

International Student Handbook

Welcome to the University of North Dakota and to the UND International Center!

Your presence on the UND campus is important because you bring your unique culture and heritage to UND and help us to build bridges so desperately needed today.

As you begin your studies here at UND, please know that the International Center (IC) is here to serve and assist you in whatever way we can. The members of the IC staff have studied, taught, or worked abroad, and they know well the challenges of international education. The information and insights shared through our orientation will prove to be helpful, and it comes from the experiences of many international students who have preceded you.

May your time at UND be a wonderful learning experience!

IC Staff			

On behalf of the International Student and Scholar Services (ISSS) team, we wish to welcome you to the University of North Dakota. We are looking forward to working with you as you pursue your studies at UND. Please come and see an advisor if you have any questions about your immigration status, adjusting to life in Grand Forks, American customs, or any other issues as they arise.

All new international students are <u>required</u> to check in with the International Center (IC) by completing the online <u>SEVIS Registration Form</u>. <u>Failure to complete this form within 30 days of your program start date will result in the termination of your SEVIS Record</u>. Please call the International Center at (701) 777-4231 if you have any questions.

We wish you the very best as you begin your studies at UND!

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1. International Center Information

International Center 2901 University Ave. Stop 7109 Grand Forks, ND 58202

URL: https://und.edu/academics/international-center/international-student-scholar-services/index.html

Telephone: (701) 777-4231

Fax: (701) 777-4773

Hours

Office staff is available 8 a.m. to 4:30 p.m. Monday through Friday.

Advising Services

The International Student Advisors are available to help students maintain their nonimmigrant status from departure to post-graduation employment, as well as assist with the cultural adjustment of students and their dependents and connect them with other resources on campus. The best way to reach an International Student Advisor is through email, however, you also have the option of scheduling an appointment to meet with an advisor.

Appointments

International Student Advisors are available for appointments Monday through Friday from 8 a.m. – 4 p.m. You can schedule an appointment with an advisor by logging into your UND Starfish Account.

Typical topics include:

- Basic questions concerning visa documents and travel plans
- Travel signatures
- General questions about maintaining visa status
- Letters for Social Security Numbers
- School and program transfers
- Issues that require timely attention (For example: I-20 extensions

Programs

International Student Orientation

The International Student Orientation takes place prior to the start of the semester and is **mandatory** for all new international students. In addition to learning more about UND, Grand Forks, and how to maintain status as an international student, students have the opportunity to meet other new students.

Thursday Night Cultural Series

The Thursday Night Cultural Series highlights a different country each week with around 6 events each semester. Each night begins with a 30-minute presentation/show about that night's country and concludes with a sampling of food from that country. Some presentations have included dancing, tea ceremonies, slide shows, musical instruments, and singing. UND students do the presentations and food preparation and the event is attended by the campus community as well as people from the Grand Forks community.

Feast of Nations

The International Organization at UND organizes the Feast of Nations every year to promote cultural awareness on campus, as well as in the local community. The event includes food from various cultures, as well as cultural performances. For more information visit http://und.edu/orgs/feast-of-nations/

2. Student Documents and Procedures

Important Immigration Reminders

My current immigration status is (circle): F-1 of J-1	My visa expires on:
My passport expires on:	My I-20 expires on:

*This means that before that date you must either graduate or <u>apply for an extension</u> and a new I-20. After graduation (or the completion of your authorized post-graduation employment, if applicable) you are allowed to remain legally in the United States for 60 days (F-1) or 30 days (J-1). During this "grace period", you cannot be employed or study, but you can make final preparations to return home, travel in the continental United States, or change to another immigration status.

In order to return to the U.S. after traveling outside of the country, you must have:

- Your current I-20 (signed for re-entry by the International Center within the past year. Note: The International Center advises that you obtain a new re-entry signature every semester, to minimize the likelihood of any questions at USCIS inspection.
- A valid visa

Note: the visa in your passport has **no bearing** on the amount of time you can legally remain in the US. A valid visa is necessary only to **enter or return** to the US from outside North America. For information about returning from Canada, Mexico and the Caribbean Islands without a valid visa please contact the OIP.

A passport valid for at least six months into the future

In order to remain legally in the United States, you must:

- Enroll full-time during the fall and spring semesters. "Full-time" means registering for and completing at least 12 credits each semester (undergraduate) or 9 credits each semester (graduate). Graduate students with an assistantship must register for at least 6 credits each semester.
- Only one on-line or distance education course (3 credits) may be used towards the full course of study requirement.
- Inform the IC of any address changes within 10 days of any change.
- Work on campus no more than 20 hours per week (this includes graduate assistantships) during the fall and spring semesters. You can work full time during winter and summer vacations as long as you intend to register for the next semester.
- Obtain a new I-20 <u>before</u> your current form expires.
- Not work after the day you graduate unless you have received post-graduation employment authorization: an EAD card from the USCIS for Optional Practical Training (F-1).

Failure to follow federal regulations on which the above requirements are based can have a number of negative consequences. If you do not follow them, you may:

- Have to apply for "reinstatement", which requires \$290 and waiting up to three months for a decision.
- Be ineligible for practical training (F-1)
- Be ineligible to change to another nonimmigrant status
- Be ineligible to adjust status (get a green card)

If you have any questions about your immigration status, just call your International Student Advisor 777-4231 or email und.internationalstudentadv@email.und.edu

Frequently Asked Questions about Maintaining Status

ACADEMIC REQUIREMENTS

How many credits must I register for?

Undergraduate Students: 12 credits minimum

Graduate Students:

No assistantship: 9 credits minimum With assistantship: 6 credits minimum

You must register for and complete this minimum number of credits in order to maintain your F-1 or J-1 status. Exceptions are very limited and must be approved by your International Student Advisor before reducing your course load. *Failure to get advance approval will result in loss of immigration status*.

How do I count classes that are in an online or distance education format?

Federal regulations say that students in F-1 or J-1 status may count a maximum of 3 credits (1 class) of distance/online classes toward their minimum credit requirement. This includes classes taken online, through correspondence studies/continuing education and classes that are taught through IVN (Interactive Video Network). For a student who needs 12 credits to be full time, then this means that at least 9 credits must be classes that require your presence on campus.

Is there a minimum grade point average (GPA)?

To stay in status, you must remain in good academic standing at UND. To do this you must meet the following Cumulative GPA requirements:

Undergraduate students: 2.0 Graduate students: 3.0

If you are not allowed to continue at UND because your grades are too low, then you will also be out of status.

INTERNATIONAL TRAVEL

Can I travel outside of the U.S. and return while I am in student status?

Yes. As long as you are maintaining status and your documents are current, you will be allowed to re-enter the U.S after traveling out of the country. Before you leave on your trip, make sure that you have the following:

- I-20 with a current signature verifying that you eligible for re-entry. (We recommend a signature during the most recent semester)
- Passport (valid at least 6 months past your intended return date)
- Valid F-1 or J-1 student visa

We also recommend carrying current proof of finances and proof of registration for the term that you will be returning for. See also the Immigration and Customs Enforcement website on travel in F1 status: http://www.ice.gov/sevis/travel/faq_f.htm

Do I need to do anything special to travel to Canada?

Yes. Although the Canadian border is close by, you *will* be traveling to another country with its own rules for entry. You will need to carry your passport and, depending on where you are from, you may need a Canadian visitor's visa. You can find out more about travel to Canada by going to this website: http://www.cic.gc.ca/ When returning to the U.S. you will have to show your F-1 or J-1 travel documents. Be sure to carry them with you when you go.

EMPLOYMENT, SOCIAL SECURITY AND TAXES

Can I be employed as an F-1 student?

