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WELCOME TO WESTMINSTER

Welcome to Westminster Theological Seminary and Glenside, PA. We look forward to getting to know you and discovering the special talents and contributions you bring to this institution. The International Student Office is located in Machen Hall and is part of the Student Affairs Office. We hope you will feel comfortable coming to visit us with any concern that you may have. We can direct you to resources that will help you solve problems, such as getting a driver's license, understanding your lease, or finding a bank. You are in a totally new culture and environment, and we are here to help you!

Susan Traylor, International Student Advisor
straylor@wts.edu

PRE-ARRIVAL CHECKLIST

- Plan to arrive in Philadelphia 2-4 weeks prior to registration. It is recommended that you secure housing before arriving in the Philadelphia area.
- If possible, contact a Westminster graduate in your home country who may be able to answer some of your questions. If you would like to get in touch with such a graduate but do not know one, contact the Coordinator of International Students, Susan Traylor, at straylor@wts.edu, who may be able to assist you.
- If you have friends from your church or cultural group in the Philadelphia area, contact them for sources of housing and for any helpful advice they may have. The African Student Fellowship, the Chinese Student Fellowship, and the Korean Student Fellowship will help students from these backgrounds coming to campus (see our website, www.wts.edu for contact information). The International Student Transition Coordinator will be available to help you make the transition to the U.S. and also help you during your first semester or year on campus.
- Find out if the U.S. Embassy or the nearest U.S. Consulate in your country has an information service or library. It can be an important source of information concerning entering the U.S. for academic purposes.
- Keep photocopies of all important documents and correspondence; note information given by phone, date, and provider. You must have all relevant information ready at all times.
- If you intend to drive while in the U.S., make certain that you have an International Driver's Permit that will be valid in the U.S. (only valid for the 1st year in the U.S.). It may be easiest to purchase this in your home country.
- Bring the following documents with you to the U.S.:
 1. Medical and dental records, including certificates of immunizations and vaccinations (especially important for young children)
 2. Information about medical conditions or treatments, prescriptions for medication and eyeglasses
 3. Marriage certificate
 4. Birth certificates for children
 5. International Driver's Permit and National Driver's License
 6. Insurance Details
 7. Bank statements and other sources of financial support

NOTE: Photocopy any important documents, bring the originals in your carry-on luggage, and keep the copies in your checked baggage.

FOLLOWING ADMISSION TO WESTMINSTER

12 Weeks Before Departing Your Country:

- All evidence to document your financial support should have been submitted to the International Student Coordinator who issues the Visa Eligibility Forms. If your spouse and/or children will be traveling separately to the U.S., include that information so that their separate required documents can also be sent to you. Be sure your sponsors understand that sponsorship is an obligation to pay for the student's living expenses. You will be asked to return home if your real financial support does not match the affidavit of support forms that you submit. The affidavit of support forms need to be true and accurate.
- Make sure that all necessary passports for you (and your family, if necessary) are valid.
- Apply to the appropriate U.S. Embassy (or U.S. Consulate) for the required visa application form, OF-156. You will need one form per family member.

10 Weeks Before Departing Your Country:

- Send the completed OF-156 form to the U.S. Embassy or Consulate with your passport, passport photographs, and whatever else is required.
- Your I-20 or DS-2019 form should arrive from Westminster not less than six weeks before your departure. The original I-20 or DS-2019 will be required for your visa. Ask the appropriate U.S. Diplomatic official exactly what is required and how long it will take to process your paperwork. You will save time by applying in person for your visa.

6 Weeks Before Departing Your Country:

- You should be in possession of an entry visa stamped in your passport by the U.S. diplomatic mission, and a letter from the Embassy or Consulate to the U.S. Immigration Office containing your I-20 or DS-2019 that you must present upon arrival in the U.S.

4 Weeks Before Departing Your Country:

- You should have informed the International Student Transition Coordinator and the International Student Office of your arrival date and time, and arrange to be picked up at the airport. You should also have your housing arranged. Please let Student Affairs and the International Student Transition Coordinator know your U.S. address as soon as you get it.

U.S. IMMIGRATION REGULATIONS

As an international student or scholar in the United States, you must be aware of and abide by the U.S. immigration regulations that govern your stay here. Most applicants for non-immigrant visas are now required to have a personal interview, and as a result it can take longer to get a visa. As of August 1, 2003, all persons in F and J status are included in the U.S. government's Student and Exchange Visitor Information System (SEVIS) and all visa documents have been issued through SEVIS.

CHOOSING A VISA

Every Student must have a SEVIS visa eligibility form I-20 (F1) or DS-2019 (J1). You must request one of these forms for either an F1 visa or a J1 visa from the Student Affairs Office at Westminster.

VISA APPLICATION

You will receive your I-20 or DS-2019 form from Westminster. Once you receive this form, try to get your visa as soon as possible.

F1 Visa: The F visa is called the Student Visa. The form issued from Westminster is the I-20, the Certificate of Eligibility for Non-Immigrant Student. Specific features include:

- Support for applicant may be through personal means or may be received from a sponsor.
- Work is permitted only on campus, except in cases of unforeseen economic hardship resulting after at least nine months in the U.S. or OPT after 9 months in F status.
- Spouses and dependent children of F1 students hold F2 status and may **not** work in the U.S.
- An F-2 spouse may not engage in full-time study, and part-time study is permitted only to the extent that it is avocational or recreational.
- All F-1 students at Westminster are required to have health insurance.

J1 Visa: The J visa is called an Exchange Visitor's Visa. The form issued from Westminster is the DS-2019, the Certificate of Eligibility for Exchange Visitor Status. Specific features include:

- Majority of support for applicant comes from a sponsor, not from personal resources.
- Work, on or off campus, is permitted with approval from the Director of International Students after one semester of coursework.
- The spouse and dependent children of a J1 student hold J2 status and can usually obtain permission from INS to work in the U.S.

- Health insurance is required by law and must fulfill set requirements of U.S. Immigration (see the section on Health Insurance in this handbook).
- There is currently no regulatory restriction on study for J-2 dependents.

901-FEE

The 901-Fee is required of all J1 and F1 students. SEVIS requires you to file the form once you have obtained your I-20 or DS-2019. You may go online to fill out the form and pay the fee. The link is: <http://www.ice.gov/sevis/i901/index.htm>

F-1 EMPLOYMENT OPTIONS

This provides you with an introduction to employment issues and options for international students in F-1 status.

The most important employment issue that you always need to keep in mind is the issue of legal (or "authorized") versus illegal (or "unauthorized") employment. You must always make sure that any employment you plan to engage in is legal employment. Any unauthorized (i.e. illegal) employment - even for one day - even if you did not know it was illegal - poses a grave threat to your ability to remain in or return to the United States. And you must always make sure that you have the necessary employment authorization before you begin work, since starting work without prior authorization - even if you receive authorization later - constitutes illegal employment.

F-1 visa holders are allowed to be employed by the Seminary, although the number of positions available on campus are extremely limited.

Spouses on F-2 visas are not permitted to work at all.

CURRICULAR PRACTICAL TRAINING

Curricular Practical Training (CPT) is an employment option available to F-1 students where the practical training employment is considered to be an integral part of the curriculum or academic program. According to the immigration regulations, this employment may be an internship, cooperative education job, a practicum, or any other work experience that is required for your degree, such as mentored ministry.

To be eligible for CPT, you must:

- Be enrolled on a full-time basis for one academic year
- Your employment must be an integral part of your degree program
- Your job must be related to your major
- You must have your employer prepare a letter to be sent to Susan Traylor, Westminster Theological Seminary, P.O. Box 27009, Philadelphia, PA 19118. The letter should be written on the church letterhead stating that you will be working under the CPT agreement toward fulfillment of the Mentored Ministry requirement. Please state the

beginning date and ending date and that you will be working no more than 20 hours per week. A letter will be required for each subsequent year that you will be working.

Employment for 20 hours or less per week while you are enrolled in classes is considered part-time CPT. The employment authorization page of your CPT I-20 will specify permission to engage in part-time training and you must limit your work to no more than 20 hours per week. The time you spend on Curricular Practical Training will not be deducted from the twelve months of allowable Optional Practical Training unless you use 12 months or more of full-time Curricular Practical Training. You must have a job offer prior to submitting your application for CPT.

OPTIONAL PRACTICAL TRAINING

Optional Practical Training (OPT) is temporary employment authorization that gives F-1 students an opportunity to apply knowledge gained in the classroom to a practical work experience off campus. You may use some or all of the available 12 months of practical training during your course of study or save the full twelve months to use after you complete your studies. Authorization for optional practical training is granted by the U.S. Citizenship and Immigration Service (USCIS) - formerly known as the Immigration and Naturalization Service or INS - and can take at least 90 days and frequently up to 120 days to obtain. It is important that you apply for the authorization at the earliest possible date.

To be eligible for OPT you must:

- Have been in full-time status for at least one full academic year preceding the submission of your OPT application
- Be maintaining valid F-1 status at the time of the application
- Intend to work in a position directly related to your major field of study

If you are requesting OPT for post-graduation, you must apply for the OPT prior to graduation, and your start date must be no later than 60 days after graduation.

To apply for OPT you must:

- Complete the OPT request form
- Complete the I-765 form
- Provide a copy of your I-94 form (both sides) and a copy of the visa and identification pages from your passport
- Provide copies, front and back, of all previous I-20s
- Provide two recent photographs with your name and SEVIS number in pencil on the back
- Provide a check for \$340 payable to the U.S. Department of Homeland Security

Make an appointment with the International Student Office to bring the above documentation for review and to receive a new I-20. Once all your documentation is in order, you will be asked to make copies for your personal records and to mail the papers by registered mail to the address on the application.

The Office of International Students will review your application and submit a recommendation for OPT by updating your record in SEVIS. The SEVIS system will produce a new I-20, a copy of which you will submit with your application for OPT.

