



### International Student Life Handbook

At National University, we believe your experience as a student in the United States will be a very rewarding one. This student handbook has been written to answer common questions about U.S. culture, money, academic life, taxes, and other important subjects that deal with everyday life.

Since life is always full of surprises, not all international students' questions will be able to be answered here. If you find you need further assistance, please contact us at 1-800-NAT-UNIV, through email or in person.

### Attending National University

Your National University Catalog contains detailed information on NU policies and procedures and is the source for answers to most student questions. It is important for you to take the time to become familiar with your catalog. It will save you time and effort later!

When you were admitted as a student, your advisor provided you with a student ID number and gave you a personal password to the student ACCESS screens on the University's mainframe computer system. Even if you don't have a computer at home, these tools can make your life as a student much easier! Remember that computers are available for your use at every NU learning center.

Your student ID number is required to view any of your student records at NU. Have your ID number ready whenever you contact your advisor or any NU department. Internet training is available through the Library. You will also find help guides on the Library page of the NU Web site

On the Web site, you'll find a wealth of information including directions to centers, help manuals, library services, detailed information about each of the schools, their programs, and where they are offered.

If you forget your ACCESS password, contact an advisor.

If you need assistance with NU Access (obtaining your information from the University's mainframe computer), call the MIS helpdesk at 619-563-2647  
Tips for Academic Success

Get contact information from your professor on the first day of class of each course. Ask for his/her office and/or home telephone numbers and e-mail address. Instructor's numbers are also available from your advisor or from the faculty secretary.



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Exchange names, telephone numbers and e-mail addresses with at least 2 students in your class. This information may come in handy if you miss a class.

The University contracts with MBS Direct for the sale and buy-back of textbooks. Textbooks are available for sale two weeks prior to the first night of classes. Textbooks may be purchased through a secure server online at [www.mbsdirect.net/national](http://www.mbsdirect.net/national) (credit card), by phone (800) 325-3252 (credit card or personal check) or by fax (800) 499-0143.

Although most faculty members encourage critical thinking from students, the manner in which criticism is expressed is important. Show respect by acknowledging your professor's point of view and then offering your own for consideration. Regular attendance at all classes and good note-taking skills will help you be a successful student.

Ask your instructor for clarification if you do not understand. Within reason, ask that important points be repeated if they are presented too fast for you to comprehend or to write down.

Pay close attention to instructions given at the beginning of the course about how the class will be conducted and how grades will be determined.

Expect to receive a "syllabus" for each course. The syllabus outlines the course's objectives and the material to be covered and lists due dates for assignments, examination dates, texts to be purchased and the professor's name, office location and office hours. Keep the course syllabus for the duration of the course.

### **How to get a National University Library card (San Diego):**

- Go to the Held desk at the San Diego Main Library
- Tell the library clerk that you would like a library card
- Tell the clerk your seven digit student identification number and fill out the required forms

**Cost:** free

Card valid for length of your academic program at National University

### **National University Computer Lab Hours**

Lab hours are posted at each facility and are subject to change as required to support class scheduling requirements and holidays. It is the lab user's responsibility to become familiar with the schedule. The computer labs close promptly at the scheduled closing times. Call the National University location in your area for operation hours.



Computer labs are available at many National University locations for the use of students, faculty, and staff. Lab assistants are available at each location to ensure availability and operability of computing resources, and to ensure that the resources are used appropriately. By using any National University Computer Lab you agree to comply with the computer and Internet access policy, and additionally agree to follow the following regulations:

- Students must sign in to utilize the facilities. They may be asked to show University identification.
- Students cannot install privately owned or acquired software on University computers.
- Software copyrights are strictly enforced. The Computer Software Policy provides complete details.
- Students cannot bring food or drink into the labs.

The Lab assistant has the right to ask students to leave for noncompliance with any of the University's regulations. **Questions of a technical nature, reports of equipment failure, or disputes should be reported to MIS Help Desk line at (619) 563-2MIS (2647) for resolution.**

### Finding Course and Class Information Online

- Go to My NU
- Click on Student Access
- Enter your Student ID# and password (date of birth, for example: July 06,1979 would be input as: 070679)
- Click on Go To Main Menu
- To view your schedule, go to My Class Schedule.
- To look up courses go to Public Information.
- To view the Academic Information Section, go to Course/Class offering.
- Choose the appropriate link to conduct your search (i.e. by-monthly schedule or by course title, etc.



