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Congratulations on your acceptance to the University of Maine at Fort Kent! We are delighted that you have made the decision to study at our institution.

I, like many others at UMFK, will work with you during your time here as a student to help you realize and attain your academic and personal goals. We recognize that leaving home for university study in another country is an exciting, but somewhat scary prospect as you overcome language, social, personal, and cultural adjustments.

We wish to facilitate this adjustment as much as possible. The information in this handbook should be used as a general guide about life in Fort Kent and give you some basic immigration information. We hope you enjoy the handbook and find it a useful introduction to the UMFK community.

Again, we welcome you to the Bengal community. Please contact me if you have any questions or concerns.

Sincerely,

Heather Mazorow

Director of Student Life and Engagement
University of Maine at Fort Kent
23 University Dr., Fort Kent, ME 04743
heather.mazorow@maine.edu
T: 207-834-7850
LIFE @ UMFK

STUDENT ACTIVITIES

From game shows, art nights, formals, concerts, day trips to cool locations, food festivals, and sporting events, it’s hard to be bored at UMFK. We are a small university with a lot of spirit.

CAMPUS EVENTS

The Director of Student Life and Engagement and the Student Activities Board (SAB) plans a mixture of large and small scale events throughout the year. Students can learn about the upcoming events in three ways.

- The Events Calendar in Cyr Hall by the Lair- This monthly calendar shows all student life, athletic, department, and nearby community events.
- The Paw Press- Every Monday an email is sent out to students about the events that are occurring that week.
- The UMFK Student Events Calendar on the website located here: https://www.umfk.edu/student-affairs/activities/

Feedback on programs or suggestions about new activities are always welcome.

Also, if you are interested in planning and running off campus events, please contact a Student Activities Board member to join.

STUDENT CLUBS & ORGANIZATIONS

UMFK has student clubs and organizations that range from social, Greek, academic, to professional in nature. Each recognized student organization has the ability to reserve space on campus and request funds from the Student Government Association in order to host their events. To learn about the student organizations events, students can join the organization and be added to the organization’s email list, or they can view the events listed on the calendar each week.

If you want to start a new organization, please contact the Director of Student Life and Engagement in the Student Affairs Office for more information on the process.
LIFE AT UMFK

HOUSING

ON-CAMPUS HOUSING
Deciding to live on campus is a great way to meet new people and get involved on campus. UMFK has a long tradition as a residential university and has sought to provide comfortable and convenient campus housing for students. The university believes that education encompasses social and personal development, as well as intellectual growth, and strives to provide a supportive environment through its residence life programs.

RESIDENCE HALLS
UMFK has three co-educational residence halls, Powell Hall, Crocker Hall, and the Lodge, with a combined capacity of approximately 250 students. The Director of Residence Life and Leadership administers supervision of the halls. The Director is assisted by a professional staff member serving as a Residence Life Programming Coordinator and by students serving as Resident Assistant Supervisors and Resident Assistants. The Residence Life staff are there to assist you in variety of ways, as well as making sure that the rules and regulations are enforced.

Students enrolled in a course load of 12 or more credit hours may apply for campus housing though the “housing” portion of the university’s website. After you apply, the Director of Residence Life and Leadership will assign you a room based on your application request and space availability. Please note that students who live on campus are also required to purchase a “meal-plan” that works in the universities dining service locations.

Each residence hall includes standard furniture, desk, bookcase, bureau, bed, central heating and curtains. Additionally, each residence hall offers a television room, a main floor lounge, vending machines, and washer/dryers. Depending on the hall, bathrooms are either located in each apartment or on each floor. Private rooms are available in limited numbers, so students should expect to have a room or suite mate.

FIRST YEAR RESIDENCE REQUIREMENT
UMFK has a First Year Residence Requirement. All first year students are required to live on campus unless they have submitted AND been approved for an exemption from the Residence Requirement by the Director of Residence Life and Leadership. To learn more about the Residence Requirement and the Exemption Form, visit https://www.umfk.edu/student-affairs/housing/.

OFF-CAMPUS HOUSING
UMFK is not responsible for any arrangements made between renters and students, nor is it responsible for the actions of any renters. The information below is intended to give a brief background on off-campus housing issues to consider.
LIFE AT UMFK

APARTMENTS & RENTING IN GENERAL

Should you decide to live off-campus, you will need to know how to find housing. Local newspapers will usually having listings for housing in your area. These are often accessible online; the housing section of the newspaper is listed under a portion called “classifieds.” You may also contact a real estate agent for listings. Bulletin-boards in Cyr Hall may also have postings for students looking for roommates or flyers from renters about vacant rooms for rent.

If you decide to live off-campus, there are several questions that you should consider before signing a contract. The following are just a few:

- Is there a housing deposit that I must pay? If so, how much is it?
- When does the contract expire?
- Is the apartment or house furnished?
- What utilities must I pay?
- What is the proximity of the apartment/house to the school?
- Is public transportation available between the apartment and the school?
- May I sub-lease the apartment or house during the summer months?

STAYING WITH A RELATIVE OR FRIEND

Some students have family or close friends that live within a reasonable proximity to the school in which they are matriculated. Staying with family or friends while in school in the US may be a logical way to save money, however, students should make sure that the person with whom he or she will be living lives close enough to the school to make this housing arrangement feasible. Distances in our rural area are large, and you will most likely need a car if you choose this option.
ACADEMICS IN THE US

The American academic system differs from all others in the world. To succeed in it, you will need to learn how it is organized and how it works. You will need to learn, as Americans say, “how to play the game.”

Below are some suggestions that you should keep in mind as you begin your studies. You will learn more of the informal rules for academic success as you undertake courses and have the opportunity to talk with students in your field of study and develop an understanding of how academic department functions.

EVALUATE YOUR EXPECTATIONS

Keep in mind that period of adjustment to a new educational system is necessary before you will be able to perform to the best of your ability. In general, international students earn lower grades during their first semester in this country. Then, as they become accustomed to the system and as their English skills improve, their grades improve. International students generally cannot expect to do outstanding academic work during the first semester here.

WORK HARD FROM THE BEGINNING

It is not possible in the American system of higher education to wait until the latter part of the semester to begin studying. If you do not begin studying on the first day of classes, you are likely to get behind and to experience difficulties.

SELECT YOUR COURSES WISELY

Especially during your first semester, do not take more than you have to. Make sure you have a combination of more demanding and less demanding courses, rather than only difficult ones that requires unusually heavy course load. When arranging your course schedule, consult with not only your academic advisor, but also with experienced students who are familiar with available courses and teachers. You may be tempted to take more courses than necessary to try to earn your degree faster. Please be aware that taking too many courses can have negative consequences, such as undue stress and poor academic performance which could also affect future graduate study admission and scholarships. You should be familiar with the pass-fail grade option and the procedures for dropping and adding courses.
KNOW HOW TO STUDY

The study habits that were for the educational system in your country may not be appropriate here. You may have to learn to approach your studies in a different way while you are studying at UMFK.

TALK WITH YOUR PROFESSORS

Professors expect students to ask question in class or immediately following the class. They expect students to go see them in their offices when the students are having problems in the class. If you are not doing well in class and you do not see the professor to discuss the problem the professor is likely to assume that you are not really interested in the class. In other words, most professors will have a negative, or at least indifferent evaluation of a student who never raises a question or challenges in the class, or who does not visit the professor outside class to discuss academic difficulties he or she is experiencing. Any time you feel unsure of what is expected of you in a class, or of some aspect of the material being presented, ask the professor and some of your fellow students about it. Again, if you do not ask, it will be assumed that you do understand everything or that you are not interested.

