INTERNATIONAL STUDENT HANDBOOK

About This Guide

This Handbook contains important information intended to help you acclimate to USAO and life in Chickasha, Oklahoma as well as maintain your immigration status. Please review the information to learn more about your new campus, community, and responsibilities. We hope that you will find this guide helpful.

*Disclaimer: Information may have changed since the date of publication.
## Contents

**Maintaining Your F-1 Student Status** ................................................................. 3  
SEVIS ............................................................................................................................. 4  
Passport Validity .......................................................................................................... 4  
Online or Distance Learning Education Courses ....................................................... 4  
Leaving the United States ......................................................................................... 5  

**Employment** ........................................................................................................... 6  
Social Security Numbers ............................................................................................ 6  

**Legal Rights and Responsibilities** ....................................................................... 8  
Driving ......................................................................................................................... 8  
Drinking ...................................................................................................................... 8  
Illegal Drugs .............................................................................................................. 9  
Smoking ...................................................................................................................... 9  
Disturbance ................................................................................................................ 9  
Assault and Battery ................................................................................................. 9  
Guns and other Weapons ....................................................................................... 9  
Indecent Exposure ..................................................................................................... 9  
Dating and Harassment ............................................................................................. 9  

**Off-Campus Housing** ......................................................................................... 11  

**Financial Affairs** ................................................................................................ 12  
Banking Services and Money .................................................................................. 12  
ATM/Debit Cards ....................................................................................................... 12  
Checking and Savings Accounts ........................................................................... 12  
Income Tax .............................................................................................................. 13  

**Health Care and Insurance** ................................................................................ 14  
What to Do If You Get Sick ................................................................................... 14  
How Medical Insurance Works ............................................................................ 15  
Paying for Insurance ............................................................................................... 16  
What to Do If Your Claim Is Denied ................................................................. 16  
Glossary of Insurance Terms ............................................................................... 16  

**Mailing and Shipping** ......................................................................................... 18  
United States Postal Service ............................................................................. 18  
United Parcel Service (UPS) .................................................................................. 18
FedEx .................................................................................................19
US Culture.............................................................................................20
Social Relations and Customs in the US..............................................20
Notable Characteristics of Americans ...............................................20
How Cultures Vary................................................................................20
Aspects of Non-Verbal Communication .............................................21
Life After College ..................................................................................23
  Graduate School ..................................................................................23
  Visa Options..........................................................................................23
  Job Search ............................................................................................23
  Immigration Consultation ....................................................................24
Other Information ....................................................................................26
  Transportation ......................................................................................26
  Shopping ...............................................................................................26
  Time Zones ..........................................................................................28
  Holidays.................................................................................................28
  Cell Phones ..........................................................................................29
  Security..................................................................................................30
Maintaining Your F-1 Student Status

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

As an F-1 student, you are admitted to the U.S. for “duration of status”. Duration of status is the time during which an F-1 student is pursuing a full course of study including up to 30 days before the program start date and up to 60 days beyond the completion of study or the completion of an authorized post-completion optional practical training (OPT).

It is extremely important for a nonimmigrant to maintain his or her status while in the U.S. Failure to maintain the terms and conditions of nonimmigrant status is a ground for removal from the U.S. (deportation) under INA: Act 237(a)(1)(C)(i).

To maintain your F-1 status, you must:

- Report to the DSO to have his/her SEVIS record registered in SEVIS in a timely fashion after your first entry for initial school attendance. This includes providing the DSO with his/her current U.S. address.
- For the first entry for initial school attendance, the school listed on the visa and on the I-20 must be the same, and that is the school the student must intend to attend.
- Pursue a “full course of study” at the school listed on the currently valid I-20 during the fall and spring semesters. A “full course of study” is considered to be at least 12 credit hours of enrollment. You are not required by USCIS to enroll in classes during the summer session, unless summer is your first semester in the U.S. If you believe that you need to drop a course, come see the Registrar’s Office BEFORE you drop the course. If you drop below 12 credit hours without authorization, you have violated your F-1 student status and must leave the country or face deportation.
- Make normal progress towards completing the course of study by completing studies before the expiration of the program completion date on the I-20. If you will not be able to complete your studies by the program completion date on your I-20, please see the Registrar’s Office for an Application for Program Extension. The Application for Program Extension must be received within 30 days of program completion date.
- Notify the Registrar/DSO of any changes to your program of study.
- Notify the Registrar/DSO of any address changes within 10 days of change.
- Work off-campus only if you have first received authorization from USCIS (forms are available in the Registrar’s Office). On-campus work requires an on-campus employment clearance and a social security card. Please note: if you work illegally, you must leave the country or face deportation. You cannot be reinstated. On-campus work is limited to part-time (20 hours or less per week) during fall and spring semesters. On-campus work may be full-time (more than 20 hours/week) during summer and official school breaks.
- Maintain a valid passport at all times.
- Complete an official immigration transfer whenever you change educational institutions. An F-1 student must first notify the Registrar/DSO of their intent to transfer and obtain appropriate F-1 student transfer forms. Please note: an immigration transfer is a totally separate process from transferring academic credit from another school.
- Request a travel endorsement on your I-20 from the Registrar’s Office before leaving the U.S. If you do any travel, carry your visa, I-20 and a copy of your transcript showing you are enrolled.

**SEVIS**
SEVIS is the internet-based system that maintains accurate and current information on non-immigrant students (F & M visa), exchange visitors (J visa), and their dependents (F-2, M-2, & J-2). SEVIS enables schools and program sponsors to transmit electronic information and event notifications via the Internet, to the USCIS, USICE and Department of State (DOS) throughout a student or exchange visitor’s stay in the United States. The system will reflect international student or exchange visitor status changes, such as admission at Port of Entry (POE), change of address, change in program of study, and other details.

