the beginning of your last semester what you must do to receive authorization to work shortly after commencement.

The timing to apply for OPT is important. You may apply for OPT no more than 90 days prior to the start of your intended work, and you must have submitted the application before the 60-day grace period after graduation has expired. Once you have authorization for OPT, should you travel outside the U.S., the DSO's travel signature on your I-20 Form is valid for 6 months.

- Off-campus work authorized under **Economic Hardship**. This is work authorization granted to a student who, due to unforeseen hardship situations, is unable to meet his/her financial obligations (e.g. school fees, medical bills, etc.). Applicants need to provide documentation of such hardships, and minimum GPA requirements apply. Obtaining work authorization under this category is not guaranteed.

Each of the above off-campus work conditions is contingent on a student's continued valid F-1 status. A student who is out of status is **not** eligible for employment.

Frequently asked questions related to work

How many hours may I work? Since your main purpose for coming to the U.S. is education, there are limits how many hours you may work while in school. When school is in session, a student in F-1 status may work a maximum of 20 hours per week, regardless of whether this is on-campus or, with the proper authorization, off-campus. During breaks and between semesters, there is no work limit set by the Department of Homeland Security. Note that for on-campus jobs during the semester, IC as a general rule allows no more than 10 hours of work per student per week.

I forgot my I-20 on campus during a break--what can I do? Call and/or email Rick Bystry immediately. It is very important to always have your I-20 with you even if you are traveling in the US. If you go home for one of the breaks and forget your I-20, you will be responsible for all fees associated with re-issuing and shipping a new I-20.

I am not going home during the summer—can I work off-campus? Please see above. Unless you have authorization (CPT or Economic Hardship), working off-campus during the summer is a violation of your F-1 status and could result in deportation.

I am not going home during the summer—can I work on-campus? Yes, as long as you are in status and intend to register for the subsequent academic term, you may work on-campus during the summer, or any scheduled school break. There is no restriction on the type of work or the number of hours a student may work, other than the budgets of hiring departments.

I just graduated—can I work on/off campus during the summer after graduation before I return home? After graduation, a student in F-1 status may work only with authorization for OPT (see above). A student who has just graduated is no longer eligible to work on-campus.

I have been offered an internship off-campus—what do I need to do to get work authorization? The regulations state that a student may participate in a "curricular practical training program" that is "an integral part of an established curriculum" and "directly related to the student's major area of study." You need to get CPT authorization from Rick Bystry and make all the arrangements to earn academic credit from the internship.

I have been offered a job—what do I need to do in order to start working? For an *on-campus* job, you may start working as soon as your contract specifies. However, you will be *paid* for your job only when you have a Social Security Number (SSN). See below for more information on applying for a SSN. For an *off-campus* job, the only circumstances in which you may accept a job offer involves CPT or OPT, or employment authorization due to economic hardship; see above.

What happens if I work without proper authorization? Working without authorization is a violation of your student status. Failure to maintain your status is a ground for removal from the United States (deportation).

Chapter 3 – Campus Life

Housing

Illinois College requires all students to live in campus housing through their junior year (until they reach senior status with 88 credit hours). Illinois College offers a few different types of housing for students. Greene Hall and Abraham Lincoln Hall are suite style living. Munding Hall, Ellis Hall, and Gardner Hall are co-ed residence halls. Pixley Hall is for women and Turner Hall is for men. The college also has apartments available as on campus housing. Questions about housing should be directed to the Director of Housing at reslife@ic.edu or at (217) 245-3012.

Staying on Campus During Break

Your room on campus is your home-base in the U.S. International students—and also others whose home is more than 500 miles away—may remain on campus during the three academic year breaks (Fall Break – 2 days, Thanksgiving Break – 5 days in November, and Spring Break – 9 days in March). Students who plan to stay on campus during those breaks must notify the Office of Residence Life in a timely manner (before an announced deadline) in order to avoid a late notification fee. It is for your own safety that the Office of Residence Life know exactly who is on campus when halls are otherwise closed. Very few students actually stay on campus; those who do always have access to cooking facilities, and we arrange that they can go grocery shopping. The housing fee does not cover the Winter Break period of the academic year when Residence Halls close completely (mid-December until mid-January, about 25 days).

