



# International Student Handbook

## Saint Leo University





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## Introduction

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This handbook is designed to be used with the Saint Leo University Student Handbook. All efforts have been made in this handbook to provide useful and current information. If this handbook does not address an issue, please feel free to contact any of the professional staff members below:

- Maribeth Stevens, Assistant Vice President for University Enrollment  
Admission Building, (352) 588-8284  
[maribeth.stevens@saintleo.edu](mailto:maribeth.stevens@saintleo.edu)
- Paige Ramsey-Hamacher, Executive Director & PDSO/RO for Center for Global Engagement  
Office Student Activities Building #221, (352) 588-8489 / (352) 588-8442  
[paige.ramsey.hamacher@saintleo.edu](mailto:paige.ramsey.hamacher@saintleo.edu) / [global@saintleo.edu](mailto:global@saintleo.edu)  
*Immigration matters, homesickness, culture shock, personal matters*
- Sumira Anderson, Director & DSO/ARO  
Admission Building, (352) 588-7267  
[sumira.anderson@saintleo.edu](mailto:sumira.anderson@saintleo.edu)
- Carol Hope Grant, Assistant Director & DSO/ARO for International Services  
Student Activities Building #221, (352) 588-8471 / (352) 588-8442  
[carol.hopegrant@saintleo.edu](mailto:carol.hopegrant@saintleo.edu) / [global@saintleo.edu](mailto:global@saintleo.edu)  
*Immigration matters, homesickness, culture shock, personal*
- Lawson Jolly, Director of Counseling Services  
DeChantal Hall #123 (352) 588-8354  
[lawson.jolly@saintleo.edu](mailto:lawson.jolly@saintleo.edu)  
*Homesickness, culture shock, personal matters, roommate conflicts, etc.*
- Career Services  
Student Activities Building #203, (352) 588-8346  
[career.services@saintleo.edu](mailto:career.services@saintleo.edu)  
*Career development, life planning skills*
- Faculty Advisor / Success Coach  
*Academic advising, registration*
- Registrar's Office  
Saint Edward Hall, (352) 588-8460
- Your RA  
*Roommate conflicts, Residence Hall issues, homesickness*

## 1. First & Foremost

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### *Important Things to Do When You First Arrive:*

- ✓ Meet your Resident Assistant (RA). He or she is there to answer any questions and help you with any problems that you may have with residential life.
- ✓ Attend the mandatory Orientation program. During Orientation, you will learn valuable information about Saint Leo University (SLU) and the Tampa Bay area, as well as meet classmates. You will also receive a Saint Leo University *Student Handbook* that is to be used in connection with this handbook. These books are your guides to Saint Leo University and contain important and valuable information.
- ✓ If you would like your family members to have access to your educational record at Saint Leo, be sure to fill out the [FERPA form](#) and return it to the Registrar's Office.
- ✓ Go to the *Center for Global Engagement - CGE (Suite #221)* in the *Student Activities Building* with your I-20 / DS 2019, passport, F1 or J1 visa stamp and I-94 (electronic or paper) so copies can be made. The CGE must have these documents in order to register you in SEVIS.
- ✓ If you live on-campus, go to the *Stephen Herrmann Mail Center* located next to the elevator on the second floor in the *Student Community Center* to get your mailbox number and address for here on campus.
- ✓ Go to *University Technology Services* (Phone # from on-campus ext. 8888 and from off-campus: (352-588-8888) for your Saint Leo email address or for computer questions. For your Saint Leo provided PIN#, please contact *CGE (Center for Global Engagement)* at (352) 588-8442.

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- ✓ Go to *Student Financial Support Center* to learn how to pay your school fees and to familiarize yourself with the Student Financial Support Center operating system and the payment plans available to you.
- ✓ Open a checking account (see the section on [Banking & Money Matters](#)). Having a checking account is not mandatory, but it will be useful during your stay in the U.S. During Orientation you will learn how to open a checking account.
- ✓ Get an identification (ID) card. If you apply for a checking account, then you need an ID card to cash personal checks or to pay for merchandise with personal checks. You can obtain a Florida ID card for \$25 from the Florida Driver's License Offices in Dade City, Wesley Chapel, Land O Lakes, or Tampa; you should make an appointment [online](#). In addition to a Florida ID, you will be issued a SLU ID during orientation or at the *Student Financial Support Center*. Carry your SLU ID with you at all times as it is also your meal card, your library card, your key card for some buildings, and a second form of identification. With it, you can also be admitted to athletic and student events.
- ✓ Get your health insurance information and ID card (see the section on Health Insurance). Health insurance is mandatory for all students and the Saint Leo University Insurance Policy can be waived online if you have sufficient US based health coverage. As an Undergraduate student, if you do not waive the insurance by the deadline, you will automatically be enrolled in the Saint Leo policy. Graduate students are responsible for procuring their own Health Insurance. If you were not given a policy book and insurance card prior to Orientation, you need to obtain one at Student Financial Support Center in St. Edward Hall

## 2. Life at Saint Leo University

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### THIS SECTION INCLUDES:

- Food & Cooking
- Lodging & Off Campus Housing
- Saint Leo Transportation
- Campus Activities
- Map of Campus

### FOOD AND COOKING

One adjustment that almost all students must make concerns the differences in food preferences. For American students, the adjustment involves getting used to “institutional food” instead of the “home cooking” they are accustomed to. For international students, the adjustment may involve this aspect as well as getting used to new types of food, prepared in unfamiliar ways, and seasoned with unfamiliar spices.

Cooking is prohibited in all residence halls except the apartments. In November during International Education Week, ISA and CGE host an International Food Night (Feast for the World) on campus, and on that day, all students interested in cooking a dish from home can do so for the entire campus to enjoy. Check in with the *Center for Global Engagement (CGE)* or member of the *Intercultural Student Association (ISA)* regarding the date that this will occur and let us know if you want to cook for that day.

### LODGING & OFF CAMPUS HOUSING

If you are not planning to return home during the holidays when the residence halls are closed, then you must find other room accommodations. If you want to remain in the area, an option is available to you, as well as some local apartments if you choose to live off-campus\* after your Junior year.

- [Colonial Grand](#)
- [Sweet Water](#)
- [Cypress Grand](#)
- [Majestic Oak](#)
- [Hilltop Landings](#)
- [Candlewood](#)
- [Preserve at Zephyr Ridge](#)
- [Dade City Apartments](#)
- [Oak Run Apartments](#)
- [Townview](#)

\*All Undergraduate full-time University Campus students are required to live on campus. Exceptions are allowed for those students living and commuting from home, married students, veterans, non-traditional students, or senior students who have earned more than 90 credit hours. Please contact Residence Life if you have any questions at +13525888268.

## SAINT LEO TRANSPORTATION

### AIRPORT SHUTTLE

Saint Leo University is pleased to offer complimentary transportation to/from the **Tampa International Airport (TPA)** at the beginning of the school year and at university breaks (not including Spring Break). To take advantage of this service, students can call the Campus Safety office, well in advance of their arrival/departure, at (352) 588-8432 to find out what the shuttle schedule is and reserve a seat available during those times. If you are travelling with family, other accommodations must be made. Please reference the Airport Shuttle Information for details: [Airport Shuttle Information | Saint Leo University](#).

### GREEN & GOLD SHUTTLE

The daily Green & Gold shuttles run opposite days and offer students the chance to see the area around Saint Leo, FL. The routes will take students to grocery stores, movie theaters, malls, Walmart, and offer an easy way to get access to the Tampa International Airport, outside of the holiday shuttle schedule.

### Gold Route (Wed/Thu/Fri/Sat)

Depart St. Leo	12:30pm	3:00pm	5:30pm
Cobb Theater of Grove 16	12:50pm	3:20pm	5:50pm
Walmart/SR54	1:00pm	3:30pm	6:00pm
Publix/SR54	1:06pm	3:36pm	6:06pm
*Wiregrass (JC Penny's)	1:23pm	3:53pm	6:23pm
Tampa Premium Outlets	1:43pm	4:13pm	6:43pm
Publix/SR54	2:07pm	4:37pm	7:07pm
Walmart/SR54	2:13pm	4:43pm	7:13pm
Arrive St. Leo	2:40pm	5:10pm	7:40pm

**\*Wiregrass Stop:**  
Access to Tampa Airport via HART Limited Express Route. Buses depart every hour, between 6:00am and 10:00pm, 7 days a week.