**Passport Validity**
United States Immigration requires that you keep your passport valid at all times. To extend or renew your passport, contact your country’s consulate or embassy for directions. Ask for the addresses and phone numbers of consulates and embassies in the ISS office or go to [http://www.travel.state.gov](http://www.travel.state.gov) (click on Foreign Consular Offices in the US or links to Foreign Embassies in Washington, D.C.)

**Online or Distance Learning Education Courses**
No more than three credits or one course of on-line or distance education courses can be counted as a full course of study.
Leaving the United States

• Students leaving temporarily - Students planning to travel outside the U.S. temporarily should obtain a validation on their I-20 in Registrar’s office. After receiving appropriate USAO clearances, a designated school official will sign page two of the I-20, if the student is in good standing at the university. Without a validated I-20, a student may be denied entry into the U.S. even if he/she has a valid visa.

• Students who have completed their study, or completed their practical training have 60 days to leave the United States. Students who have applied to USCIS for another benefit or status may remain the U.S. until USCIS makes a decision on their application. Students who have been admitted to another degree program are allowed to remain in the U.S. until the next semester begins or no later than five months. Students however must obtain an I-20 within 60 days of the end date of OPT or completion.

• Students who withdraw from classes without authorization from a designated school official must leave the U.S. immediately. The regulations provide no grace period days after the withdrawal from classes.
Employment

All individuals working in the United States are required by the employer to complete Immigration Form I-9 showing that they are eligible to accept employment. This is required for both on and off-campus employment.

- On-Campus - An F-1 or J-1 student may accept employment only after obtaining an USAO work permit from the business office. On campus employment is limited to part-time (20 hours or less per week) during fall and spring semesters. It may be full-time (more than 20-hours a week) during summer and official university holidays.

- Obtaining On-Campus Work Permit -To obtain clearance for on-campus employment, bring the following documents to the business office.
  - Valid Passport
  - Valid I-94
  - Form I-20 or DS-2019
  - J-1 students must bring sponsor letter indicating permission to accept on campus employment

- F-1 students are not allowed to work off-campus without recommendation from a designated school official and authorization from USCIS. If authorized to work off campus, USCIS will issue an EAD (employment authorization document) card. An F-1 student cannot begin off-campus employment until he/she receives the EAD card. Forms are available in the Registrar’s Office.

Social Security Numbers
Everyone who works must obtain a Social Security Number (SSN) including international students. It is not a work permit, nor is it a health insurance benefit. The Social Security Number is used by the government to collect taxes from employees’ paychecks to provide stipends to qualifying elderly and disabled people. However, students in F-1 status must now show proof of employment. When you find a job on campus, your employer must complete a letter with specific information about the job you have been offered. The letter must be printed on the Department’s letterhead with an original signature. This letter, along with your passport, I-94 and I-20 must be taken to the Social Security Administration office.

Although an SSN is only meant to be used for tax and government purposes, it is often used by financial institutions, businesses, and others as a unique identification number. Because the SSN is a unique ID, it is often the target of “identity theft”. Therefore, you should be very careful about where and to whom you give your SSN.
• Never carry your Social Security card or number with you.
• Be very careful with any forms, applications or other materials that may have your SSN on it.
• Never give your SSN to someone who phones you.
• Never reply to email or web sites that request a SSN.
Legal Rights and Responsibilities

International students need to understand their rights and responsibilities both as students and as members of Chickasha community. Refer to USAO’s Student Handbook for further information.

As an international student, you are expected to uphold federal, state, and city laws as well as University rules just like any other student at USAO. Any criminal offence or other serious legal problem could jeopardize your status at the university and/or with USCIS.

Although everyone assumes that your stay in the United States will be free from legal entanglements, you should be aware of certain laws or policies which may be different from those in your home country.

Driving
Even though basic traffic laws and regulations are similar all over the world, there are still numerous differences you should be aware of when driving in a new country. If you are planning on driving in the U.S., you should review the traffic regulations specific to the states where you intend to drive.

An Oklahoma driver’s license is not required for nonresidents at least 16 years old who are properly licensed to drive in their home country. If you wish to obtain an Oklahoma driver’s license, you must go to a driver license exam site (301 S. 2nd Street, 405-222-1809). You will need your passport and I-94 number, and USAO student ID card and valid proof of auto liability insurance. You can retrieve I-94 information at https://i94.cbp.dhs.gov/I94/consent.html. Once the examiner accepts your documents, you will need to complete a vision test, written test and skills test.

Drinking
- Consuming beer or other alcoholic beverages is prohibited on campus, including in University housing. The legal age for the purchase and consumption of beer or any alcoholic beverage in Oklahoma is 21.
- Driving under the influence of alcohol is a serious crime and offenders can be jailed for such an offense. Do not drive if you have been drinking alcoholic beverages. Never have an open container of any alcoholic beverage in your car. If you must transport a container that has been opened, make sure the liquor is placed in the trunk of the car. Anytime you operate a vehicle and you are determined legally intoxicated by a police officer, you may be charged, fined, and/or taken to jail.
Illegal Drugs
The possession, use of, and/or attempt to sell illegal drugs such as marijuana (“pot”), PCP, cocaine, or any narcotics are strictly prohibited. Being convicted of drug crimes results in imprisonment and may be cause for deportation when the sentence (time served in prison) is completed.

Smoking
Smoking and other tobacco use is prohibited in a number of public areas, including the USAO campus, libraries, elevators, buses, planes, restaurants, churches, and most doctors’ offices. In the United States one must be 18 years or older to purchase and/or use tobacco products.