F-1 EMPLOYMENT AUTHORIZATION BASED ON SEVERE ECONOMIC HARDSHIP

US Immigration regulation stipulates:

"If other employment opportunities are not available or are otherwise insufficient, an eligible F-1 student may request off-campus employment work authorization based upon severe economic hardship caused by unforeseen circumstances beyond the student's control." [8 CFR 214.2 (f)(9)(ii)(C)]

To be eligible to apply for off-campus employment authorization based upon severe economic hardship, F-1 students must meet the following conditions:

1. F-1 student must show severe economic hardship resulting from one of the following:
 - Loss of financial aid or on-campus employment without fault on the part of the student
 - Substantial fluctuations in the value of currency or exchange rate
 - Unusual increases in tuition and/or living costs
 - Changes in the financial condition of the student's source of support
 - Medical bills
 - Other unexpected expenses
2. Student must be in good academic standing and registered full-time, and the employment must not interfere with their studies.

J-1 EMPLOYMENT OPTIONS

This provides you with an introduction to employment issues and options for international students in J-1 status.

Students may engage in two types of employment: (1) Academic Training related to the course of study, and (2) other employment related to on-campus work or economic necessity.

The following restrictions apply for employment for J-1 students:

- The student is in good academic standing.
- The student continues to engage in a full course of study.
- The employment totals no more than 20 hours per week (hourly restriction does not apply to Post-Academic Training).
- The Director of International Students has approved the specific employment.

J-1 STUDENT ACADEMIC TRAINING DURING STUDIES

J-1 Academic Training is authorized by your J-1 program sponsor and does not require further authorization from U.S. Citizenship and Immigration Services (CIS), or the Department of State. In order to be eligible for Academic Training, the following criteria must be met:

- The student must be in good academic standing.
- The proposed employment must be directly related to your major field of study.
- Throughout your Academic Training you must maintain permission to stay in the U.S. in the J-1 student status and apply for extensions as necessary.
- The student must maintain health insurance coverage throughout Academic Training.

The following steps must be followed when applying for Academic Training:

- Submit the “Approval for Academic Training” form to your academic advisor for recommendation.
- Locate a ministry situation that is willing to sponsor you for the Academic Training.
- Obtain a letter from your employer stating the terms of your training.
- Once the form and letter are complete, submit them to the International Student Coordinator for approval.
- Your SEVIS record will be updated indicating Academic Training.

J-1 STUDENT POST CURRICULAR ACADEMIC TRAINING

J-1 Post Curricular Academic Training is authorized by your J-1 program sponsor and does not require further authorization from U.S. Citizenship and Immigration Services (CIS) or the Department of State. In order to be eligible for Post Curricular Academic Training, the following criteria must be met:

- The student must be in good academic standing.
- The proposed employment must be directly related to your major field of study.
- Throughout your Academic Training you must maintain permission to stay in the U.S. in the J-1 student status and apply for extensions as necessary.
- The student must maintain health insurance coverage throughout his/her academic training.

The following steps must be followed when applying for Academic Training:

- Submit the “Approval for Post Curricular Training” form to your academic advisor for recommendation.
- Locate a ministry situation that is willing to sponsor you for the Post Academic Training.
- Obtain a letter from your employer stating the terms of your training.
- Once the form and letter are complete, submit them to the International Student Coordinator for approval.
- Your SEVIS record will be updated indicating your Post Academic Training.

J-1 TWO-YEAR HOME RESIDENCY REQUIREMENT

Some Exchange Visitors are subject to what is called the two-year home country physical presence requirement. This “two-year residence” requirement applies to you if you receive any funding (including nominal travel grants) from your home government or a U.S. Government agency. It also applies to you if trained personnel in your field are identified by your home government as being in short supply and your field has consequently been included on the U.S. Government’s “Exchange Visitor’s Skills List.” An exchange visitor who is subject to this requirement must return for two years to his or her country of nationality or at last legal permanent residence or have the requirement waived before being eligible for other U.S. Immigration statuses. If under a two-year home residency requirement, it will be stamped on your DS-2019 by an immigration official. See the Department of State web site for information about applying for a waiver. The link to the site is: <http://travel.state.gov/index.html>

MAINTAINING YOUR LEGAL STATUS

You are responsible for maintaining your lawful nonimmigrant status at all times as outlined below. Failure to do so can result in your having to end your program prematurely and leave the U.S.

1. **Maintain a valid passport at all times.** Once you have entered the U.S., make sure your passport is valid for a minimum of six months in the future.
2. **Make certain that your permission to remain in the U.S. is always valid.** The end date to which you have been authorized to remain in the U.S. is recorded on your I-94 card, a small white card which is usually stapled to the visa page in your passport. It is the I-94 card, not the visa stamp in your passport, that is the record of your permission to remain in the U.S. The I-94 cards of persons holding F and J status will usually be marked D/S or Duration of Status. This means that you have permission to remain in the U.S. for the length of your academic program as stated on line #5 of your I-20 or line #3 of your DS-2019 form, as long as you remain a full-time student in that program.
Important: When you enter the U.S., always take a look at your I-94 card before you leave the immigration/customs areas – it is much easier to correct a mistake at that time. If you will be staying at Westminster beyond the end date of your I-20 or DS-2019, you must inform the Coordinator of International Students well in advance of the expiration date so that your stay can be extended.
3. **Maintain a full course of study at all times.** See #4 below for the few occasions when a reduced course load is permitted.
4. **Obtain authorization from the Coordinator of International Students prior to dropping below a full course of study.** U.S. federal regulations require you to pursue a full course of study. If you are considering dropping below a full course of study, you must first consult with your academic adviser. A reduced course load can be authorized under very limited circumstances, including academic difficulties in the initial semester, medical reasons, or in a student’s last semester if less than a full course load is required to complete the program.
5. **Abide by employment regulations.** If you work without the appropriate authorization, it will create serious difficulties for you.

6. **Report departure date and reason to the Coordinator of International Students.** Occasionally a student will leave Westminster early or unexpectedly for personal reasons or because of an early completion or graduation, leave of absence, withdrawal or suspension. In each of these cases, you must inform us that you will be leaving before the expected completion date on your immigration document, i.e. your I-20 or DS-2019.
7. **Notify the Coordinator of International Students in advance of transferring schools.** If you are leaving Westminster and transferring to another U.S. school, you must complete an official immigration transfer. We will then release your SEVIS record to your new school, which will issue a new I-20 or DS-2019 form.
8. **Make sure you have the appropriate travel documents, so that you can re-enter the U.S. after a short trip abroad.** You must have a valid passport, a valid visa stamp and a valid I-20 (F) or DS-2019 (J) with a recent signature from our office to re-enter the U.S. after a trip overseas. If you need to apply for a new U.S. visa, make certain to allow sufficient time for the application and interview process. As interviews are now required for most visa applicants, it can take several weeks. The best way to be prepared for possible visa issuance delays is to check the information on the website of the U.S. Consulate where you will apply (go to www.usembassy.state.gov).
9. **Make sure your family members have the correct immigration status.** Dependents of F-1 students hold the F-2 status; dependents of J-1 students hold the J-2 status.
10. **VERY IMPORTANT!** Report any change of local (current residential) address within 10 days. We are required to notify SEVIS of your new address.

THE I-94 CARD

The I-94 card is one of the most important immigration documents since it is what indicates your non-immigrant status in the U.S. and how long you may legally remain in the country for that particular trip. It is a small white card that is normally stapled inside your passport. It is evidence that you have entered the country legally.

It is very important to pay attention to what is written on this card when you enter the U.S. Before you leave the immigration area, be sure to check the status you have been given and the date you must depart. If you find anything that appears to be in error, politely point it out to the immigration official. It is the date written on the I-94 and not the expiration of the visa stamp that controls how long you can remain in the U.S. A new I-94 card with a new date is issued each time a nonimmigrant legally enters the U.S.

LEAVING AND RETURNING TO THE U.S.

The following information will clarify what documents you should take when traveling outside of the U.S. to ensure your re-entry.

F-1 visa holders must have:

- A valid passport
- A valid U.S. Visa (the visa stamp in your passport should be valid beyond the date you return to the U.S. and should have multiple entries)
- A valid Form I-20 (check the expiration date item 5 on your I-20 and check the back of your I-20 for our signature).

J-1 visa holders must have:

- A valid passport
- A valid U.S. Visa (the visa stamp in your passport should be valid beyond the date you return to the U.S. and should have multiple entries).
- A valid Form DS-2019 with our signature (check item 3).

If dependents are traveling separately, they must have all of the above documents, as well.

HELPFUL WEBSITES

U.S. Citizenship and Immigration Services (USCIS) (formerly INS): www.uscis.gov

U.S. Embassy: <http://usembassy.state.gov/>

U.S. Department of State: <http://travel.state.gov/index.html>

ARRIVAL CHECKLIST

- Check in with the office of Student Affairs. Bring passport, immigration documents, and I-94 card.
- Attend the orientation programs.
- Register for classes.
- Open a bank account.
- Sign up for health insurance.
- If you will be working, apply for a Social Security card 10-14 days after arrival in the U.S.
- Have fun, make new friends, and explore the activities for new students.

GETTING SETTLED IN THE COMMUNITY

BACKGROUND FINANCIAL INFORMATION

Bringing money into the United States: This matter can be difficult, especially if your country has strict regulations about taking funds abroad. Check with your bank's foreign exchange department when you are getting your financial support documentation in order, and make the necessary arrangements to bring sufficient funds with you and transfer other needed funds.

Arrange a convenient way to bring funds into the U.S. or to have them transferred efficiently to your American bank account once you open one (as soon as possible after your arrival). You should bring sufficient funds with you in U.S. currency and traveler's checks to get through the first few weeks while your account is being opened and your bank is clearing bank drafts. It is suggested that you carry a recognized credit card (Visa or MasterCard, for example), and (A) at least two hundred dollars if single, or (B) five hundred dollars if married: one hundred in cash and the rest in traveler's checks. Bring the rest of your money in traveler's checks or a bank check. Be sure that bank drafts are payable to you personally and are made out in U.S. dollars, drawn on a U.S. bank. When traveling it is helpful to have some one-dollar (\$1) bills for small needs, and quarters (25-cent pieces) for telephone calls. Do not carry large amounts of cash.

It is possible to transfer funds electronically to pay your Westminster fees before you arrive. Initiate an electronic (wire) transfer from your bank to Westminster's bank: Univest Bank, Pennsylvania; Transit/ABA # 031913438; Account # 0911 31088 6; specified for your tuition (by name). If you do this, please notify Westminster's Business Office so that we can confirm receipt of the funds.

