

I am **CCBC.**

“ The Office of International Students is very helpful. The college has very good resources. CCBC opened the door of opportunity for me. ”

– *Pezhman Shadabi,*
CCBC international alum,
Tehran, Iran



I am **taking it**
to a higher level.

The Community College of Baltimore County | Office of International Student Services

INTERNATIONAL STUDENT HANDBOOK

Dear International Students:

Welcome to the Community College of Baltimore County!

We are delighted that you have selected CCBC as your college of choice, and we want to help make the transition into your new learning and living environment as easy as possible.

As a new international student at CCBC, you have joined 400 international students from 73 different countries enrolled in studies at the college. So, know that you are not alone. In addition to the academic opportunities that you will experience, you will also enjoy a wealth of cultural and social activities to help you feel right at home.

While you will meet numerous informal ambassadors for the college to help you settle in, we have prepared this user-friendly CCBC International Student Handbook to also help ease you into place and increase your comfort zone. The guidebook is divided into four sections: Getting Settled, Education and Student Life, Personal and Family Issues and Legal Information. It is designed to cover those areas that will probably be of greatest concern to you as you start on this new venture.

The handbook provides information about the international clubs and other student organizations at CCBC, tips about living in the United States and much more. It can serve as a quick reference for you, so keep it safe and easy to locate. It may not be important to you right now, but it will be helpful soon.

Finally, there are offices located on each campus, where you can get much-needed information. Feel free to stop in and visit us at:

Please stop in and visit us at:

Office of International Student Services - CCBC Catonsville, K Building, Room 102

Office of International Student Services - CCBC Dundalk and Essex, A Building, Room 270

We wish you a happy and successful time at CCBC.

Welcome to the CCBC family!

Yours truly,



Gayona Beckford-Barclay, Ed.D.
International Student Counselor

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CHAPTER 1:
GETTING STARTED



Housing and Utilities

The Community College of Baltimore County (CCBC) does not offer on-campus housing facilities or dormitories. Therefore, international students need to arrange to live with either family, friends or rent a room or apartment.

Apartments

- An apartment is a living unit shared with other residents. In British English, it is called a *flat*.
- A lease is a written agreement between a tenant and landlord describing the rights and responsibilities of each.

What should you look for in a lease? Determine the terms of the lease, whether it is renewable by the month or the year. In the absence of such provisions, you may be required to pay rent until the end of the period covered by the lease even if you move out and live elsewhere. Many unpleasant disputes arise between landlords who want to keep their property rented and student renters who, after signing a lease, wish to live elsewhere.

Since a lease is a legally binding agreement, remember to:

- Ask whether the lease is renewable by the month or the year or whether you can “break” the lease.
- Ask what utilities are your responsibility.
- Ask if you are permitted to sublease to others.

Apartment information is available at www.apartmentservices.com. New tenants should expect to prepay a deposit of one month’s rent along with the first month’s rent before moving in. Costs vary approximately from \$1000-\$1500.

Utilities

Once you have your housing, you will need to contact various services that provide utilities such as gas, electricity and water. Again, ask your landlord which services are included in your rental costs.

Baltimore Gas & Electricity Company (BG&E) provides gas (used for heating and cooking or both) and electricity.

BG&E by phone: 1-800-685-0123

BG&E by mail: P.O. BOX 1431,
Baltimore, Maryland 21203

Bills are considered late if not paid within twenty-one days after being issued. If you pay your bill late more than two times, you may have to pay a deposit for service to be turned back on.

Baltimore County provides water, sewer, and trash removal service to Baltimore County residents. To start service, call 410-396-5398 or talk to your landlord to determine if it is included in your rent.

Baltimore County provides free trash removal services to residents.

Transportation/Travel Services

Bus Information

CCBC is serviced by the Baltimore Mass Transit Authority (MTA) bus service which operates seven days a week. Depending upon where you live, you may need to take a connecting bus. The MTA has many pamphlets about bus routes and schedules. Monthly bus passes can be purchased at the Bookstore. Maps and schedules of all bus routes are available at malls, post offices, and public libraries. You may call 410-767-3999 to request information about routes or schedules. Ask, “How do I get from point X to point Y on a county bus?”

A college student can buy a student pass at a reduced rate. A monthly pass can be purchased at your campus bookstore. Signs mark the places where buses stop on each route. Baltimore County buses are predominantly blue and white. You may also call the MTA for help at 410-539-5000 or visit online at www.mtmaryland.com.

Sometimes you will need to use two different buses to make one trip, because the first bus you board does not go all the way to your destination. In such a case, ask the driver of the first bus to give you a \$3.50 day pass. With this pass, you do not have to pay for the ride on the second bus.

Bus transportation may sometimes be unreliable and often arrive late. Accordingly, you should make allowances for extra travel time to avoid tardiness.

Taxicabs

There are many taxicab (usually called “cab”) companies in Baltimore County. Taxi service is far more expensive here than it is in many other countries. Taxicabs have meters which register the fare a passenger must pay. It is customary to pay an additional 10-15 percent of the fare as a “tip.”

Intercity Buses

Greyhound offers special tickets which permit unlimited travel in the U.S. for periods of 7, 15, or 30 days. Such a ticket is called an “Ameripass.” The Greyhound bus lines in Baltimore are located at 2110 Haines Street, 410-752-7682 or at 5625 O’Donnell Street, 410-633-6389. For fare and schedule information, visit www.greyhound.com or call 1-800-231-2222.

Another good source of information on private buses and tour packages is www.gotobus.com, where you can find great options for visiting famous East Coast destinations. A typical ticket to Manhattan in New York City is \$35-50.

Air Travel

The airport nearest Baltimore, Maryland is Baltimore Washington International (BWI). The airlines which serve BWI are classified as major airlines (those which form a network connecting to various parts of the U.S.) and commuter lines (those that connect to one or more major cities only).

Information about the airlines serving BWI, their delays, security regulations, parking, and transportation connections to the city can be found at www.bwiairport.com.

Train Travel

Daily travel by train within Baltimore is made possible through the Metro Subway or Light Rail. You can visit www.mtmaryland.com or call 410-539-5000 for more information on these lines and the MARC Train which provides service outside of Baltimore. The national railroad company in the USA is Amtrak. Amtrak provides service to destinations across the country, and they offer student discounts. For more information, go to www.amtrak.com or call 1-800-325-7245. It is important to mention, that while train travel in the USA is usually very comfortable, it is not as convenient or as widely used as railways are in Japan or Europe.

Car Rental

Cars may be rented by the day, weekend, week, or month by any licensed driver. Prices vary, so you should call a number of agencies and ask about their charges. Find the agencies in the yellow pages under “Automobile Renting and Leasing.”

Hitchhiking

It is not common on American highways to see people hitchhiking—that is, standing beside the road and indicating with a thumb or sign that they want a ride in a passing car. Hitchhiking is illegal in many states and is considered dangerous.

CHAPTER 2:
EDUCATION AND STUDENT LIFE AT CCBC



Enrollment Policies for International Students

If you were admitted to the College with an F-1 (student) visa, the stated purpose of your coming to the U.S. is to seek a degree. Your admissions information stated that for each semester you are enrolled as a CCBC student, you must be a student in good status. In good status means that you are complying with all F-1 regulations, including enrolling full time for 12 credits or billable hours each fall and spring semester, make academic progress, pay your tuition in full, and have a valid passport and I-20 that have not expired.

If you want to receive the best schedule possible, watch for the announcement of registration each semester and register early. Failure to register early may result in courses being cancelled or filled, which means you may have to wait to take a required course. Use the help of an advisor from the Academic Advising Center or a faculty advisor from your major area of study.

Remember, it is your responsibility to maintain your F-1 status. **Do not withdraw** from a class if your semester billable/credit hour is below 12. If you drop below the 12-hour requirement without permission from your International Student Counselor, the U.S. Citizenship and Immigration Service (USCIS) will consider you out-of-status. In addition, you may be subject to arrest or deportation by the Department of Homeland Security for failure to maintain F-1 status.

Student I.D. Cards

Photo identification (I.D.) cards can be obtained from the Records and Registration Office. This student photo I.D. gives you access to the library, the computer labs, the wellness center and so on. Off-campus, the student I.D. cards can be used to obtain a drivers' license and open bank accounts. In addition, you are also eligible for discounts at movie theaters, music concerts and museums in the Baltimore area.

Welcome Centers

The Day/Evening (D/E) Lounge Center on the Catonsville and Essex campuses are staffed during evening hours. A staff member can answer any question or concern that you may have about registration, financial aid, advisement, classes, student activities, or academic support at one of the centers.