**Stops:** Saint Leo University, Cobb Theater of Grove 16, Walmart/Publix (SR54), Tampa Premium Outlets, Wiregrass Mall, \*Access to Tampa Airport Shuttle

### Green Route (Sun/Mon/Tue)

Depart St. Leo	11:30am	12:30pm	2:00pm
Publix/Dade City	11:40am	12:40pm	2:10pm
Walmart/Dade City	11:45am	12:45pm	2:15pm
Big Lots/Save-A-Lot	11:50am	12:50pm	2:20pm
Florida Medical Clinic (Mon/Tue)	11:55am	12:55pm	2:25pm
Courthouse/Downtown	12:05pm	1:05pm	2:35pm
East Campus Apartments	12:15pm	1:15pm	2:45pm
Arrive St. Leo	12:30pm	1:30pm	3:00pm

Depart St. Leo	3:00pm	4:00pm	5:00pm	6:00pm
Publix/Dade City	3:10pm	4:10pm	5:10pm	6:10pm
Walmart/Dade City	3:15pm	4:15pm	5:15pm	6:15pm
Big Lots/Save-A-Lot	3:20pm	4:20pm	5:20pm	6:20pm
Florida Medical Clinic (Mon/Tue)	3:25pm	4:25pm	5:25pm	6:25pm
Courthouse/Downtown	3:35pm	4:35pm	5:35pm	6:35pm
East Campus Apartments	3:45pm	4:45pm	5:45pm	6:45pm
Arrive St. Leo	4:00pm	5:00pm	6:00pm	7:00pm

**Stops:** Saint Leo University, Courthouse/Downtown, East Campus Apartments, Florida Medical Clinic, Big Lots/Save-A-Lot, Walmart, Publix

## CAMPUS ACTIVITIES

Each month, the Student Activities office puts up an activities calendar which announces on-campus activities, such as campus and professional organization meetings, cultural and sporting events, and other university information. The activities calendars are distributed widely across campus. Calendars are posted on all campus bulletin boards and in the Student Community Center. To get the most up-to-date information about activities, please be sure to check the online calendar.

The student newspaper, *The Lion's Pride*, is published once a month in paper and [online](#) and includes articles about campus events. Newspapers are located all around campus.

You can view all of the clubs and organizations on campus [here](#) at the Student Activities and Campus Life webpage.

## BENEDICTS COFFEEHOUSE, FÜZ–SAINT LEO UNIVERSITY FUSION EATERY & THE HUNGRY LION FOOD TRUCK

No matter where you are on campus, Benedict's Coffeehouse serves up a fun and relaxing place to meet between classes, take a break with friends, or settle in with an extra jolt of energy to get you through a long night. Drop by for a hot or cold Starbucks beverage and remember to ask for your Pride Perks rewards card – buy 9 and the next one is free! Your Pride Perks rewards card has one more perk. After your 10th free beverage, turn in your Pride Perks rewards card for a chance to win in our monthly prize drawing! Visit Benedict's Coffeehouse at the east end of Kirk Lawn



Located upstairs from the dining hall on the main floor of the Student Community Center. FÜZ is an ideal spot to take a break from your day and share a meal with friends or grab a quick bite to eat and be on your way. Our Mexican & Asian Fusion menu is designed to provide high-quality, fresh food options in a friendly, convenient atmosphere. We are your one-stop food shop! Need toothpaste or items you might find at a convenience store? Stop by FÜZ first before you make an unnecessary trip to a store!

The Hungry Lion Food Truck currently will be open to students, faculty, and staff, from 11:30 a.m.-1:30 p.m. Tuesdays through Thursdays, and it is located off of the Student Community Center's Lakeview Patio. The menu includes steak, turkey, or black bean burgers; pizzas; melts; grinders; tomato bisque soup; creamy macaroni and cheese; hand-cut chips dusted with blue cheese and Parmesan; and rosemary garlic butter Tuscan fries.



### MAP OF CAMPUS



## 3. Living in The Area

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### THIS SECTION INCLUDES:

- Mail & Communication
- Churches
- Ethnic Restaurants
- Ethnic Grocery Stores
- Other Transportation
- Weather

### MAIL & COMMUNICATION

#### FAXES

A facsimile (FAX) machine is located in the *Office of Student Affairs* and in the *CGE Office*, both located in the *Student Activities Building (SAB)*.

#### POSTAL SERVICE

All residential students will get a mail code when they arrive at Saint Leo University. Mail and package pickup can be done in the *Stephen Herrmann Mail Center* located in the *Student Community Center* next to the elevator on the 2<sup>nd</sup> floor (above the *Dining Hall*).

#### UNITED PARCEL SERVICE

Packages may be sent to domestic or international locations by using UPS (United Parcel Service), FedEx or DHL. If you want to send packages by Courier or pick up packages that were sent to you by Courier, see the *Campus Mail Room* attendant.

### CHURCHES

#### CATHOLIC CHURCHES

- *University Ministry Mass* in Saint Leo Abbey—Sunday Mass: 7:00 p.m.
- *Holy Name Monastery*—Saint Leo, Sunday Mass: 10:30 a.m.
- *Saint Leo Abbey*—Saint Leo, Sunday Mass: 10:00 a.m.
- *St. Anthony of Padua*— San Antonio, Saturday Mass: 8:15 a.m.  
Sunday Mass: 8:00 a.m., 9:30 a.m., 11:00 a.m., and 5p.m.---14404 14<sup>th</sup> St, Dade City
- *St. Rita Catholic Church*—corner of 14<sup>th</sup> St. & Robinson St, Dade City,  
Saturday Mass: 4:30 p.m.; Sunday Mass: 8:00 a.m. and 11:00 a.m.  
*Spanish Mass*: Wednesday: 7:30 p.m. and Sunday: 5 p.m.
- *Sacred Heart Catholic Church*---32145 Saint Joe Rd. Dade City (352) 588-3641  
Saturday: 4:00 p.m. vigil; Sunday: 8:00 a.m. and 10:30 a.m.

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## PROTESTANT CHURCHES

- *First United Methodist Church*—37628 Church Ave, Dade City (352) 567-5604  
Sunday Worship: 11:00 a.m.
- *First Presbyterian Church*—37412 Church Ave, Dade City (352) 567-2591  
Sunday Worship: 10:30 a.m.
- *Community United Methodist Church*—32606 Michigan Ave, San Antonio (352) 588-0322  
Sunday Worship: 9:00 a.m.

## CHRISTIAN CHURCHES

- *Church of Christ*---14303 12<sup>th</sup> Street Dade City (352) 567-1472  
Sunday Worship: 10:00 a.m.
- *Primera Iglesia Hispana Discipulos De Cristo*---38250 River Rd. Dade City (813) 355-1335
- *Church of God of Prophecy*—38207 Raven Rd., Zephyrhills (352) 567-0544
- *Calvary Assembly of God*—13544 Hwy 98 Bypass, Dade City (352) 567-2038  
Sunday Worship: 10:30 a.m. Wednesday Worship: 7:00 p.m.

## EPISCOPAL CHURCHES

- *St Mary's Episcopal Church*—37637 N 11<sup>th</sup> St., Dade City (352)567-3888  
Office: 37637 Magnolia Ave. Dade City  
Sunday Worship: 7:45 a.m., 10:00 a.m. Thursday Worship: 10:00 a.m.

## LUTHERAN CHURCHES

- *Shepherd of the Hills Lutheran Church*—37015 Orange Valley Lane, Dade City (352) 567-8424  
Sunday Worship: 9:30 a.m.