If you arrive at Westminster less than a month before registration and have not paid fees ahead from your own country, you will need to have access to sufficient funds (such as traveler's checks) to pay in full your first semester tuition at registration and pay for your accommodations, etc. If part of your tuition is being covered by a Westminster scholarship, you need only pay the portion that will be your responsibility, in addition to your room fees. Remember, you cannot count on being able to establish a bank account immediately and have quick access to funds.

Budgeting for the Cost of Living in the United States: Budgeting is one of the most difficult matters to estimate accurately in advance. We hope the following guidelines will be of some help to you. Your first month may seem extremely expensive, due to initial costs. Note that the following information is based on an economical living style. Figures cited here are approximate, and relevant to 2008. In each case a low estimate is quoted.

Based on this survey, the International Student who is documenting expenses should expect and be able to document the following:

- Single: \$20,000 per year plus tuition
- Married: \$27,000 per year plus tuition
- For each child: Add \$4000 per year to total

General Monthly Expenses

	Single	Married
Rent	\$725.00	\$900.00
Utilities	\$150.00	\$180.00
Food	\$200.00	\$350.00
Transportation Go to www.septa.org for detailed prices	\$120.00	\$150.00
Car Insurance	Approx. \$100.00/month	Approx. \$150.00/month
Health Insurance	\$150.00	\$250.00
Books	\$90.00	\$90.00
Miscellaneous	\$130.00	\$180.00
Total Per Month	\$1665.00	\$2250.00

Annual Expenses

Tuition and Fees vary according to program. [See Catalog]. Confirm with the Seminary that the fees listed in the publication you have are current.

Apartment rent and utilities (telephone, heating, electricity, and water): Efficiency (living and sleeping arrangements in one room) and one-bedroom apartments can be obtained for about \$650 to \$900 per month; 2 or more bedrooms (essential if you have more than one child) cost about \$150 more per room. If you live inside the city limits of Philadelphia (which is about three miles from the Seminary campus), you can generally subtract about \$50 per month, though transportation costs may offset the difference. Keep in mind that in almost every case, one or two months' rent plus a security deposit is required in advance. This will mean initially spending a large amount of money when you sign a lease.

Dormitory fees for single students [see Catalog]: Once admission has been granted, any student desiring to live in one of Westminster's dormitories needs to contact the Coordinator for

Student Affairs to be added to the dorm waiting list. It is important to do this as early as possible. The rates for dorm rooms are as follows:

	Cost per Semester	[Semester divided by 4 months]	Cost for Winter/Summer Terms
Single Occupancy	\$1250.00	[\$312.50/month]	\$320.00/month
Double Occupancy	\$1050.00	[\$262.50/month]	\$270.00/month

Should you wish to remain in the dormitories during the winter or summer term, arrangements must be made in advance and fees paid. Accommodation fees and food costs are in addition to tuition costs and are not covered by scholarships. Westminster does not currently have housing for married students.

Groceries: Costs range from \$150 - \$200 for a single person, \$250- \$350 per month for a family. Purchasing ready-made foods or eating in restaurants is significantly more expensive.

Clothing: Costs will vary depending upon the clothing you bring with you. Philadelphia can be very hot and humid in the summer (up to 100°F./38°C.). In the winter it is often below freezing, with snow and ice. Most homes are heated to approx. 70°F./21°C. If you arrive in winter you will need warm clothing (an overcoat/jacket/parka). There are several “thrift stores” close to the Seminary where you can purchase used clothing for the entire family at a low price. There are also several Christian charities, such as Impact and New Life Thrift Shop, which often have free clothing available. We can help you locate these once you arrive.

Health Insurance: International Students on visas, as well as accompanying spouses and children, are **required** to carry health insurance. At registration, international students will be required to present documentation showing that they have enrolled in a health insurance program. This will be required BEFORE they can begin classes at Westminster. During the first month of each semester, Westminster offers open enrollment for students to sign up for Blue Cross/Blue Shield health insurance through the Student Affairs Office. All international students who choose this health insurance will need to schedule an appointment to complete the needed forms. In addition to this coverage offered by the school, all international students in F-1 or J-1 visa status are also required to have insurance coverage for repatriation and medical evacuation. These are not covered in the Blue Cross/Blue Shield policy mentioned above. However, the information will be made available to you upon request. International students need to specifically ask for this information BEFORE classes start.

Public Transportation (buses and trains) is available. Costs vary but can be expensive if used daily. Buses are less expensive, but bus travel can be time-consuming, as the Seminary is not on a major bus route with frequent stops.

Automobile Expenses: Used cars can be purchased locally, priced from around \$3,000 for a small car over 10 years old, to \$5,000 - \$12,000 for something a little newer. Great caution must be exercised in purchasing a used car, as not all sources are reliable. Expenses for gas and general maintenance average \$2,000 - \$5,000 per year.

Automobile Insurance is required by law and is very expensive. Insurance costs vary from about \$3,000--\$6,000 per year.

Books and Supplies: Budget at least \$500 per year if you plan to buy most required textbooks.

Telephone: If you want a private land-line phone, the standard fee is about \$50 per month, including local calls, with additional charges for long-distance calls. Cell phone plans are available and often less expensive. Calling cards are often preferred for making long-distance calls; these can be acquired locally and over the internet.

One-Time Large Expenses

Airfares: Be sure to budget for your return flight!

Purchasing a car: see above under “annual expenses”

Setting up a home (not including actual rental costs listed above) costs about \$500-\$1000 if you are careful to shop for the lowest prices.

Computer: The range is from about \$800 to \$2,000. All term papers must be typed. Westminster does have computers available for students’ use in the computer lab of the library. The printers may be used at a cost of 10 cents per page, which can get rather expensive, so you may prefer to purchase your own if possible.

Telephone: Purchase and installation charges, in addition to monthly fees, range from \$60 - \$150. A deposit of \$50 - \$100 may be required, which will be returned after you have paid bills regularly for twelve months.

Deposit for Housing: Many apartment complexes and landlords require an up-front security deposit, which can equal as much as one full month’s rent. This deposit *is* refundable at the end of your lease, provided you abide by the terms and conditions of your lease.

- **Sample Budget Worksheet**

12-MONTH PROJECTED EXPENSES		
	Monthly	Annually
Tuition (see catalog for current tuition; above are estimates for Master level programs)	not applicable	
Fees (matriculation, continuation, thesis, external reader, language, etc.)	not applicable	
Books and other educational supplies	not applicable	
Rent (varies based on shared living quarters or number of bedrooms for a family)		
Utilities (gas, water, electric, phone)		
Car Insurance (1 car)		
Transportation (public transportation, car repairs, fuel, etc.)		
Health insurance (medical benefits, repatriation of remains, AND medical evacuation)*		
Miscellaneous		
Other: for entering students, consider one time purchases (such as a car)		
TOTAL EXPENSES		

U.S. TAX REGULATIONS

If you have been employed in the U.S., regardless of immigration status, you must submit to the Internal Revenue Service (IRS) a complete and accurate income-tax statement each year. F-1 and J-1 visa holders and their spouses are required to file tax forms while they are in the U.S. Because of this requirement, they must file a 1040NR Federal income tax form. The student should keep careful record of all earnings and gifts given to him or her by churches and friends, since the total amount must be reported for income tax purposes on a yearly basis.

Income is assessed for income tax purposes in the U.S. on a calendar year basis. “Tax returns” (forms) must be filed with the IRS between January and April 15 of the following year. It is necessary to file federal, state, and sometimes local income tax returns. The most commonly required forms are placed at the front desk in Machen, and are also available at some local libraries and U.S. Post Offices. All of the Federal forms and instruction booklets are available from the U.S. Tax Office located in the William J. Green Jr. Federal Building, at the corner of 6th and Arch Streets, Philadelphia, 215-574-9900. You can also call the Internal Revenue Service (IRS) toll-free telephone number: for tax forms and publications call 1-800-829-3676; for general tax information call 1-800-829-1040 (ask for Technical Division). These numbers are frequently busy so it may take some time to reach them. To determine which federal income

tax form to complete, you will need to secure a copy of Publication 519: U.S. Tax Guide for Aliens available from the U.S. Tax Office. It is important to get current instructions each year. You may also refer to: www.irs.ustreas.gov/prod/forms_pubs/index.html

In filing a U.S. income tax return, you should be aware of the provisions of the U.S. Tax Treaty relating to your country (especially where you also file a return in your home country or where you receive income or scholarships from overseas), non-taxable components of income received from church internships, income of the working spouse and other deductions for which you may be eligible. All of these items can represent a substantial savings in U.S. income tax liability.

BANKING

One of the most important things you should do is to open a bank account. It is not wise to carry large amounts of cash with you. Compare services and fees before you open an account locally. Remember to ask about the arrangements for transferring funds overseas since some banks can accommodate this better than others.

Required documents to set up a bank account:

- Passport
- I-20 or DS-2019
- Letter stating proof of residence (may be obtained from Student Affairs Office)

Recommended Banks:

- Bank of America
1000 Easton Rd.
Wyncote, PA 19095
(In Path-Mark grocery store)
215-885-4928
- or
- 259 S. Easton Rd.
Glenside, PA 19038
215-885-9300
- Citizen's Bank
139 S. Easton Rd.
Glenside, PA 19038
215-576-6504

With your bank account you can apply for a Money Access Center (MAC) card, which will give you access to a vast number of 24-hour Automated Teller Machines (ATM) in Pennsylvania and New Jersey. You will be given a Personal Identification Number (PIN) to use when accessing your account; memorize it and do not give it to anyone. These machines can be found at banks or shopping centers and are a useful way of withdrawing cash from your account.

Be sure to bring enough cash and/or traveler's checks to see you through the first few weeks as you wait for your bank account to open.