Yes. As a student in F-1 status, you are allowed to work **on campus** for up to 20 hours per week during the school year. No special permission is needed. You may work on-campus more than 20 hours a week during winter and summer breaks **if you will be registering for classes the following semester**. You cannot continue on-campus employment after you graduate unless you have received special post-completion employment authorization before graduating.

On-campus employment is employment sponsored by the University of North Dakota. One easy way to determine this is if your paycheck is coming from UND. Check to make sure that UND will be your employer before accepting the job. If you are not certain, check with our office about whether the job will be considered on campus work. Working off campus without special permission will result in the loss of your F-1 status and could result in deportation from the United States.

Is it possible to work off campus as well?

Students are not allowed to work off campus without special permission. During the first academic year, there is no authorization for off campus employment. There are two types of employment for which students may be authorized in special circumstances after the first year:

Practical Training authorizations allow employment that is part of your degree program. (An internship, for example)

Economic Hardship authorizations allow off campus employment if there is a significant and unexpected change in your financial support that is beyond your control.

These special authorizations require significant advance planning (up to 3 months in some cases) and must be applied for through the Office of International Programs. Talk to the International Student Advisor if you think you might wish to apply.

How do I get a Social Security Number?

To obtain a Social Security Number, you will need to request a letter from an International Student Advisor and a letter from your employer verifying that you have employment (the International Student Advisor has information that you can give to your employer about this). You will need to take these letters and your immigration documents down to the Social Security Administration Office to complete the paperwork.

Is it possible for me to get a Social Security Number if I do not have a letter of employment?

No. Social Security numbers are only given to F-1 or J-1 students who will have employment as it is needed for processing your paycheck. You do not need a Social Security number for other purposes such as opening a bank account or obtaining a driver's license. If needed, it is possible to get a letter from the Social Security Administration verifying that you are not eligible for a Social Security Number. See the International Student Advisor for more information.

Do I really have to file taxes, even if I did not work?

Yes. All international students are required to file tax papers, regardless of whether or not they were employed. Taxes must be filed with the U.S. government by April 15th each year. The Office of International Programs and the Payroll Office coordinate information for how to get assistance in filing taxes. Watch for more information in early spring.

NOTIFICATION REQUIREMENTS

Do I need to tell anyone if I move?

Yes. Government regulations state that you **must** notify the International Student Advisor of any changes in address (in person or by email) **within ten days of the day that you move**. We also ask that you please update changes in telephone number or email address so that we can notify you quickly if anything arises that could affect your status.

Yes. There are many changes that you should report to your International Student Advisor in order to keep your SEVIS record current and accurate. These include, but are not limited to:

- Changes in your program (major, duration of the program, degree level)
- A significant change in your financial support
- Changes in your visa status (change to a different visa category)
- Departure from UND (either to go to a new school or to leave the U.S.)

3. Academic Success at UND

The Academic Year in the US:

- 3 Terms:
 - o Fall (August to December)
 - Spring (January to May)
 - Summer (May to June, June to August)
- Fall and Spring semesters are often divided by:
 - o Mid-term exam/assignment
 - o Final exam
 - o Many classes will have additional exams or assignments throughout the semester

For questions regarding semester breaks, holidays, and registration/tuition deadlines, please visit http://www.und.edu/dept/registrar

Grades

Your Grades are a combination of:	Grading Scale				
	Letter Grade	Grade Points	Grade Meaning		
	А	4.0	Excellent		
CLASS PARTICIPATION	В	3.0	Good		
	С	2.0	Average		
CLASS ATTENDANCE	D	1.0	Poor		
ASSIGNMENTS	F	0.0	Fail		
QUIZZES	ı		Incomplete		
MID-TERM EXAM	S*		Satisfactory		
FINAL EXAM	U*		Unsatisfactory		
	W		Withdrawal		
	*S/U Grading not available for all courses				

Academic "GPA" (Grade Point Average)

Your GPA measures the level of your academic achievement

GPA = <u>Total Number of Grade Points Earned</u>

Total Number of Semester Hours Counted

Academic Failure

A GPA Lower than 2.0 (for UNDERGRADUATES) or 3.0 (for GRADUATES) average will result in "probation"

- Meet with your advisor and talk about strategies to improve your GPA.
- If your GPA does not improve during probation you will be suspended from the university
- Once you are suspended from your program you are not able to register for classes

Expectations

- Always use proper citations and quotations (Plagiarism will result in dismissal from UND)
- Participate in class activities and discussions. You can express your opinion freely, even if you disagree
 with your professor
- Always attend class, unless excused
- Complete all reading assignments and other homework before class

Tips and Resources for studying at UND

Tips

- Meet with your advisor and ask for help if you need it
- Plan more time in your schedule for rest and sleep
- Get to know some people in your class
- Go to class, study groups, and meetings at the time specified
- Take notes during class
- Look at the academic calendar and obey guidelines

- Talk to your professor when you have questions about course material or assignments
- Schedule class for high energy times when class times and availability allow
- Keep a calendar with your assignments
- Expect culture shock
- Attend class on time

Resources

- Learning Services
- Library (Chester Fritz)
- Counseling Center

- Career Services
- Writing Center
- <u>Student Academic Success & Career</u> Engagement

YOUR RIGHTS AS A STUDENT

FERPA (Family Educational Rights and Privacy Act) grants students the right to:

- Inspect and review their education record
- Seek amendment to those records and in certain cases, append [add] a statement to the record
- Limit disclosure of personally identifiable information contained in their record.
- File a complaint with the U.S. Department of Education

Student records are confidential and not released without the written permission of the student (Source: https://und.edu/academics/registrar/ferpa.html)

4. Living in Grand Forks

Communication

Time Zones

The continental US is divided into four time zones: Eastern, Central, Mountain and Pacific. **Grand Forks is on Central Time.**

Telephones

Please refer to the appendix for more information on purchasing telephones

Making calls

A telephone number in the US consists of a three-digit area code, a three-digit local area exchange, and a four-digit number, e.g. (701) 777-4118. Normally, only the last seven digits are used in a local call. Local calls are free of charge unless made from a payphone. Telephone numbers in Grand Forks that have the prefix 777 are UND campus numbers. To call a number in another area code, dial 1, the area code, and then the seven digit number.

Local telephone companies

There is no national telephone company that handles both local and long distance calls. Your local phone company will install your connection and charge you monthly bills for local calls and general line use; your long distance carrier will charge you for long-distance calls. Many international students choose to buy phone cards from local area stores, which offer a better rate for international calls. Such cards can also be purchased on the Internet.

Collect calls

You may wish to charge the call to the recipient. To do this, first dial "0" and then the area code and the number you wish to reach. An operator will cut in and ask to help you. You then state you wish to make a collect call, which must be accepted by the third party before the call goes through.

International calls

These can be made from any telephone. To call direct, dial the international access code (011), the country code (e.g. the United Kingdom is 44), then the city code and local number. The cheapest way to make international calls is to purchase a calling card. Please ask your international student advisor for further information.

Emergency calls

911 is the number you can call in an emergency. The number is connected to specially trained operators, who will then relay your message appropriately. Any medical emergencies, fires or crimes are handled by 911.

Mail

Current domestic and international mailing rates can be found at http://www.usps.com Typically, there will be a base price and then the price increases by weight. If you are sending anything other than a standard airmail letter, you should have your package weighed at the local post office so that your postage can be correctly calculated. Letters and packages mailed with incorrect postage are returned to the sender.

- There is one main public computer lab on campus.
 - UND Chester Fritz Library:
 - o The lab is open during the Chester Fritz Library hours

Computer Lab hours may vary and are posted at: https://library.und.edu/services/computers-network-access.html

Banking

Banks in the United States operate on a regional, state or city basis and therefore differ greatly in terms of size and service offerings. Grand Forks has many banks to choose from, and many do not require that you have a social security number when opening an account.