## BAPTIST CHURCHES

- *Blanton Baptist Church*---17351 Hyland Ln. Dade City (352) 521-7047
- *Calvary Baptist Church*---14312 17<sup>th</sup> St. Dade City (352) 521-0653
- *First Baptist Church*—37511 Church Ave, Dade City (352) 567-3265  
Sunday Worship: 9:15 a.m., 10:45 a.m.
- *First Baptist Church of Ridge Manor*---34132 Ridge Manor Blvd. Dade City (352) 583-4140
- *Grace Baptist Church*---10011 US Hwy 301 Dade City (352) 567-6436
- *New Hope Baptist Church*---21431 US Hwy 301 Dade City (352) 583-2002
- *Pasadena Baptist Church*---35845 Clinton Ave. Dade City (352) 521-0545
- *Piney Grove Baptist Church*---31027 SR 52 Dade City (352) 588-4471
- *St. John Missionary Baptist Church*---14549 8th St. Dade City (352) 567-3807
- *St. Paul Missionary Baptist Church*---14518 7<sup>th</sup> St. Dade City (352) 567-6565

## CHURCHES IN TAMPA

### **Baha'i**

*Baha'i Faith*—3112 Nundy Rd., Tampa (813) 963-0080

### **Buddhist**

*Dzogchen Buddhist Society*—3111 Tampa St, Tampa (813) 223-3037

*Wat Mongkolratanaram Thai Buddhist Temple*— 5306 Palm River Rd, Tampa (813) 621-1669

### **Eastern Orthodox**

*Holy Protection Ukrainian Orthodox Church*—3820 Moores Lake Rd, Dover (813) 659-0123

*St. Elizabeth Orthodox Church*—5129 NW 53rd Ave, Gainesville (352) 371-7258

### **Hindu**

*Hindu Temple of Florida*—5509 Lynn Rd, Tampa (813) 962-6890

*Vishnu Mandir*—5803 Lynn Rd. Tampa (727) 492-1010

### **Hispanic**

*Iglesia Cristiana La Nueva Jerusalem*—3101 Kingsway Rd, Seffner (813) 684-2754

### **Islam**

*Islamic Society of Tampa Bay Area Mosque*—7326 E. Sligh Ave. Tampa (813) 628-0007

### **Jewish**

*Congregation Kol Ami* — 3919 Moran Rd, Tampa (813) 962-6338

### **Korean**

*Tampa Korean United Methodist* — 26211 E County Line Rd, Wesley Chapel (813) 907-5815

*Tampa Korean Evangelical (Duranno Church)* — 6002 Lakeside Dr, Lutz (813) 968-2030

*First Korean Presbyterian Church* — 4307 W Humphrey St, Tampa (813) 243-8838

### **Spanish Speaking**

*Iglesia Bautista Redención* —5609 Lois Ave. N, Tampa (813) 884-8099

*Iglesia Cristiana Oasis De Amor*—6922 20th Ave. S. (813) 629-1797

*Incarnation Catholic Church*—5124 Gateway Dr. (813) 885-7861

### **Syrian**

*Mar Gregorios Syrian Orthodox Church*—12001 58th St. N. (813) 985-6070

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## ETHNIC RESTAURANTS IN DADE CITY, SAN ANTONIO, & ZEPHYRHILLS

- *Best Thai & Sushi*
  - 35354 State Road 54, Zephyrhills, FL 33541 (813) 782-2201
- *China Buffet*
  - 12632 US Highway 301, Dade City, FL 33525 (352) 567-8088
- *China 1*
  - 12850 US Highway 301, Dade City, FL 33525 (352) 521-3368
- *Del Carmen*
  - 14415 7th St, Dade City, FL 33523 (352) 518-0419
- *Francesco's Restaurant & Pizzeria*
  - 14418 7th Street, Dade City, FL 33523 (352) 518-0009
- *Hong Kong Restaurant*
  - 7821 Gall Blvd, Zephyrhills (813) 779-8088
- *Little Ninja*
  - 5709 6<sup>th</sup> Street, Zephyrhills (813) 395-5908
- *Pancho's Villa Mexican Restaurant*
  - 32804 Pennsylvania Ave. San Antonio (352) 588-3037
- *Piccola Italia*
  - 37502 SR 54 W, Zephyrhills (813) 782-2856
- *Saigon Café*
  - 5118 Gall Blvd., Zephyrhills, FL 33542 (813) 715-0983
- *The Golden Panda Restaurant & Buffet*
  - 37915 Eiland Blvd, Zephyrhills (813) 779-1581

## BEAUTY SUPPLY STORE WITH ETHNIC PRODUCTS

- *Sally Beauty*
  - 1267 Bruce B Downs Blvd, Wesley Chapel (813) 994-0298
  - 7725 Gall Blvd, Zephyrhills (813) 788-4067

## ETHNIC GROCERY STORES IN TAMPA

- *Bravo Supermarket*
  - 14821 North 7th Street, Dade City, FL 33523, (352) 521-0505
  - 6906 N Armenia Ave, Tampa, FL 33604, (813) 935-5075
- *Caribbean One-Stop Grocery Inc.*
  - 5010 15th St. N. (813) 559-1853
- *Lien Hoa Oriental Market*
  - 3692 W Waters Ave. (813) 932-1044
- *Kim Brothers Oriental Supermarket*
  - 4021 W Hillsborough Ave. (813) 886-8989
- *La Altagracia Grocery*
  - 2805 N12th St. (813) 229-1109
- *La Mercedes Supermarket*
  - 6724 Hanley Rd. (813) 882-9497
- *La Teresita Grocery*
  - 3302 W Columbus Dr. (813) 876-2024
- *Latin Touch Spanish Grocery*
  - 736 Brandon Blvd. W. (813) 681-7995

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- *Los Amigos Grocery & Meats*
  - 2223 Stuart St. (813) 248-9848
- *Oceanic Oriental Supermarket*
  - 1609 N. Tampa Street (813) 228-8110
- *Md Oriental Market*
  - 1106 E. Fowler Ave., Tampa (813) 868-1688
- *World Market*
  - 5831 Wesley Grove Blvd., Wesley Chapel (813) 371-2433
- *Tan Phat Oriental Market*
  - 8202 N. Armenia Ave, Tampa (813) 935-3707

## OTHER TRANSPORTATION

### TAXI

Hiring a taxi is one option to consider if you need to get off campus, outside the Green & Gold Shuttle Service. Taxi companies in the area are:

- [Bruce and Mike's Taxi Cab Service](#) (813) 758-8633
- [Wesley Chapel Taxi](#) (813) 995-7030
- W.C. (Wesley Chapel) Cab & Car Service (813) 598-2430
- [Pasco Cab](#) (813) 990-0069
- Uber (download the Uber app from your app store)
- Lyft (download the Lyft app from your app store)

To get an estimate on the cost of the service, call the company and tell them where you want to go.

### CARS

Cars provide the most convenient way to get around the area, but unless you have an ample supply of money to pay for the car, insurance, driver's license, fuel, and repairs, it is advised that you do not purchase a car. Florida law requires that every driver obtain a driver's license by taking both a written and driving skills exam. The fee for the license is \$48 without tax and fees. You can find all the license and registration fees [online here](#). This license is only valid while you have a valid I-20 or DS2019 and will have to be renewed based on your immigration documents. You must bring with you two proofs of residence which can include a cell phone bill with your address in the US (no PO boxes) and your immigration documentation (such as passport, I20, I94, etc). Go to the [website](#) to get more information on what you need to bring with you to the office in order to get your Driver's license or Florida ID card. The office will scan your documentation and then send your card to you once they have verified all your documentation.

*Important Note:* You must have a valid driver's license to drive and own a vehicle. A Florida Driver's Handbook is available, free of charge, at the Florida Driver's License Office or online [here](#). Call the Customer Service Center at: (850) 617-2000 for more information and directions. You must also purchase a license plate and registration tag for your car. These are available in the Tax Collector's office, East Pasco Government Center - 14236 Sixth Street, in Dade City (352) 521-4360.