HOUSING

Single Students: If you are single and wish to live in the dormitory, you will have to make those arrangements long before arriving. Westminster has fourteen rooms on the main campus, housing nine women and nine men. Dorms fill up very quickly and are reserved on a first-come, first-served basis. Rooms are reserved upon receipt of a \$250 deposit and the submission of a dorm application. (see 2008-2009 Catalog p.19)

Single students can also make arrangements to rent rooms from local families or apartments through housing resources – our Housing Center on our website and a list of apartments in the Admissions and Student Affairs Offices. Some of these rooms in homes will be furnished with a bed, desk and dresser. Some may not. It may include a private or shared bathroom, and may offer use of the kitchen. Make sure you understand the expectations and responsibilities of such an arrangement. New single students should allow at least one month to find suitable off-campus housing. Please see the Westminster website (www.wts.edu) under “Housing and Regional Info” for more information.

Married Students: The Student Affairs and Admissions Offices have online resources on housing and jobs in the area which can be found on the Westminster website (www.wts.edu) under “Housing and Regional Info.” New married students should plan to secure housing no less than one month prior to the beginning of a semester.

One of the major decisions is whether to live in the city or the suburbs. The city is less expensive, however it can be intimidating if you are not used to urban life. In addition to information on the website, there are house listings in local newspapers and you may even seek the help of a realtor. When you are about to sign a rental agreement, read it carefully. Make sure you understand the terms of the lease: rent charges, sub-lease clause, roommates, restrictions, etc. Be prepared to show that you are able to support yourself financially in order to pay your rent.

CHURCHES

You will want to become an active part of a local congregation and choosing a church may be one of the most important decisions you make during your stay in the U.S. If you live in the dormitories and do not have a car, you may decide to attend a church within walking distance of the Seminary. Several denominations are represented within the community near the Seminary, all of which vary in worship style and focus. The Office of Student Affairs will give you a list of local churches, and will be happy to answer questions you may have about specific churches. Other students will be a good resource as well.

TRANSPORTATION

Public Transportation: The public transportation system in Philadelphia – SEPTA (Southeastern Pennsylvania Transportation Authority) - operates buses, subways, trolleys and local trains in the greater Philadelphia area. Route maps and tickets can be purchased at local stations. Buy your train ticket at the station if it is open as tickets are more expensive on the train. The closest train station is the North Hills station, which is about one mile from the Seminary. Buses require exact change to be put into a machine as you board; the driver does not handle any money. Buses do not drive directly by Westminster so students do not usually take the bus to class.

Automobile: Most students wish to have more freedom than simply relying on the public transportation system. The choice of a car is very much a matter of finances and personal taste. It is extremely important not to rush into a purchase just to become mobile. There are many students who can help with transportation in your early days at Westminster. Used cars are generally less expensive in the areas away from the Seminary. We suggest visiting Car Sense, a large, local used-car dealership; visit www.carsense.com for more information. A rental car is a possibility, but it is an expensive option.

Driving conditions: Pennsylvania roads are typically not well marked and are not well maintained. Allow ample time to learn the conditions, driving patterns and laws. Note: In the U.S., cars are driven on the right-hand side of the road. If you are accustomed to left-hand side driving, practice is advisable.

Insurance: Car insurance is required in Pennsylvania and is very expensive. Insurance can be as much as \$3000 per year, and may be much higher, depending on the extent of the coverage that you require. If a car is offered to you for use while in the U.S., be sure it is insured, and keep a proof of insurance in the car. For further assistance see: www.insure.com, www.inswebcom, www.geico.com, www.progressive.com.

Driver's License: If you have a valid driver's license from your country and an International Driving Permit, you may drive a car belonging to you or someone else for up to one year without getting a Pennsylvania Driver's License, as long as your license remains valid and the vehicle's insurance policy includes your name. The process of obtaining a Pennsylvania driver's license can take many weeks. Following are the steps you will need to take in order to obtain one.

- Borrow a Pennsylvania Driver's Manual from the International Student Office and study it carefully.
- Have a physician complete the physical examination form in the back of the Driver's Manual.
- Go to a State Police Examination Point, taking your physician's certificate, social security card – or a letter from Social Security stating they denied you a Social Security card - and birth certificate or passport. (Locations and phone numbers are listed in the blue edged pages of the phone book, under State offices – Transportation. Here you will take a computer test on the contents of the manual. If you answer the required questions correctly and pass the vision test, you will be issued either a temporary license or a

learner's permit. In addition, you will take a practical driving test before you are issued a permanent license.

The Examination Point can be very busy, especially on Saturdays, so be prepared for a long wait. See: www.state.pa.us and type in the keyword: "Driver's License".

SHOPPING

Markets and Grocery Store: Groceries can be purchased in a variety of settings, from small corner markets, to very large superstores. The very large warehouse-type stores cater to those who buy in large quantities. The most expensive stores are usually the very small ones. The large supermarkets are the most economical, and are conveniently located. Often there are sale brochures available as you enter the store, so you can shop for lower-priced items. The first few times you shop will be very confusing, especially if you are facing language challenges and new food choices. It is advisable to go with someone who is familiar with the stores, the foods, and the pricing. We recommend Acme, Aldi, Genuardi's and SuperFresh as good places to do your grocery shopping. It is also recommended that you get a Preferred Customer Card from these stores to obtain further discounts in their stores.

Furniture and good Used Clothing: This may appear to be a daunting prospect before you arrive. However, there are inexpensive and easy ways to find furniture, clothing, and general household items in the area. Below are a few places to look:

New Life Glenside Thrift Shop: 800 N Easton Rd, Glenside This wonderful thrift shop will often provide furnishings to international students free of charge. Ask the International Student Office for more information.

Garage/yard sales: People in the U.S. periodically clean out their unwanted used goods and sell them from their garage or yard. Prices vary depending on the neighborhood, but you can often negotiate for a lower price. Check local newspapers for times and locations or look for posters around neighborhoods. They usually are on the weekends and it is best to go early for the best bargains.

Used furniture and clothing stores: These are found all over the city but there is a cluster right on Easton Rd. in Glenside and Roslyn. Check the local phonebook for listings and addresses.

New but fairly inexpensive furniture: The best place is IKEA in Conshohocken, located about 20 minutes from the seminary.

SCHOOLING FOR CHILDREN

In the U.S. all children between the ages of 6 and 16 are required to attend school. Public schools are provided free of charge. Private schools and home schooling also meet the requirements for mandatory education in most states (including Pennsylvania).

State or Public Schools: The school year is generally early September to mid June. Enrollment occurs at the end of the school year for continuing students, and in the summer for

new students. There are a number of variations among the schools in the Philadelphia area. The general rule is that a child must be a resident in a school district in order to attend a public school in that area. If you intend to use the public school system, you should ask about your options before settlement of any lease on an apartment or a house.

Enrollment in Public School: In order to enroll your child in a public school, you will need a passport or birth certificate, proof of residence in the district, a social security number for the child, immunization records, and dental examination documents. Proof of immunization against Diphtheria, Measles, Mumps, Rubella, Tetanus, and Polio, including the dates of each vaccination, is required before children may enroll in a school. A certificate of proof of an absence of Tuberculosis is also needed. School districts will provide you with the standard forms related to medical and dental examinations required.

Bus Service and Meal Service for Public Schools: School bus transportation is provided free of charge for students. Regardless of where you are driving, if a school bus stops with its lights flashing, you must stop, whether you are driving in the same direction or not. Public schools also provide meals for students for a small fee. Upon enrollment, information concerning reduced lunch fees can be obtained.

Private, Church and Christian Schools: There are many options available for church and Christian schooling. Standards of education, fees, and underlying philosophies vary greatly. Not all of these schools are accredited by the Commonwealth of Pennsylvania, and some do not offer scholarships for students from low-income families.

Home Schooling: Home schooling is a popular educational alternative to both public and private schooling, and is now a legally recognized form of education in many states, including Pennsylvania. It is necessary to notify the administrators of your local school district of your intention to home school.

MEDICAL INFORMATION (in addition to that given in Costs section)

Medical Records: Bring records of any noteworthy medical conditions with you to give to your U.S. family physician or primary care practitioner. Records required for school children are listed in the State or Public Schools section.

Health / Medical Insurance: The more extensive health insurance policy will be a more expensive policy but will allow more personal choices of doctors and specialist care. All Westminster students are required by the seminary to provide proof of having health insurance.

F-1 Students:

All F-1 students must have health insurance before they enroll at Westminster. There are no special requirements from immigration on health insurance.

J-1 Students:

J-1 visa holders are also required to have health insurance as per the Exchange Visitor Program policies.

The requirement for J-1 visa holders in the Exchange Visitor Program is as follows:

- **Minimum Coverage** – Insurance shall cover: (1) medical benefits of at least \$50,000 per person per accident or illness (2) repatriation of remains in the amount of \$7,500; and (3) expenses associated with medical evacuation in the amount of \$10,000.
- **Additional Terms** – A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds \$500 per accident or illness, and must meet other standards specified in the regulations.
- **Maintenance of Insurance** – Willful failure on your part to maintain the required insurance will result in the termination of your exchange program.

Choosing a Health Insurance policy: There are many options available to students for health insurance. We suggest below a couple of options of which many students take advantage. It is important to read the policies carefully to know what your coverage is before you purchase the policy. It is good to ask questions and is helpful to seek advice of current students who have had experience with purchasing and using health insurance.

Available Options:

- **Independent Blue Cross** – this is the policy offered through Westminster to all students and their families. There are specific dates when you can enroll in this group plan. For further details see the information posted on the Westminster website under student health insurance. <http://www.wts.edu/students/services/healthinsurance/ourprogram.html> Contact the Student Affairs Office with specific questions.

Note: J-1 students who enroll in the above plan must also purchase an addendum to the policy which covers the required repatriation and medical evacuation. This costs less than \$100 per year.

- **Health Insurance Broker** - If you would like help choosing a policy that is different than the one listed above, you may contact Mr. Jeff Gulleon at Good Neighbor Insurance, Inc. He is a professional insurance broker who works regularly with international students and can recommend a policy to meet your needs. Go to www.gnihealth.com and click on the Westminster Seminary link.
- **Please note:** Travelers Insurance will not fulfill your health insurance requirements.

Health / Medical Care: Depending upon the type of health insurance you choose you will likely find that all the costs of medical care for you or your family will not be covered by the insurance. So, you may want to consider medical care with low cost options that are available to people with low incomes.