The Academic Advising Center

Advisement for Course Scheduling and Planning *(An Important Reason Why You Are Here!)*

Students pursuing academic, career, and personal success will find an array of services in the Academic Advising Center, including academic advisement, assistance with career planning, individual counseling, crisis intervention, skill-building workshops, student development courses, and support groups for special populations.

Students also come to the Center because of stress-related difficulties, low self-confidence, depression, problems in family and friendships, motivational problems, to clarify values and life goals and to resolve blocks to decision-making issues.

Counseling and advisement are by walk-in and appointment, which may be arranged in person or by phone. Provisions are made for those in need of immediate attention. Advance enrollment is required for groups and workshops. Sign-up may be in person or by telephone. All contacts are confidential.

The Academic Support Centers are located at CCBC Catonsville, Building K, and CCBC Essex, Building A.

CCBC Catonsville, Building K	443-840-4382
CCBC Dundalk, Building A	443-840-3774
CCBC Essex, Building A	443-840-4087

Academic Advisement

Academic advisement assists students in developing an educational plan. Students select courses based upon their assessment in Reading, English, and Mathematics. Help with course selection is also provided to degree-seeking students who are undecided about their major and non-degree seeking students planning to transfer to another institution for a degree. Faculty advisors in all disciplines help students select courses.

For more information about these services, call the Academic Advising Center at your campus.

Academic Advisement continued

Concern	Office
Dramatic drop in GPA	Advising/Counseling
Dissatisfaction with academic major	Advising/Counseling
How to transfer to a 4 year school	Advising/Counseling
Test anxiety	Advising/Counseling
Examine poor self-esteem	Advising/Counseling
Assistance with selecting course of study and specific course	Advising/Counseling
If you think you have a disability	Special Services
Help improving study skills	Advising/Counseling

ESOL Programs

The English for Speakers of Other Languages (ESOL) credit program at CCBC gives immigrants and international students the English language skills they need to succeed in the classroom and in the workplace. Basic classes provide beginning through advanced instruction in English listening, speaking, reading, and writing skills with state-of-the-art computer support. Specialized courses focus on the individualized ESOL computer lab practice, and computer skills for the workplace.

Similarly, the Continuing Education and Economic Development's (CEED) or non-credit ESOL Program offers English language classes for adults wishing to improve fluency for everyday communication and in the workplace. A high school diploma or previous English skills are not required. Classes are offered at over 15 locations throughout Baltimore County.

For more information on the Credit and CEED ELC and ESOL classes, contact one of the following staff members:

CCBC Catonsville

Deborah Trevathan, *Credit ESOL Coordinator*
443-840-5880
dtrevathan@ccbcmd.edu

CCBC Dundalk/Essex

Stacie Miller, *Credit Assistant ESOL Coordinator*
443-840-1993
smiller@ccbcmd.edu

CCBC Dundalk (Continuing Education)

Yuliya England, *CEED ESOL Coordinator*
443-840-3453
yengland@ccbcmd.edu

CCBC Owings Mills

Deborah Trevathan, *Credit ESOL Coordinator*
443-840-4808
dtrevathan@ccbcmd.edu

Services for Students with Disabilities

Varied services are available for students with documented disabilities. These services include: counseling for personal, career, and academic concerns; interpreters for the classroom as well as for on-campus events; note takers, readers, tutors, and alternative test-taking arrangements. Specific services for students with learning disabilities include the use of the Learning Assistance Center, which utilizes adaptive equipment to assist students in their individual course work.

The phone numbers for CCBC's Office of Special Services are as follows:

CCBC Catonsville 443-840-5617
CCBC Dundalk 443-840-3774
CCBC Essex 443-840-1741

Traffic Regulations and Parking

As on any college campus, parking is a major concern. Designated parking areas are provided on the campus for the handicapped, college staff, service vehicles, students, and visitors. College parking regulations require that students park in the white spaces only. Parking in these spaces is free and does not require a permit. Color-lined spaces are reserved for special permit parking. The campus community is encouraged to comply with the posted parking and traffic signs. Vehicles parked in unauthorized areas will be subject to towing at the owner's expense and risk. Parking in a handicapped zone is subject to immediate towing. If you have any special circumstances that require a special parking permit, contact the Campus Security Office. Contact Public Safety at the following campuses:

CCBC Catonsville	443-840-4455
CCBC Dundalk	443-840-3200
CCBC Essex	443-840-2300

Transferring to CCBC

Students transferring to CCBC are encouraged to present all documents to the Office of International Student Services by the following dates:

- **Spring Admissions-January 1**
- **Summer Admissions-May 1 - (F-1 students who are already in the U.S.)**
- **Fall Admissions-August 1**

In addition, the following are required:

1. Statement from the originating college or university indicating SEVIS release date from previous institution.
2. Original I-20 from the previously attended school.
3. Completed college admissions application.
4. Transcripts from any colleges previously attended. Official English translated version of the high school transcript (graduation verification).
5. Financial statement on bank letterhead translated into English and U.S. currency. Funds available must be at least \$17,189 (Tuition and fees may increase annually by 5-8%).
6. A signed Declaration of Financial Support Form.
7. Personal data information form indicating address in home country, local address, and emergency information.

A student with F-1 status is required to complete a **minimum of 12 credits/billable hours** during the Spring and Fall semesters and will be billed according to the international rate.

Transferring from CCBC

Students may wish to transfer to another institution for additional study, change of program or to receive a bachelor's degree. The Offices of International Student Services can assist you with the transfer-out process.

To ensure a smooth transfer, you should follow the procedures of the new institution which will include:

1. Provide the new school with your original I-20 from CCBC.
2. Complete a "Transfer of Eligibility" form. This form verifies that you are a student in good standing at CCBC.
3. A copy of your CCBC transcript.
4. SEVIS record release date—the day you request that CCBC transfer your SEVIS record to the new school.

The transferring school may request other types of documents. You are strongly urged to maintain contact with CCBC transfer advisor(s) and the International Student Counselor throughout your enrollment. The Academic Advising Center has many college catalogs, applications and transfer information.

Transcript Evaluation

If you would like your transcript from your home country to be evaluated, you may contact World Education Services, Inc. (WES) www.wes.org or American Association of Collegiate Registrars & Admissions Officers (AACRAO) www.aacrao.org.

For more information please contact the Office of International Student Services.

E-Mail Access for Students

E-mail access is open and free of charge to students. To be eligible, you must be a registered student at CCBC and have a valid student ID card. To obtain an e-mail account, contact the CCBC Online Information system Help Desk at:

**CCBC HELP DESK:
443-840-4357**

E-mail can be accessed from most of the student computer labs on campus. Accounts are provided on the Academic Unix System. Accordingly, e-mail can be received or sent using the Unix pine program or a PC with a POP mail client such as Netscape or Eudora.

Online Student Records

Students can conveniently check their records online. The steps are as follows:

1. Begin on the CCBC Web site located at www.ccbcmd.edu.
2. Click on the **Student Information Management Online Network** (SIMON).
3. **Returning users skip steps 4 and 5 and proceed to step 6. All other users continue to step 4.**
4. Click to read instructions.
5. Create your personal ID Number (PIN) as follows:
 - In the **User ID** field, enter your **Social Security Number (SSN)** or assigned CCBC Student ID.
 - Enter your **PIN**. Your initial PIN will be your 6 number date of birth. Enter date of birth as mmddyy. (Example: June 7, 1980 will be entered as 060780). *Note: Some new users may need to enter the last six (6) numbers of their SSN.*
 - Click Login.
 - You will see the message **“Your PIN has expired. Please change it now”**.
 - First, reenter your six digit date of birth in the Old PIN field.
 - Next, create a new six digit PIN that you will use to access your records in the future.
 - Finally, reenter the same new six digits PIN. Be sure to create a PIN that you will remember and write it down.
 - Enter a Login Security Question and Answer. (Example: mother’s maiden name or something that you will always know the answer to). This will allow you to reset your PIN if it is forgotten.
6. Log into the system with your username and password
7. Click **Enroll Online/Student Information/Financial Aid**
8. Click **Student Records**.
9. Click Academic Transcript.
10. Transcript type should say “All Levels”.
11. Click “Display Transcript”.
12. To print the transcript, click the print icon on the tool bar.

ARTSYS

What is ARTSYS?

ARTSYS is a computerized articulation program between CCBC, the eleven Universities of the Maryland system and other colleges. The ARTSYS institutions include: University of Maryland at Baltimore County (UMBC), Bowie State University, University of Maryland-College Park, Coppin State College, University of Maryland-Eastern Shore, Frostburg State University, Salisbury State University, Towson University, University of Baltimore and the University of Maryland-College. Seven colleges outside of the University of Maryland System in ARTSYS are: Johns Hopkins University, Hood College, Morgan State University, St. Mary’s College, Villa Julie, Washington College, and Western Maryland College.