UNDERSTANDING THE ACADEMIC SYSTEM

From your experience in other educational systems, you have developed certain assumptions about the purposes and methods of education, and about the way your field of interest should be studied. For example, you may assume that it is important to be able to memorize large quantities of information, or that the way to study your field is to study a limited aspect of it in great depth. Here, by contrast, you may find that memorization of material is less important than synthesizing material from a variety of sources, and that a field of study can be approached by studying briefly the works of many scholars. It is important for you to realize that differences of this kind exist between the U.S. and other education systems, and that you will have to adjust your thinking if you are going to succeed academically. You are encouraged to personally accept the values of the education system here as well as act in accordance with them while you are here.
# Enrollment Holds

This chart provides information on some of the most common enrollment holds. It is not a comprehensive list. Holds keep you from making certain changes to your schedule and should be addressed once you become aware of them. You can find out more about your holds by clicking on the hold notice in your student Portal.

<table>
<thead>
<tr>
<th>Hold Name</th>
<th>Reason for the Hold</th>
<th>Removal Process</th>
<th>Contact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immunization Hold</td>
<td>This hold is placed on the accounts of students who have not updated their immunization records with the Student Affairs Office.</td>
<td>Contact the Student Affairs Office to learn what is needed to update your immunization record.</td>
<td>Lois Canzoni Administrative Specialist</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-7587 <a href="mailto:lois.canzioni@maine.edu">lois.canzioni@maine.edu</a></td>
</tr>
<tr>
<td>Financial Hold (FH1)</td>
<td>Student account balance total over $100 (will block enrollment)</td>
<td>Pay the remaining balance on your student account.</td>
<td>Business Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-8650 <a href="mailto:umfkbus@maine.edu">umfkbus@maine.edu</a></td>
</tr>
<tr>
<td>Financial Hold (FH4)</td>
<td>Student account balance total under $100 (will not block enrollment) EXCEPT: During registration Business Office allows advisors to push through registration of a student with a balance under $500.</td>
<td>Pay the remaining balance on your student account.</td>
<td>Business Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-8650 <a href="mailto:umfkbus@maine.edu">umfkbus@maine.edu</a></td>
</tr>
<tr>
<td>Financial Hold (AWO)</td>
<td>Student did not pay of their account balance.</td>
<td>Pay the remaining balance on your student account.</td>
<td>Business Office</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-8650 <a href="mailto:umfkbus@maine.edu">umfkbus@maine.edu</a></td>
</tr>
<tr>
<td>Library Hold</td>
<td>Student has not returned library materials by their due date.</td>
<td>Return item to the library or pay for its replacement if lost.</td>
<td>Blake Library</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-7527</td>
</tr>
<tr>
<td>UMS Student Policy Hold</td>
<td>Imposed as a result of a conduct hearing.</td>
<td>Complete the required outcomes of the conduct hearing.</td>
<td>Dean of Students</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Matthew Morrin</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(207) 834-7562 <a href="mailto:matthew.morrin@maine.edu">matthew.morrin@maine.edu</a></td>
</tr>
</tbody>
</table>
ORGANIZATION OF THE US HIGHER EDUCATION SYSTEM

SEMESTER SYSTEM

The academic year at UMFK includes two semesters of about fifteen weeks length. In addition, there are three summer sessions each consisting of a six, seven, and twelve week session. Also, Witner has a three week session.

CREDITS

The quantity of academic work a student does at UMFK is measured in credits. The number of credits a course is worth usually depends on the number of hours per week that it meets. A three-credit course, for example, will meet three hours weekly for one semester. A student must earn a specified number of credits to graduate. This number varies for undergraduates and graduates, and it varies among each departments at UMFK. Information about your departments graduation requirements can be found in UMFK’s catalog.

THE GRADING SYSTEM

A grade may be defined as a professor’s judgment of the quality of the work done by the student in a course. The final grade for the course is furnished to the student on a Grade Report mailed by Registrar’s Office. The following is UMFK’s letter grading system:

<table>
<thead>
<tr>
<th>Grade</th>
<th>Description</th>
<th>Credit/No Credit Course</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>High honors</td>
<td>CR Pass</td>
</tr>
<tr>
<td>B</td>
<td>Honors</td>
<td>NCR Fail</td>
</tr>
<tr>
<td>C</td>
<td>Average</td>
<td></td>
</tr>
<tr>
<td>D</td>
<td>Below Average</td>
<td></td>
</tr>
<tr>
<td>F</td>
<td>Failure</td>
<td></td>
</tr>
<tr>
<td>H</td>
<td>Audit</td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>Incomplete</td>
<td></td>
</tr>
<tr>
<td>W</td>
<td>Withdrawal</td>
<td></td>
</tr>
</tbody>
</table>

There are two other options that give flexibility to students who want to maintain high averages. One is the option to retake a failed course, or a course with a grade of D. This procedure is available in undergraduate programs. Under this option, students may retake a course in which they have gotten a low grade and have the grade for the second registration replace the one earned the first time.
ADDING OR DROPPING A COURSE

Another possibility students should be aware of is that of dropping classes. Beginning on the first day of classes each semester, there is a limited period in which an addition of course, a change in a division of a course, a change in credit status, or a drop of a course can be made. Please see the academic calendar for specific deadlines. The procedure below should be followed.

- Secure add-drop form from your Academic Advisor.
- Follow instruction on the form to fill it out.
- Obtain signatures from your Academic Advisor and the Professor you are adding or dropping the course from.
- Return the form to the Registrar’s Office in Cyr Hall.

Students who find that they are taking too many classes or that one or more of their classes are exceedingly difficult can drop those classes and perhaps add others to replace them if they act before the add-drop deadlines that are published in the Course Guide. Pay attention to the academic calendar to learn the deadline for withdrawing from courses with a grade of W instead of an F.

Dropping or withdrawing from a course after the deadline will result in the student receiving a failing grade for the course. It is a good idea to discuss any such options with your advisor first and to consult the course guide for deadlines before making any decisions. It is very important to remember that per US immigration regulations, international undergraduate students must maintain a full-time course load of 12 credit hours each semester (with at least 9 semester taken in an in class format). There may be times that you may wish to drop a course, but may not be able to due to this requirement.

GRADE POINTS

Grade points are the numerical values assigned to each letter grade for comparative purposes. Using grade points, a student’s grade point average (GPA) is calculated by averaging the grade point per semester hour for each student. Grade point averages are computed for each semester and are used as a basis for completing requirements for graduation or permission to remain in school each following semester. See table below:

<table>
<thead>
<tr>
<th>Letter Grade</th>
<th>Grade Point Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>4.0</td>
</tr>
<tr>
<td>A-</td>
<td>3.7</td>
</tr>
<tr>
<td>B+</td>
<td>3.3</td>
</tr>
<tr>
<td>B</td>
<td>3.0</td>
</tr>
<tr>
<td>B-</td>
<td>2.7</td>
</tr>
<tr>
<td>C+</td>
<td>2.3</td>
</tr>
<tr>
<td>C</td>
<td>2.0</td>
</tr>
<tr>
<td>C-</td>
<td>1.7</td>
</tr>
<tr>
<td>D+</td>
<td>1.3</td>
</tr>
<tr>
<td>D</td>
<td>1.0</td>
</tr>
<tr>
<td>D-</td>
<td>0.7</td>
</tr>
<tr>
<td>F</td>
<td>0.0</td>
</tr>
</tbody>
</table>
ACADEMIC ADVISOR
Your academic advisor is a faculty member who helps you to plan your program of study in a way that will best enable you to fulfill your graduation requirements and at the same time tailor your studies to your interests. Your advisor will handle all registrations and course changes.