IC Rides and Transportation

IC Rides and Transportation comprises different shuttle services sponsored by the Illinois College Student Senate. It includes weekly Sunday afternoon shuttles to Walmart, periodic Saturday afternoon shuttles to Springfield, and shuttles to/from the train station and airport for semester breaks (Fall Break, Thanksgiving, Spring Break, and the beginning/end of semesters). For some breaks, we also offer charter bus transportation to/from Chicago. At all other times, be prepared to make your own arrangements for transportation to or from campus. Each IC Ride costs \$5 and requires a reservation, which you may complete online. Charter bus reservations will cost roughly \$40 each way. (For comparison, a taxi ride between Springfield and Jacksonville costs about \$70-80.) It is in your own interest already to plan end-of-semester travel accordingly.

Every effort has been made to devise a schedule accommodating students' **domestic and international travel patterns**. Please look at the **Chicago charter bus** and **Springfield train/airport shuttle schedules** before making your travel arrangements. We currently do not offer any transportation to/from St. Louis, Missouri.

Reservations for IC Rides ahead of time are important because an outside agency provides the vans/busses and drivers, based on information provided by IC. When you make an online reservation, this actually sends an email to a live person in the Dean of Students' office who collects all reservations, and on the last work day before the scheduled IC Ride, she relays the number and names to the transportation agency. If you make a reservation on a Sunday morning for a Sunday afternoon ride, no one will know about it! Showing up for a ride without a reservation risks that you not get a seat on the van/bus. You need not worry about this just now, it is important to know for the future. By the time you reserve an IC Ride for the first time, you will be quite familiar with many routine things on campus.

Health Services

Chesley Student Health Center is Illinois College's own, excellent Student Health Center, providing physical and mental health services. You will find more information in the *IC Connect* booklet, and will get to know the staff early in your first semester. At the Health Center on campus, services are free. Off-campus, however, health services may cost quite a bit.

Insurance

All international students studying in the United States are required to enroll in a health and accident insurance plan. Illinois College has negotiated a plan that fits most students' needs. Students will be automatically enrolled on this plan prior to arrival. Possessing insurance will safeguard students from potentially expensive medical costs if medical treatment is needed while studying in the U.S.

Connect2

Connect2 is the Illinois College online portal which allows you to access all sorts of information that is not available on the IC website. Some information on Connect2 is open to anyone, but to access the really important information you need an Illinois College ID number and a password. We use Connect2 for course selections, and you can also see your grades and transcript, your bill and financial aid, and much more. Connect2 also allows you to make online payments toward your account. Once you have a student ID number, you will also be able to access Connect2.

Registering for Classes

The process of registering for classes begins with IC Connections Orientation for new students and access to the campus online portal, Connect2. Most new students come to campus to IC

Connections Orientation in June. You and other students who live far away from Illinois are registered for the IC Connections August Orientation. Prior to arrival on campus, all international students have been registered for four courses: 1) your First-Year Seminar, 2) the Writing or Oral Communication course connected to the First-Year Seminar (these two courses create a Learning Community), 3) IS 110, Exploring American Culture (for new international students), and 4) another course from your top choices list.

Do not worry about having to take specific subjects during your first semester for a particular major. Even if you intend to become a doctor, for instance, it is not mandatory to take the introductory Biology course during your first semester. That same course during the Spring semester would leave you enough time to cover all the necessary courses for a Biology major in 4 years.

What is TRUE BLUE

Have you noticed that Illinois College's favorite color is blue? In the United States, schools from the primary level to universities present themselves visually through colors, emblems, and even mascots. It's a little like the colors and symbols on national flags. They reflect and create a spirit of community and feelings of loyalty, only now related to a university, not a country. School colors and mascots are a very American phenomenon.

Illinois College's colors are blue and white. Why? That has to do with Illinois College's stand against slavery during the Civil War (1861-1865). The soldiers of the Union, that is, the alliance of northern states who wanted to abolish slavery, had blue uniforms. In contrast, the soldiers of the Confederacy, that is, the alliance of southern states who wanted to keep slavery, had gray uniforms. An Illinois College professor and several students felt they had to join the cause of the Union and became Union soldiers. That's how "Blueboy" became the nickname of someone who embodies the IC spirit, and why the men's athletic teams are called Blueboys.