ARTSYS can tell you:

- Whether a course at CCBC is transferable to a member institution.
- How a CCBC course transfers to a member school.
- The selection of recommended courses the 4-year member institution requests that you take before transferring.

You can access ARTSYS by going to the Academic Advisement Center on your campus or on the internet at: artweb.usmd.edu

Bookstore

Textbooks and materials required for classes and basic supplies may be purchased from the College Bookstore. You are urged to first attend your classes before purchasing books. Used books are also available. The Bookstore hours are posted at each campus. The Bookstore carries magazines, newspapers, film, stuffed animals, t-shirts, candy and other school supplies.

The Bookstores are located at:

CCBC Catonsville	Building K	443-840-4159
CCBC Dundalk	K-403	443-840-3552
CCBC Essex	Building B	443-840-1561

ATM Machine

When you need money from your banking account, there are ATM machines (Automated Teller Machines) located on each campus as well as throughout the city/county of Baltimore. In addition, you should exercise caution when withdrawing money from ATM machines.

Student Life Clubs and Organizations

The Student Life Office is devoted to providing clubs, organizations and social activities to all students at CCBC. For any student to receive the most from his or her educational experience, it is worthwhile to belong to a campus club and participate in the many free or inexpensive activities provided by the college.

There are many cultural and social activities from which to choose, adding fun and enrichment to student life in the Baltimore/Washington area. Activities are especially beneficial for our international students who may wish to experience the many opportunities of American life. But, if you wish to meet students from your own culture who are living in America, there are ethnic clubs that you can join as well. Contact the **Student Life Office** on the following campuses:

CCBC Catonsville	443-840-4322
CCBC Dundalk	443-840-3350
CCBC Essex	443-840-1572

International Club/Association

Students who are interested in sharing information about their cultures or wish to develop a network of friends with varied backgrounds are invited to join CCBC's International Club/Association (better known as the ISA International Student Association at CCBC Essex and the International Club at CCBC Catonsville). These clubs are one of the many organizations at the college designed to meet the needs and the interests of students. Past activities have included Potluck Lunches and Dinners, Passport Series, New York City Trips, International Dance Parties, and other social educational events. Information about the club can be obtained online at ccbcmd.edu/international or by visiting the Student Life.

How to Join a Club

Joining a club at CCBC is easy. Just ask for information about the club you are interested in joining. It is a very informal process, so that many students can be included in the clubs and organizations. You can also attend one of the club meetings to observe what the club is all about.

Employment Opportunities for International Students

The four main types of employment opportunities for international students:

- **On-Campus Employment:** International students are allowed to work on campus after completing two semesters when funds are available. To apply for an on-campus job, go to the International Student Services office. If eligible for a job go to the Career Center to apply for an institutional funded student aide position.
- **Off-Campus Employment:** An international student may request off-campus employment work authorization based upon severe economic hardship caused by unexpected circumstances beyond the student's control or when on-campus employment is not sufficient to cover the student's financial need. To be eligible for off campus work, you must apply to USCIS and:
 1. Be in F-1 status for one full academic year.
 2. Be in good academic standing.
 3. Have documents referring to the severe and unexpected financial problems beyond your control.
 4. Apply to USCIS with form I-765 and required documentation with a \$340 application fee.

The USCIS grants final approval for the Employment Authorization Document (EAD), not the College.
- **Optional Practical Training for F-1 Students:** Optional practical training is temporary, full-time, employment related to the student's major field of study. Training may be granted for a maximum of 12 months after completing the Associate Degree.

Prior approval must be obtained for optional practical training in the Office of International Student Services 90 days before graduation. Accordingly, the student must apply before completing the program of study.

Students who are only enrolled in English for Speakers of Other Languages (ESOL) courses or certificate programs are not eligible for optional practical training.

To apply for optional training, the student must submit the following documents to the Office International Student Services at CCBC Catonsville and CCBC Essex:

1. Completed Form I-765 with application fee of \$300.
2. Form I-20(s) from all colleges attended.
3. Graduation audit
4. Other supporting documents listed on the OPT handout that is available in the ISS office.

The USCIS grants final approval for the Employment Authorization Document (EAD), not the College.

- **Curricular Practical Training:** An international student who needs to work off-campus as part of a cooperative education experience or internship for credit must apply for curricular practical training. Approval for curricular practical training must be obtained before enrolling in cooperative education. Students enrolled in only English for Speakers of Other Languages (ESOL) classes are not eligible for curricular practical training.

The International Student Counselor must provide the authorization for CPT before the cooperative education training can begin.

To apply for curricular practical training, the student must submit the following documents to the Office of International Students:

1. Copy of page from college catalog with course listing or completed cooperative education application.
2. Letter of job offer from the employer.
3. Form I-20

NOTE: The Office of International Student Services must review all employment requests and recommend a course of action on an individual basis.



Chapter 3:
Personal & Family Issues



Dealing with “Culture Shock”

What It Is

“Culture shock” relates to a feeling of disorientation or confusion that often occurs when a person leaves a familiar culture and moves to an unfamiliar one. Coming to Baltimore County from another country, you will encounter a multitude of new things. The buildings look different and so do the trees and the birds. The food is not the same as it is at home; and the people look, speak, and act differently. Your English might not serve you as well as you expected it would. You might not be able to convey your full personality in English. As a result of all these changes, you may feel confused, unsure of yourself and you may have some doubts about the wisdom of your decision to come here. This is culture shock. At CCBC, we have activities and programs to assist you in overcoming the effects of culture shock.

Symptoms

Some people are more affected by culture shock than others. People experiencing culture shock tend to become nervous and unusually tired. They want to sleep a lot and perhaps write many letters home. They may feel frustrated and hostile toward the local people. They may get excessively angry about minor irritations. It is not unusual for them to become very dependent on fellow nationals who are also in the new country. All these feelings may make it difficult to deal with residents of the host country and to use their language.

The Offices of International Student Services and the Counseling/Advising Centers are here for you if you need help adjusting.

Medical Care and Health Information

The medical care delivery system in the U.S. has two characteristics that distinguish it from many others in the world. First, it devotes considerable resources to prolonging the lives of people with serious illness or unusual injuries. The cost of medical care reflects the enormous investment in research, medication, and technology that is required to make this type of care available. Second, there is no general governmentally-supported system for paying individuals’ medical costs, such as a national medical care program or national insurance program.

The result of these and other factors is that medical costs in the U.S. are extremely high and they must be paid by the individual incurring them. Individuals can buy

health and accident insurance, which will pay some of their medical expenses. No health insurance plan readily available to students covers all medical expenses.

What Happens When You Visit a Doctor?

When you go to see a doctor, you can expect to be asked many questions. The doctor will expect you to give details about your symptoms—what they feel like, whether they are more noticeable under some conditions than others, how long you have had them, and so on. The doctor will ask you what treatments you have already tried.

The doctor will expect you to discuss your symptoms objectively, even though you may be feeling uncomfortable or fearful. This approach does not necessarily mean that the doctor is unsympathetic. It means that the doctor is attempting to be efficient and thorough, reflecting the high value Americans generally place on those qualities.

In the U.S. health-care system, patients are encouraged to take responsibility by asking the doctors (or other caregivers) questions about their condition and its treatment. Patients are expected to ask about the costs of recommended treatment, and may be asked to participate in making decisions about treatment and medications. If the doctor does not know the likely costs, someone else in the office should be asked.

Health and Accident Insurance

To avoid having to pay high medical bills that result from illness or injury (the bill for a few days of hospital care can be in the thousands of dollars), it is necessary to buy health insurance. Insurance protects against the need to meet the entire burden of high medical expenses by spreading the cost among a group of people, not all of whom will suffer injury or illness that will result in medical bills.

CCBC requires that international students have health insurance that covers illnesses and accidents. Check with International Student Services for further information.

Health Insurance Terminology

These definitions of common insurance terms come from a publication called “To Your Health,” from NAFSA: Association of International Educators:

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 a 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 percent of covered charges, the co-payment is 20 percent.

Cost Containment: Actions or practices designed 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 for which, 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 which is 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 premium.

Pre-existing Condition: A 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 had 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; or (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.

Medical Care for Families

If you are a student, or if you are a student with dependents, you may find it necessary to locate a doctor or a dentist in the community. Here are some alternatives.

Private Doctor

You may wish to ask someone to recommend a doctor or dentist. Or you may simply look in the yellow pages of the telephone directory under “Physicians” or “Dentists” for the name of a doctor you could contact. You should always telephone a doctor or dentist to make an appointment. It is common for families in the U.S. to select a “family doctor” who they can visit when they need examinations or medical care. Over time, the “family doctor” becomes familiar with each family member. The Saint Agnes Hospital located at 900 Caton Avenue, and Franklin Square Hospital located at 9000 Franklin Square Drive operates a “physician finder” service to help you locate a doctor.