*Remember these points when purchasing a car:*

- Take along a friend who has had experience buying a car.
- Do not be talked into buying a more expensive car than you can afford.
- Do not believe everything you hear from a salesperson. If car dealers were not making a profit, they would be out of business.
- Test drive the car yourself. Make sure it is insured, however, before you drive it.
- Look for rust and dents on the car's body; test the windshield wipers, windows, directional signals, heater, air conditioner, and head, tail, and brake lights to make sure they work.
- Get a mechanic's opinion on the engine, brakes, clutch, transmission, etc. A thorough check will cost about \$100, but is well worth it.
- When buying from an automobile dealer, get a written guarantee that the dealership will pay in full for all repairs needed within 30 days of the purchase.
- Compare prices offered at the different car dealerships and used car lots.
- Check the history of a used car to determine whether it had been used as a rental, taxi, police, or family car.
- Do not always believe the mileage on the odometer.
- Remember to register your car with Saint Leo so that you can obtain your parking decal and avoid parking tickets.

## INSURANCE

Automobile insurance is necessary since the automobile owner is financially responsible for damage to property or injury to another person in case of an accident. The State of Florida requires that all car owners have at least personal injury protection (P.I.P.) insurance to protect the car owner from liability in the case of injury, death, or damage to another party. Other forms of insurance are collision, which compensates the car owner in case of an accident with another car, and comprehensive, which covers losses from vandalism or theft.

Private insurance companies are listed online and can be found by typing "auto insurance" into a search engine on the internet. You should consult at least three different insurance agents before choosing a policy to get the best price. Several factors, such as age of the driver and the value of the car, are used to determine the cost of the insurance policy.

## WEATHER

The weather in Central Florida is ever changing. The hot season (summer) is from mid-April until mid-October. Daytime temperatures generally range from 90°F (32.2°C) to 100°F (37.8°C) accompanied by very high humidity. The nighttime temperatures usually drop to 70°F (21.1°C).

Many summer afternoons produce what Floridians call *sun showers* or *liquid sunshine* in which it rains for about 15 to 60 minutes while the sun is still shining. Summertime is also the storm season. It is not uncommon to have thunder and lightning storms which usually last for only a short time. Carrying an umbrella is advisable.

Central Florida's cooler winter weather begins in November and continues until February or March, with temperatures ranging from 20°F (-6°C) at night to 70°F (21°C) during the day (See the section on conversions for the formula to convert degrees Fahrenheit to degrees Celsius).



## 4. Living in The United States

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### THIS SECTION INCLUDES:

International Taxation

Clothing Sizes (Men's & Women's)

Measurements

COOKING, UNITS & CONVERSIONS

Grocery Stores

Health Insurance

### INTERNATIONAL TAXATION

As an international student in the US, it's important that you understand the tax requirements of your visa and your filing obligations with the IRS. If you did not work or receive any income in the US, **you are legally obliged to file the Form 8843**. If you worked or received a stipend, grant, or allowance in the USA (over a certain amount) you may also need to file the Form 1040NR.

The following information will give you a basic understanding of your responsibilities and tell you how to get more information. *Do not construe the information presented here as individual tax advice.* Federal income tax obligations of students of F, J, or M status: Everyone in the United States, regardless of immigration status, is responsible each year for submitting a complete and accurate income tax statement to the Internal Revenue Service (IRS), an agency of the U.S. Treasury Department. Americans call the process "filing a tax return". Foreign students, regardless of whether they work or earn income while in the United States, must file an appropriate return each year. In many countries, the government assesses and collects from individuals the tax they owe. In the United States, however, it is each individual's personal responsibility to meet his or her tax obligation; the government will not do it for you, but it will penalize you if you do not do it yourself.

The CGE staff is neither qualified nor permitted to give individual tax advice. Students with complicated tax situations may wish to consult with a tax preparation service, professional tax accountant, or tax attorney who is knowledgeable about nonresident tax law. During the spring semester, CGE sends an email to the international population with links to the tax forms and also a link to [Sprintax](#) which is an online international tax preparation service. The following websites can help you figure out your tax responsibilities: [U.S. Tax Guide for Aliens](#) and [Sprintax](#).

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## TAX TREATIES

The United States has tax treaties with a number of foreign countries. Under these treaties, residents (not necessarily citizens) of foreign countries are taxed at a reduced rate, or are exempt from U.S. taxes on certain items of income they receive from sources within the United States. These reduced rates and exemptions vary among countries and specific items of income.

- A list of all the countries with Tax Treaties can be found [here](#) on the IRS website.

## CLOTHING SIZES

Clothing sizes in the United States differ from sizes in other countries. Ready-to-wear clothes sold in stores are generally standardized in size. Fitting rooms are provided in stores so that you may try on the clothing items before you purchase them to see if they fit properly. Be sure that you are satisfied with what you buy—you are not obligated to buy any garment that does not fit or satisfy you.

Make sure you read the labels on every garment that you purchase. There are many different types of fabrics with different washing instructions. Many silk and rayon fabrics are dry clean only, which can become very costly. Machine washable fabrics, such as all cotton and cotton/polyester blends, are recommended to save money.

## WOMEN'S CLOTHING SIZES

### Comparative Sizes

### Dresses, Coats, Suits, And Skirts Junior Sizes (Women Over 5'6" Tall)

<b>USA</b>	7	9	11	13	15
<b>England</b>	9	11	13	15	17
<b>European</b>	34	36	38	40	42

### Misses sizes (women 5'2" to 5'8" Tall)

<b>USA/ England</b>	8	10	12	14	16
<b>European</b>	34	36	38	40	42

### Shoes

<b>USA</b>	5 - 5½	6½ - 7	7½ - 8	8 - 8½	9	9½ - 10
<b>European</b>	36	37- 38	38 - 39½	39 - 40	40½	41-42
<b>United Kingdom</b>	3½ - 4	5 - 5½	6 - 6½	6½ - 7	7½	8 - 8 ½

To find the correct shoe size, ask a salesperson to measure your foot. Always try the shoes on before you leave the store because shoes cannot usually be returned after they are purchased.

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Socks usually correspond to shoe size. Ask a salesperson for help if you cannot find the right size.

Dresses are sized according to the bust measurement (number of inches around the fullest part of the bust) and by hip measurement. Skirts are sold by the waist measurement. Bra sizes consist of two measurements: inches (number of inches around the chest area under the arms) and cup size, which depends on the size of the bust. Cup sizes are A, B, C, D, DD with A being the smallest size and DD being the largest size. Panties are sold in small, medium, or large sizes or by a series of size numbers (5, 6, 7, etc.). Full slips are sold by the bust size and in correspondence with the length of a dress or skirt. Ask a salesperson for assistance if you do not know your size.

## MEN'S CLOTHING SIZES

### *Comparative Sizes*

### Coats and Pajamas

<b>USA/ England</b>	36	38	40	42	44
<b>European</b>	46	48	50	52	54

### Shirts

<b>USA/ England</b>	14	15	16
<b>European</b>	36	38	40

### Shoes

<b>USA</b>	5	6	7	8	9	10	11	12
<b>European</b>	37	38	39	41	42	43	44-45	46
<b>United Kingdom</b>	4	5	6	7	8	9	10	11

To find the correct shoe size, ask a salesperson to measure your foot. Always try the shoes on before you leave the store because shoes cannot usually be returned after you purchase them. Socks usually correspond to shoe size. Ask a salesperson for help if you cannot find the right size.

Trousers are sold according to waist measurements (in inches) and inseam measurement (length of the seam in inches from the crotch seam to the bottom of the leg). Department stores usually sell trousers already hemmed.

Shirts are sold according to neck measurement (in inches), and sleeve length if long sleeved (number of inches from the center of the top of the back, across the shoulder, and down the arm to the bottom of the cuff). For example, 15x32 means 15 inches around the neck and 32-inch sleeve length. Suits are sold according to the chest and waist measurements and come in short, medium, or long lengths. Always try on the suit and check for fit in front of a mirror. The salesperson will be able to tell you what size you should wear.