You might ask, if there are Blueboys, are there also Bluegirls? Yes and no. Yes, because IC does have women's athletic teams, and they wear blue-and-white uniforms just like the men's teams. But no, they are not called Bluegirls. Instead, in the 1970s when schools and universities across the U.S. added athletics for women, the schools often combined their traditional mascot with "Lady" to create a new name for their women's teams. That's how IC's female athletes became known as the "Lady Blues." Today, the IC mascot actually consists of *two* figures: a Blueboy, dressed in the Union uniform, and a Lady Blue, dressed in female clothing of the 1860s. As these pictures show, international students represent Blueboys and and Lady Blues both in costume and on athletic fields.

The BLUEprint

The BLUEprint is a plan for the education that we want *every* Illinois College student to attain, the kind of education that distinguishes *all* IC graduates, regardless of their disciplinary major. Another way to say it is, the BLUEprint is the name for the Illinois College general education plan.

BLUEprint is also a play on words. The reference to the color *blue* obviously alludes to what is characteristic for Illinois College. But the word *blueprint* also very literally means a plan or map, usually drawn up by an engineer, with detailed instructions for a construction project—what kinds of materials to use, how to put them together, where to place support, connections, openings, etc.

You might think of the Illinois College BLUEprint as instructions for constructing your education. Your First-Year Seminar and the Writing or Oral Communication courses are foundational courses within the BLUEprint. You will learn more about this after you arrive.

Chapter 4 – Money and Banking

Financial Responsibilities

As you will long be aware, finances, your visa status, and progress toward your degree are intricately intertwined. Careful financial planning is not only a part of an Illinois College education; clearing financial barriers at the start of each semester leads to greater academic success for students.

- ❖ You are responsible for the amount of money indicated on the financial certification form that you submitted during the admission process, which is also indicated on your I-20. Your admission letter spells out your scholarship award. If the college incurs a tuition increase that is not reflected on your I-20, you will be required to cover the additional costs. Non-payment will result in a registration hold and may result in LOSS OF LEGAL STATUS.
- ❖ You are personally responsible for all tuition and fees, even if you are sponsored by a funding agency or government. You are expected to pay your tuition and fees by the due date when billed each semester. Failure to pay any outstanding balance by the 10th day of school means that you will be dis-enrolled from Illinois College and thereby lose legal status.
- ❖ Penalty fees for late tuition payments are charged directly to the student. In some cases, sponsoring agencies will not take responsibility for the late fee and the student must pay it, even if the agency failed to make the tuition payment on time.
- ❖ It is your responsibility to ensure that you have enough money to pay for your travel to your home country.

Paying Your Bill

Payments for semester charges are always due in full *before* the semester starts. You are responsible for the amount indicated on your I-20 Form. Fall semester charges are always due in early August, Spring semester charges in December. Late payments will incur penalty fees, which are added to a student's account. This applies even if you intend to bring the funds with you in cash. Failure to pay any outstanding balance by the 10th day of the semester will mean that you will be dis-enrolled from Illinois College and thereby lose your legal status.

Whether you are paying your initial deposit or future semester charges, there are several ways to send money to Illinois College.

Flywire

In an effort to make the payment process for our international students less costly, more streamlined, and more convenient, Illinois College has partnered with Flywire. Flywire allows

you to pay from almost any country or bank in your home currency. It is fast, simple, and secure. You will be able to track your payment by logging into your Flywire account at any time, and receive text and email updates each step of the way - including confirmation that your payment has been delivered. We hope that this partnership with Flywire will provide a better payment experience for our international students. Please note that you will no longer wire funds directly to the College's bank account. To make a payment on your student account, please visit ic.flywire.com.

U.S. Checks

If you can, open an account with an American bank that also does business in your home country (perhaps Citibank or Bank of America), this may make transferring funds much easier and in fact, cheaper.

Online Payments

Students may make online payments toward your student account using a credit card. Payments may be made through Connect2, using your Student ID and login detail. Payments made via credit card will incur a 2.99% service fee.

TMS

[Tuition Management Systems](#), or **TMS** is a way to arrange ahead of time payments to IC over several months per semester. For international students, this **may** be an option, but only **after** the first semester.

Bank Accounts

Even if you have a bank account with an American bank that does business in your home country, you will want to open a bank account at a local bank in Jacksonville. The reason is that for everyday shopping, a local banking connection will be much more convenient to you than a national bank with the closest branch office perhaps hundreds of miles away.