GRADUATION REQUIREMENT
Graduation requirements specify the number of credits you must earn, the minimum GPA you must achieve, and the distribution of credits you must have from among different departments or fields of study. In addition, it is necessary to apply for graduation when you near the time that you will be completing your graduation requirements. Since graduate requirements vary among various divisions of the University, you should consult the University Catalog for information. Questions can also be addressed to your academic advisor.

METHOD OF INSTRUCTION

LECTURES
The most common method of instruction is the classroom lecture. The lectures are supplemented by classroom discussion, by reading assignments in textbooks or library books, and perhaps by periodic written assignments.

LABORATORIES
Many courses require work in a laboratory where the theory learned in a classroom is applied to practical problems.

PAPERS
In some courses you will be required to write a paper. A paper is based on study or research you have done in the Library or Laboratory. Your teacher will usually assign a paper in the early part of the course. You are expected to work on it during the semester and submit it near the end. The grade you receive on the paper may constitute a significant portion of your grade for the entire course. It is important to complete papers before their due date so there is time to ask another person to review your paper and suggest revisions. If you need assistance with writing the paper, you can make an appointment at the Writing Center in Powell Hall.

EXAMINATIONS
You will have many examinations. Nearly every class has a final examination at the end of the semester. Many have mid-term examination near the middle of the semester. There may be additional test or quizzes given with greater frequency, perhaps even weekly. All these tests are designed to assure that students are doing the work that is assigned to them, and to measure how much they are learning.
STUDY SKILLS

ORGANIZING YOUR TIME

You will have a large amount of work to do and a limited amount of time in which to do it. Keep a written record of what assignments you have to do and any tests or papers that are scheduled in advance. Plan your day; keep track of what you must do each day. Assign specific times of the day to study. Try to stay with your schedule each day, do not “trade them” with things you would enjoy more. This leads to procrastination and the result is not finishing your work. You will learn more by studying every day than by putting off your studies until the last minute and then cramming (studying all night) for a test.

READING EFFECTIVELY

When you see the length of reading lists your instructors give you, you will realize that it is not possible to memorize all the reading materials for the semester or even to study them in a reasonable depth. That is not what you are expected to do. In general, you are expected to familiarize yourself with the main points from each reading and often be able to relate what one writer has said to what another writer has said.

To draw the main points from many readings, here are some things you can do:

- **Skim** - Skimming means looking over a reading quickly, paying attention to the table of contents (if it is an entire book), the titles of the chapters, the headings of the various sections of the chapter, the topic sentences that begin most paragraphs, and the summary paragraphs or sections.
- **Read** - Go over the material again, this time more carefully, looking for the main points, the conclusions, the contentions. Write down notes about the main points, following the outline of the reading itself.
- **Question** - Rather than passively accepting what the writer has written, ask yourself questions about it. Review Skim it again. Look at your notes again. Try to retain the main points of the reading.

COPING WITH QUIZZES AND EXAMINATIONS

Here are some suggestions that can help you cope with the many quizzes and examinations you will have at the University:

- Keep up-to-date on your studies. You will have difficulty preparing adequately for tests if you fall behind.
- Before the test, go over your notes from lectures and readings. Try to anticipate what the instructor will ask based on points emphasized during lectures.
- Most people do better on test if they have had adequate sleep the night before.
- Read test instructions carefully. Pay attention to how much time, what types of questions and how much they are worth and whether you are allowed to use scratch paper, slide rules, calculators, or dictionaries.
- Decide how much time you can afford to spend on each question. Avoid spending all your time on only one or a few questions.
KNOW THE POLICIES AND LAWS

UMFK has a code of conduct that all members of its community are expected to know and follow. In addition to the code of conduct, all members are expected to abide by UMFK rules, regulations, and policies as well as the laws of the city, county, state, and nation. Ignorance of the policies and laws is not a justification for non-compliance.

Below is a summary of many, but not all, of UMFK’s rules and regulations related to student conduct and parental notification. All are subject to revision.

FAMILY EDUCATIONAL RIGHTS & PRIVACY ACT (FERPA)

Federal law considers college students to be adults who are able and expected to make their own decisions. Therefore, due to the 1974 Family Educational Rights & Privacy Act (FERPA), UMFK is required to follow this law which regulates the types of information and the circumstances under which the university can release confidential information to individuals other than the student. As a result of this law, a student must sign a FERPA release to authorize the university to release their confidential information. If you wish to sign a FERPA release, so that UMFK can share your student accounts or academic history with someone, you will need to visit the Registrar’s Office to complete the form.

However, some information is considered to be “Directory Information,” and as a result, is public information. It includes the items listed below.

- Student name
- Current address and phone
- Permanent address and phone
- Email
- Dates of attendance
- Honors, awards, degrees and dates granted
- Major and school
- Educational level (e.g., freshman)
- Day and month of birth
- Campus employment position
- Height and weight for athletes

A student also has the option of requesting that even this directory information not be released. If the student requests this level of confidentiality, the university cannot release directory information.
ACADEMIC HONESTY
In general, Americans prize independence and individual effort. In the academic world they value independent thought. The most serious offense in the academic world is that of representing another person’s work as one’s own. Copying another person’s work without acknowledging that the other person is responsible for it is called plagiarism. Plagiarizing the work of another scholar can result in expulsion from the university. Learn more about plagiarism and how to avoid it at the Writing Center.

ALCOHOL LAWS IN MAINE
In Maine, purchasing, possessing, or consuming alcoholic beverages under the age of 21 is against the law, except in the minor’s own home under the supervision of the minor’s parent, guardian or custodian, is illegal. Public alcohol consumption and driving a motor vehicle with open containers of alcoholic beverages or under the influence of alcohol are also illegal, regardless of age. By law, those of legal drinking age also must not supply alcoholic beverages to those underage.

Repercussions of failing to adhere to alcohol laws can result in harsh punishments, including large monetary fines, imprisonment, and/or loss of driver’s license. International students in particular must remain cautious as illegal alcohol activity can result in negative immigration consequences, including deportation and/or future visa denial.

STUDENT CODE OF CONDUCT
UMFK’s student code of conduct covers many aspects of academic life. Read the code of conduct on the Student Affairs webpage: https://www.umfk.edu/student-affairs/affairs/

Discrimination Policy
UMFK’s nondiscrimination policy prohibits discrimination on the basis of race, color, ethnicity, religion, sex, national origin, age, ancestry, disability, status as a veteran, sexual orientation, marital status, parental status, gender identity, gender expression and genetic information in the university’s programs and activities.

HEALTH INSURANCE PORTABILITY & ACCOUNTABILITY ACT (HIPAA)
HIPAA addresses medical records generated by the health care providers. Each of those providers, including the campus’s Health Office, has policies on the use and disclosure of patient information. Generally, unless the student (patient) authorizes a disclosure of medical or mental health information, the health care providers cannot release such information. There are exceptions provided in the law such as releasing “reportable disease” information to public health agencies, or for use in seeking reimbursement for care, or in exchanging information between providers for continuity of care.
MAINTAINING LEGAL IMMIGRATION STATUS

US immigration law is often confusing, and is even somewhat scary for international students unfamiliar with its regulations and procedures. This part of the handbook is designed as a basic guide that you can use as a resource for your immigration concerns while you are studying at UMFK.