### Living in California Cities

Headquartered in San Diego, National University has regional centers in major metropolitan areas throughout California. ELP encourages you to enjoy the many colorful sights and attractions of California during your stay, including:

**San Diego** - A beautiful city renowned for its Mediterranean climate, hospitality and international flavor, San Diego is home to multimedia, biotechnology, sports, and tourist industries and has been rated among the Top Ten Cities in the U.S. for companies engaged in global business. Bordered by the Pacific Ocean to the west, mountains and desert to the east, and Mexico to the south, San Diego's miles of sandy beaches, sunny skies and vast deserts provide year-round opportunities for leisure and relaxation.

**Los Angeles & Orange County** - Just north of San Diego, this area's numerous recreational attractions include Disneyland, Universal Studios, Beverly Hills, and the world-famous Santa Monica and Malibu Beaches.

**San Jose** - Home to many of the world's leading computer and software companies, San Jose's central location offers travel opportunities to San Francisco, the giant redwoods, Monterey, and Big Sur.

**Sacramento** - Capital of California and the historic site of the 1849 Gold Rush days, Sacramento's location offers opportunities for recreational excursions to nearby Yosemite National Park and the ski resorts and casinos of Lake Tahoe, as well as to San Francisco and the California coast.

### Money

Bring enough money with you to cover the expenses of your first month, which is likely to be one of the most expensive periods of your stay. Before the term begins you will pay for local transportation, possibly several nights of lodging, and meals. Do not carry a large sum of cash. Traveler's checks are a safer way to carry money.

Your expenses will include:

- Tuition and fees
- Books and supplies
- Housing deposits and rent
- Health-insurance premiums
- Clothing appropriate for the climate
- Household items



### Managing Your Money

Managing your finances is one of the most important and challenging aspects of a successful and enjoyable academic experience. Dealing with a new currency and cost of living are the beginning of the challenge. Before you leave home, pay attention to the exchange rate between your country’s currency and the U.S. dollar. Learn to think in dollars.

Take a good look at your Certificate of Eligibility for Non-Immigrant (F-1) student status for academic and language student form, also known as the I-20 form, and prepare a budget for yourself based on the estimated expenses on the form. Use the list below to help you think about all the possible expenses you may have.

Be careful handling American currency. All American paper money looks alike, so keep your eyes open when paying or receiving cash. Our coins can be tricky, too. The five-cent piece is known as a nickel, the ten-cent piece as a dime, and the twenty-five-cent piece as a quarter. A dime is smaller in size than a nickel, even though it is worth more.

### Estimated Living Expenses

The average monthly living expenses for an unmarried student, not including tuition, are estimated below. Married students should add approximately \$250 per month for their spouse and \$125 per month for each child.

Expenses	Cost Per Month
Rent and Utilities	\$700 for a one-bedroom apartment
Food OR Homestay	\$300 \$500 including most meals
Books and Supplies	\$75
Transportation/private vehicle	\$90 for public transportation or gasoline for private vehicle
Health Insurance**	\$50
Miscellaneous	\$150
<b>Total:</b>	<b>\$865 - \$1,365 (plus tuition)</b>
<b>**Required.</b> All participants must purchase international student health insurance or provide proof of coverage for the duration of their stay.	



### **Transferring Funds to the United States**

Bring enough money to meet the initial costs of getting to campus and at least one month's expense. Traveler's checks are the safest way to carry money, but be sure to record the check numbers and keep the record separate from the checks. Do not carry large amounts of cash.

You will need to transfer amounts of money for your expenses for the year. Several options exist, and you should check with your bank to discuss the solution that best suits your situation. You should learn whether your country has restrictions on sending money abroad.

The best ways to carry transfer money are:

- Traveler's checks (in U.S. dollars)
- A bank check (also called a cashier's check) drawn on a U.S. bank in U.S. dollars
- A "wire transfer" from your bank at home to your new institution (if you are paying a bill) or to a U.S. bank.