Disturbance
Disturbing the peace of a town, neighborhood, or family by loud or unusual noise, or uses of abusive or profane language, or threats to fight, quarrel or shooting of firearms can result in an arrest by a police officer. If a person uses profane, violent, abusive, or insulting language toward or about another person, he or she can be found guilty of disturbing the peace and can be fined or imprisoned upon conviction.

Assault and Battery
Assault is an attempt to inflict bodily injury upon someone and is a basis for civil action and criminal prosecution. Battery is the intentional touching of an individual, which causes physical injury. It is considered a criminal offense.

Guns and other Weapons
Weapons are not allowed on campus. Possession of a weapon off-campus must comply with state laws.

Indecent Exposure
A person who exposes or assists anyone else in exposing his or her private parts in public, is guilty of a felony and, upon conviction, will be punished by a fine or imprisonment.

Dating and Harassment
Persons from different cultures can easily misunderstand the thoughts and gestures of another person, especially in a dating (male-female) relationship. Please keep this in mind when you interpret someone else’s actions. For example, although American women may appear friendly, very few develop a relationship with a man quickly. If a man makes any kind of advance too early, his actions can result in a criminal charge
being filed. In Oklahoma, the age of consent for sexual activity is 18. Being involved in consent sexual activity with a minor (someone that is below the age of 18) is statutory rape. However, regardless of age, if a woman feels obliged to respond sexually against her will, she may believe she was threatened with rape and can make a legal complaint against the person initiating the threat. Do not assume anything.

Sexual harassment is a form of gender discrimination and is prohibited by law. For additional information on sexual harassment, refer to the Student Handbook and USAO’s sexual harassment brochure. It is essential that you understand your rights and responsibilities as a student at USAO.
Off- Campus Housing

Finding suitable housing off-campus may be frustrating and time consuming. It is important to look at several rental properties within your price range before making a decision. Be sure to compare apartment sizes, cost, amount of security deposits, whether or not utilities (gas, water, electricity) are paid for by renter or landlord, whether or not furniture is provided, etc. You can make an appointment by telephone to see the properties that are of interest to you.

When you inspect the property, take note of any repairs that need to be made and ask to see a copy of the lease you will be expected to sign. Take photographs of the damaged areas in the apartments and date them. Keep them in your file till the lease ended and you finally vacate the apartment.

Most landlords will expect you to sign a lease, a written contractual agreement between you and the landlord. The lease specifies what the landlord will do and what the renter will do. It is essential that you understand the lease before you sign it. A lease protects you from having your rent increased for the term of the lease, and provides an opportunity for you and the landlord to have written advanced agreements about repairs, etc. Take a copy with you to read carefully. Safely keep all important documents, your signed lease, photographs, and a checklist of the apartment in your file.

When you inspect a rental property notice or inquire about:
• What (if any) utility payments are included in the rental fee?
• How much will the security deposit be?
• Note the location with respect to stores, Laundromats, etc.
• If you will be paying your own heating or cooling cost, try to find out what the actual costs were for these utilities last year. If the thermostat is not located in your property, find out where it is located and who will monitor it.
• Check appliances (stove, refrigerator, and air conditioner) to make sure they are clean and working.
• Find out who will be responsible for repairs to the property and appliances and who will maintain the grounds. (Make sure this is written in the lease).

Once you have decided on the property you want to rent, read the lease carefully and do not hesitate to question anything you do not understand or agree with. If a potential landlord tells you that the lease is “just a form,” or that something won’t “apply to you,” please beware that this is a sign of potential problems ahead. (Unless alternations are made to the lease and both the renter and the landlord initial beside it, the requirements of the lease apply to you. Verbal contracts are not legally binding. Get absolutely everything in writing, signed by all participants, dated, and make sure everyone involved has a copy.) Once you sign the lease, it is a binding legal contract.
Financial Affairs

Banking Services and Money
There are several banking institutions in Chickasha as well as Herring Bank which is associated with USAO’s Drover Card. Banks offer interest-bearing accounts and non-interest bearing checking accounts. Savings and Loan Associations offer interest-bearing savings accounts as well as interest-bearing checking accounts.

Most institutions offer ATM machines that are available 24 hours a day. Although banking institutions vary in the type and quality of service, most offer services commonly needed by international students such as checking accounts, savings accounts, international drafts, and travelers’ checks.

ATM/Debit Cards
In order to make it easier to obtain money from your bank account, your bank will probably offer you the choice of using an ATM or Debit card. ATM stands for Automated Teller Machine. These machines are located in Chickasha and in other cities and states as well. They are useful because they enable you to get cash out quickly and are open 24 hours a day. If you use an ATM card, you will be given or asked to choose a PIN (Personal Identification Number) which is a security measure to ensure that if you lose your card others cannot take money out of your account. If you are allowed to choose this number, select one which would not be easy to guess but one that is easy for you to remember. Also, keep in mind that some banks charge a fee for using an ATM. Consult your bank to determine when and where you will be charged a fee. Also, be careful about keeping your PIN number secure by not allowing strangers to observe you when you enter your PIN number into the ATM, and use ATM’s only in places and at times when the environment around you feels safe.

Checking and Savings Accounts
When opening an account, make sure you understand the terms and services of the account. Ask the bank about penalties and service charges before you agree to place your money in any account. It is advisable to keep money for daily living expenses—food, and utilities in a checking account. Extra money you bring with you for school expenses should be deposited in a savings account and later transferred to a checking account when needed. Do not keep large amounts of money with you or in your room.

- Checking Account
  Money is deposited in a checking account for convenience and safety; as it is more prudent to pay for large purchases with debit card than with cash. A small service
fee may be required for a checking account. To open a checking account, you must provide the bank with your name, local address, and immigration documentation such as your I-94 or Visa depending on the institution. You will also be asked to present one form of identification such as your passport, state driver’s license, or valid USAO ID Card. The bank keeps your signature on file to verify signatures on checks written against your account.