When opening a bank account, make sure that you have all the correct identification to do so. For example, to open a bank account at the University Federal Credit Union, you will require your passport, student ID number, and evidence that you are registered for classes.

Social Security Number

International students are only eligible for a Social Security Number if they have an on-campus job or authorized off-campus employment. If you have been offered a job, you need to make an request for SSN letter via online(International student and scholar services, ISSS self-service tool). You will also need a letter from your employer verifying your employment. You must take these letters, your passport, I-20 and I-94 (or electronic I-94) to the Social Security Office and complete an application for a Social Security Number. Since the Social Security Office only accept people with appointment, so you should call to the Social Security Office to make an appointment before you visit there. You do not need a SSN to open a bank account or to apply for a North Dakota Drivers License.

Sales Tax

Sales tax varies from state to state. In North Dakota it is currently 5%, plus a local Grand Forks tax (currently 2.25%). Remember that the sales tax is always in addition to the marked purchase price.

Income Tax

All F-1 and J-1 visa holders are required to file income tax returns regardless of whether or not they have made any money. If you are receiving income from a US source, you must pay income tax to both the state and the Federal governments. Speak to an International Student Advisor for more information on where to find professional tax support.

<u>Tipping</u>

If you eat in a restaurant with waiter/waitress service, you need to remember that the service charge is not included in the bill unless it specifically says so. While tipping is not required, it is generally expected. Americans generally tip 15-20% of the price of the meal (depending on the quality of service!!). Similar practices apply to bartenders, taxi drivers, hairstylists and other service industry professionals.

Transportation

Getting Around Grand Forks

- The UND Free Shuttle Bus runs throughout the semester. This is free on-campus transportation
 for students, faculty and staff. Pick up a free schedule from the Memorial Union or visit
 http://und.edu/finance-operations/parking-transportation/campus-shuttle.cfm
- **Grand Forks City Area Transit** offers transportation around Grand Forks and East Grand Forks. This is free if you have UND student ID card and swipe it when you take the bus. City Bus timetables can be picked up from the Memorial Union. Please see below for information on riding the bus.

Riding the Bus

The following information is from the CAT (City Area Transit) website: https://www.grandforksgov.com/Home/Components/FacilityDirectory/FacilityDirectory/123/1960

Reading the Bus Schedule

The major destinations on each route are printed on the top of each map. Reading from left to right, find the destination point closest to you. Follow the column down to determine the time the bus will be at that particular location. Clocks may differ so please allow extra time. The Grand Forks CAT has a mobile phone application (app) called "RouteShout". This app allows you to see bus schedule information on your smart phone. For information: www.routeshout.com

Boarding the Bus

Watch carefully for the name and number of the route displayed above the windshield of the bus. Stand near the posted bus stop. Wave to the driver to let him/her know that you wish to board. Swipe your CAT Prowler card in the fare box by the driver.

Transferring to Another Bus

If you need to change buses, ask the bus operator for a transfer slip when you pay your fare. Tell the operator which route you want to transfer to. The operator will alert the connecting bus operator to wait for a transfer. If on schedule, the connecting bus may wait up to two minutes for a transfer. Your transfer is good only for the next run of the bus you are transferring to. You cannot exchange a transfer for another transfer.

How to Exit the Bus

One block before you wish to exit the bus, press the "stop" button or pull the bell-line located near the window. The driver will let you off at the next stop. Wait for the bus to move on before crossing the street. When you exit the bus, step clear from the bus before it begins to move.

Bike and Ride

Many Cities Area Transit vehicles have bike racks. The racks are designed to keep your bike away from the bus and other bikes, and loading takes less than 20 seconds. If you're planning on using the bike racks, you must first be certified. Call 746-2600 to arrange for training in order to receive your certification card. When you arrive at your destination, inform the driver that you will be unloading your bike before the bus pulls away.

Travel out of Grand Forks

- AMTRAK offers an extensive railway network covering approximately 500 cities. Check out http://www.amtrak.com for details.
- Bus travel is a less expensive travel alternative. Check out http://www.greyhound.com for details on the Greyhound Bus Company and other bus lines.

<u>Driving</u>

Getting a U.S. Driver's License

International students who wish to drive in the U.S. must apply for a North Dakota Driver's License. Students who are not working and who do not have a Social Security Number must first visit the Social Security Office (402 Demers Avenue) where they will receive a paper saying that they are not eligible for and do not have a SSN. Students may need a letter from the International Student Advisors before going to Social Security Office. The student should then take this paper to the Grand Forks Department of Motor Vehicles (Highway 81 N, 787-6540) and apply for a North Dakota driver's license. Students will have to take both a computerized theory test and a driven test before they receive a full license.

Rules of the Road

The basic rule of the road in North America is to drive on the right. The speed limit in the city and congested areas is usually 15-35mph; the speed limit on the highways is usually 65-75mph. The maximum speed limit varies from state to state. Speed limits are strictly enforced and tickets can be quite expensive. The North Dakota Department of Transportation's Rules of the Road can be found here: https://www.dot.nd.gov/divisions/driverslicense/dldriverinfo.htm A copy of the North Dakota Department of Transportation's Driver's Manual can be viewed online: https://www.dot.nd.gov/divisions/driverslicense/docs/noncommercial-manual.pdf

The following are basic driving rules that must be followed at all times:

It is illegal to:

Pass on curves, hills and near the top of a hill
Pass school buses loading or unloading children on either side of the road
Drink and drive, or have open containers of alcohol in the car. Penalties are high and strictly enforced.

Drivers are required to:

Reduce speed limits in school zones Signal when turning right or left, or when switching lanes Wear seatbelts Yield to pedestrians

Other things to know:

In most, states drivers are permitted to turn right on a red light when the road is clear Never pick up hitchhikers

Accidents

Report an accident to the nearest police station immediately, especially if it involves personal injury or property damage

^{*}If you want to travel outside of the US border, you need a "travel signature" on your I-20*

Renting a Car

By law, you must be at least 21 years of age to rent a car. Many companies will have higher rates for drivers under 25. Rental rates vary by length of rental and type of car. There will be additional charges for extra mileage.

Buying a Car

If you wish to buy a car, you may wish to consult the "Blue Book" (available online) which gives the standard values of used and new cars. You will also need to purchase insurance, and register your car with the Department of Motor Vehicles (DMV) in your state. To register a car you will need the title (which will have been signed over to you), a bill of sale from the seller, a valid driver's license, and proof of insurance coverage.

NOTE: Fees for car registration vary by state and by vehicle. Insurance can also prove to be quite expensive, depending on the type of policy purchased and the age of the driver. You are required by law to have insurance.

Auto Insurance

All motor vehicles registered and operated in North Dakota are required by North Dakota State law to carry minimum insurance coverage. Failure to comply with this law is a class B misdemeanor and will result in fines and potentially the loss of your driver's license.

Mandated minimum coverage requirements are:

- **Bodily injury liability**: \$25,000 per person (the maximum amount payable to one person)/\$50,000 per accident (the maximum amount payable to all people injured in one accident). Bodily injury liability provides coverage for claims brought against you for bodily injury caused to another person through the operation of your vehicle.
- **Property damage liability**: \$25,000 per accident. Property damage liability provides coverage for claims brought against you for damage caused to someone else's property through the operation of your vehicle. Also covers damage to a car you rent for personal use on a short-term basis
- **Uninsured motorist coverage**: \$25,000 per person/ \$50,000 per accident. Uninsured motorist provides you coverage for a bodily injury claim you would have against another driver who does not have insurance. This coverage does not pay for physical damage to your vehicle.
- **Underinsured motorist coverage**: Underinsured motorist coverage must be equal to the uninsured motorist coverage. Underinsured motorist provides you coverage for a bodily injury claim you would have against another driver whose liability coverage is less than your underinsured coverage.
- Basic no-fault: \$30,000 per person. Basic no-fault provides you coverage for economic loss (such as medical expenses and work loss) as a result of an accidental injury in your auto without regard to fault. No-fault is also known as Personal Injury Protection or PIP

Source: http://www.nd.gov/ndins/consumers/auto/

You may also want to talk with an insurance agent about the benefits of purchasing additional coverage beyond the minimums.