Avoid checks in U.S. dollars drawn on a foreign bank. Such checks take much longer to "clear" than do checks drawn on U.S. banks or even checks in your home currency drawn on a bank at home. Remember that until a check clears, you will not have access to the money it represents. To "clear" is a process whereby funds are verified and monies can be used.

### **Opening a Bank Account**

Once you arrive at your new institution, you'll want to open a bank account at a local bank. It is sometimes possible to set up an account from abroad, and some international financial institutions allow you to write U.S. dollar checks on funds deposited abroad; most local banks in the United States will want you to come in personally to set up your account. When you do so, bring your student identification, your passport, and the funds you wish to deposit.

Banks offer many different financial services. You may wish to compare the services and costs of several banks before choosing one at which to open an account. Banks are competing for your business, so don't be shy about asking questions. A checking account will permit you to write checks to make purchases and pay bills. Most retailers and service providers will accept a personal check drawn on any U.S. bank (it need not be a local bank) as long as you can show appropriate identification such as passport, student identification card, or driver's license.

By using checks, it is easy to keep records of your purchases and payments. At most banks you need not keep a substantial sum (or "balance") in the account, just enough to



cover your checks and any fees the bank charges to maintain the account. Many banks offer "overdraft protection," enabling you to write a check that exceeds your balance with the understanding that you will pay interest on the overdraft amount. Finally, checking accounts have the advantage of providing you with immediate access to your funds.

Unlike most checking accounts, "saving accounts" earn interest on the balance in the account. If you plan to bring money for the entire academic year or for your entire academic program, you should be sure that your money earns interest! You can withdraw money from an ordinary savings account, but you cannot do so by writing a check. Many banks offer so-called NOW (notice of withdrawal) accounts that combine the features of checking and saving accounts. With a NOW account, you may write a certain number of checks each month; such accounts can be very handy for students who maintain a relatively high balance and write relatively few checks.

Many students open a savings account and a checking account at the same bank so that they can transfer money from the interest-bearing savings account into their checking account, as they need it.

Certificates of deposit (CDs) pay higher rates of interest than savings accounts, but your deposits must be made in certain amounts (usually in increments of \$1,000 or more) and must remain in the bank for a specified period of time (usually a minimum of three months) before you can use them. The penalties for withdrawing money before the specified time has elapsed can be quite substantial. A CD account makes sense if you bring money that you will not need right away.

## Transportation Information

### Owning and Operating an Automobile

Cars are the most common form of transportation in the United States, but they are also a very great responsibility. You can avoid a lot of trouble by observing several rules that apply to owning and driving a car:

- Automobile insurance is required in almost every state.
- Never drink alcohol and drive; you may end up in jail regardless of whether an accident occurs.
- Observe speed limits.
- Report all accidents; failure to do so is a crime.

You must have a valid driver's license to drive a car. Each state in the United States issues its own driver's license. Not every state will recognize your country's driver's license or the international driver's license. To obtain a state driver's license, you probably will be required to demonstrate your knowledge of the traffic laws in your state.



You may also be required to take a driving test. Never drive a vehicle unless you understand all of the applicable road rules, recognize all of the road signs, and possess a valid license to drive.

All car owners are required to purchase and maintain automobile insurance. In case of an accident, automobile insurance protects you against most of the cost of injuries and repairs. The cost of repairs can be very high. In some states, you may be required to pay for the cost of repairing the other vehicle if you caused the accident.

### **Cars and Car Insurance**

Car rentals average \$400 to \$700 per month. Used cars can be purchased for approximately \$3,000 while a new American economy car will cost a minimum of \$9,000.

California law requires all drivers to carry auto insurance, with costs ranging from approximately \$300 to \$900 per year.

Helpful guides to purchasing cars can be found in the community newspapers, campus bulletin boards, electronic bulletin boards, and the international student office are good sources of information on used automobiles. Be very careful when purchasing a car, especially a used one. Before you buy, have a reliable mechanic inspect the vehicle for defects. Be sure to obtain the "title" to the car you buy. The title is an official document issued by the state that signifies ownership of the vehicle. Additional documents may be required to complete the transfer of a car from the previous owner to you.

### **Urban Transportation**

Public Transportation in California is limited; it is likely that you will need your own transportation!