- **Abington Memorial Hospital** is within minutes of Westminster Seminary and is known for its state of the art medical care and facilities. This hospital is a leader in offering low-cost or free primary health care at several sites in our community.

You must have an appointment before you can go for medical care and that usually means scheduling weeks in advance for an appointment.

To make an appointment for the following centers you may use the numbers below:

- a) Ambulatory Services Clinic: (215) 481-2180
- b) Dental clinic: (215) 481- 2193
- c) North Hills Health Center: (215) 572-0302
- d) Ob/Gyn Center at Abington: (215) 481-6784 or Warminster: (215) 481-0380.

If you need medical care and cannot wait for an appointment you may go to the Emergency Room at Abington Hospital. You are guaranteed to be seen, but you may have to wait a long time for your turn. It is located at 1200 Old York Road, Abington, PA. Be sure to bring your health insurance card with you when you go to the emergency room. There is financial assistance available for this emergency room service as well, should you need it.

For further details on all of the above, please view the website at www.amh.org.

- **Medical Clinics in the city of Philadelphia:** There are other medical clinics which offer reduced rates and are located in the city of Philadelphia.
 - a) Esperanza Health Center is a Christ-centered health center that offers medical, vision, and counseling services. You may contact them at (215) 831-1100 or view the website at www.esperanzahealthcenter.org.
 - b) The City of Philadelphia has eight health centers serving residents of the city. These provide primary care for adults and children, and dental services. Most patients do not pay for services, though insurance will be billed if you have it. If your address is within the city limits, call (215) 875-5691 for the location of the health center nearest you.

SOCIAL SECURITY NUMBER/ITIN

Social Security Card: The Social Security card identifies wage earners for tax purposes and this number is often used as a general ID number for opening new accounts and services. It is also the number used to track your credit history in the U.S. You must wait 10-14 days after arrival in the U.S. before you apply for the Social Security card. Visit the Social Security Administration's website at www.ssa.gov for more information.

The closest Social Security office is located at:
115 West Ave., Suite 302
Jenkintown, PA 19046
Telephone: 215-885-5548

You must take:

- Proof of age (such as birth certificate)
- I-20 or DS-2019
- Visa, I-94, Passport
- Letter from International Student Office stating your student status

ITIN – Individual Taxpayer ID Number: Foreign nationals who are not allowed to work, and therefore not eligible for a Social Security number, will apply for the ITIN. The application gets submitted when taxes are filed, on or before April 15 each year. For further information see: <http://www.irs.gov/individuals/article/0,,id=96287,00.html>.

All students must report their SS number or ITIN to the International Student Advisor.

STUDENT AND ACADEMIC LIFE

FINANCIAL AID

(See Catalog p. 142)

Westminster Seminary Grants: The deadline to apply for a Westminster Scholarship is Feb. 15 for the following year. Each year the Seminary makes a limited number of grants available to international students. The amount of each award is discretionary and does not exceed the cost of tuition fees. It is given for tuition only; if part of the scholarship is not needed for tuition, it will not be given to the student for other expenses but returned to the scholarship fund. Full details can be found in the Catalog, at the end of the section on Financial Information. You must RE-APPLY EACH YEAR for financial aid if you wish to receive it. There are also a number of scholarships and fellowships available as listed in the Catalog.

Other Possible Resources: These are other funding sources but are very restricted and must not be counted on. Agencies with whom Seminary students have corresponded in the past are:

A one-time tuition grant of up to \$4000 may be awarded by:

World Vision International
919 West Huntington Dr.
Monrovia, CA 91016

Inquire with this agency about scholarships:

Christian International Scholars Foundation
100 N. Waukegan Rd.
Lake Forest, IL 60045
Web: www.cisf.org

This agency charges a FEE to provide help to those looking for scholarships and guarantees a refund if you do not successfully obtain some assistance.

College Financial Planning Services
P.O. Box 33024
Washington, D.C. 20078

BOOKS

Purchasing Books: The Westminster Bookstore, located on the Seminary campus, offers a discount to all students. From time to time you might be able to buy second-hand books. Use of the library can significantly reduce the cost of books. We do not recommend that you buy books in your home country in order to bring them here. In addition, it is less expensive to buy books here than to ship them here and again back home.

Library Facilities: The Westminster library is an excellent facility and will satisfy most of your research and study requirements. Books may also be borrowed from associated theological

libraries. Textbooks for the courses are placed on the reserve shelves and may only be used in the library or on an overnight loan basis. Reference books may only be used in the library. If you plan to work extensively in the library, use books well in advance of deadlines. There are public libraries from which you may borrow books, as well as Arcadia University which is close to Westminster.

THE WESTMINSTER ACADEMIC SYSTEM

Catalog: This is a brief explanation of the academic system at Westminster. Please read the Westminster Catalog very carefully for a more thorough explanation and response to any questions you might have. You will find the answer to almost every question in the catalog. If you still have further questions after reading the catalog, you may contact the Director of Admissions, the Director of International Students, or the Registrar.

Degree Programs: Westminster is program-oriented, and each program leads to a specific degree: Master of Arts (M.A.), Master of Arts in Religion (M.A.R.), Master of Divinity (M.Div.), Master of Theology (Th.M.), Doctor of Ministry (D.Min.), and Doctor of Philosophy (Ph.D.). Each program has its own special goals, prerequisites, and requirements. The various programs differ in length, emphasis, intensity, and tuition costs. In planning your study at Westminster, you should carefully examine the various program options described in the Westminster Catalog to try and determine which one best meets your qualifications and calling.

Greek and Hebrew: Westminster strongly recommends that international M.A., M.A.R., and M.Div. students begin their studies in September if they have Greek or Hebrew competency, or in the summer if they must learn the biblical languages. The M.A.R. and M.Div. programs operate with intensive prerequisites, many of which are available only in the fall. However, the M.A. program does not require Greek or Hebrew. If you have done work in these languages and wish to have all or part of the language requirements waived, you must take a language placement exam. Communicate with Westminster about the language requirements before finalizing your plans. The Registrar will determine if transfer credits are accepted. Though required language courses are counted as “credit hours” in planning a semester’s work, paying fees, and calculating overall grade-point average, they are not included in the number of credit hours required for a given degree.

Credit Hours: In order to earn your chosen degree, you will need to successfully complete the courses which are required for your program as well as an adequate number of “elective” courses. In the M.A., M.A.R., and M.Div. programs, a total number of “credit hours” (sometimes called “hours” or “units”) is specified for each program. A “credit hour” at Westminster is a way of measuring the quantitative weight or value of individual courses and of the total academic program. Generally, one “credit hour” is earned in a given course for each hour per week that the course meets during an academic term. For example, AP 101, “Introduction to Apologetics,” meets three hours per week during the fall academic term. Students who complete this course successfully earn a total of three credit hours.

Full-time Status Required: International students who have entered the U.S. on either an “F” or a “J” visa must maintain full-time status. International M.A., M.A.R., and M.Div. students

must register each fall term and each spring term for courses totaling at least 12 credit hours, and must also register for courses during the winter term when such courses are required for the completion of their programs. Th.M. and Ph.D. students must take at least three courses during each fall and spring term until all course requirements have been completed. Please refer to the Academic Catalog for the maximum number of semesters allowed to complete ThM and Ph.D. Programs.

Auditing Courses: International students may also wish to audit courses free of charge, in addition to those they are taking for official credit. To “audit” a course means regularly attending the class lectures without having any obligation to do reading, to write papers or to take examinations. Audited courses do not count toward either full-time status or degree requirements. A spouse of any full-time student may also audit courses free of charge. (See Catalog for more details.)

Special Student: International students cannot be granted visa as Special Students because they would not be seeking to earn a degree.

Spouse Scholarship: (see Catalog)

ACADEMIC HONESTY

The Honor System at Westminster is a community agreement that all academic work will be done honestly, without cheating of any kind or using the ideas of others as if they were one's own, without appropriately crediting the source. All students are expected to uphold this system in their own work and are also required to report any violation of this policy by another student. Any confirmed or proven conscious violation of the honor system will result in automatic suspension from the Seminary. Please read the section on the honor system in the Catalog. If you have any questions, please see the Director of International Students or the International Student Coordinator. Some cultures place a great value on helping a fellow student succeed, and this has sometimes led to violations of the honor system. As much as we appreciate students' mutual support, the honor code must be upheld. Be sure that you understand it well.

Though one would hope that intentional falsehood would not occur in this environment, it does. Frequently these situations involve international students. Very often these incidents arise as sinful responses to the tremendous pressure on students to do well and to look good in the eyes of those who support them. You can imagine the awful shame and loss one faces if suspended from Seminary. The complications of financial loss, church involvement, family, and life calling are severe, especially in the case of international students who must leave the country upon loss of their full-time student status. One must set one's sights on pleasing the Lord alone.

EMPLOYMENT (see F-1, J-1 Employment Options in this Handbook)

Ministry Opportunities: Ministry opportunities in local churches are available on a part-time or full-time basis. Details of ministry positions can be obtained from the Mentored Ministry Office.

Summer Internships: Several church denominations offer full-time summer internships. Normally, no additional commitment to the employing church is required, and you may not have to be a member of that denomination to participate. Further employment information can be found on our Online Career Center at www.wts.edu/jobs/.

LIFE AT WESTMINSTER

Facilities: Westminster campus was once a private estate, and it resembles a park in a suburban neighborhood. Machen Hall, the old main home, now houses the administrative offices, coffee lounge, kitchen, and dormitory for both men and women. There are two “gate houses” occupied by staff or faculty families. The Loft (the student center) and the Bookstore occupy one of the old structures. The new buildings include a classroom building (Van Til Hall) and a library and faculty office building. The small campus is 17 acres and the buildings are centrally located.

On Campus Communication: The two main sources of communication on campus are the weekly newspaper, *Brute Facts*, and the Westminster web site, www.wts.edu. *Brute Facts* is a weekly newspaper published by the Office of Student Affairs that contains a schedule of weekly events, chapel speakers, special events, and official schedule changes. When there are special programs, *Brute Facts* publishes any modified schedules for classes. It also announces items for sale, items or skills being sought by members of the community, and general information for students, faculty and staff. If you wish to place an item in *Brute Facts*, please send an email to the Coordinator for Student Affairs at jchristopher@wts.edu. Read *Brute Facts* every week and you will know what is happening at Westminster.