North Dakota Weather



North Dakota has four distinct seasons...

	Months (Approximate)*	Average High Temperatures**	Average Low Temperatures**	Precipitation
Spring	March, April, May	32-67 F (0-19 C)	16-43 F (-9 - +6 C)	Snow, Rain
Summer	June, July, August	75-81 F (24-27 C)	50-56 F (10 -13 C)	Rain
Fall	September, October, November	35-69 F (2 -21 C)	17-43 F (-8 - +6 C)	Rain, Snow
Winter	December, January, February	16-35 F (-9 - +2 C)	-3 to 17 F (-198 C)	Snow, Freezing Rain

^{*}Based on calendar dates for each season. Winter weather usually starts by November (or earlier) and lasts through March or later.

^{**}Average temperatures taken from North Dakota Tourism-Weather Data: http://www.ndtourism.com
Actual temperatures can vary significantly from the averages-High temperatures in summer can reach the middle to high 90s F (32-37 C); Low temperatures in winter can be as low as -40 F (-40 C).



Summer Storms

During the summer and during parts of spring and fall, we may have periods of severe weather with Thunderstorms or Tornadoes:

Severe Thunderstorms

Heavy Rain and straight winds (not spirals) with thunder and lightning. Some thunderstorms may produce hail stones (frozen raindrops) that might be the size of small pebbles or sometimes larger. Try to stay away from windows during strong thunderstorms.

Tornadoes

A tornado is a strong wind in the shape of a funnel that will destroy anything in its path as it hits the ground. Tornadoes can blow even heavy objects and can break windows. It is important to take shelter in a basement, inner hall or other designated shelter area during a tornado, stay away from windows and from other objects that might fly or hit you if the tornado hits. A warning system is in place if a tornado is seen. In Grand Forks you will hear a siren. Take shelter immediately if you hear a siren and keep a flashlight and battery operated radio nearby.

When the weather looks threatening, it is a good idea to listen to the radio or watch television for weather conditions (programs will be interrupted by warnings if severe weather is possible). Local TV/radio stations or the Weather Channel on television will usually have the most information about weather conditions. In addition, many websites also offer live radar feeds for local weather. The weather forecasts will use the following two terms to describe the possibility of severe weather:

Watch: This means that conditions are right for a storm or a tornado and there is a chance that something will happen.

Warning: This means that a tornado or tornado-shaped clouds have been observed or a thunderstorm has begun and is moving into the area. Warnings usually mean that you should take immediate shelter.

Winter Weather: What it is and how to stay safe



Winter is a fun and beautiful time of year for many. Skiing, sledding, ice-skating, snowball fights, etc. are events that many residents of North Dakota look forward to. The first snowfall of each year is often greatly anticipated by both new and old North Dakota residents. With all the fun and excitement people often forget about the other side of winter. While winter storms can be beautiful they can also be dangerous. They can include blizzards, freezing rain and often-dangerous combinations of temperatures and wind.



Winter Precipitation & Other Terminology

Do you know the differences between types of winter precipitation, such as freezing rain and sleet? The type of precipitation that falls with a winter storm often depends upon the storm's path. Since cold air is usually found on the north side of a storm and milder air on the south side, wintry precipitation generally falls in areas north of the track of the storm's center.

Freezing Rain or Glaze Ice - Freezing rain is caused by rain droplets that freeze on contact with the ground or objects near the ground, leaving a frozen glaze. The temperature of the ground must be below freezing, and the rain droplets must exist in a liquid state at temperatures below freezing for freezing rain to occur. Freezing rain can glaze roadways with ice causing extremely hazardous driving conditions. Bridges and overpasses typically freeze more quickly than other surfaces and are particularly dangerous. Freezing rain can also accumulate on trees and power lines, snapping branches and knocking out power if air temperatures remain below freezing for any length of time.

Sleet - Sleet falls to earth as ice pellets. These ice pellets are formed as snowflakes, melt into raindrops as they pass through a thin layer of above-freezing air. The rain drops than refreeze into particles of ice as they pass through a sub-freezing layer of air near the ground. They can often be seen bouncing off objects, and they can accumulate on the ground, much like snow.

Snow - Snow is frozen precipitation in the form of six-side crystals. Snow is produced when water vapor is deposited directly into airborne particles as ice crystals, which remain frozen as they fall. When temperatures remain below freezing from the cloud to the ground, snow results. *Blowing Snow* can be snow that has already fallen and is blown from the ground by

the wind, or snow that is blown as it falls. *Heavy Snow* is snow that is falling and reducing visibility to a quarter of a mile or less. *Blizzards* are when blowing snow and/or falling snow combines with sustained winds of 35 miles per hour or greater, reducing visibility to a quarter of a mile or less for at least 3 hours.

Alberta clippers - When upper-level jet stream winds are howling from the northwest, be on the lookout for these fast-moving storms. They zip along at forty miles an hour, preceded by a couple of inches of light, powdery snow and followed by violent winds capable of reaching forty to sixty miles an hour! This often results in severe blowing and drifting, causing blizzard conditions and "white-out" conditions.

Snow squalls - Brief, intense snowfalls accompanied by gusty winds (similar to summertime thunderstorms). They are most likely to be found along or behind a cold front, under an upper air disturbance, a puddle of unusually cold air aloft.

Snow flurries - Used to describe intermittent light snow with little or no accumulation.

Ground blizzard - This storm is most common in the Red River Valley of northeastern North Dakota, but they can strike anywhere. Every bit as dangerous as a blizzard, ground blizzards usually lack falling snow, but they make up for this with gusty, swirling, turbulent winds that can whip snow already on the ground into a flaky frenzy, and drop visibility to near zero. The risk of a ground blizzard is greatest in hilly terrain, immediately behind an Alberta clipper, especially when the snow on the ground is light and fluffy.



Do you know what a Winter Storm Warning means? Individual National Weather Service Forecast Centers issue Winter Storm Watches, Warnings, and Advisories. The actual criteria depend on geography and topography.

Winter Storm Watch – significant winter weather (i.e. heavy snow, heavy sleet, significant freezing rain, or a combination of events) **is expected, but not imminent**, for the watch area; provides 12 to 36 hours notice of the possibility of severe winter weather.

Winter Storm Warning – a significant winter storm or hazardous winter weather **is occurring, imminent, or likely**, and is a threat to life and property.

Blizzard Warning – a significant winter storm with winds that are at least 35 mph or greater, blowing snow that will frequently reduce visibility to 1/4 mile or less for a duration of at least 3 hours, and dangerous wind chills are expected in the warning area.

Winter Weather Advisory – when a significant winter storm or hazardous winter weather is occurring, imminent, and is an inconvenience.

Current Winter Storm Information

For current information on severe winter weather watch the local television channels, listen to local

radio stations or check out the local weather conditions through the internet. Check www.weatherchannel.com for up to date weather information. You can also find live weather information and radar displays on numerous online websites.