You will open a bank account in Jacksonville during International Student Orientation. International students usually use one of two banks in town, one is larger with more branches around the state and the country, the other is a very local bank. Both have advantages. The local bank may only have two branch offices in town, but can accommodate some international students' needs in a way that is not possible for a large institution with inflexible rules. The larger bank has international capabilities, including SWIFT Code. Whichever bank you choose, you will open a free student account and, via a debit card, may use that account to pay purchases anywhere in the country. You will also be able to set up online banking.

Types of Accounts

❖ **Checking accounts** are called that because people could keep their money in this account in the bank, and when they had to pay for something, they would write a *check* rather than carry around cash. The recipient of the *check* would then get that amount from his/her own bank. Today, students generally don't even know how to write a check; rather, they mostly use their **debit card** to pay for nearly all purchases. When you use a debit card, the money is taken directly out of your checking account. Most student accounts are set up such that if you don't have enough money left in your account, the debit card simply won't work. This protects you from accumulating debt without noticing it.

❖ **Savings accounts** are meant as a way to store and accumulate money that you don't need to tap into frequently. To encourage *saving* money, this type of account pays you interest on the money you have in this account, either monthly or quarterly, and there is usually a limit on how many times per month you may take out money from the account without penalty. You cannot write checks on a savings account, nor use a debit card to make purchases with funds a savings account. This type of account is good for funds that you want to keep for emergencies and not touch under normal circumstances.

Bank Cards

Debit Cards

A debit card, also known as a check card (see above), allows you to make purchases at stores that accept the card (virtually anywhere within the U.S.), and the funds will be directly taken out of your checking account. A debit card also allows you to withdraw or deposit money to your bank account using an automatic teller machine (ATM). Some debit cards carry a credit-card logo (such as MasterCard or Visa) so that one can use them instead of a credit card. But they are not really credit cards because they can only be used as long as you have enough funds in the checking account to which they are linked. When your debit card expires or you close your account, simply cut up the plastic card and discard it; there is no need to return it to the bank.

Credit Cards

A credit card means that when you use it, a bank extends *credit* to you, i.e. loans you money for the purchase, even if you may not actually have that much money at the moment. You have to pay the bank back, of course. If you don't pay off the entire sum within a month, the bank charges hefty interest (usually at least 18%)—that's how the bank makes money. A credit card can be convenient, especially if you unexpectedly have major expenses. You can pay expenses such as airplane tickets with any major credit card, and renting a car only works with a major credit card. However, you must understand that it is easy to accumulate large bills with credit cards, and before you know it, you may be deep in debt. At the moment, as an international student without

a credit history in the U.S., you are not the target audience for banks who seek new credit card customers. But someday you will probably have a credit card, perhaps even before you graduate Illinois College. Be sure, before you accept a credit card, that you understand all your obligations, and make sure you stay within your budget when making credit card purchases.

ATMs

The abbreviation ATM (Automatic Teller Machine) refers to the banking machine where you can withdraw cash with a debit card or also deposit checks. There are several ATM networks to which banks may belong. If the bank from which you received your debit card belongs to the same ATM network as the bank that owns the ATM, then using that ATM is free; if your bank belongs to another ATM network, then using that ATM may cost a charge per transaction (usually around \$2). Still, virtually all debit cards work on all ATMs. There is usually a limit on how much cash you can withdraw per day.

There is one ATM directly on campus, in Bruner Fitness Center. This ATM is owned by the Bank of Springfield, which is affiliated with the ATM networks "MoneyPass" and "AlphaLink." A debit card from any bank affiliated with either of these two networks means that you can use this ATM without charge.

Money Transfers

If you anticipate transferring money between your home country and your U.S. bank account, you should discuss the processing time and fees associated with international wires and deposits. If you have a bank account with an American bank that also has a branch office in your home country, money transfers will be quicker and less expensive than international wires.

Chapter 5 – Additional Information

Social Security, State ID, Driver's Licenses

Social Security Number (SSN)

In the U.S., perhaps *the* most important identity document is a unique number assigned to each person. Now, already babies get an SSN. These numbers were created in connection with the tax system, but they are now also used in many other contexts where establishing a person's identity is important. You must have an SSN in order for an employer to pay you, but you first must have work before you can apply for an SSN.