### **Housing Information**

Students who do not make housing arrangements prior to arrival will have to arrange for temporary accommodation until they are able to locate suitable housing.

Most international students will rent an apartment, condominium or a house with other students. Make sure you have all agreement with all parties regarding everyone duties and responsibilities.

#### **Renter's Checklist:**

- Does the building have a fire escape? If not, where is the nearest emergency exit?
- Whom do you call for emergency repairs?



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- Are there laundry facilities in the building? If not, are they nearby?
- Is parking available? If yes is it free? If not, where do you park?
- Is the apartment located near public transportation?
- How, where, and when do you dispose of trash?
- Who pays for the utilities (electricity, gas, and water)?
- What are the requirements for full a refund of the security deposit?

A “lease” is a binding legal contract between you and the property owner, or landlord. When you sign a lease, you are *obligated to pay the landlord monthly rent for the duration of the lease*. Most leases are for 9 or 12 months, and it is usually very difficult to break or alter a lease. Therefore, before you sign you should be reasonably sure that you can live with your decision for the duration of your lease. With permission from your landlord, you may be allowed to find a tenant to take your place for the remainder of your contract. If you “sublease” your apartment to other tenants, however, you probably will remain responsible for their actions.

- Never sign a lease unless you are completely satisfied with the apartment and surrounding property.
- Sign only when you understand all the terms of the lease.
- When you sign a lease, you will typically be required to pay a “security deposit,” usually equivalent to at least one month’s rent, as well as the rent for the first month.

The security deposit will be returned to you when you move out, provided you leave the apartment in good condition. Most apartments come equipped with basic appliances such as stove and refrigerator, but you may need to purchase or rent a bed and other furniture, as well as kitchen equipment, a telephone, and other items. Also, you probably will be responsible for paying the cost of your telephone service and “utilities”: water, electricity, and gas. The utility companies may require you to pay a deposit before service is activated. These deposits will be refunded to you or credited to your account when you terminate your service, provided you have paid all of your bills.

Finding and furnishing a new home for your family will probably be the first of many adventures you will encounter. Apartments and houses (on or off campus) are usually rented “unfurnished,” which means that they are equipped with only a stove and refrigerator. “Furnished” apartments usually have—in addition to the stove and refrigerator—furniture such as a couch, chairs, tables, beds, and chests of drawers. Dishes, cooking utensils, bed sheets, and towels are not provided.

Buying new household furnishings can be very expensive, as can shipping all of the necessary belongings from home. A less expensive alternative is to buy used furnishings. Check the classified section of the newspaper and the notice boards at your school for used furniture sales. You can also buy used furniture from community “thrift stores” such



as the Salvation Army and Goodwill. (Thrift stores obtain their goods from donations from the public. Items are cleaned and sold.)

The least expensive way to furnish your home is to buy items at a “garage sale,” “moving sale,” or “yard sale.” Americans hold such sales in their yard or garage to clear their home of unwanted items. In university communities, many students sell their goods when they finish their studies and move away. Look for advertisements in the newspapers or notices posted at street corners. Come early to get the best buy, and yes, it is OK to barter over the price!

### **Homestay Information in San Diego**

Before you arrive in San Diego, you may not have made any housing arrangements. You may want to contact one of the temporary stay accommodations listed below (rates and other information subject to change without notice):

#### **Homestay Services International**

PO Box 402, Spring Valley, CA 92077

Jae Hopkins

Phone: (619) 461-4764

Fax: (619) 670-3397

Placement fees: \$150

Monthly Rent: \$500 (with 2-3 meals/day)

Refundable deposit: \$100\*

Distance to National University: 15-55 minutes

Accommodations include:

- Airport pick up: US\$25
- a representative will meet you and take you from the airport to your new home after a brief scenic tour of San Diego, the harbor and your new school.
- Private room with private shared bathroom with an American family.
- Strongly recommended for international students.