Wind Chill Index

The wind chill is the "perceived" temperature to the human body, based on both air temperature and wind velocity (This is **not** the actual air temperature.) . This is also referred to as the "Wind Chill Factor". On a cold, windy day, your body loses more heat than it does on a cold, still day. Heat is literally blown away from your body, causing you to feel colder. Estimate the current wind chill by checking out the table below.

Examples of wind chill:

- * With a temperature of -15°F and winds blowing at 35 mph, the wind chill index would be -48°F and would cause frostbite on exposed skin in approximately 10 minutes and make outdoor activities dangerous.
- * With the temperature of 15°F and winds blowing at 35 mph, the wind chill index would be -7°F, which would likely cause frostbite on exposed skin in about 30 minutes.

See the Apparent Wind Chill Table to estimate the current Wind Chill. The horizontal axis is temperature and the vertical axis is wind speed.



	Temperature (°F)																		
	Calm	40	35	30	25	20	15	10	5	0	-5	-10	-15	-20	-25	-30	-35	-40	-45
	5	36	31	25	19	13	7	1	-5	-11	-16	-22	-28	-34	-40	-46	-52	-57	-63
	10	34	27	21	15	9	3	-4	-10	-16	-22	-28	-35	-41	-47	-53	-59	-66	-72
	15	32	25	19	13	6	0	-7	-13	-19	-26	-32	-39	-45	-51	-58	-64	-71	-77
	20	30	24	17	11	4	-2	-9	-15	-22	-29	-35	-42	-48	-55	-61	-68	-74	-81
Ę	25	29	23	16	9	3	-4	-11	-17	-24	-31	-37	-44	-51	-58	-64	-71	-78	-84
Wind (mph)	30	28	22	15	8	1	-5	-12	-19	-26	-33	-39	-46	-53	-60	-67	-73	-80	-87
폍	35	28	21	14	7	0	-7	-14	-21	-27	-34	-41	-48	-55	-62	-69	-76	-82	-89
×	40	27	20	13	6	-1	-8	-15	-22	-29	-36	-43	-50	-57	-64	-71	-78	-84	-91
	45	26	19	12	5	-2	-9	-16	-23	-30	-37	-44	-51	-58	-65	-72	-79	-86	-93
	50	26	19	12	4	-3	-10	-17	-24	-31	-38	-45	-52	-60	-67	-74	-81	-88	-95
	55	25	18	11	4	-3	-11	-18	-25	-32	-39	-46	-54	-61	-68	-75	-82	-89	-97
	60	25	17	10	3	-4	-11	-19	-26	-33	-40	-48	-55	-62	-69	-76	-84	-91	-98
Frostbite Times 30 minutes 10 minutes 5 minutes																			
	Wind Chill (°F) = $35.74 + 0.6215T - 35.75(V^{0.16}) + 0.4275T(V^{0.16})$																		
						Whe	ere,T=	Air Tei	mperat	ture (°	F) V=	Wind S	peed	(mph)			Effe	ctive 1	1/01/01



Let's face it – nasty weather or not, there are times when we all need transportation in the winter. Driving can be dangerous and often deadly in winter weather conditions and it is important to be aware of basic safety when driving or traveling.

Winter Automobile Preparations:

- * Make sure your vehicle is ready for the season. Throughout the winter keep your gas tank at least half full to prevent your gas line from freezing.
- * Find out if your car has a block heater. If it does not, you might want to consider having one installed. A block heater is an electric heater that you plug in to an electrical outlet in order to keep the engine in your car warm. This makes it easier for your car to start in very cold temperatures.
- * Carry a winter survival kit in your car. This kit should include: Blanket or sleeping bag, extra warm clothes, non perishable snack foods, candle, waterproof matches, and metal can (for melting snow/ice), Heavy duty jumper cables (do not use unless you know how), Roadside reflectors/flares, whistle for signaling help, flashlight, radio (and extra batteries), portable first aid kit, tow rope or chain, lock de-icer, a heavy duty ice scraper with a snow broom, packages of disposable hand and feet warmers, small shovel, small bag of sand or road salt, basic tool kit (screwdrivers, pliers, some stiff wire and duct tape). Having a cell phone is the best insurance in a roadside emergency. Remember that any cell phone will connect with 911. The phone does not have to be activated, or on any type of calling plan.

Out on the Road:

- * Before you increase your speed, get a feel for the traction. Remember that bridges and overpasses can be more slippery than other parts of the road. Do not brake suddenly. If you have anti-lock brakes apply steady and firm pressure to pedal (do not pump anti-lock breaks).
- * When driving near snow plows remember the following motto: stay back to stay alive. These are large machines and you should only pass them with EXTREME caution. The average snowplow weighs 17 times more than an average car. If you are in a collision, you will lose. Be patient and follow at least eight seconds behind the snowplow.
- * Reduce your speed and increase the distance between you and the car in front of you when road conditions are slippery.
- ★ CLEAR YOUR WINDOWS! On snowy days start the engine to let the car warm up a bit, then clear all the windows of snow and ice. Don't just clear the windshield—make sure the side windows, rear window, and all the lights are completely clear. Also wash your windows, headlights and wiper blades regularly.
- ★ Slow down, increase your following distance and stay alert.

During a Winter Storm:

- ★ The best option is to not drive or travel at all! If you must travel then travel by daylight and use major highways.
- * Check the latest weather information as you drive. Most (but not all) weather travels from west to east. This means that in a winter storm these roads will generally have the worst driving conditions and will often be the first to shut down.
- * Check for possible road closures before you travel. The University of North Dakota website has links to Road Closure information: http://www.und.edu/weather/. You can also call for road

- conditions. In most areas, you can now dial 511 to get road condition information. Check with your phone company to make sure that you can use this service.
- ★ Always fill your gas tank before entering open country, even if it is only for a short distance.
- ★ Let others know your travel routes and destination.

If you are caught in a Winter Storm:

- * Stay in your vehicle. Do not attempt to walk in a winter storm. You can easily become lost in blowing and drifting snow. Staying in your car decreases your risk of frostbite and increases the chance of being rescued.
- * Avoid overexertion. Be careful when shoveling, pushing your car, or performing other chores in the bitter cold.
- * Beware of carbon monoxide. Run the engine a few minutes every hour or every half-hour in extreme cold. Keep one window slightly open. Make sure snow does not block the exhaust pipe.
- ⋆ Tie a bright cloth to the antenna.

Resources

www.weather.com

Excellent site for learning about any type of weather. Contains, local, regional, and national weather information as well as winter survival and storm information.

www.nws.noaa.gov

National Weather Service. Great resource on all types of weather.

Clothing Stores Online

<u>www.SierraTradingPost.com</u> Outdoor/sporting goods retail store. Sells winter clothing.

www.landsend.com Carries quality winter clothing as well as other retail clothing.

www.llbean.com Carries outdoor clothing, including winter clothes and other retail clothing

<u>http://www.cabelas.com/</u> Carries outdoor clothing, especially for hiking, camping, and other outdoor activities

Other stores that carry winter clothing and supplies include general department stores such as Wal-Mart, and Target.



Winter Survival

What is Dangerously Cold?

Never, ever tell a North Dakotan not to go outside because it's too cold out because honestly, when properly dressed, even a subzero wind doesn't seem that bad! But does it ever get too cold? What follows is a rough guide to keep in mind when Canada begins to leak cold air south of its border.

- **-25° wind-chill** Not terribly dangerous if properly dressed with multiple layers of clothing and protective headgear. Being physically active reduces the risk of frostbite even more.
- **-50° wind-chill** Exposed flesh can freeze in under a minute or two. The elderly, people with circulatory problems, and babies should remain indoors.
- **-70° wind-chill** Dangerous, even if properly dressed. Everyone should stay inside until the winds die down.