- Savings Account

If you wish to save money, you may deposit it in a savings account where it will earn interest. The staff at the bank can advise you about several ways to save money. Checks written in another country’s bank usually take 12 to 28 days to actually be deposited in your U.S. account. Plan for this time lapse so that you will not encounter difficulties while waiting for your money to arrive.

**Income Tax**

In general, anyone who works must pay U.S. Federal and State income tax. The employer will withhold a percent of your earnings and send it to the U.S. Internal Revenue Service (IRS) and to the State. If the amount withheld for taxes is more than the amount you are required to pay for the year, you are entitled to a refund. By the end of January, you will receive a summary statement of your earnings and the taxes withheld for the preceding period from January —December. Whether or not you are entitled to a refund of your state and federal taxes, you must file (submit) an income tax return form.
Health Care and Insurance

All new students are required to submit an immunization and health history. This requirement includes submission of verification of the dates of immunization against measles, mumps, rubella and Hepatitis B. Students are also required to have the meningococcal immunization if they will be living in university housing.

What to Do If You Get Sick
If you are ill or injured during a time when the Health Services is open, you should go there for recommendations. Otherwise, you should go to a local physician or urgent care clinic. For very serious illnesses or accidents, you can seek treatment in a hospital emergency room, but you should seek other options if your condition is not life-threatening.

Chickasha Health Care
Serving as a regional health care center for South Central Oklahoma, Chickasha is home to some of medicine’s most advanced care. The broad spectrum of physician, clinic, and acute care hospital services are all conveniently located on or adjacent to the Grady Memorial Hospital medical campus.

Grady Memorial Hospital
Grady Memorial Hospital provides diagnostic, medical, surgical, and hospital care, extended care, outpatient care, and other hospital and medically related services to persons in need of such services without regard to race, age, creed, color, sex, handicap or national origin for the benefit of the people of Grady County and the State of Oklahoma. To learn more call 224-2100 or visit www.gradymem.org

Five Oaks Medical Group
Five Oaks Medical Group is a multispecialty clinic, wholly owned and operated by Grady Memorial Hospital. The clinic is staffed with Physicians and licensed professionals representing family medicine, pediatrics, obstetrics & gynecology, general surgery, podiatry and urgent care. Additionally, rotating specialists in orthopedic surgery, ophthalmology, oncology, cardiology, urology, vascular and ENT are scheduled each week in the Specialty Clinic. To learn more call 224-2100 or visit www.gradymem.org.

Southern Plains Medical Center
(SPMC) provides high quality healthcare and state-of-the-art diagnostic options in a single multi-specialty setting. Southern Plains is open 8am – 7pm Monday – Friday with additional QuickCare hours Saturday from 8am – 7pm. Southern Plains prides itself in the wide scope of medical services, specialties and top-notch providers present at this one location. Our comprehensive service lines allow us to be a “one-stop-shop” for all your healthcare needs. There are 27 providers practicing at SPMC. Specialties include: Pediatrics, Family Practice, Internal Medicine, Optometry/Ophthalmology,
Gynecology, General Surgery, Orthopedic Surgery, Podiatry, Oncology/Hematology, Pain Management, Urology, Podiatry, Cardiology, Otorhinolaryngology (ENT), Nephrology and Audiology. To see a complete list of our specialties/physicians or learn more visit.

Other Community Medical Services
Other community medical services include the Oklahoma Cardiovascular Associates Clinic, Grady County Health Department, Chickasha Access Health Care Free Clinic, Davita Dialysis, Healthcare Stat Clinic, along with several top quality home health agencies, hospice, chiropractic and assisted living facilities.

Several physical therapy clinics, optometrists and dentists round out the medical community. For a community of 17,000, Chickasha offers an extraordinary array of health and helping services.

A complete list of chamber members in the medical community can be found on the website at www.ChickashaChamber.com

The following numbers may be of use to someone needing help or service:

Emergency - Ambulance, Fire, Police.................................................................911
USAO Campus Security..............................................................405-222-8066
Access Health Care of Oklahoma.........................................................405-224-4977
Five Oaks Medical Center........................................................................405-224-2100
Grady Co. Health Department..............................................................405-224-2022
Grady Memorial Hospital.................................................................405-224-2300
Southern Plains Medical Center (Quick Care Walk-in Clinic)..............405-224-8111

How Medical Insurance Works
When an individual purchases medical insurance, his or her premium is combined with the premiums of others to form a pool of money. That pool is then used to pay the medical bills for those participants who need medical care. Once you purchase a medical insurance policy, you will receive an insurance identification card from the company. This card is valid only as long as you continue to pay your insurance premium. It will show the name of the insurance company and the policy number, and often will indicate a telephone number to call in case of emergency or for answers to questions. If you become sick or injured and seek medical treatment, you need to notify your insurance company as soon as possible. They must receive a written request for payment (called a claim), that they will review before they can make a payment. Always provide the company with complete and accurate information on the claim form;
otherwise they will be unable to evaluate the claim and make payment. Sometimes the insurance company will ask you or your doctor for additional information. You should respond promptly to their request so that they can process your claim. In most cases, your doctor or hospital will submit the claim directly to the insurance company and wait to receive payment from them before billing you for any balance. Other medical providers will require you to pay in advance and seek reimbursement from your insurance company afterwards. You should ask about the payment arrangements before you receive treatment so you know what to expect.