Mailboxes: Every student and faculty member has a mailbox located in the mailroom of Van Til Hall. This is for on-campus communication. Most staff and administrators have mailboxes in or near their offices

Telephone Calls: If you wish to make local telephone calls, there are public telephones by the vending machines in Van Til Hall, in the stairwell in the library, and the Admissions office has a phone for local calls.

GETTING TO KNOW PHILADELPHIA

Philadelphia is a city rich in history, international flavor, and contrasts. It was the scene of much that led to America's independence from England and the establishment of its constitutional government. The restored historical area, Independence Square, is worth visiting. Philadelphia is a city of wealth and poverty, peaceful parks and teeming urban streets. It abounds in international activity and offers much to see and experience. Neighborhoods of African, Italian, Chinese, Polish, German, Ukrainian, Korean, and Irish communities add to its rich ethnic heritage and flavor. Because of a policy of religious toleration from its earliest colonization, Pennsylvania is home to diverse religious groups. West of Philadelphia the Amish flourish, living in agrarian communities without electricity, and driving and working with horse and buggy. We suggest that you treat Philadelphia as you would any new foreign city and explore it as a tourist as well as a resident. Most students find they have little time or money for recreation during the term. You may need to schedule enjoyment of the city during breaks and summer.

IMMEDIATELY UPON ARRIVAL

At The Airport: Getting through U.S. Immigration and Customs can be a challenging experience. Allow approximately two hours for the process, though the time could vary. Do not be alarmed by the large dogs that may be used to smell your luggage. They are trained to smell drugs, not to attack. Under no circumstances should you be dishonest to a Customs official. After intense preparations, emotional good-byes, surface transportation, long flights, disrupted sleep patterns, missed or unusual meals, time changes, and sudden exposure to a different culture, expect to be exhausted, disoriented, and probably hungry before you even leave the airport. Allow time for a snack or meal. Try to begin your travel well rested. Eat lightly and drink plenty of water the day before traveling. Wear or have accessible several layers of clothing so that you will be comfortable with temperature changes. Make contact with us ahead of time so that we can be of help when you get to the Philadelphia area and can pray for you as you travel.

From The Airport To The Seminary: Upon arrival in the U.S., your first problem will be to get to the campus. If you fly into **Philadelphia International Airport**, which is about a 45-minute drive from Westminister, there are a number of transportation options available. Renting a car is not recommended. Pennsylvania roads are very difficult to navigate, and driving laws and patterns are unfamiliar. A taxi is convenient, but extremely expensive. By far, the best method is to arrange with the Seminary to have someone meet you at the airport or the local train station. This will most likely be the International Student Transition Coordinator. You will receive information and hear from this student while you are still in your home country if you have e-mail. Westminister can also provide this service if you notify the Office of Student Services (weekdays 8:30-4:30), at least two weeks in advance of your arrival, telling us your airline, flight number, and arrival date and time. The Seminary may recommend that you ride the SEPTA (Southeastern Pennsylvania Transportation Authority) railway system from the

airport to the Glenside station, which is about two miles from the Seminary. There is a train stop inside the airport, and trains run from around 6 AM to midnight, daily. You would take the R-1 line to the Glenside station, costing approximately \$10 per person.

If you fly into **New York's John F. Kennedy International Airport** or **New Jersey's Newark International Airport**, the Ground Transportation Services counter at the airport will be able to advise you how to travel by train (Amtrak) or Greyhound bus, or can offer to book a seat in a "limousine" (which is actually a van or large mini-bus). One limousine company providing good service to the Seminary area is Trinity Limousine Service. They must be contacted directly, not through the Ground Transportation Service at the airport. Contact information changes so it is best to search the Internet for the best service. The journey time is about three hours and the drop-off point nearest the Seminary is at the Fort Washington Holiday Inn. Again, the Student Affairs Office can arrange for someone to meet you near the Seminary if notified at least two weeks in advance.

Accommodations

Make arrangements for your immediate requirements at least one month in advance of your arrival, if possible. You may need temporary housing and transportation to acquire basic necessities, such as food, upon your arrival. The Seminary is open during business hours (8:30 am to 4:30 pm) on weekdays. Plan to arrive during those times if possible. Go to the Student Affairs Office in Machen Hall. If you anticipate arriving on a weekend or evening, be sure to make advance arrangements with your international student advisor.

Westminster is not responsible for finding housing for students. Students are responsible for acquiring housing before their arrival on campus. The International Student Transition Coordinator can help you find housing but is not responsible for finding it for you.

WEATHER

Philadelphia's winter weather includes rain, ice, and snow, with temperatures frequently below freezing. If you plan to arrive during the winter months, be sure to bring warm clothing for your travels. The summer temperatures can be very hot and humid, with highs near 100° F/38°C. Summer heat is very uncomfortable due to the high humidity. Summer thunderstorms punctuate the season with dramatic displays of thunder and lightning. The spring and fall have daytime temperatures ranging between the 40's F and low 70's F.

ENTERTAINMENT AND RECREATION

Music and Dance: The Academy of Music, (215) 893-1900, is home to one of the world's finest orchestras: the Philadelphia Orchestra. Tickets for the amphitheater section can be purchased for \$2 by standing in line an hour before Friday and Saturday night performances. The Irish Center, (215) 843-8051, has Irish folk dancing, music lessons, and performances. Various restaurants, including Cantina del Dios, (215) 625-8686, Asakura (215) 988-0274, and the Middle East, (215) 922-1003, have ethnic performances on weekends.

Film: There are several places in Philadelphia to view foreign films. Try the Ritz Theater at 2nd and Walnut, (215) 925-7900, for newly released foreign films, or the Roxy at 2021 Sansom Street, (215) 561-0114. International House, at 3701 Chestnut Street, (215) 387-5125, sponsors an award-winning international film series, and Temple University frequently has foreign films. Cinematheque, at 1619 Walnut Street, (215) 787-1529, often features foreign classic films. The Philadelphia Inquirer newspaper lists films daily. Foreign films can be rented on video/DVD if you have access to a VCR/DVD Player.

Museums: The Philadelphia Museum of Art is the nation's third largest art museum, and has, among many other things, a well-known collection of Asian art, including a Japanese tea house. The Rodin Museum has the largest collection of Rodin's works outside of Paris. The Balch Institute for Ethnic Studies has exhibits on the history of immigration and ethnic cultures in the U.S. The Afro-American Historical & Cultural Museum offers a rich variety of permanent and temporary exhibits. The Barnes Foundation has one of the world's best collections of Impressionist art (180 Renoirs and 60 Matisses alone), as well as works by other artists; and Amish, Mayan Indian and 16th century Chinese art and artifacts.

Sports: Philadelphia has four professional teams: The Eagles (football), the Sixers (basketball), the Flyers (ice hockey), and the Phillies (baseball). All of these teams play in "center city" (downtown Philadelphia) at one of two stadiums: the Spectrum (Sixers and Flyers), or Lincoln Financial Field (Eagles and Phillies). Both stadiums are near the corner of Broad St. and Pattison Ave., approximately 30 minutes from the Seminary. (If you are going to see a game, allow extra travel time due to the traffic.) The front of the Philadelphia phone book has phone numbers for ticket sale information.

Radio: There are two frequency bands for radio broadcasts: the AM band and the FM band. Both broadcast news, weather, music, and sports events, but the FM stations generally have fewer advertisements during their broadcasts. 1060 AM is a good news station. NPR (located on 88.5 FM and 90.9 FM) is also a good news program and a good way to learn about the United States.

Television: The three major private broadcasting companies (ABC, CBS, and NBC), and many smaller ones, offer a wide variety of programs, including family shows, soap operas, talk shows, news reports, movies, and specials.

Food: Philadelphia is known for its many fine restaurants, including a variety of ethnic restaurants that can be found in almost every part of the city. Prices vary dramatically, from reasonable to extremely expensive, so call ahead for price ranges or ask someone who has experience at the restaurant you are considering. For foreign food, you will find the various markets in Philadelphia good places to shop: the Italian Market (9th Street between Wharton and Christian Streets), Chinatown (between Market and Vine and 8th and 11th Streets), and the Reading Terminal Market (12th and Arch Streets). You will also find Asian food stores in the University City area and many other neighborhoods. These markets and stores are crowded with specialty items from the U.S. and around the world. Make sure that you try a Philly cheesesteak, Water Ice, and a Soft Pretzel before you leave Philadelphia (these are three of our specialties!).

Parks: Philadelphia and the surrounding areas have many parks and recreational areas for walking, hiking, bicycling and camping.

Winter Sports: The Pocono Mountains are about two hours from Philadelphia, and have an abundance of ski resorts.

Ocean Beaches: The Jersey shore is about 1-1/2 hours from Philadelphia, with lovely beaches for swimming, surfing, and boating in warm weather. Currents can be treacherous, so check conditions before going in the water.

Historic Areas: Though the U.S. is very young compared to most cultures, there are buildings to visit, historical re-enactments, and displays of much of early American history.

GETTING TO KNOW AMERICANS

International students who wished to pass on their observations contributed most of the following material. Certainly these subjects will be of varying benefit to others, depending upon culture of origin, life situation (single or married), etc. American culture is not at all homogeneous, so you will find much variety among American individuals and groups.

U.S. CULTURE AND VALUES

Friendships: It is difficult to provide a guide to social relationships in the U.S. People from different geographic regions have differing patterns, as do those from distinct populations (i.e. urban, suburban, rural) and racial or ethnic groups. How Americans make friends can be difficult to understand. In the U.S., friendliness comes easily but friendships take time to grow. American students may be very friendly--they may be eager to talk, smile and joke--but this does not necessarily mean a commitment to intimate friendship. Often the busy-ness of academics, along with economic pressure, limits the time students are willing or able to put into establishing relationships. Participation in prayer groups and campus organizations, eating lunch in the Student Center, or talking in the Lounge can be fruitful activities for developing friendships. For single students, dormitory living provides a friendly community. The women's organization, Women of Westminster, offers opportunities for learning and fellowship for female students, staff, and wives of students. Participation in a local church is a primary arena for the development of friendships.