Please note that while this handbook is updated annually, there is a possibility that there has been a change in the F or J regulation since it has been written; students should maintain close contact with the Student Affairs Office, to make sure they're aware of changes in immigration regulations or procedures.

If you need additional immigration information, you can meet with our staff in the Student Affairs Office by appointment or on a walk-in basis. To schedule an appointment you can stop or call 207-834-7587. Please indicate that you need to speak with a Designated School Official (DSO).

The following chart will give you an idea of the types of things that require an appointment and what can be addressed during a walk-in period.

**Appointment Required**
- F-1 Optional Practical Training
- Change of Immigration Status
- F-1 or J-1 Economic Hardship Employment
- Reinstatement

**Walk-In Only**
- Concurrent Enrollment Form
- Social Security Number
- Application Form
- School Transfer
- General Questions or Concerns

**Either Appointment or Walk-In**
- F-1 Curricular Practical Training
- F-1 Program Extension
- Change of Address

Please do NOT rely on what you hear from other international students. USCIS rules change often and your friends' situation may be very different from yours.

ALWAYS SPEAK WITH OUR OFFICE FIRST!
UNDERSTANDING YOUR STATUS

Most international students at UMFK have F-1 status. This status is a non-immigrant status specifically designated a student category according to U.S. immigration laws. However, a number of students who are classified as international by the university are in another non-immigrant category. A specific set of rules regulates each type of status. It is very important that you know your status and understand what you are permitted to do under the conditions of your own status type, especially in terms of enrollment and employment.

Violating the terms of your status can have severe consequences that could even result in detention and deportation. Sometimes people are confused when talking about their visa and their status, but the two are not the same thing. The following discussion will help you understand the difference.

What is a visa?
Very simply, a visa is an entry document issued to a foreign national by the U.S. Department of State at an embassy or consulate office abroad. This document, which is usually placed in the person’s passport, gives the individual consideration for admittance to the United States. It shows that the visa holder has indicated a specific intent in coming to the U.S. and that he or she has met the criteria to enter the U.S. for that purpose. However, possession of a valid visa does not guarantee permission to enter the country. The actual determination of admissibility is left to the discretion of the examining immigration officer at the port of entry.

What is a Class of Admission?
When legally admitted to the country, a foreign national is assigned a class of admission. This class of admission is the person’s condition of legal presence in the U.S. It indicates why the person is here and prescribes which set of regulations the person must follow during his or her stay here. The class of admission usually corresponds to the type of visa that was presented when entering the country. For example, someone using an F-1 visa to come in the country will usually be assigned F-1 class of admission. This is not always the case, though, as the immigration officer at the port of entry makes the determination of which class of admission a person is given on the basis of the evidence presented at that time. The entry stamp in your passport shows which class of admission you have been assigned for your current stay in the US.

When and how can I renew my visa?
You cannot apply for a new visa from within the U.S. To obtain a new visa, the process is essentially the same as the initial application process. It is sometimes possible to apply for a new visa in a country other than your own, but the preference is for you to apply in your home country.
What happens if my visa expires?
It only means that if you leave the country, then you will need to get a new visa before you can be readmitted. The expiration date of a visa has absolutely nothing to do with how long you stay in the U.S., since it is merely an entry document, a visa must only be valid at the time of entry. The length of visa validity varies depending upon the visa classification and the diplomatic relationship between the U.S. and your home country. It might expire in a month, or it could be valid for several years. Similarly, visas may be valid for a single entry or for multiple entries. The important thing to remember is that once a person is admitted into the U.S., the validity of the visa has no bearing upon that person’s legal presence. A visa may expire or even be cancelled at the time of entry, but as long as the person has gained legal entry, she or he may remain in the U.S. until status expires. The visa expiration date and number of entries mean only that you can use that visa to reenter the country until it expires and/or the number of noted entries has been used.

How long can I stay?
Based on your assigned class of admission, the inspecting officer at the port of entry establishes the length of time you are allowed to stay in the U.S. Some classes of admission have a limited period of stay with a specific date of departure; others have a flexible expiration date. Your class of admission and expiration of stay are noted on your entry stamp placed in your passport at the time of admission. Those in “F” and “J” status have “Duration of Status” to remain in the U.S. This is indicated by the letters “D/S” written on the I-94. D/S means that as long as you are continuing to do what you need to do to maintain your status, then you may remain here legally until you are finished with your program, plus a designated grace period allowed for the purpose of preparing to leave the country. For F status the grace period is 60 days beyond the program completion date; for J status it is 30 days. If you are in F or J and do not have D/S please see a Student Affairs Staff member to see if this needs to be corrected.

ADDRESS CHANGE
Federal law requires that all non-immigrants, regardless of their immigration status, must report any change in physical address to the U.S. government within ten (10) days.

ENROLLMENT REQUIREMENTS
Students in F-1 status are required by immigration regulations to be enrolled full-time each fall and spring semester: 12 credits. Summer: Full-time enrollment is not required in the summer term per immigration rules. Summer enrollment is optional for F-1 and J-1 immigration purposes unless it is the student’s first or final term.
SEVP & SEVIS

The Student and Exchange Visitor Program (SEVP) is a federally mandated program that began in 2003. The purpose of this program is to track all visitors to the U.S. in F, M, or J status. The internet-based automated system that was designed to accomplish this purpose is known as the Student and Exchange Visitor Information System (SEVIS). This system electronically monitors biographical and program information on all individuals, including dependents, who are in any of these three status classifications. Some of the information maintained in this data system includes name; date and country of birth; permanent, foreign and local addresses; program of study; enrollment history; dates of entry and exit from the U.S.; and employment authorizations. UMFK updates information about all F-1 and UMFK-sponsored J-1 students in SEVIS every semester.

It is very important that you understand your responsibilities regarding your status so that you avoid any violations. Not knowing the rules is not a valid excuse to the U.S. government. The Student Affairs Office has handouts available that give an overview on maintaining your status. If you have any questions in this regard, please schedule an appointment to discuss your concerns with a DSO.

PROPER TRAVEL PRACTICES

You must have a valid travel signature on your I-20 or DS-2019 for travel outside of the United States by your DSO or RO BEFORE you leave on your trip. The endorsement certifies to the immigration officer that you are maintaining lawful status and is crucial when re-entering the US.

EMPLOYMENT

ON-CAMPUS EMPLOYMENT

On-campus employment is defined as employment that occurs typically on the UMFK campus. Positions may include assistantships and hourly employment (food services, libraries, academic department, etc.).

- Legally, an **F-1 student** may work up to 20 hours per week while school is in session (spring & fall semesters) and more than 20 hours during official semester breaks (winter, summer, Thanksgiving, spring breaks, etc.). No special permission needed, but you may need to visit the Student Affairs Office for instruction on how to obtain a social security number.
- **J-1 students** need employment authorization from their program sponsor (see #2 on DS 2019) to work on campus.
OFF-CAMPUS EMPLOYMENT

Off-campus work may be possible contingent upon your immigration status. Authorization must be granted in all cases prior to being eligible to work off campus, by a DSO or RO in the Student Affairs Office or through an application to the USCIS.

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<thead>
<tr>
<th>Immigration Status</th>
<th>Type of Authorization</th>
<th>Authorized By</th>
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<tr>
<td>F-1</td>
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<tr>
<td>J-1</td>
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<td></td>
<td>Severe Economic Hardship</td>
<td>(See #2 on DS 2019)</td>
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J-1 STUDENT REQUIREMENTS

- Academic Training: J-1 students have the opportunity to gain work experience related to their field of study either during or after their academic program for a total of 18 months. The length of time that J-1 students can be authorized for training depends on the type and length of the program. To request Academic Training, you must speak with the Student Affairs office and an UMFK Academic Advisor to obtain a recommendation for the training and must be authorized for a specific job offer.