Both hospitals offer physician referral to match patients with an appropriate physician based upon need, location and insurance specifications. Call Saint Agnes’ department of *Family Health Resource Center* and Physician Referral at 410-368-2160 and Franklin Square’s *Physician Referral Service* or Pediatrics at 443-777-7900.

The *Child Health Clinic*, affiliated with the St. Agnes Hospital, does not require referrals from private doctors. Call 410-368-2010 to make an appointment for a future visit to the clinic. For same day appointment or inquiries about clinic costs and services, call the same number given above.

If you need medical treatment and know what illness is afflicting you, you may call the appropriate department of the hospital and ask whether you need a referral to become a clinic patient. The *Family Practice Center*, of any hospital provides general outpatient (that is, patient not in a hospital) care for families (including obstetrical care) and does not require a referral.

Prenatal and Maternity Care & Family Planning (Birth Control)

In the U.S., a woman usually goes to a doctor or to a clinic for regular checkups during her pregnancy, and has the doctor deliver the baby in a hospital. If the delivery has complications, the costs can increase greatly. Pregnant women in need of a physician’s services can go directly to the Obstetrics-Gynecology Clinic. Referral may be required and is dependent upon the type of insurance you have. If you want to see a particular doctor, you should call in advance and make the necessary arrangements with either St. Agnes’ or Franklin Square’s Obstetrics/Gynecology department.

The *Adolescent and Young Adult Center*, at 120 Penn Street, 410-328-TEEN, can help a student in choosing a method of birth control (or “contraception”). They also do routine gynecological exams, pregnancy testing and counseling.

The *St. Agnes Health Care Center* and *Franklin Square Hospital* offer a number of programs and activities. They include:

1. Gynecology and family planning clinic, with birth control information, tests for pregnancy (which are free) and venereal diseases, and fertility consultations.
2. Self-help workshops, with information about such topics as self-examinations for breast cancer. You can telephone to arrange an appointment.
3. Confidential and anonymous testing for the HIV virus.
4. Premenstrual syndrome consultation.
5. Reference library containing materials on health.

CCBC Cares

HIV and AIDS

If you are sexually active, you should protect yourself from HIV (Human Immune Deficiency Virus) infection. This is the virus which ultimately leads to AIDS (Acquired Immune Deficiency Syndrome). Any person, regardless of sexual preference or race, can become infected with HIV. Accordingly, HIV can be transmitted:

- By sexual contact (including unprotected sexual intercourse and oral-genital contact) that entails exposure to the partner’s bodily fluids (semen and vaginal fluids produced during sexual excitation).
- By direct exposure to infected blood, such as when intravenous drug users share needles.
- From an HIV infected woman to her fetus during pregnancy or childbirth, or, possibly, to her infant during breast feeding.

In addition, there is **no** risk of transmitting HIV by sharing a bathroom, a glass or eating utensils, a swimming pool, recreational facilities, or books.

HIV cannot be transmitted through coughing or sneezing. Therefore, it is safe to hold hands or touch an infected person. In other words, there is no risk of becoming infected through “casual contact” with an infected person. To reiterate, HIV is transmitted only through semen, vaginal fluids or blood. You cannot tell if a person is infected with HIV by looking at him or her.

Medical facilities in the United States are required by law to protect patients and health care workers from the risk of HIV. It is considered safe to accept medical

treatment from a hospital in the United States. Needles are discarded after one use, blood is screened for the virus, and workers are required to wear protective accessories.

You can protect yourself from AIDS by not sharing needles with anyone. This includes needles used not just for injecting drugs, but also needles used for acupuncture, ear-piercing, and tattooing. If you engage in sexual activity with another person, always use a condom and avoid contact between mucous membranes, semen, vaginal secretions, and blood.

If you have any questions about AIDS, contact your doctor or the AIDS Information Line, 410-945-2437 or 1-800-342-2437. Other clinics in Baltimore County will also provide information about AIDS, including AIDS Information Testing Next Day Result, located at 101 West Read Street. The telephone number is 1-800-584-8183. The clinic is open twenty-four hours a day, seven days a week, and offers anonymous testing for HIV.

Managing Money

Most international students, like large numbers of American students, live on limited budgets. It is best to manage your money wisely in order to make sure it lasts as long as possible. It is important to be cautious about spending money until you have become accustomed to the value of the dollar and have developed a thorough realization of what your essential living expenses will be. In thinking about the value of the dollar, it helps to realize that students working part-time on campus generally earn about \$8 per hour. At these rates, it would take nearly three hours of work to buy a \$30 book, and about 9 hours of work to buy a \$60 pair of shoes. Other prices can be considered in relation to the amount of work that would be required to meet them. It is not wise to carry large amounts of cash with you or to keep it at your residence. Instead, deposit it in a bank.

United States Currency

Coins

American coins come in two colors and six sizes. Unfortunately, smaller-sized coins are not always lower in value than larger coins.

The penny or cent, worth one cent, is the only copper-colored coin. The nickel, worth five cents, is silver-colored and larger than a penny. The dime, worth 10 cents, is silver-colored and is the smallest U.S. coin. The quarter, worth 25 cents, is silver in color and is larger than the nickel.

Other less common coins:

- The half-dollar, or 50-cent-piece, is silver in color and larger than the quarter, and is not commonly used.
- The silver dollar comes in two forms, neither of which is very often seen in circulation.
- The Susan B. Anthony silver dollar is about the size of a quarter; the older silver dollar is the largest U.S. coin.

Paper Money

All U.S. paper money is the same size and same color. Denominations include \$1, (commonly called a “buck”), \$5, \$10, \$20, \$50, \$100 and larger amounts. Paper money for amounts over \$100 is usually not seen in public circulation. Most people find it convenient not to carry paper money (called “bills”) in denominations larger than \$20.

*Banks and Banking Services***General Description**

There are two types of banking services available in Baltimore County: full-service banks and credit unions. Their services are similar in that they all offer savings and checking accounts and loans to qualified customers. The interest rates for these services vary only slightly among different institutions. Banks offer additional services, such as safe-deposit boxes and international currency exchanges. Credit unions are member-owned.

To open any kind of bank account, go to the bank of your choice and tell the receptionist that you would like to open an account. The receptionist will direct you to a person who can explain the types of accounts that are available and can open one for you.

Two people can open a “joint account” which either or both of them can use. There are periodic changes in the kinds of accounts and the other services that banks offer. Banks have “customer service” personnel to answer questions and assist with problems related to banking services.

Checking Account (called a “current account” in many countries of the world). There are three kinds of checking accounts: the “special,” the “regular,” and “checking account with interest.” The kind of account you open should depend on the number of checks you will write each month and/or the amount of money you will retain in your checking account. The three kinds of accounts are described below:

Special checking account. Special checking accounts have low or no minimum balance requirements. Charges are typically 20-30 cents per check. Other service charges may also apply. If you are not able to retain a prescribed minimum balance (usually \$200 or \$300, depending on the bank) in your account, and if you will be writing fewer than 10 checks per month, you should open a special account.

Regular checking account. There are no service charges with a regular checking account if you keep a “minimum balance” in your account at all times. The minimum balance is usually \$200 at some banks and \$300 at others. If you have a regular account and your balance goes below the required minimum balance, you will be assessed a service charge of \$4 or more for the month regardless of the number of checks you write. Thus, you should only open a regular account if you are able to maintain the minimum balance or if you write more than 15 or 20 checks per month (the number of checks varies from bank to bank).

Checking with interest. No interest is paid on money deposited in a special or a regular checking account. Interest is paid on money deposited in a checking-with-interest account—different banks have different names for these accounts. There is a small monthly service charge for checking-with-interest accounts unless you maintain a minimum balance of \$1,000 or an average balance varying from \$800 to \$1400.