The Perils of Winter Cold

- * **Frost Nip -** The cold stops blood flow to your fingers, toes, ears and nose. These extremities begin to tingle and hurt.
- * Frost Bite This is more serious than frost nip. When frost bite sets in, the pain and tingling go away and tissue damage begins. Damage can be on the surface or deep within. See a doctor right away for treatment. For first aid treatment, immerse area for 20-45 minutes in tepid (98°-104°) water. Avoid using hot water, which may burn the area, causing more damage.
- * **Hypothermia -** The most severe winter injury. Hypothermia victims are freezing to death and are either groggy or unconscious. Wrap the victim in blankets immediately, and get to a hospital.

What is frostbite?

Frostbite happens when a combination of wind and cold temperatures attacks inadequately protected skin. This can happen if one is stranded outside in the bitter cold, though if it's cold enough it can occur just by crossing the street. The areas most likely to get frostbitten are ears, noses, fingers and toes. The extent of injury caused by exposure to cold depends on wind speed, duration and type of exposure, temperature, and humidity.

Frostbite results when crystals form, either on the surface of or deep in the tissues skin. The effects of frostbite are more severe if the injured area is thawed and then refrozen again. It is important to watch for the warning signs of frostbite (described below). If you believe you may be at risk for frostbite, or have been frostbitten, seek shelter in a warm please and also seek medical attention.

Just before frostbite occurs, the affected skin may be slightly flushed. As frostbite develops, the skin appearance changes to white or greyish-yellow. Pain is sometimes felt early but disappears later (often no pain is felt). Blisters may sometimes appear. The affected part feels intensely cold and numb. The victim frequently is not aware of frostbite until someone points out the change in skin color--pale, glossy skin -- or until the victim sees the skin change and feels the pain of frostbite after returning inside, away from cold exposure.

What can you do for frostbite?

Remove wet or frozen clothing or anything that constricts frostbitten area. Protect the affected area from further injury and rewarm affected area rapidly by immersing body part in water that is lukewarm, not hot. If the affected part has been thawed and refrozen, it should be warmed at room temperature 70-74 F. Do not rub affected part, as rubbing can cause further tissue injury. Once the affected part is rewarmed, have the victim lightly exercise it. If warm water is not available, wrap the affected part gently in a sheet and warm blankets. Or, cold hands, for example, may be given some relief by placing them under dry clothing against the body, such as in the armpits.

How can you prevent frostbite?

Prevention involves limiting the duration of, if not avoiding, exposure to extreme cold and wearing proper protective clothing (e.g. head and ear coverings, extra pair of socks, warm boots, wind- and water-repellent material and loose fitting layered clothing). The danger of frostbite increases if you

are tired, have had a recent cold (body resistance is lowered), or have consumed alcoholic beverages or drugs (increased heat loss and distortion of senses and/or time can occur).



How to Stay Safe and Warm

- Numerous layers of clothing will keep you warmer than one big, bulky overcoat. An undershirt, shirt, sweater, and jacket will trap your body heat more effectively, leaving you warm and toastv.
- ★ Wear a hat, something that will cover your ears! Studies have shown that 50 to 75 percent of the heat escaping your body leaves through the top of your head.
- ★ Mittens or ski gloves will leave you warmer than ordinary gloves.
- * This may sound like common sense, but try to keep your clothes dry. Damp clothing conducts the cold much more effectively, leaving you chilled to the bone. If you get wet, change into another pair of warm, dry clothes. You'll stay much happier when the wind-chill hovers below zero.

Clothing Materials

Some of the different types of materials for winter clothing and insulation are discussed below:

Wool - derives its insulating quality from the elastic, three-dimensional wavy crimp in the fiber that traps air between fibers. Depending on the texture and thickness of the fabric, as much as 60-80% of wool cloth can be air. Wool can absorb a fair amount of moisture without imparting a damp feeling because the water "disappears" into the fiber spaces. Even with water in the fabric wool still retains dead air space and will still insulate you. The disadvantage to wool is that it can absorb so much water (maximum absorption can be as much as 1/3 the garment weight) making wet wool clothing very heavy. Wool releases moisture slowly, with minimum chilling effect. Wool can be woven in very tight weaves that are quite wind resistant. However, it can be itchy against the skin and some people are allergic to it.

Fleece fabrics- are synthetic materials often made of a plastic (polyester, polyolefin, polypropylene, etc.). This material has a similar insulating capacity to wool. Its advantages are that it holds less water (than wool) and dries more quickly. This allows for numerous layering possibilities. The disadvantage of fleece is that it has very poor wind resistance and hence a wind shell on top is almost always required.

Down - feathers are a very efficient insulator. They provide excellent dead air space for very little weight. The major problem with down (and it can be a major problem) in the winter is that down absorbs water. Once the feathers get wet they tend to clump, and lose dead air space. Using down items in the winter takes special care to prevent them from getting wet. Some people are allergic to down.

Synthetic fibers such as Thinsulate and others – Fibers like Thinsulate are almost twice as warm by thickness as materials like down, however, they are also heavier. Thinsulate is made in sheets and therefore tends to be used primarily for outer layers, parkas and pants. The advantage of many of these synthetic fibers is that they do not absorb water and dry quickly.

5. Health Insurance

What is insurance?

Insurance is a promise of compensation for specific potential future losses in exchange for a payment. Insurance is designed to protect the financial well-being of an individual, company or other entity in the case of unexpected loss. Agreeing to the terms of an insurance policy creates a contract between the insured and the insurer. In exchange for payments from the insured (called premiums), the insurer agrees to pay the policy holder a sum of money upon the occurrence of a specific event. In most cases, the policy holder pays part of the loss (called the deductible), and the insurer pays the rest.

Why Do You Need Health Insurance?

The United States does not have socialized medical care. If you have no health insurance coverage, you have to pay for health care out of your own finances at the time of service. This can run into many thousands of dollars for serious illnesses. You buy health insurance for the same reason you buy other kinds of insurance: to protect yourself financially. With health insurance, you protect yourself and your family in case you need medical care that could be very expensive.

You cannot predict what your medical bills will be. In a good year, your costs may be low. But if you become ill, your bills could be very high. If you have health insurance, many of your costs are covered by a third-party payer, not by you. A third-party payer typically is an insurance company.

Health insurance coverage is a requirement of all international students under the North Dakota State Board of Higher Education Policy 505. In addition, some students may be subject to penalties under the U.S. Patient Protection and Affordable Care Act if they do not carry health insurance.

For more information on current health insurance requirements, rates, and deadlines, go to https://und.edu/academics/international-center/international-student-scholar-services/health-insurance.html

What happens if you need health care?

- **Step1:** Go to UND Student Health in McCannel Hall if they are open. By going first to Student Health, the deductible is waived, except for prescription medication or drug copayment amounts.
 - If Student Health is closed at the time of service due to holidays, vacations or breaks, or if you're away from school, get the service you need and then contact the SHC for an authorized referral as soon as possible.
 - If your health concerns are not an emergency, wait to go to Student Health.
 - If you cannot wait until Student Health is open, go to Urgent Care at Altru. (If Urgent Care is not open, then the Emergency Room.)
- **Step 2:** If further care is needed, you will be referred to Altru or other health care specialists. United HealthCare requires students to receive a referral in order for treatment at other facilities to be covered. Certain exceptions apply and can be found in the text of the policy.

Always bring your health insurance card with you!!

Billing Process for health care

- At the health care provider, show your insurance information/card.
- Most health care providers will submit a claim on your behalf to the insurance company.
- The insurance company will review the claim and within 2-4 weeks you will receive an explanation of coverage and the amount that you are responsible for, which is the amount you need to pay.
- UND Student Health will submit your bill directly to your student account prior to the claim being processed through the insurance company.
- Altru, and other health care providers, will notify you of the charges, but payment is not due until after the claim has been processed with the insurance company.