Close friendships certainly exist among Americans but they are the result of repeated interactions. You will therefore have to put some effort into making friends. The casualness of social patterns in the U.S. allows people to move freely into new social groups. Social groups form in halls, classes, clubs and at sporting events; you should feel as welcome to participate as anyone else. Venture out of your own cultural group. **Don't let a weakness in English keep you from seeking out friendships.** Participate if you want to do so. Be flexible and don't be discouraged by a few disappointing experiences with acquaintances.

Social Customs: Americans are like people everywhere: they are intrigued by differences, yet they feel most comfortable when they are around people who behave the way they do. Like people in your culture, Americans have ways of acting, speaking, and taking care of themselves that are important to them. Their customs vary a great deal, but there are some commonalities. Though you do not need to change your identity, it will be helpful to be aware of these American patterns, and what Americans expect of each other in their relationships.

“Personal Space”: Americans do not like crowds very much. They feel comfortable with space around them. When speaking, they usually stay about two to three feet (one meter) away from each other. They do not feel comfortable when people get closer than one foot to them. This desire for personal space is one reason Americans form lines in banks, grocery stores, and offices. Try to remember not to stand too close, and to form lines to wait for things. Very loud talking at close-range sometimes makes Americans uncomfortable.

Physical Contact: Standards of appropriate physical contact vary in the U.S. by geographic regions, ethnic sub-cultures, and even church communities. You may find two extremes in American culture. Men and women may hug and/or kiss a member of the opposite sex in public, with whom they have a friendly, but not romantic or familial relationship. In some cultures that would be grossly inappropriate. However, physical contact between members of the same sex is less common in America, except for hugging at greeting. In some cultures men and men, or women and women, hold hands or touch affectionately in the course of normal friendly conversation. In America hand-holding between members of the same sex might seem to indicate a homosexual relationship.

Relationships Between Men and Women: The open friendliness of members of the opposite sex does not mean that there is an openness to a romantic or sexual relationship, as one might infer from American films. Intimate relationships develop around social involvement, fellowship, and caring friendship. Most Americans tend to be fairly forthright about their feelings, and may encourage honest conversation about what kind of relationship is desired, whether strictly a friendship or a “boyfriend/girlfriend,” dating relationship. Do not make assumptions about the nature of a relationship without discussing it with the person. If romantic attention is not mutually desired, pursuing it will ruin a friendship. Dating practices vary among Americans, especially within the Christian community. Ask an American friend how to navigate these tricky waters. Cross-cultural marriages can be delightful, but can also be full of stresses due to the cultural differences in roles and expectations. Proceed with care and prayer.

Personal Hygiene: Americans have a saying: “Cleanliness is next to godliness.” *Great* value is placed on a clean appearance, and a lack of strong body odors. Americans, like many other cultural groups, generally bathe or shower daily, brush their teeth at least twice a day, and use deodorant. They usually put on fresh clothes daily. They tend to keep their homes, and particularly their bathrooms, clean. Although it may seem strange, differences in habits of personal hygiene can be a major obstacle for some foreign students in getting to know Americans.

Casual Conversation and Appointments: Much of American relationship is conducted in brief interchanges when unplanned, and longer interactions when planned. Americans do not usually stop by a friend’s home for a lengthy visit unless they are invited or the visit is planned ahead. Generally appointments are made for visits to an office; or one may stop by and ask if it is a good time to talk. When an American asks, “How are you?” as a part of a casual greeting, he generally expects a brief answer. (Generally, “Fine” is all you will hear as an answer.) With close friends, a more detailed and truthful response is given, though still usually brief. When an American says “No,” he generally means NO, not “Let’s negotiate,” or “Ask again.”

Time: International students are often surprised at the degree of scheduling of appointments or visits done in the U.S. When invited to a person’s home it is generally expected that a guest will come at the time indicated, or within ten minutes. If the appointment is a business or other meeting, one is expected at the time set, not more than five minutes late. If one knows that they will be late, it is considered polite to call to let the host know when you will arrive, or if you are unable to be at the set appointment.

Table Manners: Formality in table manners varies greatly in the U.S. Many Americans are generally informal, yet are careful about some aspects. Hands are used for only certain foods in informal settings (i.e. hamburger, taco, pizza, chicken without sauce, whole fruit, raw vegetables); most foods are eaten with a knife and fork. They may be troubled if you chew with an open mouth or talk with your mouth full of food. (Though this is considered poor manners, you will find many Americans who do it!) They consider it rude to belch in public, where in some cultures it is an indication of enjoyment of the food. Americans typically do not reach across the table for food, but ask for it to be passed to them by the person most near the desired item. They will gladly explain any American customs, such as which utensil to use for what type of food. If you are observant you will be able to follow the behavior of those around you.

Bargaining: Unlike many countries, America does not use a bargaining system, except when purchasing a car and in informal settings like a “garage sale.” Prices that you see in stores are fixed. The merchant has decided on what he thinks is a fair price and that is usually final.

Worship: Great differences in worship styles exist throughout the U.S., as they do throughout the world, even where there is theological agreement. Some types of American worship may seem dull and dead to you; some, too exuberant or charismatic. The implications of certain worship patterns may not be what you assume, and withholding judgment will be important. The worship styles you find here may be associated with groups whose theology may not be like your own culture. Please be sensitive to these differences, and be patient with those who may worship differently from what you are used to.

While you stay in the U.S., you will work, study, and live with Americans and people from different cultures. You will not find a single cultural personality, nor be able to say, “All Americans are the same.” As you treat individuals with the same respect and understanding with which you would want a member of your family to be treated, shaping your relationships by scripture, you will make lasting friendships and be much enriched. You will find many Americans and other international students who are eager to learn about your culture, the church in your country, and your experience of Christ.

Family Life and Gender Roles: In many countries, the extended family is the basic social unit. In the U.S., especially among the middle class, the family unit is much smaller and tends to play a comparatively smaller role than it does in many other cultures. The average-sized family is a couple with two children. There are many single-parent families, due to the prevalence of divorce. Families tend to be very mobile; it is common for families to move across the country because of a change in job or career. By the age of 21, children often move out of the family home to begin living on their own. College students frequently attend schools far from their family home.

Women’s roles in American society have changed dramatically in the last decade, largely due to the women’s rights movement. More and more women now have professions and work outside the home, many in fields that were traditionally dominated by men. American women may appear to be assertive, bold, or lacking in modesty, if judged in another cultural context--and in fact many are. In the U.S., many people do not consider these to be negative traits. There is

much difference of opinion regarding gender roles and appropriate behavior, even within the church.

Food: Most internationals have a challenge finding foods that are familiar, and learning the American equivalents or alternatives for ingredients. They also often find American food uninteresting. The more vivid smells of some ethnic foods can be a source of difficulty in living situations. The smell of kim chee or frying hot peppers can permeate a building and be offensive to neighbors not used to these foods. As with most cultural differences, sensitivity and friendliness will help. Consider inviting neighbors to share a meal! This can be a good way to get to know other Westminster students. Most students love to try food from other countries.

Language: Living in the midst of a foreign language may be your biggest challenge. The English you have learned may not resemble the language spoken here. Americans speak quickly and use slang and idioms that may not be familiar to you. Some metaphors or other figures of speech require a knowledge of the culture and history of America in order to make sense. American humor may not be at all funny to you, if subtle, or especially if based on “word-jokes.” The technical language of your studies may present additional difficulties. In order to improve your English skills try to spend time with English-speakers, even speaking English with those of your own culture. Listen to the radio and television. Read the Bible in English, as well as the newspaper. Ask American friends to explain words, figures of speech or jokes that you do not understand, and ask them to speak more slowly. They will generally be sympathetic and very happy to help.

LIFE IN THE UNITED STATES

Currency: The American **dollar** is equivalent to 100 **cents**. The symbol for dollars is \$, and the symbol for cents is ¢. Cents are written either with the ¢ symbol (25¢) or as hundredths of a dollar (\$.25).

Paper money (often referred to as “bills”) is in \$1, \$5, \$10, \$20, \$50, \$100 denominations. \$2 bills are available but are not common. Bills larger than \$100 are also printed. Coins are sometimes referred to as “change,” as is any money (coin or paper) returned after using a larger bill than needed to pay for charges.

On the following page is a table of commonly used coins in the United States.

Name	Value	Coin	Distinctives	Size 1=smallest
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				4=biggest
penny	\$.01 or 1¢ (one cent)		copper-coated smooth edge	2
nickel	\$.05 or 5¢ (five cents)		dull silver smooth edge	3
dime	\$.10 or 10¢ (ten cents)		silver ridged edge	1
quarter	\$.25 or 25¢ (twenty five cents)		silver ridged edge	4

A fifty-cent piece (a half-dollar) is quite a bit larger, silver in color, and is worth 1/2 a dollar. There is a dollar coin called a Susan B. Anthony dollar, which is slightly larger than a quarter. Neither half-dollars nor Susan B. Anthony dollars are common. Even less common is the “silver dollar” (no longer solid silver), the largest-sized U.S. coin.

Remember to always count your change when purchasing or paying a bill; do not display your money in public; carry money well hidden where it would be difficult to pickpocket.

Telephones and Fax: In the U.S., telephones are used for setting up appointments, for visiting with friends, and gathering information from businesses or services. Local calls are not billed on an individual basis, but are included in a monthly service charge. **Toll calls** (outside your immediate calling area) are itemized on a bill. All calls require a “1” plus a 3-digit area code. **Area codes** are generally written in parenthesis with a phone number, as in (215) 887-5511. When needing help locating a phone number not available in a local directory, **telephone information** is obtained by calling 1-area code-555-1212. You must know the area code, the city location and the name of the business or individual. There is a charge for this. **Toll-free numbers**, preceded by a 1-800- or 1-888- are free of charge, and are often available for services requiring long distance phone calls. **Collect calls** are a more expensive service and are charged to the party or number you are calling, if they accept the call. Dialing “0” in front of the area code and number will cause the phone system to present you with a number of billing options after the number is dialed, including the option of a collect call. Dial 0 to get the operator. Collect calls are much more expensive than direct-dialed calls. All **operator-assisted calls** are more expensive than **direct-dialed calls**.