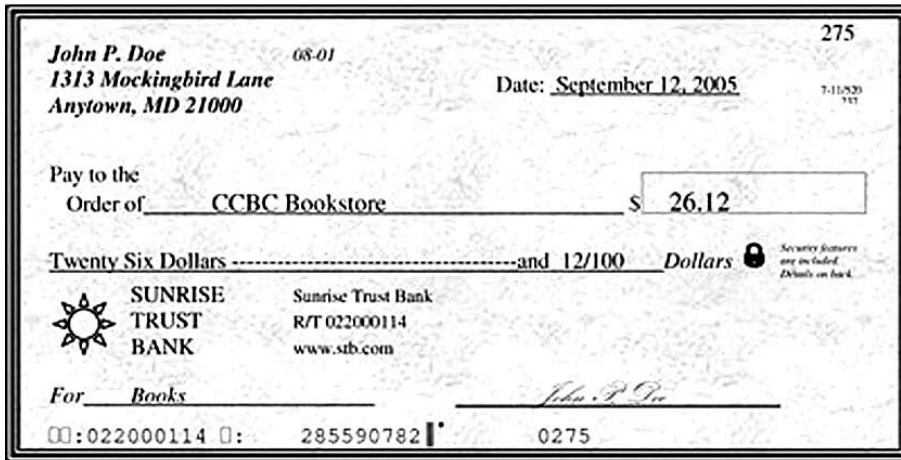
It is very important to keep an updated balance of your account each time you write a check. A fee is levied each time you “overdraw” your account, that is, each time you write a check, which is not covered by the amount you have deposited in your account.

Most people pay their bills by personal checks, sometimes delivered personally but usually sent through the mail—cash should not be sent in the mail. Online payments or sending checks through the mail are the most convenient way to pay your bills. Your canceled checks are returned to you monthly or held for safekeeping at your bank after they have been cashed by the recipient. Checks are legal receipts for payments you have made. You or your bank should therefore retain all canceled checks.

Writing Personalized Checks

Nearly all banking customers use personalized checks. Personalized checks have your name, address, and telephone printed on them. You must pay a few dollars for your supply of personalized checks, so it is wise to wait until you have an address and phone number before you have your checks printed. In the meantime, the bank will issue you a temporary supply of blank checks.

Example: How to Write a Check



		Record All Charges That Affect Total Account							
Number	Date	Description of Transaction	Payment/Withdrawal (-)		FEE	Deposit / Credits (+)		BALANCE	
								\$221	58
	9/12	Deposit				\$30.	00	\$251	58
275	9/12	CCBC Bookstore	\$26.	12	.28			\$225	46

Here are the steps to follow when writing a check (refer to the examples on the following page):

1. Write the date on which you are “issuing” the check.
2. Write the name of the person or business to whom/which you are making the payment. Fill the entire space with your writing, or fill in the remaining space with a horizontal line so that nobody can write in another name in that space.
3. Write the amount of the payment. Put the first numeral directly after the dollar sign, not leaving any space for another person to alter the amount of the check by writing in an additional numeral.
4. Spell out the dollar amount included in the payment, and write the number of cents in the form of a fraction (for example, 50/100 means 50 cents out of the 100 cents in a dollar). Begin writing on the far left end of the line, and fill the entire line with your writing or draw a horizontal line through the remaining space so that no one can add numbers to the line.
5. Sign your name as it is printed on the check.
6. Note the purpose of the payment on the line marked “memo,” if you need the information for budgeting.

Immediately after you write a check, you should record all the information on your check register (see the example), unless your checkbook is the kind that makes a “carbon copy” of the original check as you write it. This includes the check number (personalized checks are numbered consecutively), the date the check is written, the name of the payee (that is, the person/business to whom/which the payment is being made), the amount of the check, and the fee for the check, if there is one.

Then calculate the balance remaining in your account. In the accompanying example, a check for \$26.12 was written on an account with a balance of \$251.58. There was a 28-cents fee for the check. The new balance is \$225.46.

When you add money to your account (“make a deposit”), you should of course record that also. The accompanying record shows an example of a \$30 deposit on the previous day.

Each month your bank will send you a statement of your account—showing the canceled checks you had written, which was paid by the bank. You should make sure your

record of the amount remaining in your account coincides with the bank's record. The statement will reflect amounts subtracted from your account by the bank for service charges or for printing personalized checks. You should enter these amounts in your check register.

It is important not to write a check(s) when money to cover it is not available in your checking account because this could result in negative balances and additional fees. If unavailable funds in your account(s) happen too often, it can have more serious consequences such as negative impact on a credit report, problems with opening future accounts, etc.

Savings Accounts

A savings account earns interest at relatively low rates (currently between 2 and 3 percent). If you have several hundred dollars above your routine living expenses, a savings account is a safe way to invest it. You can withdraw any amount from a regular (or "passbook") savings account whenever it is necessary. If you have a savings and a checking account in the same bank, you can telephone and ask the bank to transfer funds from your savings to your checking account or vice-versa. Other savings accounts may be available with limited check writing and transfer privileges. Banks also offer "savings certificates" and "money market certificates"—require specific minimum deposits and earn higher rates of interest than regular savings accounts. Funds must remain on deposit for designated periods of time. A savings certificate or money market certificate is a prudent investment if you are certain that you will not need the money until the designated time period has elapsed (which can be 90 days, six months, one year, or more). This is usually called a Certificate of Deposit or CD.

Traveler's Checks

Traveler's checks provide a safe way to carry money when traveling in the U.S. and abroad. They can be replaced if they are lost and they are more easily accepted by businesses away from your own area of residence. Banks and credit unions sell traveler's checks for a small fee.

Mail Services and Information

Pick-Up and Delivery

Mail is delivered to residences Monday through Saturday, once daily. You should have your name printed on your mail box. Mail you are sending out can be put

in your mailbox for the mail carrier to pick up, deposited in one of the blue and red mail boxes located on many streets, or taken to the Post Office or a postal sub-station.

Change of Name and Address

You must notify the United States Post Office, CCBC, and USCIS within ten (10) days of your name or address change. This can be done by going to any Post Office with proof of your current name and residence and filling out an application. You must notify the college by completing a Change of Information form in the International Student Services office.

Zip Codes

The United States Post Office requires a zip code on every letter with a U.S. destination. This is the last and very important part of an address on a letter. It is a five—sometimes nine—digit number telling what section of the U.S. the letter is going to. The Baltimore City Post Office has a Zip Code Information number you can call if you do not know a zip code.

Post Office Locations

The main office of the Postal Service of Baltimore is at 900 East Fayette Street; its telephone number is 1-800-275-8777. The Post Office opens from 7:30 a.m. to 9 p.m., Monday through Friday and on Saturday from 8 a.m. to 7 p.m. By calling the above number, you can access the automated message—24 hours a day, seven days a week, 365 days a year—for information pertaining to zip codes, mailing rates and post office hours and locations. There are many "substations" of the Post Office all over Baltimore County, which can be found at: www.usps.com.

Postal Rates

Postal rates change periodically—currently it costs .44 cents to mail a standard letter within the U.S. To get information about current rates, ask someone who lives here or call the Post Office. Postal rates vary depending on the "class" of mail service used. Items weighing less than 11 ounces can be sent first class, using "priority mail," the cost of which depends on the item's weight.

Classes of Mail

First-Class Mail. All first-class mail is sent the fastest possible way. All mail or packages weighing less than 11 ounces can be mailed first class. Any handwritten or typewritten material or correspondence of a personal nature must be mailed first class.

Second-Class Mail. Second-class mail is used for sending large quantities of identical pieces of mail. Magazines and newspapers, for example, are sent via second class mail. Using second-class mail requires a special permit.

Third-Class Mail. Third-class mail is for customers who wish to mail articles at a lower rate and who are not concerned with the amount of time needed for delivery. Papers that contain any handwriting, typewriting or any personal messages cannot be sent through third-class and must be mailed first-class. Therefore, third-class mail is for articles that weigh more than four ounces but less than one pound. For articles weighing less than four ounces, use first class. Use fourth class parcel post for articles weighing one pound or more.

Fourth-Class Mail. For customers who are mailing parcels containing gifts or merchandise, and who are not concerned with the amount of time needed for delivery, fourth-class service is the least expensive. Fourth-class mail takes from one to ten days for delivery, depending on the distance involved.

Certified Mail. With certified mail, the sender gets a receipt showing that the item was sent. A record of delivery is kept at the office of address. No record is maintained at the office of mailing. The addressee is required to sign for the article when it is delivered. Certified mail differs from registered mail (discussed below) in several ways. No insurance coverage is provided with certified mail. Certified mail is transported with ordinary mail and receives no special treatment until it is given to the person accepting the delivery. Certified mail is available for domestic mail only.

Registered Mail. Registered mail provides additional protection for valuables and important mail. Registered mail also includes insurance, security, a receipt of mailing, and a record of delivery, which is kept on file at the post office of delivery for two years. Registered mail is kept under lock and key and must be signed for by each person who handles it. Fees for registered mail are in addition to first-class postage. Rates are determined according to the value of the article or the cost of replacement.

Book Rate. Books may be sent at a relatively low rate. The Post Office has specific information regarding size and weight allowances for mailing books.