You must apply for your SSN at the Social Security Office in Springfield. Check with the staff in the Career Center when we can schedule a trip to the Social Security Office. You must have the following documents with you:

- A letter from your immediate supervisor about the type of your job, its responsibilities, starting date, number of hours of work, and the supervisor's name and contact information;
- a letter from Rick Bystry (DSO);
- your passport;
- your I-20 Form;
- your I-94 Form (record of legal entry to the U.S., typically stored electronically when you enter the U.S., but you can retrieve it here: <https://i94.cbp.dhs.gov/I94/#/home#section>)
- the application form (p. 5 of this document: <http://www.socialsecurity.gov/online/ss-5.pdf>; on item 5, Citizenship, check the box "Legal Alien Allowed To Work").

Your SSN will come through the mail, printed on a card. Bring the Social Security Card to the Career Center so you can complete the paperwork to be paid for work. Also, show it to your bank; an SSN on record will avoid that the bank has to withhold certain taxes from your account. Keep your Social Security Card in a safe place! It is proof of your SSN, and you will need it for employment in the future.

Illinois State ID, Driver's Permit, Driver's License

Once you have an SSN, you can also get an Illinois State ID, even a Driver's License if you already know how to drive. This kind of ID makes everyday life easier than having to show your passport in routine situations. These documents are issued at the Jacksonville office of the Illinois Department of Motor Vehicles, in Lincoln Square Shopping Center. The requirements for the paperwork to establish your identity are essentially the same for the State ID, the Driver's Permit, and the Driver's License; the difference is the fee. You must bring:

- Your passport;
- Your I-20 Form;
- Your Social Security Card;
- One (1) piece of official mail that show *your name with your full address* at IC (this is to establish proof of your Illinois residency), for instance, a letter or account statement from your bank, an IC bill, a phone bill, your Social Security Card (personal mail does not count);
- \$20 for the State ID, or \$30 for the Driver's License.

To get a *Driver's License*, you also have to take tests. If you are under 21, you must first complete a 6-hour driver training and education course before you can apply for your actual Driver's License. Such courses can be taken online. The most up to date list of certified online driver education courses is available from the Department of Motor Vehicles, or www.cyberdriveillinois.com. Bring the Certificate of Completion, in addition to all the documents above, when you apply for a Driver's License. If you are 21 or older, you only need to show all the other documents above to apply for your Driver's License. You then pay the fee, take a written test, and if you have passed it, take a road test. When you have passed the road test, your picture is taken in the office right there, and your Driver's License card is finished in about 10 minutes.

It is also possible to get the Driver's License in stages, in order to get more practice behind the wheel. You submit all of the above documents, pay a smaller fee, then take the written test, and if you passed it, request a *Driver's Permit*. This is a piece of paper certifying that you may drive if you have someone in the car with you who is 21 or older and has had a Driver's License for at least a year. The Permit is valid for a year. When you are ready, take the road test to get the actual Driver's License.

Note: If you drive a car or motorcycle (meaning, "behind the wheel") and do not have an Illinois driver's license, the health insurance may *not* cover medical treatment sustained from injuries in an accident. You should not drive in the US unless you have been issued a US driver's license. Licenses issued in your home country may not be recognized.

Tips for Personal Safety

Emergency Contacts: Be sure to designate a parent or guardian as your Emergency Contact. This way, information regarding an emergency situation will automatically be passed on to your parents. Also make sure to provide Illinois College your Emergency Contact's most up-to-date contact information.

Communication Information: Provide Illinois College with accurate and up-to-date contact information regarding your telephone, mobile phone, address, and email address. Be sure to notify your parents and Illinois College staff in case of an emergency.

Keep Others Informed: Tell others (your roommates, your parents, your International Student Advisor, your DSO) your travel plans. Keeping others informed will make it easier to locate you in case of an emergency.

Stay Informed: If traveling overseas, research the political, cultural, and social climate of your travel abroad destination before heading overseas. While abroad, whenever possible, read local newspapers and watch local news broadcasts for developments that may affect your health and safety. If you have questions, please contact an Illinois College staff member.

Emergency Care

Students should go to a hospital emergency department *only* if the problem is life-threatening or extremely serious. Remember, health care in the U.S. is expensive. Services provided at an emergency room cost much more than the same services at a regular clinic. If Chesley Student Health Center cannot provide the services you need, these are your next lines of defense:

- ❖ **Springfield Clinic Prompt Care:** 1000 W Morton Avenue (close to campus, .6 miles = 900 m, 11 min on foot), open 8:00am-8:00pm.
- ❖ **Passavant Area Hospital:** 1600 W. Walnut Avenue (2.2 miles = 3,5 km from campus, extreme NW corner of town, 7 min by car), Level II Trauma Center.