**Paying for Insurance**

Until you pay your insurance premium, you do not have insurance coverage. Some policies also specify a waiting period before the insurance is in force. All insurance policies have an expiration date, by which you must pay the next premium to continue, or renew, your coverage. Renewing your insurance on time will prevent the insurance from being interrupted, called a lapse in coverage. This is important because if your insurance coverage lapses and you become ill or injured, you may not be able to receive insurance coverage even if you pay your premium.

**What to Do If Your Claim Is Denied**

Remember that most insurance policies have specific exclusions, that is, medical procedures not covered. You may submit a claim and later learn that the company has denied your request for payment. If you do not understand the reason for the denial, you should contact the Health Services or the insurance company. If you disagree with the decision of the insurance company, you have the right to appeal that decision and request the company to consider your case again. The insurance company can tell you the specific procedure for filing an appeal.

**Glossary of Insurance Terms**

*Claim:* A written request by the insured individual for payment by the insurance company for a cost incurred and covered under the insurance policy.

*Co-Payment:* The portion of the covered expense, after the deductible is paid, which must be paid by the insured individual. The co-payment is usually expressed in a percentage. For example, if the insurance company pays 80% of covered charges, your co-payment is 20%.

*Cost Containment:* Actions or practices to minimize costs incurred by both the insured individual and the insurance company. Cost containment helps to maintain reasonable insurance premiums.

*Covered Expense:* Any expense for which complete or partial payment is provided under the insurance policy.
Deductible: The initial portion of a covered expense, which must be paid by the insured person before the insurance policy pays its part of the expense.

Exclusion: Any condition or expense under the terms of the insurance policy, no coverage is provided and no payment will be made.

Fee for Service: Medical care which is provided in exchange for a fee paid to the provider at the time the service is rendered.

Insurance Policy: A written contract defining the insurance plan, its coverage, exclusions, eligibility requirements, and all benefits and conditions that apply to individuals insured under the plan.

Insurance Premium: The amount of money required for coverage under a specific insurance policy for a given period of time. Depending on the policy agreement, the premium may be paid monthly, quarterly, semi-annually or annually.

Lapse in Coverage: After an initial insured period, the period of time during which an individual is uninsured, usually because of failure to pay the premiums.

Pre-existing Condition: A medical condition that existed prior to the commencement of coverage under a given insurance policy. Depending on the policy, a pre-existing condition may be defined as:
   a) A condition which has its origins prior to the commencement of coverage;
   b) A condition which exhibited symptoms prior to the commencement of coverage;
   c) A condition for which treatment was sought prior to the commencement of coverage;
   d) A condition which was diagnosed prior to the commencement of coverage;
   e) A condition for which treatment was received prior to the commencement of coverage.

Preventive Care: Measures taken in advance of symptoms to prevent illness and/or injury.

Renewal: Paying a premium for an additional period of time (after the initial insurance period has expired) in order to continue coverage.
Mailing and Shipping

United States Postal Service
- The United States is divided into postal zones designated by a ZIP (Zoning Improvement Plan) codes. USAO’s zip code is 73018.
- ZIP codes should be used as part of your return address whenever you send letters or packages and your correspondents should include the ZIP code in your address whenever they mail something to you.
- The main post office is located at 702 W Kansas Ave.
- Mail is delivered daily, except Sunday and legal holidays.
- The mail room on campus handles most of the postal services you may need. Only one person may use one mailbox.
- Important letters and packages, for which you wish a record of delivery, should be sent by “certified mail” in the United States and by “registered mail” outside the U.S. Mail with a value (currency, jewelry, etc.) sent within the U.S. should also be registered. For a small additional fee at the time of mailing, you can request a “return receipt,” a return postcard to notify you that the piece has reached its destination. For further details, contact the post office.
- Rates for mailing packages within the United States are determined by the weight of the package and the distance it is sent. The package must not be larger than 79 inches, length and girth (measurement around the width) combined. As maximum weight varies from country to country, check with the post office before you ship a package outside the U.S.
- It is wise to get postal information before sending anything home. You may find that tariffs are prohibitive or postage costs so great that the purchase may not be worth it. Books may be sent for lower rates than other packages. The package must be clearly marked “books” and may contain no messages.
- A package mailed to a U.S. address may be insured against loss for a small additional fee. Not all packages mailed to another country are insurable. Check with postal authorities.
- Packages in plain (no printing on outside), sturdy boxes, need not be wrapped in paper. All packages must be sealed with sealing tape or strapping tape. Do not use string masking tape, or “scotch” tape.
- When mailing packages overseas, be sure to arrive at the post office before 3p.m. to allow ample time to complete various documents.

United Parcel Service (UPS)
- UPS is a package delivery company which delivers parcels to every state in the United States. Each package is automatically insured for $100.00.
• Deliveries made by surface transportation are usually made within 3 to 6 days, depending on distance. Air transportation of parcels, either next day service or second day service, is also available, though it is more expensive.
• For more information, call the United Parcel Service at 1-800-742-5877.

FedEx
• FedEx is a package delivery company which delivers parcels to every stay in the United States and most countries abroad.
US Culture

Social Relations and Customs in the US

Notable Characteristics of Americans
The American society is the most culturally diverse society in the world. Even with this diversity, it is possible, in general, to describe attitudes and practices that are common among Americans. The following remarks are only generalizations. Individuals who are exceptions to any or all of them do exist.

Individualism
Most Americans see themselves as separate individuals, and only secondly as representatives of a family, community, or other group. They dislike being dependent on other people, or having others depend on them. Some people from other countries may view this attitude as selfish or self-centered. Others may view it as a healthy freedom from the constraints of ties to family, social class, or clan.

Informality
Americans are taught that "all men are created equal." While they may violate the principle in some aspects of life, in other aspects they adhere to it. They treat each other in very informal ways, even in the presence of great differences of age or social standing. From the point of view of people from other cultures, this type of behavior may reflect lack of respect. From the point of view of Americans, it shows a healthy lack of concern for social ritual.