<b>Homestay</b>		
Living with an American family can be fun and rewarding. There are many kinds of families. There are one and two-parent families, families with both parents working outside the home, and older, retired people who have extra room for students.		
Cost	Advantages	Considerations
\$525 Rent per month	You can improve your English quickly	You must follow your family's rules
\$150 Placement Fee	You can learn a new culture and experience American family life	You may have to share a bathroom
\$100 Refundable Security Deposit	The cost is lower than living in an apartment by yourself.	You will commute to the school by public transportation (average commute is 30-45 minutes)
\$25 Optional airport pickup fee	You will get a private room with fresh sheets and towels which are provided for you regularly	Meals are included (breakfast, lunchtime snack, and dinner)

<b>Apartment</b>		
Living in an apartment can be fun, too. There are many apartments around National University available for rent.		
Cost	Advantages	Considerations
\$700-\$1,200 rent per month for 1 to 2 bedrooms	You will have a lot of freedom	No meals are included
\$350-\$500 rent per month with a roommate	You can cook your own food	If you have roommates from your country, you won't speak much English.  You will commute to the school by public transportation
Security Deposit	It will cost less if you have roommates.	



Telephone and Electricity hookup costs	Most apartment complexes have pools, exercise rooms and laundry facilities	American apartments are often unfurnished and require deposits - You may need a lot of money in the beginning.
Furniture and Food	It will cost less if you have roommates.	

**Other Links:**

For more information about housing, visit [www.apartments.com](http://www.apartments.com) or [www.sandiegoapartments.com](http://www.sandiegoapartments.com)

**Staying in Touch with Home**

It's a great adventure coming to a new place to study, but be fair to yourself and your family: stay in touch with home. Phone home or send a tape; link up with your friends around the world via e-mail; set down your daily thoughts in a journal and in letters to those who helped you get here; plan ahead for a special post graduation vacation for you and your family. There are all sorts of reasons to stay in touch with home, and all sorts of ways to do so.

The United States has a well-developed network of communications systems ranging from traditional postal services to advanced telecommunications. Most communications services in the United States (with the partial exception of the U.S. Postal Service) are privately owned and operated; they compete for customers and offer many different choices for a wide range of prices.

**Mail Service**

The United States Postal Service (USPS) is the main provider of mail service in the United States. Other services compete with the USPS in the areas of express mail and package delivery. These include United Parcel Service (UPS), Federal Express (FedEx), and DHL Worldwide Express (DHL). Unlike postal services in many countries, the USPS does not offer long-distance telephone service or savings accounts.

Almost every town in America has a post office. Large cities have at least one main post office that offers a full range of services such as international package service that may not be found at every branch post office. Mail is delivered Monday through Saturday to individual addresses and to boxes available for rent at most post offices.



You should not send cash through the mail, but otherwise you can be fairly sure that your letter or package will be delivered safely. For additional protection, you may insure your package at the post office.

### **Telephone Service**

Local and long-distance telephone companies provide telephone service. Local telephone companies provide local or regional telecommunication services; long-distance companies provide national and international services along with different calling plans and saving options.

Detailed instructions for using public telephones (usually referred to as “pay phones”) can usually be found in the telephone booth. Pay phones require a coin for local calls; without coins try using a credit card or any of a wide variety of “calling cards.” You can make long-distance calls from any pay phone in the United States; long-distance service is not confined to certain locales as it is in many countries.

### **Other Telecommunication Services**

Once you have arranged for telephone service, you may wish to look into other services such as facsimile (fax) machines, answering services, and computer-based services such as electronic mail and access to the Internet. Some of these services, such as faxing, are available at low cost from local businesses such as copy centers.

Most colleges and universities in the United States maintain computer facilities that are equipped with a variety of personal computers and more sophisticated “workstations.” These computer sites provide links to the campus computer network, through which users can access services such as library catalogs, on-line databases, electronic mail, and the World Wide Web.

Your college or university may provide you with a personal computer account for the purpose of accessing such services. If your institution does not offer these services, you can obtain access to the Internet by opening an account with one of the many commercial companies that offer these services.

How to call long distance in the United States:

To call direct, dial:

1+ area code + the number you wish to reach

If you want operator assistance, dial:

0+ area code + the number you wish to reach



How to call overseas from the United States:

To call an international number direct, dial:  
011 + country code + city code + local number

If you want operator assistance, dial:  
01 + country code + city code + local number

### **Practicing Your Religion**

The United States is a multicultural society founded on tolerance and mutual respect; you should not hesitate to seek out opportunities to practice your religious beliefs. Organized religious groups of many denominations are likely to be found at your college or university, and others exist in the surrounding community. The international student office will be able to help you locate such organizations.