Electricity

The usual voltage in the U.S. is 110 V. If the label of your electronic equipment says “Input 100/240 V~”, then the device will work here. However, you may still need an adapter in order to plug in your device(s). An adaptor may be purchased here, allowing you to plug the cord into the [“Type B” two- or three-prong receptacle.](#)

Weather

One of the most frequent complaints about Jacksonville is that you cannot actually predict the weather, because you really can’t tell what might happen during one 24-hour period. You name it; Jacksonville has it – sun, rain, snow, fog, even the occasional tornado. It might be easier to break it down by seasons:

Fall/Autumn: This is one of the most beautiful times of the year in Jacksonville, as this is when the leaves turn and you see an amazing range of colors – red, orange, yellow, and brown. In

September, it will still be pretty warm, and this often lasts until mid-October, but by the end of November, Winter is in the air. The Average Fall temperatures can range from 26 degrees to 10 degrees Celsius. (Fall is mid-September until late November).

Winter: Jacksonville is not the coldest place during the winter, but it is certainly time to get out your hat, scarf, and gloves. Some winters are very mild while other winters are more severe. Jacksonville will usually have a few snowstorms during the winter. Average Winter temperatures usually range from 12 degrees to -5 degrees Celsius. (Winter is mid-December until mid-March).

Spring: By mid-March, the weather usually starts to improve and the trees start to bloom. In April the days get warmer, although you wouldn't know it at 8:00 a.m. – this is when the temperatures can change 25 degrees in one day. By May, the days are very warm and summer is about to hit. Spring temperatures can range from 23 degrees to 1 degree Celsius. (Spring is mid-March until mid-June).

Summer: Hot, hot, hot! Summer is very warm and very humid. Some summers there is quite a bit of rain and some summer is very dry. Average Summer temperatures can range from 30 degrees to 15 degrees Celsius. (Summer is mid-June until mid-September).

What does this mean for you? You need to be prepared for all types of weather – don't be surprised if it is t-shirt weather one day, and the next day you need to put on your winter coat!

Shopping

Below you will find some helpful suggestions for shopping in Jacksonville, broken down by “need”. This list is not exhaustive, nor does not endorse specific businesses. However, these businesses have proven useful to international students.

Grocery Stores (all on Morton Avenue)

Nearest to reach on foot: **County Market**, 1255 W. Morton (.8 miles = 1,3 km, down the hill from campus, 15 min on foot, open 24/7, great selection, highest prices)

Best prices: **Aldi**, 329 E. Morton (1.8 miles = 2,9 km E of campus, best place to save a lot on basics)

Has everything: **Walmart Supercenter** , 1941 W. Morton (1.9 miles = 3 km W of campus, farthest, 38 min on foot; grocery prices not as low as they want you to believe)

Pharmacies

Open 24/7: **CVS** and **Walgreens**, both on the corner Morton & Main

Good prices: **Walmart Supercenter** (sells certain generic-brand prescription drugs for \$4; pharmacy *not* open 24/7)

Cell Phones

Best selection: **AT&T Store**, 1921 W Morton Ave. (near Walmart)
Good prices: **Walmart Superstore** (electronics service counter *not* open 24/7)

Clothes

Lowest cost, good 2nd hand: **Goodwill Store**, 1205 W. Morton (.6 miles = 1,5 km directly S of IC)
Salvation Army Family Thrift Store, Lincoln Square Shopping Center (.8 miles = 1,3 km SE of campus, 15 min on foot, closest low prices)
Best new prices: **Walmart Supercenter**
Closer, new, reasonable: **JC Penney**, Lincoln Square Shopping Center

Department Stores

Discount: **Walmart Supercenter** (open 24/7)
Slightly more upscale: **Shopko**, W. Morton, across the street from Walmart

Banks

US Bank 322 W. Morton (1.2 miles = 1,9 km E of campus, 23 min on foot; Jacksonville's only regional bank with offices and ATMs across the Midwest)
Farmers State Bank 200 W. State Street (1 mile = 1,6 km E, old downtown, 19 min on foot; can handle non-standard international students' situations)

If you find you still have questions after reviewing this Handbook, don't hesitate to reach out to any of the international staff!