F-1 STUDENT REQUIREMENTS

F-1 students that have been enrolled for at least one academic year (9 months) are eligible for Optional Practical Training & Curricular Practical Training. Such authorization usually requires that the work be directly related to your major (or be a required part of your curriculum). Off-campus employment authorization may also be possible due to serious, urgent and unforeseen economic circumstances arising after acquiring status.

- Optional Practical Training (OPT): F-1 students have the opportunity to obtain up to 12 months of practical experience in their field of study either during their program of study (pre-completion OPT) or after their program of study (post-completion OPT). Students must get a recommendation from the DSO and apply to US Citizenship & Immigration Services (USCIS) to obtain a work permit for OPT. The application process can take 2 to 3 months. Students pursuing post-completion OPT in STEM fields of study (sciences, technology, engineering, and mathematics) can apply for a 17-month extension of OPT.
- Curricular Practical Training (CPT): F-1 students can be authorized to work off campus through an internship or cooperative education program that is an integral part of the established curriculum. Students who have received one year or more of full-time CPT are ineligible for Optional Practical Training.
F-1 & J-1 DEPENDENT REGULATIONS

Dependents (spouse or unmarried children under 21 years of age) are welcome to join primary F1s and J1s in the US. They will need to have the appropriate documentation to apply for an F2 or J2 visa. This documentation will need to be provided by the institution stated on your immigration document. In order to obtain an I-20 or DS-2019 form for your dependent(s), you must request it from the Student Affairs Office. You will need to provide verification that you have the funds necessary to support their living expenses in the US. Once UMFK issues an I-20 or DS-2019 form for each of your dependents, you will need to mail the forms to them. They can then use this form and required documentation to apply for an F-2 or J-2 visa at the embassy.

EMPLOYMENT BY F-2/J-2 DEPENDENTS

According to immigration regulations, individuals in F-2 status may not accept employment or engage in business under any circumstances. A J-2 spouse may apply to US Citizenship & Immigration Services for work authorization.

OBTAINING F-2/J-2 VISA & ENTERING THE US

An F-1 or J-1 student’s spouse and children must apply for F-2/J-2 visas at a US consulate. Each applicant must present the consular officer with a dependent Form I-20 or DS-2019 and other documents that may be required to demonstrate eligibility for F-2/J-2 status, such as proof of relationship to the F-1/J-1 student and a proof of financial support. The consular officer will check the SEVIS information in the consular database, and if the visa application is approved, Form I-20 or DS-2019 is returned to the dependent, for use in applying for admission to the United States. When the family members arrive at the port of entry, they present their F-2/J2 visas and the Form I-20 or DS-2019 to the immigration inspector. Upon admitting an F-2 /J-2 dependent to the US, the inspector issues a Form I-94, showing the date and place of entry, F-2 or J-2 classification, and authorization to stay in the US for “duration of status”. This means the dependents may remain in the US as long as the F-1 or J-1 student maintains status.

STUDY BY F-2/J-2 DEPENDENTS

F-2 spouses may not engage in full-time study. However, “avocational” or study recreational in nature, such as English-language or other study part-time for “avocational or recreational” purposes is allowed. J-2s are allowed to study in the US, full or part-time. F-2 children may only engage in full-time study at the K-12 level. To pursue full time study other than an F-2 child’s K-12 study, the F-2 must apply for and obtain a change of status.
LENGTH OF STAY FOR F-2/J-2 DEPENDENTS

Dependents in F-2 or J-2 status are permitted to stay in the US only to the extent that the F-1 or J-1 student is authorized to stay. F-2 or J-2 dependents maintain their status through the F-1 or J-1 principal maintaining his or her status. Like F-1 and J-1 students, F-2 and J-2 dependents are required to keep their passports valid at least 6 months into the future.
OTHER RESOURCES

PRACTICAL TIPS ON LIFE IN THE US

UTILITIES
If you live on campus, utilities such as water and electricity are included in the price you pay for on-campus housing. If you live off campus, you will need to call the power company to have electricity connected and the city to set up an account for city water unless you have water from a well.

PHONE
You will need to set up a phone account if you plan to make many personal calls. There are a number of different cellular providers that offer different packages and phones. Please note that in this region, the two most reliable providers are US Cellular and Verizon. Many international students find it cost effective to use software applications which allow users to make voice calls over the Internet to stay connected with family and friends.

EMAIL
All UMFK students are provided each student with an UMFK email account. This email account is the official means of communication and it is important to check your email account regularly. The technology center on your campus can provide information about establishing your email account and help troubleshoot technical problems you may encounter.

UMFK BENGAL IDENTIFICATION CARD
This is your official student ID card, library card, and dining services meal-plan card. You must show your card to access the UMFK Sports Center, and other on-campus services and facilities. You can add money to a declining balance account, which can be used at our dining facilities in Nowland and the Lair. Your ID card can also be used off campus to get discounts from many local businesses as long as it has a valid term sticker. (See the bulletin board in Cyr Hall across from the Student Affairs Office for a full list of businesses that offer a discount.)

To obtain a UMFK Bengal ID Card, you must visit the Student Affairs Office. The first ID card is free. If you lose or damage your ID card, you must pay $20 to replace the card. Each semester you must also stop by the Student Affairs Office to receive a new term sticker showing that you are an active student that semester.
INTERNET
Internet access can be attained by various means. UMFK is equipped with wireless Internet access throughout the campus. If you live off-campus in a private apartment you may obtain Internet access through your cable television or land-line telephone service provider.

Transportation
SHUTTLE SERVICE
Due to the lack of public transportation in the communities immediately surrounding UMFK, students in need of transportation between UMFK Campus and the Presque Isle Airport and the Caribou Bus Stop can request a shuttle by submitting the online request form found on the Shuttle Service webpage. To find the form and to learn more about this service please visit the webpage here: https://www.umfk.edu/student-affairs/activities/shuttle-service/.

CARS
Owning a car can be very expensive due to the cost of the vehicle and the required automobile insurance that is required in Maine. If you are interested in purchasing a car, think carefully about the expense. If you decide to purchase a car, there are various car dealers in the surrounding area. You will also need to pay for a parking permit for the car and must park in the designated student parking areas.

DRIVER'S LICENSE & STATE ID CARD
DRIVER'S LICENSE
You must have a driver's license to operate a motor vehicle in the US. Your international driver's license may authorizes you to drive in the US, but local laws and driving procedures may be very different from those in your home country.

If you wish to obtain a Maine driver’s license. A driver's license can be obtained from the Maine’s Bureau of Motor Vehicles. There will be a small fee to obtain the license and you will need to show the following items as proof of identification and will be required to complete a vision screening. Depending on whether you had a drivers license in your own country, you may or may not need to take a drivers exam. For more information visit the BMV site: https://www.maine.gov/sos/bmv/licenses/.