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## MEASUREMENTS

### COOKING

#### OVEN

- (C=Celsius degrees, F=Fahrenheit degrees)
- very slow cooking temperature =  $107^{\circ}\text{C} = 200^{\circ}\text{F}$
- slow cooking temperature =  $149^{\circ}\text{C} = 225^{\circ}\text{F}$
- moderate cooking temperature =  $177^{\circ}\text{C} = 350^{\circ}\text{F}$
- hot cooking temperature =  $218^{\circ}\text{C} = 425^{\circ}\text{F}$
- very hot cooking temperature =  $232\text{-}260^{\circ}\text{C} = 450\text{-}500^{\circ}\text{F}$

#### STOVE

- water boils at  $100^{\circ}\text{C} = 212^{\circ}\text{F}$
- milk is scalded at  $51^{\circ}\text{C} = 150^{\circ}\text{F}$

### UNITS

#### DRY MEASURE

*Equivalencies*

1 pound = 16 ounces = 453.59 grams
1 gram = .035 ounces
1 kilogram = 2.2046 pounds

#### LIQUID MEASURE

*Equivalencies*

1 British gallon = 1.2 US gallons (gal.)
1 liter = 1.057 liquid quarts = 10 deciliters
1 deciliter (dcl.) = 6 tbsp. 2 tsp. = 3.38 US fluid oz.

#### VOLUME MEASUREMENTS

*Common abbreviations*

gal. = gallon	qt. = quart
pt. = pint	oz. = ounce
cc = cubic centimeters	net wt. = weight of contents (not including weight of container)
T or Tbsp. = tablespoon	t or tsp. = teaspoon

*Approximate equivalencies*

1 gallon = 4 liters	1 quart = 1 liter
1 pint = $\frac{1}{2}$ liter	1 ounce = 30 cubic centimeters
1 tablespoon = 15 cc	1 teaspoon = 5 cc

#### LINEAR MEASUREMENTS

*Common abbreviations*

yd. = yard	ft. or ' = foot	in. or " = inch
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*Equivalencies*

1 foot = 12 inches = .3048 meters  
1 yard = 3 feet = .9144 meters  
1 meter = 39.37 inches = 3.28 feet = 1.09 yards  
1 mile = 1.6 kilometers

<i>Conversions</i>	<u>to convert</u>	<u>multiply</u>	<u>by:</u>
	ounces to grams	ounces	28.35
	grams to ounces	grams	.035
	liters to quarts	liters	.91
	quarts to liters	quarts	1.057
	inches to cm.	inches	2.54
	cm. to inches	cm .....	39

*Celsius (Centigrade) to Fahrenheit*

multiply Celsius (Centigrade) degrees by 9/5, then add 32

*Fahrenheit to Celsius (Centigrade)*

subtract 32 from Fahrenheit degrees, then multiply by 5/9

## GROCERY SHOPPING

For your convenience, most grocery stores accept cash, debit or credit cards. Usually it is easiest to use your ATM / Debit card which has the Visa or MasterCard logo and you can purchase groceries that way.

## FOOD PACKAGING

Food is sold in a variety of ways. Packaged and canned food is sold by weight and in units of dry and liquid volume. The content's weight and, occasionally, the number of servings are marked on the label. Ingredients are listed in order of quantity. For example, if the contents are listed as "potatoes, carrots, meat, water, spices," then there are more potatoes than anything else – then carrots, then meat, then water and spices. Read the label to determine whether it contains what you want to purchase.

The shopper who buys food for its nutritional value can find bargains among less known brand names because the cost of advertising is passed on to the customer. The quality of "name brand" products may be somewhat better, but if the nutritional value of the cheaper brand is comparable, then it may be the better buy. Also, look for the quantity on the canned or boxed item. Sometimes the cheaper brand offers larger quantities at lower prices.

Fresh fruit and vegetables are usually sold by the pound. Typically, you put the amount of each item you wish to buy in separate bags that are located in the produce area. These bags are then weighed and priced at the checkout counter. To save a little money, buy only fruit and vegetables that are in season. Vegetables such as radishes, cucumbers, and corn are in season only in the summer (June to August). You might save some money by purchasing fruit

or vegetables called “day-old” or “seconds,” which are too ripe to sell at normal prices but are not rotten.

Eggs are packed in cartons by the dozen (12 items in a dozen). Milk is sold by the pint, quart, half-gallon, and gallon and is either homogenized, low-fat, or skim (the cream is removed). The date stamped on the carton indicates how long the milk should remain fresh.

Again, it is highly recommended to use bottled water to drink rather than drinking the tap water. The water is safe, however by drinking bottled water, you may be able to prevent upset stomach. Each country's water contains different minerals, bacteria, etc., so your body needs to become accustomed to the water.

Most coffee is sold in vacuum-packed cans or “bricks” in a variety of “grinds” to match the type of coffee maker you have. Instant coffee is sold in glass jars, cardboard “cans,” and boxes of single-serving packets. Some grocery stores also sell whole coffee beans in bags that you may grind in the store to suit your own tastes and needs. Flour, sugar and rice are sold in 1, 2, and 5 pound bags.

## HEALTH INSURANCE

Health insurance coverage is essential while you are in the United States since you are responsible for payment of any medical expenses you incur. If you do not have an insurance policy, from a Florida-based company, then a doctor or hospital may refuse to treat you or require cash payment, in full, in advance of treatment. Health care in the U.S. is **mandatory**.

Saint Leo University requires all full-time undergraduate students attending University Campus through our traditional program to carry health insurance. All full-time campus students are automatically enrolled in the program and may waive out by completing the online waiver process with comparable coverage. This **policy does not apply** to Graduate students, Online students, Weekend and Evening students or students attending any of our Distance Learning Centers unless they are living on-campus.

Undergraduate students coming to University Campus for the 2021 Fall semester will be charged for coverage from August 1, 2021 to July 31, 2022. Students enrolling in the 2021 Fall semester must waive the insurance no later than September 15, 2021. For students entering in the Spring 2022 semester coverage runs from January 1 – July 31, 2022. Students enrolled in the Spring semester must waive the insurance no later than February 2, 2022. There will be **no exceptions** to these deadlines. [Click here](#) to access the insurance waiver.

Students with health insurance coverage provided through either a group or individual plan comparable to the University's insurance policy, may waive\*\* the University program. **Insurance coverage provided by a non-US company or through a travel medical policy will not be considered valid for waiver purposes.** If you experience issues with the waiver please contact Student Accounts at (352) 588-6600 or email them at: [StudentAccounts@saintleo.edu](mailto:StudentAccounts@saintleo.edu).

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Information regarding pricing and instructions for completing the waiver is available at [this website](#).

Another option that you could consider is Study USA healthcare, for which you could contact John Tolson ([john@jwtings.com](mailto:john@jwtings.com) or visit [website](#)). If you would like to consider alternative sources you should visit [this website](#) before committing to any insurance plan be sure to scrutinize the policy carefully and if possible get a second opinion. Health insurance assures that all students have access to surrounding medical facilities. However, it does not guarantee that you will not be asked for immediate payment; however, it does guarantee that a doctor will treat you.

Keep all bills and receipts that you receive from the doctor or hospital. When you visit a health care facility, ask the person who takes your insurance card if the facility will send the bill to the insurance company or whether you must file the insurance claim yourself. Some facilities will not file any insurance claims.

The *Saint Leo University Health Center* and *Student Financial Support Center* can help you in answering some of your questions regarding your insurance policy and filing your claims. Insurance policy booklets, claim forms, and insurance cards may also be obtained through the *Saint Leo University Health Center* located in *DeChantal Hall* if you did not receive them before registration.

## 5. Adjustments & Culture Shock

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### THIS SECTION INCLUDES:

- Jet Lag
- Culture Shock
- Homesickness

### JET LAG

To avoid some of the problems of jet lag (adjusting to the difference in time at the new location); there are a few simple rules to follow on the airplane.

- **Drink liquids to avoid dehydration**  
Water and fruit juices are the best to drink. Alcohol will further dehydrate you during your flight and hits you stronger and faster on a plane. It can also cause joint swelling and make it harder to adjust to time changes.
- **Exercise**  
Stretch during your flight. If possible, sit in a bulkhead or aisle seat to stretch your legs. Some planes have extra legroom in the emergency exit seat over the wing.
- **Sleep**  
If at all possible, sleep on the flight. If you can find an empty row, lift the armrests and stretch out. This will help you to be awake when you arrive at your destination.
- **Set your watch**  
Change your watch to the new time when your flight departs. Attempt to eat meals on the "new" time. This will help your body's adjustment to the new time zone.
- **Don't sleep on arrival**  
When you arrive at your destination, it is important to adjust to the local time. If you arrive in the morning, attempt to stay awake until a usual bedtime (or at least until 8:00 or 9:00 p.m.). If you arrive later in the evening, force yourself to go to sleep early. Usually, if you get a regular night's sleep, you will wake at the normal time the next morning, and be able to function normally. Try to establish a regular sleeping pattern as soon as possible.