When wishing to use a **private phone** in someone's home it is acceptable to make local calls after requesting permission, but arrangements should be made ahead for making toll or long distance calls. If you are not sure about the costs of a phone call, ask your host or look in the front of a phone directory. Some businesses will allow you to use a phone for a quick, important call. Most require you to use a pay phone.

Pay phones require a quarter (25c) for local calls. Long distance and toll rates are higher on a public pay phone than on a private line, and may require a lot of coins (never pennies).

You can acquire a **non-subscriber Calling Card** (for someone without a phone account) from several long-distance carriers, in order to charge your calls from any phone. Four major long distance companies are: AT&T (1-800-222-0300), Sprint (1-800-877-4646), MCI (1-800-950-5555) and Verizon (215-571-7050). These have special promotions, and costs vary. Life-Line Communications (1-800-800-7550) is a long distance company with low rates, which will contribute 10% of your monthly bill to a charity of your choice. Compare costs. When you use a Calling Card, the company will bill you monthly. You can also purchase pre-paid calling cards from convenience stores and other businesses. Check www.callingcard.com for the best option. You pay a set dollar figure, then use the card for calls until the fee is used up. You may also contact these companies to set up a **cell phone** account.

Fax Machines are available for a fee at many businesses, including the Westminster Bookstore. Often office supply stores and stationery stores have them, as do some drug stores and other businesses.

Mail Preparations and Delivery

Preparation of mail: When you write an address on an envelope, follow this model carefully or American post office clerks might not understand. Above all, be certain to write the city and country of destination clearly, *in English*. If you are certain that the correct postage is affixed, stamped outgoing mail may be taken to a post office, placed in a dark-blue "mail box" located on street corners around the city, or left for pick-up by a mail carrier in your own residence mailbox. Ask at a post office how to prepare boxes for shipping. Also, check the Westminster mailroom for times that they are open to help students.

EXAMPLE of the front of an envelope:

Marie Alonzo	stamp
Machen Hall	U.S. MAIL
P.O. Box 1073	
Glenside, PA 19038	
Mr. Pierre LaSalle	
51111 South Bird Avenue	
Apt. 256-J	
City, State 11111-9234	
COUNTRY	

Return address: Write your address in the upper left hand corner of the envelope. If for some reason it is impossible to deliver the letter to its destination, the post office will return it to you.

Stamps: Postage stamps are always placed in the extreme upper right hand corner of the envelope. Do not put postage on the reverse side to seal the envelope. As of 2010, a domestic letter costs \$.44 (44c) to mail. Over 1 ounce packages or out-of-U.S. postage costs vary. Contact a local post office for these rates.

Address: Write the name and address of the person to whom you are writing in the center of the front of the envelope. Do not write it covering the entire envelope leaving no room for the return address or the postage. If you are writing a letter to someone in another country, write the country on a separate line in clearly legible letters.

Delivery: Mail is delivered to home and business addresses, and placed in Post Office boxes six days a week (not Sundays). Delivery times depend upon the place on a route, but are fairly consistent day to day.

Holidays: American holidays can be confusing for a visitor. Some are days when most schools and businesses are closed (here referred to as “official holidays”); others are celebrations or occasions noted by decorations or special greetings. Westminster does not close for all “official holidays”.

Legal Holidays Observed at Westminster: All offices are closed and no classes are conducted on these days.

Christmas Eve, Dec. 24

Christmas Day, Dec. 25

New Year’s Day, Jan. 1

Martin Luther King Jr. Day, 3rd Monday in January

Good Friday, the Friday before Easter

Independence Day, July 4

Labor Day, first Monday in September

Thanksgiving Day, 4th Thursday in November

Primary holidays celebrated in the U.S. (“Official” holidays are marked with an *):

***New Year’s Day, January 1**, is an official holiday when most Americans relax or watch major football competitions. Many think about changes they’d like to make during the coming year, and make “New Year’s Resolutions.”

***Martin Luther King, Jr.’s Birthday** (January 15), observed **the third Monday in January**, honors the leader of the civil-rights movement in America during the 1960’s.

Valentine’s Day, February 14, honors sweethearts and romance.

***President's Day, observed the third Monday in February**, combines the birthdays of two of America's greatest presidents: Abraham Lincoln (February 12) and George Washington (February 22).

St. Patrick's Day, March 17, the Irish have parties and "wear the green."

Good Friday afternoon some businesses close and churches have services.

Easter Sunday varies in date from late March to late April. Many churches have a "Sunrise Service" early in the morning. Families celebrate with worship and Easter egg hunts for children.

April Fool's Day, April 1, is a day to play tricks or practical jokes on friends.

Mother's Day, the second Sunday in May, is for honoring moms. Many get cards or gifts and are given the day off from cooking and cleaning up.

***Memorial Day, the fourth Monday in May**, Americans remember those who have died in military service to their country.

Father's Day, the third Sunday in June, is for honoring dads, usually with cards and gifts.

***Independence Day, the Fourth of July**, commemorates the day the Declaration of Independence was signed in Philadelphia on July 4, 1776. Usually considered the birthday of the nation, it is celebrated all over the country with picnics, community events, and fireworks displays.

***Labor Day, the first Monday in September**, recognizes the labor movement's contribution to the productivity of the country. It usually signals the end of summer, and is celebrated with picnics and barbecues.

Patriots Day, September 11th, Americans remember the thousands who died in New York City, Washington, D.C. and in Pennsylvania. We remember the victims and their families as well as those who served to rescue that day and the months that followed.

Columbus Day, the second Monday in October, celebrates the October 12 birthday of the man often credited with discovering the "New World."

Halloween, October 31, historically celebrated the eve of All Saints' Day (All Hallows Eve). Many people now decorate with "spooky" symbols (witches, ghosts, skeletons), as well as pumpkins carved with faces. Children dress up in costume and go around neighborhoods receiving candy, fruit, or cookies. The children say "Trick or Treat," meaning "Give me a treat or I will trick you." Trick or Treating is not always safe. Most parents go with their children rather than letting them go alone. Parents also should check each piece of candy that is received from a stranger. Many Christian families go to churches to celebrate instead of trick or treating or only go to houses in which they know the people.

Veterans' Day, November 11, honors all who have served in the U.S. military.

***Thanksgiving Day, the fourth Thursday in November**, was declared a national day of thanks by President Abraham Lincoln. The first "Thanksgiving Day" was when the Pilgrims at Plymouth Colony in Massachusetts in 1621 gave thanks for a bountiful harvest and God's mercy in helping them survive in the wilderness. Americans get together with family and friends to eat a feast that usually consists of foods such as roast turkey, cranberry sauce, sweet potatoes, and pumpkin pie. Schools and offices are closed on Thanksgiving Day, and many are closed the Friday following Thanksgiving.

Christmas Eve, December 24, most businesses close at noon so that people can travel or prepare for the celebration of Christmas. Americans from some cultural backgrounds exchange gifts with family members on Christmas Eve, and many churches have a Christmas Eve worship service in the evening.

***Christmas Day, December 25**, is celebrated by most Americans whether or not they are Christians. Schools generally close for a two-week period, approximately a week before and a week after Christmas. Almost all businesses are closed on Christmas Day. People decorate houses with lights outside and a Christmas tree with ornaments inside, and they send Christmas cards to friends and family. From Thanksgiving to New Year's Day, stores and streets are decorated, Christmas carols (both Christian and "holiday") can be heard on the radio and in stores, and people have parties with a holiday theme. Americans often travel great distances to get together with family members, exchange gifts, and share a traditional meal. Christians worship together with special musical programs and pageants re-enacting the Christmas story.

New Year's Eve, December 31, is celebrated as a time to welcome the New Year. Many businesses close at noon. In the evening, churches may have a time of worship and gathering. Many Americans have parties or gatherings where guests stay until after midnight, to "see in the New Year" together.

CULTURE SHOCK

Upon entering a new culture many people experience what has been termed "culture shock." All the familiar aspects of life have changed, from language to food to personal relating patterns, and more. These changes are exhilarating at first, but can leave one feeling helpless, disoriented and depressed. It is not uncommon to become extremely critical and judgmental of the new culture, as well as to withdraw into oneself or one's cultural group. You may have trouble sleeping and concentrating on studies, may feel that expectations of you are unrealistic, may be overwhelmed by loneliness and isolation, and have headaches and loss of appetite. These are very common experiences of anyone adjusting to a thoroughly new culture. It is some help to know that you are not alone in this experience, and that you will feel very differently as you adjust to your new surroundings. "Culture shock" is a good reminder that our real home is not in this world. The great comfort of the Lord is indispensable. Please feel free to visit the International Student Office at any time.

SAFETY PRECAUTIONS

Here are some suggestions for your safety:

Money, jewelry, and passports should not be displayed in careless ways. If you carry a handbag, or purse, hold it carefully, keeping it under your arm. A wallet should be kept in the front pocket of your pants. Do not carry large amounts of cash. Use checks or money orders for large purchases.

If you are alone, be careful when taking money out of the bank from an ATM (Automatic Teller Machine), especially after dark. Never, under any circumstances, give your ATM identification number (PIN) to anyone else, and do not affix the number to your bankcard or keep it visible in your wallet.

Be careful of strangers who suggest an easy way to make a large amount of money. These are often professional cheaters (“con” men or women) who seem to need help or who seem to find a lot of money they want to share with you. Several students have lost money in such schemes.

Avoid walking alone at night on deserted streets. If you have to walk at night, stay on well-lit streets or ones that have traffic.

Train yourself to be aware of your surroundings, knowing where other people are as you walk or get in and out of cars. Always lock your car, and even when locked, look inside the back seat before getting inside when alone.

CLOSING THOUGHTS

The process of transitioning to life in the U.S. is an exciting one, and not one to approach with fear. Careful planning and contact with the Westminster Student Affairs and International staff will help to make your move to the U.S. and introduction into American life as smooth as possible. While you are likely to encounter some bumps along the way, these difficulties are normal, and our staff is dedicated to providing whatever assistance is possible. May God bless you as you prepare for your journey.