Mailing Parcels Overseas

Different countries have different regulations governing the parcels they will receive and handle in their mail. The regulations concern such things as the contents of the parcels, their weight, their dimensions, and the manner in which they must be wrapped. The Post Office has information on the postal regulations of various countries. To avoid delays, it is wise to call the Post Office and request information about the requirements for mailing any package you wish to send out of the U.S.

Telegrams and Cables

The Western Union Telegraph Company provides telegraph and cable services. In the U.S., Western Union is affiliated with the telephone company, so you can have telegrams and cables charged to your telephone number. You can also pay for them at a public phone by depositing the appropriate amount of money in the slots, or by going to the Western Union Office and placing the message in person.

It is less expensive to send a “night cable” or “night letter” than a regular cable. Night letters are sent after 5 p.m. To send a telegram or cable by phone, call Western Union at 1-800-325-6000. You may also call this number for a convenient location.

Local Public Services

Using Laundry Machines

Students usually wash their own clothes. There are washing machines and drying machines (called “dryers”) in most apartment buildings. People who live in places without washing machines take their clothes to “laundromats”, where large numbers of washing machines and dryers are available. To locate the laundromat nearest you, ask a neighbor or look in the yellow pages in “Laundries -Self Service”.

Instructions for using washing machines and dryers are usually posted in the laundry room of the apartment, or in the laundromat. Washers and dryers usually require a small fee of approximately \$1.25 each, to operate. You must provide your own laundry soap. If you have never used such machines before, it is a good idea to read the instructions on the clothes label or ask someone which of your clothes can safely be put into washing machines, how they should be sorted, how much to put into a machine, and how much soap to use.

Dry Cleaning

Articles of clothing that cannot be washed in water can be taken to a “dry cleaner”, where they will be cleaned with a solvent. You can locate a cleaner by looking in the yellow pages of the telephone book under “Cleaners”. Clothes are taken to a cleaner and left for a period of time ranging from a few hours to few days and then they are picked up. Some cleaners require payment before cleaning your clothes while others will accept payment on the pickup date.

Notary Services

Some documents need to be “notarized” by a person registered as a “notary public.” A notary public can certify photocopies and authenticate signatures. Most notaries collect a small fee for each document they notarize. Notary services are available at any local bank or on CCBC campuses. For on-campus notary services, visit the Office of International Student Services.

Driving Information and Regulations

It is very important to learn and follow all driving regulations. Specifically, regulations concerning driving speed, turning, and parking are used to control automobile (and bicycle) traffic in the U.S. Accordingly, driving regulations are enforced by the police. Violations of driving regulations are punishable by fines, jail sentences, and/or loss of driving privileges. Cars which are parked in violation of regulations may be towed away, and the owner is required to pay a fine, towing costs, and storage costs.

Driver's License and Identification Cards

You are allowed to drive with an International Drivers License for the first 30 days after finding a permanent residence in Maryland. After that you may be able to exchange an out-of-country driver's license for a Maryland State Driver's License. To learn more about this or to obtain a new driver's license, learner's permit, or Maryland identification card, go to www.marylandmva.com, or access the 24-hour-a-day recorded information by calling 1-800-638-8347, or call and speak to a customer service representative at 1-800-950-1682.

Drivers License

With one exception, anyone living and driving in the State of Maryland must have a Maryland drivers' license. The exception states that you may drive legally in Baltimore if you have a current International Driver's License (issued for one year only) and your home country driver's license in your possession while driving. It is advisable, however, to obtain a Maryland license even if your international license is still valid.

Only “Maryland residents” can be issued driver's licenses. You can qualify as a resident by living in the state for at least 30 days, or by having children registered in school in the state. Before taking the driver' license examination, you should study the booklet, *Baltimore Driver's Manual*, which is available at various Driving Schools and MVA locations. The booklet contains all the information needed to pass the written part of the test and is available free of charge. For the purpose of getting a driver' license, international students are exempted from state residency requirements. Since you are now living in Baltimore, you are considered a Baltimore resident. If you need to learn to drive, you must take a driver's education class.

Due to the time and complexity involved in reviewing documents produced by other countries, the MVA has limited the number of applications processed for these services on a daily basis. The process will be as follows: 1) review of your documents, and 2) completing the application and taking the vision test.

In an effort to serve you better, we ask that you follow the process below:

- Please contact the MVA at 1-800-950-1MVA (1682) to schedule an appointment.
- Transactions are scheduled and processed Monday-Friday: 8:30 a.m. – 3:30 p.m., Saturday 8:30 a.m. – 11:30 a.m., and only at the following full-service MVA locations:
 - a. Belair, Harford County
 - b. Baltimore, Baltimore City
 - c. Beltsville, Prince George's County
 - d. Frederick, Frederick County
 - e. Gaithersburg, Montgomery County
 - f. Glen Burnie, Anne Arundel County
 - g. Largo, Prince George's County
 - h. Salisbury, Wicomico County
 - g. Waldorf, Charles County
 - i. White Oak, Montgomery County

NOTE: The above information was retrieved from the MVA Web site www.marylandmva.com/DriverServ/Apply/license.htm

Police and Law Enforcement

Law Enforcement on Campus

The Office of Public Safety operates to assist in creating and maintaining a secure campus climate and to protect personal and college assets.

The Office of Public Safety is staffed by full-time, uniformed security officers, 24 hours-a-day. The full-time staff is supplemented by a cadre of trained and qualified part-time officers. Each of the officers, while not commissioned, takes arrest authority from statutory and common laws of Maryland concerning citizen's arrest.

The officers patrol the campus in marked cars, bicycles, or on foot. Officers investigate and report all crimes and incidents to the administration for action. CCBC's security staff works closely with the Baltimore County Police Department and will summon their assistance when needed, or when requested by a victim of a crime. Administrative staff or full-time employees will also provide assistance.

Driving While Intoxicated (DWI)

It is illegal to drive a motorized vehicle if you are drunk or "under the influence" from consuming alcohol or using drugs. If you are arrested for Driving While Intoxicated (DWI), Driving Under the Influence (DUI)—your Blood Alcohol Content measures 0.08 or higher—you are automatically considered "intoxicated" and can expect to be penalized through automatic suspension of your driver's license, fines, and/or jail terms.

Chapter 4:
Legal Information



General Comments and Suggestions

Law in the United States

The United States is often called a “litigious society,” meaning that people rely heavily on lawyers and courts to formalize and enforce agreements, mediate disputes and obtain restitution for injuries and injustices. In a less individualistic society, these functions are more likely to be performed through networks of personal acquaintances rather than through legal means. So in the United States, the law, lawyers, and courts play a larger role than they do in many other societies. Students or scholars from other countries sometimes find themselves involved in the legal system either to pursue a complaint or grievance of their own, or to defend themselves from an accusation made by someone else.

International Students and Legal Issues

Listed below are some matters for which international students commonly seek legal advice:

- Uninsured drivers who have traffic accidents and face negative financial and perhaps legal consequences
- Paying too much for used cars or buying used cars that turn out to be defective
- Getting relief from landlords who fail to maintain health and safety standards in rooms or apartments.
- Paying too much for merchandise sold by area merchants or by people who sell over the telephone (telemarketers)
- Being victimized by “scams” such as offering “prizes” that turn out to require investments by the student or selling overpriced merchandise on the telephone
- Divorces
- Shoplifting

Some observations that might be instructive:

International students may be victimized by overcharging or being sold defective goods. It is important to clarify conditions or ask questions about the merchandise or the terms of the sale.

Many international students don’t seem to realize the importance of a signature. Once a lease, contract, or other sales agreement has been signed, the terms are binding.

From this and from the experience of the International Student Coubselors, we can make the following list of suggestions for following the proper law enforcement and legal conduct. Some of these items are discussed elsewhere in the Handbook.

- If you want to buy a used car, get expert assistance in evaluating the car’s condition and assessing the asking price.
- If you buy a car, buy insurance for it. At least, buy liability insurance, which protects the policyholder against bodily injury or property damage caused to another person.
- If you drive someone else’s car, be absolutely certain the car is insured. If it is not, do not drive it unless you yourself have insurance.
- If you want to take some merchandise from a store, pay for it first. Do not shoplift.
- Before you sign a lease, contract, purchase agreement, or any other such document, make sure you fully understand what it says and are prepared to abide by its terms.
- Before you make a major purchase (car, appliance, furniture, electronic equipment), compare the prices offered by various vendors. Also, consider asking for a list of previous customers whom you can consult about the product or service you are considering.
- Under Maryland law, striking a spouse or child could result in imprisonment.
- If you have small children, make sure there is always an adult watching them. Inadequate supervision of children—for example, leaving them alone in an apartment or allowing them to be outside the house or apartment on their own without an adult for long periods of time—violates the law.
- If you have recently consumed a noticeable quantity of alcohol, do not drive a car or appear in a public place.