### CULTURE SHOCK

"Culture Shock" is the term used to describe the more pronounced reactions to the psychological disorientation most people experience when they move for an extended period of time into a culture markedly different from their own. It can cause intense discomfort, often accompanied by irritability, bitterness, resentment, homesickness, and depression. In some cases, distinct physical symptoms of psychosomatic illness occur.

For some people, the bout with culture shock is brief and hardly noticeable. These are usually people whose personalities provide them with a kind of natural immunity. For most of us,



however, culture shock is something we have to deal with at the beginning of our stay abroad. It may surprise you that culture shock is a real health issue when traveling abroad. Traveling through time zones and for long periods of time, facing new values, habits, and methods of daily life can leave travelers impatient, bewildered, and depressed.

You may find yourself alternately exhilarated and exasperated, thrilled at the experiences the new culture offers you and frustrated with the culture's differences from your own. Early in your experience, you will likely have ups and downs. The feelings you experience are natural. If you are angry, impatient, homesick, or depressed your first few days, remind yourself that these things will pass once you have rested and are eating normally. If depression persists, however, do seek professional assistance from a counselor or doctor. If you are not sure about something, whether it is a simple question about where a service can be found, or a more complex matter, such as expectations about friendship and dating, ask someone you trust.

In a sense, culture shock is the occupational hazard of overseas living through which one has to be willing to go in order to have the pleasures of experiencing other countries and cultures in depth. All of us have known frustration at one time or another. Although related, and similar in emotional content, culture shock is different from frustration. Frustration is always traceable to a specific action or cause and goes away when the situation is remedied or the cause is removed. Some of the common causes of frustration are: the ambiguity of a particular situation; the actual situation not matching preconceived ideas of what it would be like; unrealistic goals; not being able to see results; using the wrong methods to achieve objectives (i.e., methods which are inappropriate to the new culture).

Frustration may be uncomfortable, but it is generally short-lived as compared to culture shock. Culture shock has two quite distinctive features:

- It does not result from a specific event or series of events. It comes instead from the experience of encountering ways of doing, organizing, perceiving or valuing things which are different from yours and which threaten your basic, unconscious belief that your enculturated customs, assumptions, values and behaviors are "right."
- It does not strike suddenly or have a single principal cause. Instead it is cumulative. It builds up slowly, from a series of small events which are difficult to identify.

Culture shock comes from:

- Being cut off from the cultural clues and known patterns with which you are familiar; especially the subtle, indirect ways you normally have of expressing feelings. All the nuances and shades of meaning that you understand instinctively and use to make your life comprehensible are suddenly taken from you.
- Living and/or studying (working) over an extended period of time in a situation that is ambiguous.
- Having your own values (which you had heretofore considered as absolutes) brought into question -- which yanks your moral rug out from under you.
- Being continually put into positions in which you are expected to function with maximum skill and speed, but where the rules have not been adequately explained.

As indicated earlier, culture shock progresses slowly. One's first reaction to different ways of doing things may be "*How quaint!*" When it becomes clear that the differences are not simply quaint, an effort is frequently made to dismiss them by pointing out the fundamental sameness of human nature. After all, people are really basically the same under the skin, aren't they?

Eventually, the focus shifts to the differences themselves, sometimes to such an extent that they seem to be overwhelming. The final stage comes when the differences are narrowed down to a few of the most troubling, and then are blown up out of all proportion (for Americans, standards of cleanliness, attitudes toward punctuality, and the value of human life tend to loom especially large). By now the sojourner is in an acute state of distress. The host culture has become the scapegoat for the natural difficulties inherent in the cross-cultural encounter. Culture shock has set in. Here is a list of some of the symptoms that may be observed in relatively severe cases of culture shock:

- Homesickness
- Boredom
- Withdrawal
- Need for excessive amounts of sleep
- Compulsive eating
- Compulsive drinking (remember – the legal drinking age in the U.S. is 21 years old)
- Irritability
- Exaggerated cleanliness
- Stereotyping of host nationals
- Hostility toward host nationals
- Loss of ability to work effectively
- Unexplainable fits of weeping
- Physical ailments (psychosomatic illnesses)

Not everyone will experience this severe a case of culture shock, nor will all these symptoms be observed. Many people ride through culture shock with some ease, only now and again experiencing the more serious reactions, but many others don't. For those that do experience this, it is important to know that the above responses can occur, that culture shock is in some degree inevitable, and that their reactions are emotional and not easily subject to rational management. This knowledge should give you a better understanding of what is happening to you and resolve to work at hastening your recovery.

## HOMESICKNESS

We tend to think of being homesick as something associated with being young and at summer camp, but anyone can be homesick at any time. It can come from just missing the familiarity of home surroundings, the regularity of university classes, the inexplicable fear of new places, and just being outside your normal routine. It may not happen at all, may be a fleeting experience or stay awhile. It may take a call home or talking to a friend or program director to sort out these feelings. One of the surest remedies for homesickness is to plunge into the experience and immerse yourself into new places, sights and people. It is important to know that many have experienced homesickness and recovered.

*There is a tool which will be very useful to you in all stages of your travels, while in the U.S. and when you return to your home country. Please utilize this website. It will assist you immensely in understanding your expectations about study abroad and in coping with culture shock and reverse culture shock as well. The website is called [“What’s Up With Culture?”](#). There are two other websites which will assist you in learning more about the culture and customs of the US and how to adjust; [EducationUSA](#) and [EduPass](#).*

## 6. Banking & Money Matters

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### THIS SECTION INCLUDES:

- Banking—Checking and Savings accounts
- Credit cards
- U.S. currency and coins

### BANKING

#### CHECKING ACCOUNTS

In the U.S, most purchases are paid for by check cards or debit cards. These cards are accepted at most places that accept Visa or MasterCard. The purchases made on these cards are deducted from your checking account. It is in your best interest to open a checking account as soon as possible. *Do not hesitate to ask questions.* Opening a checking account allows you to access your funds, while eliminating the need for traveler's checks or large sums of money.

- You can find your bank statements online or through mobile apps you can download to your phone. This statement lists all transactions (cash and check deposits, cash and check withdrawals, service fees, etc.) associated with your account in the past month. It also shows the balance of funds that remain available in your account at the time the statement was completed.

While much less common, purchases can also be paid for by check. Personal checks are not accepted everywhere and two forms of identification, such as your student ID card, Florida ID card, or driver's license are usually required when you pay for purchases with a check. The bank representative will explain the check-writing process to you

- Bouncing** a check means writing a check for more money than you have in your checking account. Most banks charge a \$30 fee for every check that bounces. **REPEATED OFFENSES ARE SEVERELY PENALIZED AND MAY RESULT IN YOUR BEING CHARGED WITH A CRIME AND HAVING TO APPEAR IN A COURT OF LAW.** Always be sure that when you write a check, you have more than the amount of the check in your account. Also, if your balance falls below the minimum balance amount set by the bank, a service charge is deducted from your account.

## SAVINGS ACCOUNTS

Opening a bank account as a foreign national can be very stressful. If you're still living in your home country, consider seeking out a U.S.-based multinational bank that has branches where you live and opening an account with them before you leave. Or see if your current bank has branches near campus. Such a move should simplify applying for a U.S. account at one of its branches in this country.

- If you have money that you do not plan to use for several months or longer, consider opening a savings account to earn interest (a monetary gain) on this money. Every bank or savings and loan association will have several types of savings accounts. The length of time the money remains in the account determines the rate of interest paid to you.
- Saint Leo University has provided an ATM (through the First National Bank of Pasco) outside the *Campus Safety Office* on campus and inside the *Dining Hall*. An Automated Teller Machine (ATM) is a computerized machine through which you can make deposits or withdrawals 24 hours a day. The bank will issue you a plastic card so that you can use the ATM. ATMs are located at banks and other locations, such as supermarkets. Some bank systems are part of the "Honor" system of automated tellers that lets you use your card at ATMs in different cities throughout Florida, out of state and in some Caribbean islands. Withdrawals and deposits made at an ATM will be automatically subtracted from your savings or checking account. Be sure to save your receipts after making a transaction at an ATM so that you can keep an accurate record of withdrawals or in case the ATM malfunctions.