Insurance Enrollment Process

 UND international students are automatically billed for the student health insurance premium upon registration for classes

- If you would like to go with a different health insurance plan, you will need to apply for a waiver. Your plan must meet all of the requirements list at https://ndus.edu/student-services-overview/health-insurance-waiver/
- If you do not believe that you have been properly charged for the insurance, notify the IC, not Student Account Services
- You will be notified by United Health Care by email (your UND email account) when your insurance card is available.
 Insurance cards are electronic documents that can be printed out at your convenience.
- If you require medical care, before you have been notified about your card, please contact an International Student Advisor about getting your information added early to the insurance company.

Dependents

- Dependents must be enrolled by the enrollment deadline for students
- The enrollment of dependents is done directly with the insurance company. You can do this by logging into your UHC account at

https://idp.uhcsr.com/core/Login?ReturnUrl=%2Fcore%2Fconnect%2Fauthorize%2Fcallback%3Fclient_id%3DmyAccount%26redirect_uri%3Dhttps%253A%252F%252Fmyaccount.uhcsr.com%252FauthToken%26post_logout_redirect_uri%3Dhttps%253A%252F%252Fmyaccount.uhcsr.com%252FauthToken%26response_type%3Did_token%2520token%26scope%3Dopenid%2520MyAccountApi.Secure%26state%3Dhome%26nonce%3D5935

- Payment for the dependent(s) is due at the time of enrollment
- All insurance coverage is the same for dependents, however, the deductible is not waived at Student Health Services since dependents are not UND students.

Health Insurance Terms

Allowance or allowed charge

The maximum dollar amount that payment for a procedure or service is based on as determined by UHC. It is accepted as payment in full with a participating provider.

Benefit period

A specified period of time when benefits are available for covered services under the benefit plan.

Coinsurance amount

A percentage of the allowed charge for covered services that are a member's responsibility. The coinsurance rate is usually expressed as a percentage. For example, if the health insurance company pays 80 percent of the claim, you pay 20 percent.

Coinsurance maximum amount

The total coinsurance amount that is a member's responsibility during a benefit period. The coinsurance maximum amount renews at the beginning of each consecutive benefit period.

Copayment amount

A specified dollar amount payable by the member for certain covered services. You pay a flat fee every time you receive a particular medical service (for example, \$5 for every visit to the doctor). The health insurance company pays the rest.

Covered Expenses

Most health insurance plans do not pay for all services. Some may not pay for prescription drugs. Others may not pay for mental health care. Covered services are those medical procedures the insurer agrees to pay for. They are listed in the health insurance policy.

Deductible amount

A specified dollar amount payable by the member for certain covered services received during the benefit period. The deductible amount renews at the beginning of each consecutive benefit period.

Elective procedures

Surgery or medical treatment which is determined as "not necessitated by a pathological change occurring after your effective date of coverage."

Exclusions

Specific conditions or circumstances for which the policy will not provide benefits.

Injury

Accidental bodily injury or injuries directly caused by specific accidental contact with another body or object while your coverage is in force.

Nonparticipating provider

A health care provider that does not have a participation agreement with the United HealthCare plan. They are often referred to as out-of-network and may charge more for their services. Insurance generally covers services received from nonparticipating providers at a lower amount, or may not be covered at all. Any amount not covered by insurance would be the member's responsibility.

Out-of-pocket maximum amount

The total deductible and coinsurance amounts for certain covered services that are a member's responsibility during a benefit period. When the out-of-pocket maximum amount is met, this benefit plan will pay 100% of the allowed charge for covered services, less copayment amount incurred during the remainder of the benefit period. The out-of-pocket maximum amount renews at the beginning of each consecutive benefit period.

Participating provider

A health care provider that has entered into an agreement with United HealthCare to provide covered services to a member for an agreed upon payment. These providers are considered in-network.

Premium

The amount you pay in exchange for health insurance coverage.

Prescription medications or drugs

- Formulary Drug: A brand name or generic prescription medication or drug that is covered at the maximum
 payment level. The drug formulary is a list of the best choices and proven to be the most effective by the Drug
 Formulary Committee.
- Nonformulary Drug: A prescription medication or drug that is not a formulary drug. Nonformulary drugs are covered at a lesser benefit.

Primary Care Doctor

Usually your first contact for health care. This is often a family physician. A primary care doctor monitors your health and diagnoses and treats minor health problems, and refers you to specialists if another level of care is needed. In many health insurance plans, care by specialists is only paid for if you are referred by your primary care doctor.

Provider

Any person (doctor, nurse, dentist) or institution (hospital or clinic) that provides medical care.

Usual & Customary Fee (U&C)

Most health insurance plans will pay only what they call a reasonable and customary fee for a particular service. If your doctor charges \$1,000 for a hernia repair while most doctors in your area charge only \$600, you will be billed for the \$400 difference. This is in addition to the deductible and coinsurance you would be expected to pay. To avoid this additional cost, ask your doctor to accept your health insurance company's payment as full payment. Or shop around to find a doctor who will. Otherwise you will have to pay the rest yourself.

Urgent Care vs. Emergency Room

Many large medical centers have Urgent Care facilities for times when the clinic is not open. The situation may not be an emergency, but you need to see a doctor because it can't wait until the clinic is open. The Urgent Care Center at Altru is located across the hall and directly west of the emergency department on the main level of Altru Hospital.

6. U.S. Culture

Counseling Center



McCannel Hall, Room 200 2891 2nd Ave N - Stop 9042 Phone Number: 777-2127 After Hours Crisis, call 777-3491 http://www.und.edu/dept/counsel/homepage.htm

International Students Coping with Culture Shock

All new students' first days are ones of adjustment. However, for international students this is even truer. You will be experiencing many different changes upon arrival at UND. There are usually four phases that you may experience.

- **Honeymoon:** Everything is great, nothing is wrong; you're having a wonderful time.
- **Shock:** There are so many differences in this country that you don't know how to deal with them. You didn't think things would be like this.
- **Negotiation:** You learn to deal with the problems set before you and try to integrate them with your own beliefs.
- **Acceptance:** You are able to live well in the environment with the differences you are experiencing.

Some cultural differences you may experience due to change in customs are:

- 1. **Friendship:** Most people you will come in contact with will be friendly. They will talk about current events, politics, hobbies, and sports. However, personal matters are often not spoken about such as financial or family problems.
- 2. **Dress:** The attire worn is usually informal, unless otherwise told to wear formal clothing. It is not necessary to wear Western-style clothing. Clothing you have brought from home is acceptable.
- 3. **Greetings:** When Americans first meet each other, whether male or female, a handshake is generally the custom. Spatial distance is a very important aspect of nonverbal communication. Most Americans stand 3 feet apart when talking.
- 4. **Schedules:** Americans place a high priority on being punctual. The phrase "time is money" is very common. You will be expected to be on time to events that have specific starting times, such as class, dinner arrangements, appointments, etc.
- 5. **Professors:** The relationship between student and professor is usually open and informal. Most professors want their students to talk directly to them about any questions they have, in order to resolve them quickly.

Symptoms of Culture Shock

- 1 Feeling very angry or impatient over minor inconveniences
- 2 Loneliness, feeling alone or misunderstood by others
- Withdrawal from people who are different from you
- 4 Extreme homesickness or desire to return home

- 5. Sudden intense feeling of loyalty to own culture
- 6. Overeating or loss of appetite
- 7. Boredom
- 8. A need for excessive sleep
- 9. Headaches
- 10. Upset stomach
- 11. Difficulty falling asleep
- 12. Depression
- 13. Trouble working or studying effectively; difficulty concentrating
- 14. Crying more often or more easily than usual
- 15. Marital or relationship stress
- 16. Feeling overly stressed or anxious
- 17. Feeling disoriented or confused

You do not need to experience every sign/symptom on this list to have culture shock. It is possible that only a few may apply to you. These symptoms may also appear at any given time. However, those such as headache and upset stomach should be checked by a physician before you decide it's only culture shock (Health Services, 777-4500).