Time consciousness
Americans place considerable value on punctuality. They tend to organize their activities by means of schedules. As a result, they may seem to be in a hurry, always running from one thing to the next, and not able to relax and enjoy themselves. Foreign observers sometimes see this as being "ruled by the clock." In this country it is a way of assuring that things get done.

How Cultures Vary

Customs: Everyone knows that "customs" differ from one place to another - when they greet other people, some people bow, some people shake hands, and some people kiss each other on the check. Differences in customs appear in countless aspects of human behavior. While it is important for foreigners to learn the main customs that prevail locally and to follow them, or at least not violate them, it is not possible to give a complete catalog of any culture’s customs.

Assumptions and Values: Members of a particular culture share certain unquestioned values and assumptions, that is, ideas about how the world operates, human kind’s
place in the world, what is right and what is wrong, and what the purpose of living is supposed to be. Some of the assumptions and values that underlie American culture will be discussed later, when we look at the workplace.

Ways of Thinking: People from different cultures have different ways of putting information together to reach judgments and decisions. What is “logical” to people from one place might not be logical to people from another. Discussing differences in ways of thinking is difficult, because the subject is abstract.

Aspects of Non-Verbal Communication

Nonverbal communication concerns those aspects of people’s behavior that “send a message” even though they are not manifest in spoken or written words. Non-verbal communication is a complex topic, covering larger number of things people do and don’t do. Only a few aspects of non-verbal communication are discussed here.

- Clothing and Adornments
  People notice and react to the clothes other people wear, their jewelry and the amount of makeup they use. There is no universally correct way to dress for any given job, or quantity of eye shadow to wear. Students who want to fit into the workplace will want to notice what other people at their level of the organization are wearing and then dress similarly.

- Hygiene
  Most Americans react negatively—even strongly negatively—to people who exude body odors or breath odors that are considered natural in other parts of the world. Unless you bath or shower daily, wear clean clothing, and use deodorant and toothpaste or mouthwash to mask your natural body and breath odors, Americans will never stop viewing you as “foreign” or “different”. You yourself might find it perfectly acceptable to be regarded as “foreign” or “different”, and not want to adopt American practices concerning personal hygiene. But you should realize that following different hygienic practices can erect permanent barriers to close relationships with most Americans and to getting and keeping a job.

- Personal Space
  Most foreign students have come to realize what Americans believe to be the proper distance to maintain between two people who are talking together or are in a public place together. While they are in the United States, if they wish to maintain constructive relationships with the local people, foreign students will need to adjust their own notions of “personal space” to accommodate those of the natives.
• **Gaze**
  Americans say they think it is important for people to “look other people in the eye” and indeed they believe that. They do not mean that people who are talking to or listening to other people should gaze continuously into other people’s eyes. Doing so causes great discomfort. What they really mean is that a speaker should look from time to time directly in to the listener’s eyes and that listeners should look for longer periods into the speaker’s eyes. Foreign students who are unable to bring themselves to look into the eyes of the person with whom they are talking will always be viewed as being excessively shy, polite, deferential, or even dishonest and unreliable. Non-verbal behavior carries powerful messages.

• **Touch**
  Again, experienced foreign students have had the opportunity to become acquainted with American attitudes toward physical contact between people. They will realize that males rarely touch each other, except to shake hands, and that females might touch each other —usually on the arm or shoulder — somewhat more than males do. They will also realize that male-female touching is quite problematic in this time of heightened concern with “sexual harassment” (Sexual harassment is generally defined as unwelcome physical advances, touching, making comments of a sexual nature, or requiring sexual favors in return for a positive performance appraisal or for retaining a job.)
Life After College

As you start your last semester/year of college, we highly encourage you to put some serious thought into your plans after graduation. Be as prepared as possible for all eventualities.

Once you have completed your undergraduate degree program, you have several options and each option has its own merits and demerits. Choosing the right option will involve a large amount of research and will come down to personal preference and financial resources available to you.

Graduate School
International students might choose to go to graduate school after completing their undergraduate degree. The US has some of the very best graduate schools in the whole world, but attending them can be costly, and will involve a large amount of hard work. The visa/immigration requirements for graduate school are similar to those of attending an undergraduate school. Please make sure to consult with an immigration attorney and/or USCIS (United States Immigration and Naturalization Service) before making any decisions.

Visa Options
Once you have graduated, you will need to make sure you are in compliance with your student visa. For a good explanation of visas following graduation, see the Curran and Berger Visa Information page (http://curranberger.com/visa-info/2013-05-31-16-29-39). Also, please make sure to consult with an immigration attorney and/or USCIS (United States Immigration and Naturalization Service) before making any decisions.

Job Search
If you think that you want to stay and work in the United States after completing your undergraduate degree, make sure that you know your visa requirements and restrictions. Navigating the American immigration process is often stressful and confusing because there are as many visas as there are letters in the alphabet. The eligibility requirements and legal rulings are constantly changing, which does not make the process any easier.

Some international students may find it hard to find employment as employers are often reluctant to deal with visa and immigration issues. Please make sure to consult with an immigration attorney and/or USCIS (United States Immigration and Naturalization Service) before making any decisions.

Most international students opt to stay in the US after graduation under the Optional Practical Training (https://www.uscis.gov/eir/visa-guide/f-1-opt-optional-practical-training/f-1-opt-optional-practical-training-opt), visa. This visa allows the international
students to work in the U.S. for up to a year (WITHOUT requiring an employer-sponsored visa), as long as they file for OPT and have a job in their major area of study within 60 days after they graduate, and/or 90-days prior to graduating. The recommendation here of course is to apply for the OPT as soon as possible because it can take USCIS up to 120 days (and sometimes a little longer) to process your OPT application. Keep in mind that to utilize OPT, International students must meet specific requirements. Not just any job will do. International Students must find a job within their field of study. Please consult with the Registrar's Office in this regard.