- Proof of residence (utility bill, bank statement, residence hall contract, etc.)
- Passport
- I-20 form or DS-2019 form
- I-94 form
- Fee for License Issuance
- Social Security Number (If you do not have a social security number, you will have to obtain a Form SSA-L676 ‘SSN CARD DENIAL NOTICE’ from a local SSA office before visiting a DDS Customer Service Center to apply for a driver's license. You may contact the SSA at (800) 772-1213 or http://www.ssa.gov to find the SSA office nearest you. After obtaining the form, bring it to the Customer Service Center when you apply for your driver's license or identification card.)
IMMIGRATION STATUS VERIFICATION

The Bureau of Motor Vehicles (BMV) is required by US federal law to check the validity of your immigration status in a Department of Homeland Security (DHS) verification system known as SAVE. If you are new to the US, you should wait 10 days after entering the US and be sure your SEVIS record has been activated before applying for the license to ensure your information has been uploaded to the SAVE system. If your information matches up successfully in the SAVE database, BMV staff can proceed with your application. Sometimes there are problems with the verification process in SAVE. If SAVE does not verify your identity on the first check, you will be asked to leave and return in 5 days. BMV should provide you with a case number, and you can phone a DHS help line: 1- 888-464-4218. You will need your case number and immigration documents on hand when you call.

VALIDITY PERIOD OF LICENCE

The expiration date of your new license will match the end date of your I-20 or DS-2019 form (not to exceed a validity period of 3 years). If you are currently pursuing post completion Optional Practical Training, the expiration date will match the end date of your OPT as listed on your EAD card.

MAINE STATE IDENTIFICATION CARD

If you do not plan to obtain a driver’s license, you may apply for a Maine Non-Driver Identification Card for an additional identification document. This card has the exact same information as a driver’s license. In order to get a state ID, you need to show the same proof of identification and residency as you would to get a driver’s license. The cost of a state ID is $5 and is valid for the length of time you are authorized to stay in the US as noted on your I-20 or DS-2019. State IDs and driver’s licenses serve as an official form of ID in the US, and they are helpful to have when wanting to open a bank account or conduct other personal business matters. Identification cards will be mailed within 2-3 weeks from the date ordered.

DRIVING IN MAINE-OTHER FACTORS

TRAFFIC ACCIDENTS

If you are involved in an accident involving another car, call the police immediately (Dial 911) and alert them that an ambulance is needed if you or other passengers are injured. It is best to avoid a confrontation with the other driver, so it might be a good idea to avoid speaking to the driver until the police officer arrives. Take photos of the accident scene, regardless of who is at fault. It is also good practice to collect the names and contact information of witnesses in case there are legal or insurance actions taken as a result of the accident.
TRAFFIC VIOLATIONS

If you are non-compliant on a vehicular law and are spotted by the police, the police officer will indicate that you need to pull over by turning on a siren and by flashing the car’s blue lights. As soon as you can do so safely, pull over to the right side of the road without impeding the flow of traffic or turn into a parking lot. Park the car, but do not get out. Roll down the window when the officer approaches, and be courteous. You will need to provide the officer with your driver’s license, proof of auto insurance, and the car’s registration card. If you are issued a ticket, you will probably be subject to a fine, and you may be required to appear in traffic court. If you are issued a warning, you will not need to appear in court or pay a fine, and you should thank the officer for only issuing you a warning.

AUTO INSURANCE

In order to operate a car in the US, you need to have car insurance. Maine requires all drivers to have liability insurance; however, if you limit your coverage to this type of insurance, only the car of the other party with whom you might be involved in an accident is insured. It does not cover the damage to your own car. Collision insurance protects your car in case of collision with another car, and comprehensive insurance covers losses caused by storms, thieves, etc. Please let your insurance company advise you on what coverage is best for your vehicle and situation.

There are many car insurance companies, and you should shop around to get the best rates. To get a better insurance rate, it is helpful to have a Maine driver’s license rather than one from your home country. To learn more about car insurance, please visit http://www.carinsurance.com. To find a local insurance provider, you may use http://www.yellowpages.com.

LAUNDRY FACILITIES

ON-CAMPUS LAUNDRY FACILITIES

There are washers and dryers in each residence halls. You must provide your own detergent, bleaches, and fabric softeners. These machines are for residence only. These machines can be operated with quarters or via a phone app (see the instructions in the laundry rooms for more information.

OFF-CAMPUS LAUNDRY FACILITIES

For students living off campus, there are laundromat in the area. Most laundromats have vending machines that dispense one-load packets of detergent, bleaches, and fabric softeners. However, it is less expensive to buy larger packages at the grocery store.
DRY CLEANING

Pay attention to the labels in your clothing items. If an item says that it is “dry clean only” then you will either need to take it to a dry cleaner business or purchase a self-service dry cleaning kit so that you are able to wash the items in your dryer.

POSTAL INFORMATION

There are many options to ship items in the US. On the UMFK Campus, we have US Postal Office located in the Cyr Hall Campus Store. Stamps and post cards can be purchased there and small packages may be sent from there through US Postal Service (USPS), Federal Express (FedEx), and United Parcel Service (UPS). If you have any questions about mailing within the country or abroad, check with the Bookstore. There is also a Fort Kent Post Office (USPS) located on Main Street.

HOW TO WRITE YOUR ADDRESS

In the US, postal addresses are formatted in the following manner:

[First Name] [Last Name]
[Street Numbers] [Street Name] [APT#/BOX #/Dorm # if Applicable]
[City], [State] [5 Digit Zip Code]-[4 Digit Zip-Plus Code]*

John Doe
23 University Drive
Fort Kent, ME 04743-1292

*While an address is required to have the 5 Digit Zip Code listed in the address, it is optional to list the 4 Digit Zip-Plus Code. Listing the 4 Digit Zip-Plus Code speeds up the delivery time.

OTHER POSTAL CONSIDERATIONS

- The cost of the item being shipped can vary due to the dimensions of the envelope or box, the company that you are using to ship the item, and the speed you wish the item to reach its destination.
- Each company will have their own postal regulations which you can view on their website. However, in general, the common regulations require that 1) the shipping label is the correct type for the parcel or envelop and it is correctly, legibly written, 2) items were packed in envelope or box suitable for shipping and sealed by shipping tape (not scotch tape).
- Consider purchasing shipping insurance in case of loss or damage.
- If you move, contact the Post Office to inform them of how to handle your incoming mail: You can complete an updated address form so your mail is forwarded, have it returned to sender or throw it away.
Medical Emergency & General Safety

ON-CAMPUS RESOURCES

The University Health Center is located in Nadeau Hall. All students are eligible to use the services and facilities of the Health Center when it is open. The Health Center offers a comprehensive program of medical care, including the following services:

- Consultation with a Nurse Practitioner for diagnosis and treatment
- Immunizations
- Birth Control Counseling
- Athletic Physicals
- Prescriptions for Minor Illness

MEDICAL EMERGENCY

Nationwide the emergency number anywhere in the U.S., to immediately contact police, fire, or ambulance: 911

Locally, students can seek emergency medical aid at Northern Maine Medical Center (NMMC) Emergency Room in Fort Kent when the Health Center is closed.

Address: 194 E Main St, Fort Kent, ME 04743
Phone: (207) 834-3155

OTHER EMERGENCY NUMBERS

The town of Fort Kent also has their own police department.

Address: 416 W Main St #102, Fort Kent, ME 04743
Phone: (207) 834-6550

HEALTH INSURANCE

The U.S. has no national health insurance system. Since medical expenses are high, it is critical that you have health insurance for yourself and your dependents who are with you in this country. At UMFK, any student enrolled in 9 or more credits will be charged the student health insurance. If you have your own health insurance and wish to waive the schools health insurance plan you must complete the online waiver prior to the deadline at http://umfk.myahpcare.com and the charge will come off within a few business days. If you miss the waiver deadline, you will need to visit the Business Office to complete an appeal. Students cannot waive the insurance unless they already signed up for classes and the charge is on their account..
TAXES

INCOME TAXES

All international students must file federal tax forms every year they are in the US even if they do not earn any money in the US. The deadline to file the forms are April 15, if you have earned money in the US (including scholarship and assistantships), and June 15, if you have not earned money in the US.