Your Legal Rights

The United States Constitution guarantees certain rights to the people (not just U.S. citizens and permanent residents) who are living in the country. In general, non-immigrants in the United States (such as international students) are entitled the same constitutional protections as U.S. citizens. At the same time, nonimmigrants are subject to immigration laws that do not apply to citizens.

International students enjoy freedom of speech, freedom of assembly, protection from unreasonable searches and seizures and the other protections included in the “Bill of Rights”, which is attached to the U.S. Constitution. Nonimmigrants can own property (land and buildings) if they wish to. Nonimmigrants are protected against discrimination on the grounds of race, religion, color, and national origin. There are federal, states, municipal and college rules protecting citizens and nonimmigrants from most forms of discrimination. CCBC’s Offices of the Dean of Student Services are responsible for investigating and taking appropriate action in situations where students or staff believe they have been treated unfairly as a result of their race, religion, or national origin. These offices are also responsible for enforcing the college’s rules against sexual harassment. Other agencies are responsible for handling complaints of discrimination at the state and federal levels.

Selecting a Lawyer

The Office of International Student Services may be able to offer assistance in providing basic legal assistance. Should you need to select a lawyer, ask friends, students, neighbors, or coworkers for a referral, or, look in the telephone directory, under “Attorneys.”

Before selecting an attorney, ask some questions:

- How long has he or she been in practice?
- What percentage of his or her legal work involves your type of case?
- Does he or she have any special certification or specialization?
- What will be the possible range of outcomes in your case?
- What happens if you lose?
- Who specifically will work on your case—will it be the attorney or an assistant?
- If an assistant will work on your case, what is his or her expertise?

Of course, you will want to ask questions about costs, methods and timing of payments. Many area lawyers offer a free initial consultation. If you talk personally with a lawyer, be prepared to summarize your case quickly. Ensure that you have a written summary and relevant document(s) with you.

Legal Responsibilities and F-1 Regulations

Generally speaking, international students are admitted by the U.S. Department of Homeland Security (DHS) and U.S. Citizenship and Immigration Services (USCIS) for the purpose of being full-time students. As an international student, you are required by U.S. law to abide by immigration regulations (outlined below) throughout your stay here. Participation by students in any other activities (e.g., employment) is considered to be a privilege and is only allowable in accordance with strict immigration rules.

Please note that it is your responsibility to be informed about immigration rules and any rule changes which may occur during your stay in the U.S. Penalties for violations of immigration laws can be severe and include becoming ineligible for reentry to the U.S. for up to ten years and having a visa voided. Therefore, it is important that you understand your legal responsibilities. The International Student Counselor can provide the necessary information and assistance to you, but it is the student, not the college, who is ultimately responsible for maintaining legal F-1 student status.

Keep your passport and I-20s together in a safe place. Make several copies of each of your I-20s and the pages in your passport showing your biographic information, visa and I-94 card. If you lose your documents, the copies will enable you to get new ones.

Federal regulations entitled “Retention and Reporting of Information for F, J and M Nonimmigrants: Student and Exchange Visitor Information System (SEVIS)” were published on December 11, 2002. Accordingly, you must abide by the following regulations in order to maintain your legal F-1 status:

1. Have a valid passport at all times, unless exempt from passport requirements. You should begin to renew your passport long before it expires. Check with your embassy in Washington, D.C. to learn how long it takes to renew passports since processing time varies greatly among embassies. Contact information for all embassies can be found on the Web at: **www.embassy.org/embassies/index.htm**. Canadians are exempt from the passport requirements.
2. Report a change of name and address for yourself and your dependents to the International Student Counselor and Records/Registration office within 10 days of the change.

3. Attend the college/university USCIS has authorized you to attend.
4. Attend school full-time each semester during the academic year. At CCBC this means at least 12 credits/billable hours. You cannot drop or audit below this except under limited circumstances which must be authorized in advance by the International Student Counselor.
Please note: No more than one online/distance education class per semester can be counted towards your full course of study.
 - Credits received from the College-Level Examination Program (CLEP) or other proficiency exams do not count toward the full-time attendance requirement.
 - Meet with an Academic Advisor and register during CCBC's Early Registration period to help ensure getting the number of classes you need.
 - Each semester check the list of canceled classes the day it is published. If a class you have registered for has been canceled, meet with an Academic Advisor immediately to sign up for another one.
 - If you are having academic difficulties in any of your courses, immediately ask your instructor for extra help. You will not be able to withdraw from or audit a course you are doing poorly in without losing your visa status.
 - Do not rely on Late Start classes as they may be canceled leaving you with a less than full-time course load.
5. Make satisfactory academic progress. You should refer to the "Academic Information and Learning Support" section in the college catalog.
6. Complete your academic program by the ending date listed on item 5 of your I-20. If you are not able to complete your program by that date due to valid academic or medical reasons, you must apply for an extension of your program before the ending date on your I-20. Delays caused by academic probation or suspension are not acceptable reasons for extensions. Please note that if you do not extend your I-20 in a timely manner, the visa stamp in your passport is automatically canceled/invalidated. In addition, you may be subject to entrance bars that would prohibit you from entering the U.S. for up to a maximum of ten years.
7. **Do not work unless you have first received authorization from an International Student Counselor and USCIS.** If authorized, limit all employment to part-time (20 hours per week or less) during normal enrollment periods. Students are allowed to work full-time during summer and winter sessions and spring break. You must maintain your full-time student status or your employment will become illegal.
8. Before traveling outside the U.S. with the intention of reentering, you must have an International Student Counselor endorse page 3 of your current I-20 authorizing you to travel. Please call to schedule an appointment at least two (2) weeks before traveling so that the International Student Counselor can issue to you a travel letter and sign your I-20. You should refer to the Travel Information Update prior to traveling.
9. Complete the official transfer process whenever you change educational institutions. If you plan to transfer out of CCBC to another institution, you must notify an International Student Counselor as soon as you plan to transfer to submit a certificate of transfer eligibility and a letter of acceptance to the new school so that the advisor can release your electronic SEVIS record. An immigration transfer is not complete until an International Student Counselor from the transferring school authorizes your I-20.
10. Complete a U.S. tax return as required.
11. As you approach the end of your degree or academic program, do one of the following:
 - Obtain a new Form I-20 for a new school or program within 60 days after completion of your program and attend the next available semester within five months of your program completion date;
 - Apply to change to another immigration status within 60 days after completion of your degree or program;
 - Apply for optional practical training permission 90 days prior to completion of your degree or program, if eligible, or
 - Depart from the U.S. within 60 days after completing your degree or program.

12. If you terminate your academic program for any reason, you must notify the International Student Counselor immediately.
13. If you obtain authorization from an International Student Counselor before you terminate from your academic program, you will have 15 days to depart the U.S. If you do not obtain authorization prior to terminating, you will need to depart the U.S. as soon as possible.
14. If you violate your program of study, you are only eligible for legal reinstatement if you apply for reinstatement to USCIS within five months of the violation.
15. Do not accept “public assistance” other than emergency medical or disaster relief for yourself.

If you have difficulty meeting any of these requirements, contact an International Student Counselor before a problem arises. If you have any questions or need additional information, please feel free to call or drop by the following offices:

CCBC Catonsville

Hesham Henein,
Building K, Room 102
443-840-5005
hhenein@ccbcmd.edu

Karen McKenney,
Building K, Room 102
443-840-5005
kmckenney@ccbcmd.edu

CCBC Dundalk/Essex

Gayona Beckford-Barclay,
Building A, Room 270
443-840-1005
gbeckford@ccbcmd.edu

Sidy Tandia,
Building A, Room 270
443-840-1005
standia@ccbcmd.edu

Social Security Cards

Only students authorized to work may receive Social Security Cards. If you have been authorized to work off campus or have received a job offer on campus, please visit the Office of International Student Services. If you would like more information on Social Security Cards, please visit our website FAQ for International Students at www.cbcmd.edu/international/index.html

Preparing for Travel

If you are planning to travel within or outside the United States, the following information will help you prepare for your return. If you are traveling to a country other than your home country, make sure you find out about visa requirements for that country and be aware of possible difficulty in obtaining another U.S. visa (for your return) in a country other than your home country.

What documents do I need in order to travel within the U.S.?

- Your current SEVIS I-20 and copies of all previously issued I-20s;
- Passport valid for at least six months after the date of re-entry to the U.S. (not required of Canadians);
- Your most recent transcript available in the Records/Registration Office;
- Printout of the next semester’s registration, if available;
- CCBC ID Card;
- Evidence of adequate financial ability or support;
- Any work authorization document you may have.

What documents do I need in order to re-enter the U.S. from abroad?