## THINGS TO CONSIDER WHEN CHOOSING A BANK AND OPENING AN ACCOUNT:

- ✓ Convenience of location to you
- ✓ Minimum amount required to open a checking account
- ✓ Minimum monthly balance required to avoid the bank closing your account or paying a service charge
- ✓ Bank lobby hours of operation
- ✓ Drive-in hours of operation
- ✓ Monthly service charge
- ✓ Charge on returned checks
- ✓ Price of purchasing checks
- ✓ Minimum amount required to open a savings account and the rate of interest
- ✓ Location(s) of ATMs
- ✓ Amount for fees such as the overdraft fee

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**Some of the banks in the area are listed below. Check the Internet for other banks and locations. Every bank has different types of accounts to meet the different needs of its patrons.**

## **SunTrust Bank**

- 11704 US Hwy 301, Dade City (352) 458-3755
- 13844 7<sup>th</sup> St., Dade City (352) 567-7700

## **Bank of America**

- 37939 E. Church Ave., Dade City (352) 567-5628

## **Wells Fargo Bank**

- 11938 Curley St., San Antonio- ATM ONLY
- 14210 7<sup>th</sup> St., Dade City (352) 521-6200

## **First National Bank of Pasco**

- 13315 US Hwy 301, Dade City (352) 521-0141

## **Center State Bank**

- 14045 7<sup>th</sup> Street, Dade City (352) 521-0715

## **CITI Bank**

- ATM on Campus
- Free International Transfers between accounts

## **TD Bank**

- 26649 Silver Maple Pkwy, Wesley Chapel (813) 994-7590
  - Cross- Border Banking with Canada

## **San Antonio Citizens Federal Credit Union**

- 37925 Church Ave. Dade City (352) 588-2732
- 12542 Curley Street, San Antonio (352) 588-2732

## CREDIT CARDS

Credit cards are often called “plastic money” because they are made of plastic and can be used in place of money or a check. The three most widely accepted credit cards are VISA, MasterCard, and American Express. You may apply for a credit card at your bank. As an international student you will not have any “credit” with the U.S. banks, so you may have to get a secured credit card to establish a line of credit. Depending on the bank, you will have to put \$200 to \$400 down as a deposit. Once you have your card, you can pay for purchases at many businesses by showing the card and signing the bill.

Once a month, you will receive a statement from the credit card company showing the total amount that you owe. If you pay the entire amount due, you avoid paying any interest charges that will be added to following month’s bill. You may decide to pay only the required monthly payment and owe the balance plus the corresponding interest charges on the unpaid amount.

The major problem with credit cards is that people often charge more than they can actually afford. Make sure you do not charge more than you will be able to pay for when the bill comes. The penalties can be severe for misuse of the credit card and failure to make payment.

Some credit cards can be obtained without an annual fee.

## U.S. CURRENCY AND COINS

### PAPER CURRENCY

- The medium of exchange in the US is the dollar (\$). Paper money comes in the form of \$1, \$5, \$10, \$20, \$50, and \$100 bills. Paper bills also come in the forms of \$500 and \$1,000 bills, but these are rarely used.

### COINS

- 1 cent = a penny (small and copper in color)
- 5 cents = a nickel (larger than a penny and silver in color)
- 10 cents = a dime (smallest silver coin)
- 25 cents = a quarter (larger than a nickel and silver in color)

## 7. Immigration Matters

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### The Student/Exchange Visitor Visa and the I-20/DS 2019 Form

New students who are not permanent residents of the United States or U.S. citizens are required to have a student visa to enter the United States to study. The student visa (F1 or J1) status may be obtained only if the student has a valid I-20 Form (F status) or DS2019 (J status) from the college or university the student plans to attend. The initial I-20 Form or DS 2019 is issued by the Center for Global Engagement at Saint Leo University.

It is very important that you keep your I-20 Form or DS 2019 Form and I-94 Card (electronic or paper) with your passport at all times. When you re-enter the country, you can retrieve your electronic I94 at this [website](#).

Currently enrolled students who wish to go home for the holidays or to travel outside the United States are required to have their I-20 or DS 2019 validated prior to departure from the United States. Please see *Paige Ramsey-Hamacher or Carol Hope Grant in the Center for Global Engagement (CGE)* for validation. Requests for verification need to be made at least 15 days prior to departure. Do not wait until the day you plan to leave to try to obtain validation. Failure to obtain proper authorization to return to Saint Leo University will prevent you from gaining re-entry into the United States.

Please refer to the BridgeUSA pages on the Saint Leo University [website](#) which provide specific information regarding the J1 Visa and the rights and responsibilities pertaining to the J visa. Many of the following pieces of information for the F visa are good guidelines to follow if on the J1 visa as well.

**The U.S. Citizenship and Immigration Services published a final rule in the Federal Register on December 11, 2002, which created several changes to the F-1 regulations under which those on the F1 visa have been admitted to the U.S.**

*The following rules apply to those in F-1 and F-2 status:*

#### Entry and Exit from the U.S:

- New students may enter the U.S. up to 30 days before the start date on the I-20.
- Students who withdraw from school with approval from the Center for Global Engagement (CGE) have a 15-day grace period to leave the U.S. before they fall out of status.
- If the Center for Global Engagement (CGE) did not authorize the withdrawal, the student has no grace period to leave the U.S. and is immediately out of status



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## Distance Education:

- Students may only take one class (3 credits) of distance learning (online education) per term if that class does not require physical attendance for classes, exams or other purposes on the campus where it is offered.

## Concurrent Enrollment:

- Students who are also enrolled at a second university in addition to SLU must provide CGE with copies of their class schedules from both schools to verify combined full-time enrollment each term. CGE must receive the class schedules no later than 15 days after the school semester has begun.

## Reduced Course Load:

- Students must be taking a full time course load of no less than 12 credit hours (undergraduate) or 6 credit hours (graduate) per semester. The following discusses times when it may be acceptable to fall below full time status.
- Students may reduce their course load below full time for 2 reasons: academic or medical. In both cases, they must first obtain authorization from CGE **before** they drop any classes.
- Academic reasons, such as initial difficulty with English or reading requirements, unfamiliarity with American teaching methods, or improper course level placement, permit the CGE to authorize the student to reduce his/her course load to 6 hours for one term only per academic level. Such students must resume a full course load the next term, including summer
- Students who fall ill or need to take maternity leave may be authorized by the CGE to reduce their course load or take no classes at all for up to 12 months total per academic level. Such students must provide the CGE with a letter from a licensed Medical Doctor, Doctor of Osteopathy, or a licensed Clinical Psychologist before dropping courses. CGE must re-authorize reduced course load for illness before each term begins with new documentation from the medical provider.
- Students must notify CGE at the beginning of the term in which they return to class full time after taking a reduced course load to avoid falling out of status.
- Students may take a reduced course load in their final term if only one or two classes are needed to complete the degree — but may not continue to be enrolled only for administrative purposes if all degree requirements are met (thesis/dissertation has been defended and approved).

## Extensions:

- Students must apply for an extension of form I-20 prior to current I-20 end date.
- No extension may be granted if students do not request one prior to their current I-20 end date.
- Extensions may be granted at any time prior to the I-20 end date

## Transfer:

- Upon completion of a degree program, students may remain in the U.S. for up to 5 months' maximum when transferring to a new degree program. The 5-month period begins on the completion date of the first degree program.
- Students who have fallen out of status are ineligible for transfer; they must either apply for reinstatement from USCIS or depart and re-enter the U.S. with an initial entry I-20 for a new program.

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- Students wishing to transfer should notify CGE of the date they wish to transfer and the name of the new school.