Students earning money while in the US may have to pay federal and state income taxes. The completion of a W-4 form at the time of hire determines the amount of tax to be withheld from each paycheck. Students often mistakenly claim “Exempt” on this form only to find that they must pay a large sum of tax on April 15. Students should only claim “exempt” if they are positive it will not negatively affect their tax liability.

Federal tax information can be obtained from the IRS website at www.irs.gov. The following federal tax publications are of special interest to international students: Publication 519: US Tax Guide for Aliens; Publication 520: Scholarships and Fellowships; Publication 901: US Tax Treaties. They can be downloaded from the website www.irs.gov.

TAXPAYER IDENTIFICATION NUMBER (ITIN)

Students who are ineligible for a SSN may still need a taxpayer identification number to claim and report income from scholarships, fellowships, and grants. The government issues an ITIN for this purpose. Students must submit a form, found at www.irs.gov, to obtain an ITIN to the US Internal Revenue Service (IRS).

TAX HELP

There are several tax assistance businesses that can prepare your taxes for you and help you apply for a refund if you are eligible. Check the yellow pages in the phone book, but make sure the one you use knows about non-immigrant tax laws. One fee-based business is Tax Back International. Check out the website to get a free refund quote! www.taxback.com/fellow

US Holidays

For international student, holidays are very important because UMFK may be closed and you will want to make preparations for these times. You can check the Academic Calendar on the school’s website to see a list of all holidays which may affect your classes. If you live on-campus you may want to pay close attention to these dates and be prepared to make alternative short-term housing arrangements for the times when on-campus housing may be unavailable due to being closed during the holiday breaks.
MONEY & BANKING

OPENING A BANK ACCOUNT
We recommend that you open a bank account while in Maine. A bank or credit union will be able to help you set up a checking account or a savings account. If you decide to open a checking account, keep your checkbook balanced and set up a budget so you know your spending limits.

FREQUENTLY ASKED QUESTIONS

What kind of identification do I need to open a bank account?
You will need your passport, your school ID, and your social security number.

What if I do not have a social security number?
Some banks will allow you to open an account without a social security number but may require further documentation. Please consult the bank you are considering opening an account for further details.

How long will it take to open an account?
It depends on the bank. Some accounts can be opened over the telephone or internet. For others you will need to visit and it might take 20-60 minutes.

Is there a fee?
Again, it depends on the bank. Some banks do not have a fee for student accounts.

How do I obtain checks?
Some banks supply you with free checks while others charge a fee for checks.

What kind of bank account should I open?
Student checking accounts are the best choice for most students. Student savings accounts are available, too.

What are ATMs?
Automatic Teller Machine Cards (ATM, Debit Cards, Check Cards) Card banking, allows you to bank 24 hours a day, at many Banking Centers throughout the state. Automatic Teller Machines (ATM’s) allow you to get instant cash, account balances, and make deposits, account transfers, loan and credit card payments. You may automatically become eligible for Card Banking at no additional charge when you open a Personal Checking or Savings Account with some banks. Each bank may have slightly different options. Check around before you choose which service is right for you. Note that some banks may charge a small fee for each automatic transaction or a fee each time you use their automatic teller machine.
Which bank is best for me?
This depends on your needs. Certain banks are only found in specific cities, regions, or states. These are referred to as “local,” “regional” or “state” banks. If you don’t plan on travelling outside of your city or region, this may be the best option for you. You must generally pay a fee if you use an ATM at a bank other than your own. Other banks are found in most states and large cities in the United States. Examples of banks which are found throughout the United States are: Bank of America; Wells Fargo; and Chase. Banks like these may be a good option if you plan on travelling throughout the United States while studying in Maine for easier access to your own bank’s ATM and to avoid ATM fees. Locally in Maine, there are also a large number of Credit Unions: Acadia Federal Credit Union and Nor State Federal Credit Union.

Checking Accounts
Sometimes checking accounts are called current accounts in other countries. Banks offer a variety of checking account types each with different fees or costs. The type of account you choose should depend on the number of checks you will write each month and/or the amount of money will retain in your checking account. Some banks require minimum balances that affect the fee charged.

- Regular Checking Account: With a regular checking account there are no service charges if you keep a minimum amount of money in your account. If your balance goes below the specified amount, you will be assessed a service charge of the month regardless of the number of checks you write. You should open a regular account if you keep your balance above the required minimum balance, thereby avoiding all service charges. Another type of checking account that does not assess a service charge based on the minimum balance or the number of checks written, instead the bank charges only a yearly fee paid once a year. The fee may vary from bank to bank.

- Interest Bearing Accounts: Often these have different names depending on the bank but these are checking accounts in which the bank will pay you interest on the balance of the account on a monthly basis. The percentage of interest paid will vary by bank and account. The required minimum balance amounts may vary. It is important to keep a running balance of your account each time you write a check. A fee is charged to your account each time you “overdraw” your account. That is, each time you write a check that is greater than the amount you have deposited in your account. Most people pay their bills with personal checks. Sending them through the mail is the most convenient way to pay your bills. Your canceled checks, returned to you monthly by your bank after they have been cashed by the person to whom you wrote them, are legal receipts for payments you have made.
- **Types of Checks** When you open a checking account you will be asked to decide whether you want personalized individual checks or duplicate checks. Individual checks have your name, address, and telephone number printed on them. In addition they are numbered consecutively. You must pay a fee for your supply of personalized checks. Duplicate checks are also personal checks except they have a carbon copy behind every check. When you write a check you have a copy of the written check remaining in your checkbook. Unlike individual checks that are returned to you after they have been paid by the bank, duplicate checks remain at the bank. Your copy is your receipt or record of the written check.

- **Automatic Teller Machine Cards (ATM, Debit Cards, Check Cards)** Card banking, allows you to bank 24 hours a day, at many Banking Centers throughout the state. Automatic Teller Machines (ATM’s) allow you to get instant cash, account balances, and make deposits, account transfers, loan and credit card payments. You may automatically become eligible for Card Banking at no additional charge when you open a Personal Checking or Savings Account with some banks. Each bank may have slightly different options. Check around before you choose which service is right for you. Note that some banks may charge a small fee for each automatic transaction or a fee each time you use their automatic teller machine.

**Savings Accounts**
A savings account unlike a standard checking account, earns interest. If you have several hundred dollars above your routine living expenses, a savings account is a safe way to invest it. You can withdraw any amount from a regular savings account whenever it is necessary. If you have a savings and a checking account in the same bank, you can transfer funds from your savings to your checking account.

**Local Banking Hours?**
Local Banks Banking hours are generally from 9:00 a.m. to 3:00 p.m. Monday through Thursday and from 9:00 a.m. to 6:00 p.m. on Friday, but check with specific banks to be sure of the times. A few banks are also open Saturday mornings. Some also have drive up windows for bank services available on Saturdays. Check with individual banks for the services they offer. You may find the phone numbers and locations of local banks in the phone book or the student handbook.

**What are travelers checks?**
Travelers checks provide a safe way to carry money when traveling in the U.S. and abroad. They can be replaced if they are lost, and they are more easily accepted by businesses away from your own area of residence. Banks sell travelers checks for a small fee.
How do I write a check?
Here are the steps to follow when writing a check (refer to the examples):

(1) Write the date on which you are issuing the check.
(2) Write the name of the person or business to whom you are making the payment.
(3) Write the amount of the payment in Arabic numerals.
(4) Write the number of dollars included in the payment and write the number of cents in the form of a fraction (e.g., 50/100 means 50 cents out of the 100 cents in a dollar).
(5) Sign your name as it is printed on the check.
(6) Note the purpose of the payment.