The pressure doesn’t disappear after securing a job. If the international student is hired, the OPT will only allow to stay at the job for a year. After that, they will have to apply for a different kind of work visa with the sponsorship of an employer.

**Immigration Consultation**

No matter which path you choose to take, as always, please make sure to consult with an immigration attorney and/or USCIS (United States Immigration and Naturalization Service) before making any decisions. The sheer amount of paperwork, and complexity of the immigration process (depending on the path you take after graduation) can be consuming, overwhelming, and perhaps costly.

There are no immigration attorneys in Chickasha, but there are several based out of Oklahoma City and Norman. USAO has no direct affiliation with any one specific immigration attorney/law firm, but here are a few choices for you to consider:

**Immigration Attorneys**

- Judith Ashbaugh  
  2241 East Skelly Drive, Suite 104  
  Tulsa, OK 74105  
  Phone: 918/392-5676 Fax: 918/392-5677  
  E-mail: j_ash@jaimmigrationlaw.com  
  j_ash@jaimmigrationlaw.com

- Richard C. Labarthe  
  820 NE 63rd Street  
  Oklahoma City, Ok 73105  
  richard@labarthelaw.com  
  Phone: (405) 843-5616  
  Fax: (405) 843-9685  
  Email: labarthelaw@gmail.com
• Douglas Stump  
  6307 Waterford Blvd., Suite 222  
  Oklahoma City, OK 73118  
  Phone: (405)879-0800 Fax: (405)879-0303  
  Email: dstump@usvisagroup.com  
  Website: www.usvisagroup.com

• William Velie, Attorneys at Law PLLC  
  401 W Main Street  
  Norman, OK 73069  
  Phone: (405) 310-4333  
  Website: http://www.velie.us/

• E. Vance Winningham  
  2200 NW 50th Street, Suite 240  
  Oklahoma City, OK 73112  
  (405)843-1037 & (405) 780-9913  
  Fax: (405) 848-2463  
  Email: vance@americanvisas.com  
  Website: www.americanvisas.com
Other Information

Transportation

- Public Transportation: Washita Valley Transit offers local transportation. For transportation rates, please call 405-222-3438.

- Owning a car: Owning a car can be very expensive. There should be much thought and planning if you are interested in owning a car. There are various car dealerships in the surrounding area.

- Owning a bicycle: Bicycles can be bought at Wal-Mart, Atwood’s, and other various stores. Bikes do not have to be registered with the state, but USAO requires bikes to have permits on campus. When you use your bike around campus and the community, you will want to lock your bike when you park it. This insures that your bike will not be stolen.

Shopping

There are many types of stores in Chickasha and the surrounding areas. Listed below are the major kinds of stores with examples of what they sell:

- Department Store: Items needed for the house and for personal use such as clothes, cosmetics, dishes, toys, towels, and jewelry.

- Discount House: Almost everything except large items such as automobiles.

- Drug Store: Prescriptions furnished by a doctor and prepared by licensed pharmacists, camera supplies, magazines, newspapers, greeting cards, sanitary goods, baby needs, etc.

- Hardware Store: Carpentry and garden tools, cooking utensils, tableware, electrical supplies, appliances, radios, clocks, etc.

- Specialty Shop: One type of product or service such as cameras, furniture, books, or shoe repair.

- Supermarket: A complete selection of foods such as meats, vegetables, fruits, bakery goods, dairy products, and a variety of small household items.

Evaluate your purchases

- **Clothing Sizes:** Clothing and shoe sizes in the USA may be different than those of other countries, so it is a good idea to try on these items in the store before you buy. In case the article does not fit or proves defective, return it promptly to the store with your sales receipt. Bathing suits, underwear, and hosiery may not
be returned if they have been tried on at home, but may be exchanged if they are defective.

- **Shoplifting**: Shoplifting, stealing merchandise, is a problem in the United States and shoplifters may be punished severely. Many stores are “self-service” with few clerks. All items that you select must be paid for; penalties for non-payment could include arrest by a police officer, cash fines, and/or imprisonment.

- **Credit Buying**: Buying “on credit” seems an easy way to get everything you need at once, but it can be very costly. Some stores and credit cards charge 18 percent interest and higher, so investigate thoroughly before signing any purchase agreements.

- **Installment buying**: advertised as “small monthly payments” allows you to pay for merchandise over a period of time. Interest is added to the payments and can be as high as 18 percent or more.

- **“Lay-away”**: means you choose and item, pay a part of the total price, and ask the store to hold it for you until it is paid in full. Some stores add service charges for this method of buying.

- **Buyer Beware**: Sometime during your stay you may receive a phone call or letter saying that you have been picked as a “winner” in a contest and may now claim a prize. Often you need to purchase merchandise to get the free gift or you may receive what looks like a check but you have to purchase an item from the company at a much greater cost than it is worth. Be careful!

- **Bargaining**: It is usually not acceptable to bargain when shopping in the United States unless you are buying a car or shopping at a flea market, garage sale, or auction.

- **Garage Sales**: Household items, clothing, and other miscellaneous items are sold at garage sales throughout the year, though most sales are held in spring and fall. Garage sales are at homes of people who sell their own items at inexpensive prices.