## Employment:

- On-campus employment may not begin earlier than 30 days prior to classes starting.
- Students may get 12 months of Optional Practical Training (OPT) at each higher degree level (under the old regulations, students were limited to 12 months total for all degree programs).
- Students should apply for OPT **before** completion of all degree requirements (thesis/dissertation defense date).
- OPT is automatically terminated when students transfer to another school or begin study at a different academic level
- Students on OPT must report any change of name/address and interruption of employment to CGE for the duration of authorized OPT or fall out of status. All employer information must be recorded by CGE in SEVIS. If students are unemployed while on OPT for a cumulative 90 days, they fall out of status and must apply for reinstatement.

## Reinstatement:

- Reinstatement applications to USCIS must be filed within 5 months of the status violation, unless exceptional circumstances can be demonstrated by the student.
- The status violation must have resulted from circumstances beyond the student's control — which may include injury, illness, closure of school, natural disaster, or oversight or neglect on the part of CGE.
- If the student has been employed without authorization, no reinstatement is possible.

## Name/Address Reporting:

- Students must notify CGE and USCIS of new name/address within 10 days after the change.
- Students may comply by notifying CGE within 10 days; CGE must then update SEVIS within 21 days which takes care of the USCIS notification.
- Students registered with the USCIS for Special Registration must also submit an address change form to the USCIS as mandated by that program.
- Students must provide their physical home address unless it is impossible to receive mail there, in which case students may provide a mailing address.
- If students provide a mailing address, they must also provide their physical home address to CGE.

## F-2 Dependents:

- F-2 spouses may not engage in full-time study; only study that is avocational or recreational, which means study undertaken for a hobby or study that is “occasional, casual or recreational in nature.”
- F-2 children may only engage in full-time study in grades K-12

## School reporting:

- Saint Leo University must report to USCIS within 21 days of the occurrence:
  - Students who fail to maintain status or complete program
  - Students/dependents name and/or address change
  - Students graduating prior to I-20 end date

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- Disciplinary action taken against students convicted of a crime
- Any other request made by SEVIS re: student status
- Each term, no later than 30 days after registration ends, Saint Leo University must report to USCIS:
  - If students are enrolled, dropped below full course of study without DSO authorization, or failed to enroll
  - Current address of all enrolled students
  - Start date of students' next term

**Please take care to follow the regulations of your F-1/F-2 status at all times— if you have any questions, contact the Center for Global Engagement by e-mail:**

[global@saintleo.edu](mailto:global@saintleo.edu), [paige.ramsey.hamacher@saintleo.edu](mailto:paige.ramsey.hamacher@saintleo.edu),  
[carol.hopegrant@saintleo.edu](mailto:carol.hopegrant@saintleo.edu) or phone: (352) 588-8442.

## EMPLOYMENT

F1 status students may not work in the United States. However, if there is a job available on campus which cannot be filled by a U.S. citizen, it may be possible for international students to work for the University. According to DHS regulations, international students may work no more than 20 hours per week during the school year. Students must have a Social Security card in order to begin work.

*Post-Completion Practical Training (OPT):* The United States Government does allow F1 status students to work for 12 months upon completion of their degree requirements. The job must be directly related to the student's major. Interested students should contact the *Center for Global Engagement*, more than 90 days before graduation.

It is important to note that new regulations also monitor the amount of time that a student is employed under their approved OPT. The student is required to continue to update the *Center for Global Engagement* with name, address and start date of employer in order to assure that USCIS is kept abreast of their employment status.

## APPLICATION FOR PERMANENT- RESIDENCY AND US CITIZENSHIP

It is very difficult to obtain permanent residency or citizenship unless you have an immediate relative with either permanent residency or citizenship living in the United States. If you would like more information about applying for residency or citizenship, please contact the local USCIS office:

- 5629 Hoover Boulevard Tampa, FL 33634 or telephone at (800) 375-5283.
- You can also access their [website](#)

*If you are serious about applying for permanent residency or citizenship, it is also recommended that you contact an immigration lawyer.*

## 8. Arrests, Convictions, & Immigration Consequences

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**A student is arrested for DUI and fingerprinted. He returns home for vacation, and when he applies for a new student visa, his name appears in the NCIC (National Crime Information Center). The consular official denies the F-1 and cancels his tourist visa and tells him that it will take at least 5 weeks before the embassy receives the report from NCIC to determine why he is in the “system.” Although he finally gets his visa, he misses a semester of school.**

You know that you have to attend school full-time and that you cannot work illegally, but arrests like the one above can affect your ability to study in the U.S. or even enter the U.S. on a student or tourist visa. Certain behavior may not be a “serious crime” in your mind or it may not be serious for a U.S. citizen or it may not even be a crime in your country but criminal activity, arrests and convictions can have serious immigration consequences. You need to be aware of the law and what is considered criminal activity and avoid it at all costs, but know what to do if you are arrested or convicted. You can find more information on [Florida Laws](#).

### What “Criminal Activity” Has Immigration Consequences?

- ✓ Arrests and/or convictions even for crimes that may not be serious for U.S. citizens. If you are fingerprinted, this can delay visa issuance even if you are not convicted or if your record is expunged (meaning it no longer appears on your record.)
- ✓ Willful misrepresentations on an immigration or visa application that result in securing an immigration benefit through fraud. This can also include an application for admission to school if an I-20 / DS-2019 was issued and the student uses the document to enter the U.S.
- ✓ Drug related offenses which may or may not result in conviction.
- ✓ Conviction for, or admission of, crimes of moral turpitude — (These are generally serious crimes but for more information, contact an attorney or the Center for Global Engagement)
- ✓ Suspension or expulsion from school as a result of criminal activity, whatever the nature of the crime.

### What Are the Consequences of “Criminal Activity”?

- ✓ Delays in obtaining visas - ANY arrest or conviction will cause a positive “hit” in NCIC and delay new visa issuance. It doesn’t matter if you take the record of your arrest or conviction with you to the consulate, they will still have to wait for the NCIC report.
- ✓ Denial of visa or entry into the U.S.
- ✓ Removal or deportation from the U.S.

- ✓ Denial of immigration benefits in the U.S. including extension, change of status, and practical training.

## How Do I Avoid These Consequences?

- ✓ Don't drink and drive. While this may not be serious in your country, it is taken very seriously in the U.S. Take a taxi or have a designated driver when you go out and plan to drink. Legal drinking age in the U.S. is 21 years old.
- ✓ Don't do drugs. Being arrested with even a small amount of marijuana can make you deportable.
- ✓ Don't lie or misrepresent your actions on immigration applications or to a DHS employee. If you have concerns about something you have done, then talk to the Center for Global Engagement or contact an immigration attorney before you are interviewed or complete an application.
- ✓ Don't assume that they won't find out. Since 9/11 there is much more cooperation among government agencies.
- ✓ If you are arrested, just like on TV, you do have the right to an attorney and anything you say can and will be used against you.
- ✓ Make sure that you have a criminal attorney who is aware that there may be immigration consequences to any plea bargain or guilty plea and who works with an immigration attorney.
- ✓ Remember that it is your responsibility to know the law and avoid committing crimes.

If you do find yourself in this situation, the *Center for Global Engagement* can help you find a competent criminal attorney who is familiar with immigration regulations. For more information, contact the Center for Global Engagement at (352) 588-8442 or [global@saintleo.edu](mailto:global@saintleo.edu).

## Other Helpful Hints

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In the state of Florida, a sales tax of 7.5% is added at the cash register onto every item (except food) you buy. In other words, if an item is priced at \$1.00, the amount you will pay at the cashier is \$1.08. At restaurants, the tax is sometimes added to the original price of the dish; ask the person taking your order if you need to know.

Gratuities (Tips) - If you go to a restaurant, it is customary to tip the waiter for his/her service between 15% - 20% of the total bill. This tip is not included in the bill you receive.

If a few basic rules are not practiced, insects (cockroaches, red ants, and black beetles) can be a real problem in Florida.

- ✓ Keep window screens tightly closed and repair all holes.
- ✓ Do not leave food or unwashed dishes out in the open.
- ✓ Immediately dispose of garbage bags that contain food residue.
- ✓ Wash all soiled clothes as soon as possible, especially if milk has been spilled on them.
- ✓ Keep all foods in tightly closed plastic or glass containers.
- ✓ Inform your RA about any repairs that may be necessary.