The following illustrations are examples of a completed personalized check.

MAINE WEATHER

In general, Maine has four distinct seasons, but the weather can also be unpredictable, changing frequently throughout the day or week. It is best to have clothes for all types of weather and to dress for your own comfort according to occasion and temperature.

Note for winter: warm insulated clothing is necessary. Depending on your tolerance for cold, it may not be necessary to purchase items until October, but it is suggested you plan ahead. The cost of items varies by brand; it is recommended that you shop around before purchasing.

<table>
<thead>
<tr>
<th>Season</th>
<th>Months</th>
<th>Average Temperature</th>
</tr>
</thead>
<tbody>
<tr>
<td>Autumn (Fall)</td>
<td>Late August – October</td>
<td>30°F to 70°F</td>
</tr>
<tr>
<td>Winter</td>
<td>November – Early April</td>
<td>-30°F to 40°F</td>
</tr>
<tr>
<td>Spring</td>
<td>Late April – Mid June</td>
<td>45°F to 70°F</td>
</tr>
<tr>
<td>Summer</td>
<td>Late June – Early August</td>
<td>70°F to 80°F</td>
</tr>
</tbody>
</table>

CONSULAR OFFICES

All embassies are located in the Washington, DC area. Call (202) 555-1212 for the telephone number of the embassy you want to contact.
<table>
<thead>
<tr>
<th>TYPE</th>
<th>TERM</th>
<th>DEFINITION</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td>Academic Advisor</td>
<td>A faculty member who assists the student in planning a program of study to meet the student's educational goal. The advisor, available to the student throughout a semester, approves all actions that affect the student's academic plan; e.g., registration, add/drop, change-of-major forms.</td>
</tr>
<tr>
<td></td>
<td>Late Fee</td>
<td>A fee added to all registrations of continuing students submitted after the pre-registration dates.</td>
</tr>
<tr>
<td></td>
<td>Pre-Registration</td>
<td>A period of time, announced by Registrar's Office, to register for the following semester; for example, during the fall semester a week in November and during the spring semester a week in April are set aside to register for the following semester. Pre-registration assures the student of his/her choice of courses for the following semester and reduces the chances of courses being closed.</td>
</tr>
<tr>
<td></td>
<td>Registration</td>
<td>Submission to the Registrar of your course schedule approved by your academic advisor. You may now register by phone following the meeting with your advisor.</td>
</tr>
<tr>
<td></td>
<td>Transcript</td>
<td>A reproduction of the complete official record of courses taken, credits earned, grades received, and special status (e.g., honors recognition, probation, and dismissal). Students may request unofficial transcripts for their own records; official transcripts, imprinted with the college and signature/title of the certifying officer, are requested by the student for transfer applications, graduate school applications, and employment applications.</td>
</tr>
<tr>
<td>Student</td>
<td>Matriculated Student</td>
<td>A student who, after application to the Admissions Office, has been accepted into a program of study leading to an academic degree.</td>
</tr>
<tr>
<td>Status</td>
<td>Non-Matriculated</td>
<td>A student has not yet been accepted for admission to the College or been accepted but has not paid their deposit. Also, a student who has lost matriculated status by not enrolling in coursework for two terms.</td>
</tr>
<tr>
<td>Calendar</td>
<td>Academic Year</td>
<td>The regular school year which runs from September through May. The academic year is divided into semesters of equal length.</td>
</tr>
<tr>
<td></td>
<td>Semester</td>
<td>One of two periods of study into which the academic year is divided. Semesters are either fall (September - December) or spring semesters (January - May).</td>
</tr>
<tr>
<td></td>
<td>Summer Session</td>
<td>Periods of study not included in the academic year. Courses offered in the summer are identical in credit and substance to their counterparts offered during the academic year, but summer courses meet on an adjusted (usually briefer and more frequent) schedule.</td>
</tr>
<tr>
<td>Degrees</td>
<td>Associate’s</td>
<td>A degree designed to be completed in two academic years (four academic semesters) of full-time study and consisting approximately of 60 hours of course work.</td>
</tr>
<tr>
<td></td>
<td>Bachelor’s</td>
<td>A degree designed to be completed in four academic years (8 academic semesters) of full-time study and consisting approximately of 120 hours of course work.</td>
</tr>
<tr>
<td></td>
<td>Master’s</td>
<td>A degree received after completing an undergraduate degree program and consisting of 30-45 credits of advanced course work. Master's degrees are sometimes called advanced degrees and are usually completed during two years of full-time study.</td>
</tr>
<tr>
<td>TYPE</td>
<td>TERM</td>
<td>DEFINITION</td>
</tr>
<tr>
<td>-----------------------------</td>
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<td>---------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Course &amp; Curricular Terms</td>
<td>Audit Course</td>
<td>Credit courses attended by students on a non-credit basis. Students taking courses on an audit basis do not receive grades but do pay full tuition.</td>
</tr>
<tr>
<td></td>
<td>Core Requirements</td>
<td>A schedule of courses required of everyone pursuing a degree. These courses range from a total of 43 to 45, depending on the division issuing the degree.</td>
</tr>
<tr>
<td></td>
<td>Credit Courses</td>
<td>Courses taken for college credit. Credits are generally determined by the number of class hours per week that a course meets. A class hour is in real time a 50-minute period; for example, a course meeting three times per week for 50 minutes per class usually is a three-credit course, and a course meeting once per week for 2.5 hours is also a three-credit course.</td>
</tr>
<tr>
<td></td>
<td>Elective</td>
<td>A course that is not required, but available to choose from among designated set of courses; for example, an upper division elective in literature would be any literature course designated 300 and above.</td>
</tr>
<tr>
<td></td>
<td>Full-Time</td>
<td>A plan of study per semester consisting of at least 12 credit hours of course work.</td>
</tr>
<tr>
<td></td>
<td>Part-Time</td>
<td>A plan of study per semester consisting of fewer than 12 credit hours of course work.</td>
</tr>
<tr>
<td></td>
<td>Lower Division Courses</td>
<td>Courses numbered from 100-299 are generally introductory in nature and cover the basic concepts and facts of a discipline; for example, Sociology 100, Introduction to Sociology or History 115, World Civilization</td>
</tr>
<tr>
<td></td>
<td>Upper Division Courses</td>
<td>Courses numbered from 300-499 are generally advanced in nature and taken in the last two years of college study. Upper division courses are primarily part of a student's area of major or concentration.</td>
</tr>
<tr>
<td></td>
<td>Major</td>
<td>A program of study in a specific discipline or field; for example, history, geology, psychology, physical education. Major requirements consist primarily of upper division courses within the student's chosen field of specialization. All students choose a major.</td>
</tr>
<tr>
<td></td>
<td>Minor</td>
<td>A secondary program of study within a field of specialization that complements the student's major program. A minor expands a student's preparation in the chosen field and broadens career options. A minor is not required for graduation.</td>
</tr>
<tr>
<td></td>
<td>Mid-Term Report</td>
<td>Midway through a semester, Professor's notify the Registrar's Office of the students at risk of failing their courses. A letter grade is reported, indicating the Professor's estimate of student's work in the course, and the report is sent to the student by the Registrar.</td>
</tr>
</tbody>
</table>