When you leave the U.S. for less than five months, you will need the following documents to re-enter in F-1 status:

- Your current SEVIS I-20 with an endorsement for re-entry on page 3 (signature from the International Student Counselor must appear each semester of travel abroad; and copies of all I-20's issued to you;
- Travel letter from the International Student Counselor;
- Passport valid for at least six months after the date of reentry to the U.S. (not required of Canadians);
- An unexpired F-1 visa (not required of Canadians citizens, but required for Canadian Landed Immigrants);
- Your most recent transcript available in the Records/Registration Office;
- Printout of the next semester's registration, if available;
- Evidence of adequate financial ability or support;
- Any work authorization document you may have;
- If you are from a National Security Entry-Exit Registration System (NSEERS)* country, you may be restricted in choice of place to re-enter the U.S.

If you are planning to be outside of the U.S. for more than five months, you will need to discuss this matter with an International Student Counselor.

NOTE:

- If you changed your status to F-1 by an application to the U.S. Citizenship and Immigration Services (USCIS) from within the U.S., you did not receive an F-1 visa; you received F-1 status only. You will need to apply for an F-1 visa at a U.S. Consulate or Embassy before returning to the U.S.
- If your U.S. visa expired, you will need to apply at a U.S. Consulate or Embassy to have it renewed before returning to the U.S.
- You are urged to check with the U.S. Consulate or Embassy where you will apply for the visa, or its web site link: travel.state.gov/links.html BEFORE leaving the U.S. to determine that particular post's policies and procedures, because much has changed within the past months. You should start the visa process at the earliest possible time upon your arrival back in your home country.
- If your visa was issued for any school other than CCBC and it has not expired, you do not need to renew your visa.

What can I expect from the Immigration Officer at the Port of Entry?

When you re-enter the United States, a U.S. Customs and Border Protection (CBP) Officer will inspect your immigration and related documents. The officer may ask questions about your school, degree program, and ability to finance your studies. If there are any doubts, he/she may contact the school, allow admission to the U.S. for only 30 days (by issuing Form I-515), or deny your re-entry to the U.S. If you are issued a Form I-515, you should contact International Student Services. There are severe consequences for staying beyond the date on the I-94 card; therefore, it must be resolved in a timely manner. If the officer is satisfied with your documents, he/she will give you a new I-94 card showing the place and date of re-entry, F-1 status, and length of stay (this notation will be “D/S”).

NOTE: If you are from an NSEERS* country, you may be restricted in choice of place to re-enter the U.S.

What documents do I need in order to return to the U.S. during post-completion practical training?

If you have completed your academic program and are engaged in full-time off campus practical training employment, you must present the following documents when you re-enter the U.S. after a temporary visit abroad:

- A valid visa (not required of Canadian citizens, but required of Canadian Landed Immigrants);
- A valid passport (not required of Canadian citizens);
- Your I-20 endorsed for re-entry (endorsement should not be more than six months old);
- A valid Employment Authorization Document (EAD) from the USCIS;
- An employer’s letter stating the responsibilities and ending date of your practical training—although this is not a requirement for re-entry, we strongly recommend it, as it provides proof of your employment activities in the U.S. If you do not yet have a job, it is recommended that you bring as evidence that you are engaged in job search activities, such as letters of applications or interview invitations.

Please read the statements about maintaining F-1 legal status and complete the information below and return it to the office identified above on your campus.

I have read the statements about maintaining my legal F-1 status in the U.S. and understand that I must abide by these regulations in order to remain in legal status while in the U.S.

Signature _____ Date _____

Printed Name _____

Additional information about SEVIS is available from your International Student Counselor or the USCIS Web site at www.uscis.gov/graphics/index.htm.

Appreciation is extended to the staff at Towson State University’s Office of International Students and Scholars for allowing CCBC to adopt its F-1 Immigration information for use at CCBC.

Can I re-enter the U.S. after a visit to Canada, Mexico or islands adjacent to the U.S.?

For travel to Canada or Mexico, first check to see if a tourist visa will be required to enter either country. Information on Canadian tourist visas is available in the Office of International Student Services. If you have maintained legal F-1 status, you may travel to a “contiguous territory”—Canada, Mexico, and the adjacent islands—and be allowed to return to the U.S. with an expired U.S. visa. (The visit may only be as a “tourist” and for no more than 30 days). Be sure that an airline official or Custom and Border Protection Officer does not take your I-94 card when you leave the U.S. As in all cases of travel, your I-20 must be signed on page 3 by an International Student Counselor and you will need a valid passport. Students who apply for a U.S. visa in Canada, Mexico, or adjacent islands are no longer eligible for the “automatic revalidation benefit during the course of the trip, but will have to wait until the visa is approved to re-enter the U.S. If the visa application is denied, the individual will have to return to his or her home country for a new visa.

What do I need to know if I am subject to Special Registration?

If you were required to go through the special registration process either at a U.S. port of entry or as part of a “call-in” registration at a district USCIS office, because you are a male and from one of the 25 designated countries, there is a special exit procedure that you must follow before you can depart the U.S. Failure to do so can result in your being permanently barred from entering the U.S. Although certain aspects of special registration have been suspended, the exit procedure remains in effect. Generally, this exit procedure will take place at the airport where your overseas flight will depart. The exit procedure can add several hours to your department schedule, so be certain to allow plenty of extra time so that you do not miss your flight! You should have been given information regarding the exit procedure when you went through your special registration inspection. For details, search for NSEERS at www.ice.gov/graphics/index.htm.

*NSEERS Countries: Afghanistan, Algeria, Bahrain, Eritrea, Iran, Iraq, Lebanon, Libya, Morocco, North Korea, Oman, Qatar, Somalia, Syria, Tunisia, United Arab Emirates, and Yemen.

How does the US-Visit apply to me?

U.S. Visitor and Immigration Status Indicator Technology is a entry/exit record keeping system for all nonimmigrants traveling to and from the U.S. at airports and some seaports. In addition to the usual inspection procedure conducted by Custom and Border Protection Officers, each nonimmigrant will have his/her fingerprints taken by placing the index fingers on an inkless fingerprint scanner. A digital photograph will be taken. Eventually, there will also be an exit procedure, which will require nonimmigrants to scan their travel documents and repeat the fingerprinting process prior to departing the U.S. Entry and exit enhancements at land borders (Canada and Mexico) will be phased in. For more information, visit **www.dhs.gov/us-visit**.

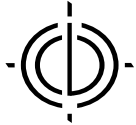
We wish you a safe and wonderful trip and look forward to welcoming you back to CCBC!

Conclusion

The four chapters in this Handbook—Getting Settled, Education and Student Life, Personal and Family Issues, and Legal Information for International Students—are quick references for you.

However, if you need clarification and/or additional information, please contact Hesham Henein or Karen McKenney at CCBC Catonsville, Building K, Room 102, or at 443-840-5005; or Gayona Beckford-Barclay and Sidy Tandia at CCBC Essex, Building A, Room 270 at 443-840-1005.

Be sure to read all correspondence from the college, including letters, email and newsletters. We will look forward to assisting you throughout your enrollment at CCBC.

**CCBC**The Community College
of Baltimore County

CCBC Catonsville: 800 South Rolling Road, Baltimore, Maryland 21228-5317

443-840-4049

CCBC Dundalk: 7200 Sollers Point Road, Baltimore, Maryland 21222-4649

443-840-3700

CCBC Essex: 7201 Rossville Boulevard, Baltimore, Maryland 21237-3899

443-840-2999

CCBC Ext. Centers: Hunt Valley, Owings Mills

www.cbcmd.edu

Date:

Dear Apartment Manager, Bank Officer and MVA Staff:

We want to inform you that _____ is an international student and holds F-1 (full-time student) status. He/she is enrolled at CCBC and will remain at the college for three years.

This student does not possess a social security card, but has several other forms of identification at the present time:

I-20 Form

Passport

I-94 Arrival-Departure Card

CCBC Registration Statement

CCBC Photo ID Card

It is our understanding from many bank officials, apartment managers, and MVA staff that international students without Social Security cards can present other forms of identification as noted above to apply for rental housing, bank accounts, and a driver's license.

We are hopeful that you can assist this student as much as possible. Feel free to contact the following CCBC International Student Counselors for more information. Thank you for your assistance.

Sincerely,

Hesham Henein

Catonsville Campus 443-840-5005

Sidy Tandia

Dundalk and Essex Campuses 443-840-1005

QUICK CONTACTS

CCBC Catonsville International Students Services

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sgebren@ccbcmd.edu

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CCBC Hunt Valley	11101 McCormick Road	Baltimore MD 21031	443-840-5830
CCBC Owings Mills	110 Painters Mill Road	Baltimore MD 21117	443-840-4111



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