Although America has a higher rate of church attendance than most other western societies, many Americans are uncomfortable discussing religion. Some Americans may shy away from the topic altogether. Others will want to share their religious views with you. Most people are sincere and straightforward, but some may try to take advantage of you or convert you to their religious beliefs by offering you their friendship. If you begin to feel uncomfortable in such a situation, politely but firmly explain that you are not interested.

### **Alcohol and Smoking**

United States laws concerning the sale and consumption of alcohol may seem very liberal or very constraining to you, depending on your nationality. In the United States, it is illegal to purchase alcoholic drinks, including beer and wine, until you reach the age of 21. Laws governing alcohol can vary from state to state. For example, it is illegal in some states to walk along the street with an open container of beer.

Colleges and universities restrict the consumption of alcoholic beverages on campus. Remember that you do not have to drink to act like an American.

Do you smoke? In many parts of the United States (California among them), all public buildings are designated "smoke free," meaning that you cannot smoke in any part of the building. Other buildings may have spaces designated for smokers. Restaurants may have smoking and nonsmoking sections. If you are a guest in someone's home, room, or apartment, always ask permission before you smoke. Even if you are in your own room, it is polite to ask your guests if anyone objects to your smoking before you reach for a cigarette. Be prepared to see "No Smoking" signs in most offices, classrooms, and stores, and if you don't see a sign, always assume there is no smoking allowed.



### Crimes and Safety

Sadly, crime is a fact of life in the United States. University and college campuses are not immune from these problems, but help is available. The primary duty of the police is to serve and protect you, and you should not hesitate to seek their help at any time. Find out if your institution has a campus police force or if students should contact local police when they need assistance.

The most common crime on US campuses is theft of property left unattended or in an unlocked room or car. More serious crimes—such as drug dealing, assault, and rape—also occur. Some behaviors, such as sexual harassment and spouse abuse, are crimes in the United States, even though they may not be crimes in your country.

Protect yourself by exercising good sense and caution:

- Keep your apartment locked whenever you are away. (Doors and windows)
- Do not leave your books, backpack, or purse unattended anywhere.
- Buy a good lock for your bicycle and use it.
- Learn what parts of town you should avoid at night.
- Use caution with strangers who are overly friendly, who offer you gifts, or who ask you to accompany them to an unknown place.
- 911 is an emergency number that you can call at any time from any telephone in the United States for help in an emergency.
- Ask a reliable friend when you are in doubt about a person or an activity.

If you are accused of committing a crime and have been arrested, remember that you do have certain rights. You have the right to notify your government about your arrest or detainment if you choose to do so. The police sometimes must inform the appropriate international consulate or embassy immediately. Many countries (for example, China, Nigeria, and Singapore) require that the consul be notified when their nationals are confined or detained. In these cases, you have no choice in the matter of whether the authorities notify your consulate; they must do so. Depending upon the severity of the crime of which you are accused, you should obtain legal assistance.

### Staying Safe and Avoiding Trouble

As the American saying goes, “Better safe than sorry.” No matter how safe your campus and community appear to be, you should acquaint yourself with your new environment by reading the safety information your institution provides. Upon arrival, begin orienting yourself:

- Familiarize yourself with your neighborhood and campus by walking around in the daylight.
- Ask fellow students or staff members about areas you should avoid at night.
- Do not walk alone at night.



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- Note the address and telephone of your country's nearest consulate or embassy.
- Locate the police station that serves your neighborhood.
- Locate the nearest fire-alarm box and learn how to report a fire.
- Identify the hospital emergency room nearest to your home and know what to do in case of an accident.
- Keep "emergency" numbers near your phone at home (911 is the general emergency number in the United States.)

### Contact Us

Your time in the United States will be an exciting one where you will learn, grow and meet new friends. The life experiences provided by the programs at National University will change how you look at the world. For more information, see our website at [www.nu.edu](http://www.nu.edu), or call 1-800-NAT-UNIV so that you can earn a degree in the U.S.!