- **Food Shopping at a Supermarket**: A supermarket can seem confusing because there are so many choices to make. Explore and inquire; soon you will find the products you need and discover interesting new foods. The following is some useful information for persons who do their own shopping for groceries.
  - By law packages and can labels must indicate the net weight and the ingredients of the contents. Carefully read the labels before you buy. Many labels give recipes and directions for preparation. Even if larger sizes are relatively cheaper, they are more economical only if you make use of the extra quantity before it deteriorates.
  - Margarine and nondairy cream are substitutes for butter and real cream. Half and-half is half cream, half milk.
• Frozen foods must be used at once or stored in the freezer compartment of the refrigerator. Never re-freeze foods that have been thawed. Frozen foods appear more expensive than fresh foods, but since they are prepared and ready to cook and serve there is no waste plus you save time.

• Convenience foods are prepared foods that are on grocery shelves and in the refrigerated sections of the store. Often the cost is not much greater than buying the ingredients separately and preparing the food yourself; occasionally it is cheaper. It may not be more nutritious, however.

**Time Zones**
Continental USA is divided into four time zones: Pacific, Mountain, Central, and Eastern. When traveling from west to east, set your watch ahead one hour for each time zone passed. For example, when it is 1:00 in California, it is 2:00 in Colorado, 3:00 in Oklahoma and 4:00 in New York. Daylight savings is a plan by which clocks are adjusted one hour (forward in spring, back in fall), to provide more waking hours of daylight.

**Holidays**
The following are some major holidays celebrated in the United States and others celebrated throughout the world:

• New Year’s Day (January 1) marks the beginning of a new calendar year.

• Martin Luther King Jr. Day (the 3rd Monday in January) is a national holiday celebrating the birth of America’s prophet of nonviolence. Dr. King found an imperative of nonviolence in the Christian scriptures and applied this to his civil rights work. Reverend King was murdered as his efforts turned from civil rights to the war in Vietnam and the injustices of the American economic system.

• Valentine’s Day (February 14) is observed by exchanging “Valentine cards” and sweets with friends and loved ones.

• Presidents’ Day (third Monday in February) is a national holiday honoring two presidents who played especially important roles in U.S. history. George Washington, the first president of the Republic, was a leading general in its revolutionary war. Abraham Lincoln, once a poor rail-splitter, guided the Union through its bloody civil war and delivered the famous Emancipation Proclamation freeing the black slaves.

• Easter (March or April) is the Christian celebration on Sunday of the resurrection of Jesus of Nazareth. Young children expect a mythical “Easter Bunny” to hide a basket of candy or colored eggs for them.

• Memorial Day (the last Monday in May) is a national holiday honoring Americans who died for their country during war.

• Independence Day (July 4) is a national holiday in the United States
celebrating the signing of the Declaration of Independence in 1776. There are usually parades and displays of fireworks.

- Labor Day (first Monday in September) is a national holiday set aside to honor workers. The counterpart to International May Day, it originally was set to commemorate workers killed in the early struggles for workers’ rights in the U.S.
- Halloween (October 31) is an evening when young children dress in costumes and go from house to house saying “trick or treat.” Adults then give “treats” such as candy to the children. It is a time when people make sport of the supernatural and mock death; ghosts, skeletons, witches, and devils are frequent motifs.
- Thanksgiving (Fourth Thursday in November) is a national holiday marking a tradition in the United States begun by the early settlers from Europe to express their thanks to God and to native peoples for providing them food and security. This important festivity usually includes a turkey dinner with pumpkin or mince pie. Although the dinner is primarily a family gathering, guests are often invited.
- Hanukkah (November or December) is the Jewish holiday celebrated for eight days and nights, by lighting menorah candles every night.
- Christmas Day (December 25) is a Christian celebration of the birth of Jesus of Nazareth. On Christmas Eve (December 24) or Christmas morning, many families make a tradition of decorating and lighting their Christmas tree, and exchanging gifts. Many attend religious services. The main course of the traditional Christmas dinner is turkey or ham, but it may be any meat or fowl. Christmas dinner is usually served in late afternoon on December 25.
- Ramadan (date changes every year) is the holiest time of the year for people of the Islamic faith. During this period, Muslims atone for their sins by fasting and refraining from marital relations from sunrise to sunset.

**Cell Phones**

Since you may already have a cell / mobile phone in your home country, you will, of course, need to inquire about its use in the U.S.; many companies have international plans. However, it may be more economical to purchase a new phone after you arrive here. Do some research in advance by looking at web sites of the major cell phone companies such as AT&T, T-Mobile, Verizon, or Sprint. Some cell phone companies in the U.S. require that you have a Social Security Number (SSN) to purchase a service plan. If you are not eligible for a Social Security Number immediately, ask the cell phone companies about service plans that do not require it. In most cases, the cell phone companies can offer you a pre-paid plan that requires no credit check or identification numbers, or require a larger deposit in lieu of the Social Security Number.
Security
The universal telephone number for emergencies throughout the United States is 9-1-1; you do not have to dial an area code or a telephone number. You can dial 9-1-1 from a pay telephone without having to deposit a coin. If you call 9-1-1 from a landline, the dispatcher will know your exact location. If you call from a cell phone, the dispatcher can usually determine approximately where you are, but you should be prepared to tell your exact location.

When you dial 9-1-1, a dispatcher will answer your call and direct it to a public safety dispatch center (a fire department, police station or sheriff’s department). After you have clearly stated your location, what help is needed, and you have followed all directions given to you by the dispatcher, an ambulance, police officer, and/or fire truck are directed to your location.

This number is strictly for life threatening emergencies (fire, car accident, a serious fall when someone is unconscious or bleeding, showing symptoms of a heart attack, or if someone is breaking into your house). While there is no charge for dialing 9-1-1 to get help, there will be charges for ambulance transportation.

The USAO campus security telephone number is 405-222-8066.