Solutions for Culture Shock

Even though some people may not be able to eliminate culture shock, there are ways to ease the stress. Some of these activities are listed below:

- Keep Active. By getting out of your room or outside of your apartment, you are able to
 experience first-hand what Americans are doing. If you visit public places, such as a
 shopping mall or sporting events, you will be able to watch and learn how American
 customs are practiced.
- 2. **Make American Friends.** By having friends you can talk to, you are able to ask them questions about what you do not understand.
- 3. **Read.** On the following page, there is a list of possible websites that you may wish to read to gain more knowledge of the culture you are being introduced to. Accessing the Internet is of no cost to you if used on campus.
- 4. Exercise. By finding an activity that you can enjoy, you will be able to reduce stress and depression. Americans like to run and walk on paths. They also like organized games. By contacting the Recreational Sports office (777-6476), you will be able to find out what programs are available.
- 5. **Community Activities.** Talk with your host family, Resident Assistant, or other Americans about community activities, religious services, or volunteer opportunities to help you become a member of the community while you are here.
- 6. **Work on Your English.** This is an extremely important concept. It is much easier to understand a culture when you can understand the language being used. Ask about any slang terms that you do not understand.
- 7. **Introduce Yourself to Other International Students.** Other international students may be experiencing the same problems that you are. By talking to them, you may be able to find out ways they are coping with problems.
- 8. **BE PATIENT.** Many international students experience culture shock in some way while they are here. Just recognize the problem and give yourself time to get over it. If you need to, keep reminding yourself that this is not permanent. If culture shock continues, you may contact the Office of International Programs (777-4231) and/or Counseling Services (777-2127).



On behalf of the Counseling Center staff at the University of North Dakota, I would like to welcome you to Grand Forks and our campus. Studying abroad is an exciting adventure as well as a major life transition. For many of you this is the first time away from home. While you may be looking forward to all the opportunities that come with living in a foreign country, you may also feel apprehensive about the many unknowns.

Before you left your country, you may have wished to be more independent of your family. Now perhaps you find yourself left alone too much. You may encounter too many choices, too much freedom, too little direction and guidance. You may feel disoriented by the different sights, smells, sounds and tastes. American values, traditions and habits may be confusing. You may wonder how you will make friends and how to communicate with others; you may worry about your academic performance and you may feel uncertain about how to spend your free time especially on weekends.

Your parents, siblings and friends are not here. Your favorite foods and places to go are not available for your comfort. You might worry about your family at home and fear that you might become a disappointment to them. Your self-confidence may drop because you might compare yourself to American students. You might expect yourself to do as well academically as native speakers. Add to that the pressure of needing to study in a foreign language, possible misunderstandings with professors and roommates, and you have all the ingredients of stress.

When living at home you may have many helpful strategies to deal with difficult situations but these may not be available to you now. As a result you may feel that you are all alone with your problems and that there is no one to talk to. We would like to let you know that you can come to the Counseling Center anytime to talk with one of the Counselors. You don't need an appointment. Simply stop by Monday through Friday from 8:00 a.m. through 4:30 p.m. Wednesdays until 7. No problem is too big or small. In the past, international students have talked about:

-wanting to clarify American customs
-being afraid that their English is not good enough
-worrying about being a failure or disappointment to their parents
-feeling homesick
-experiencing culture shock
-feeling upset over the break-up of a romantic relationship
-feeling conflict regarding their own needs versus those of their parents
-having difficulties getting up and going to classes because of feelings of depression
-having problems with eating, body image and self-esteem
-feeling afraid that others don't like them

When a person talks to a counselor or psychologist in other countries, it may mean that a person has a "big" mental problem. It does not mean the same thing in the U.S. Here it is quite common that a person consults with a counselor or psychologist. Most people actually believe it is a 'good thing' and that to discuss personal matters with a counselor reveals strength and courage rather than weakness. It is a way to take care of oneself and to prevent physical and mental health problems. Counseling is confidential and free to students.

In closure, our staff hopes this information is helpful and that we will have a chance to get to know many of you.

A special side-note about Professors

It may seem as though some American students do not show as much "respect" for professors as students do in some other cultures. The relationship here is more open and informal. Most graduate students develop a close relationship with their primary advisor. Although each student/professor relationship is unique, many professors tend to regard graduate students more like colleagues than students. When participating in research projects, however, it is possible that misunderstanding can develop over expectations, requirements, and preferences. Most professors want students to talk directly to them about these questions. If problems are not quickly resolved between you and your professor, other campus staff may be able to help you -- other professors, the dean of your school, or counselors at the Counseling Center.

Counseling Center
200 McCannel Hall (located behind the Memorial Union)
Tel: (701) 777-2127
After hours crisis: (701) 777-3491

https://und.edu/student-life/counseling-center/index.html

Living with Americans



Political Correctness

Political correctness is an issue on US campuses. The debate extends far beyond using correct terms of reference that are guaranteed to offend nobody. Politically incorrect ideas are those which are racist, sexist and homophobic, while politically correct acts are encompassed in programs of affirmative action. These were introduced to universities in the 1960s and 1970s to bring in students and faculty that were different from the traditional academic population. The educational opportunities in the University of North Dakota are available to all qualified applicants regardless of race, creed, color, nationality, sexual orientation, handicap, or sex. The University of North Dakota is committed to achieving a diverse student body in terms of race, color, religion, sexual orientation, national origin, sex and age to enhance the quality of educational experiences provided all of its students.

Cross Cultural Issues

The United States and its some 250 million inhabitants have a unique multicultural environment that is different in many respects to most other countries. However, Americans are very curious about other cultures, and here you will have the opportunity to share your wealth of knowledge of your home country. You will find most Americans will be quick to accept you and treat you informally in almost all social functions.

Most people in the US tend to be quite frank with their thoughts and opinions. Should you encounter bluntness, don't take it as an affront as it is not meant to be impolite. When Americans ask a straightforward question, they expect a straightforward answer. Though it is considered quite normal to jump in and say what's on your mind, you needn't discuss anything that you don't want to. Try and share your idea and ways, while using this time to learn more about American culture.

American Public Holidays

New Year's Day
Martin Luther King Day
President's Day
Memorial Day
Independence Day
Labor Day
Columbus Day
Veteran's Day
Thanksgiving
Christmas Eve
Christmas Day

1st January
3rd Monday in January
3rd Monday in February
Last Monday in May
4th July
1st Monday in September
2nd Monday in October
11th November
4th Thursday in November
24th December
25th December

Legal Issues

Alcohol

You must be 21 years old to buy, possess, or drink any alcoholic beverages in the United States. In most places, you will be asked to show a photo ID to prove that you are above the legal drinking age. In Grand Forks, undercover police officers have been known to patrol in stores selling alcoholic beverages and **you will be prosecuted for even being in the store if you are under 21.** It is also illegal to provide minors (people under 21 years old) with alcohol.

Tobacco Products

The University of North Dakota is a tobacco free campus. The use of any tobacco products is not allowed inside buildings or outside on any university owned property. In the city of Grand Forks, smoking is not allowed in buildings or businesses, including restaurants and bars. When in someone else's home, you should step outside to smoke. Cigarettes and other tobacco products may not be purchased or used by people under the age of 18.

Drugs and Medication

Drugs such as marijuana, cocaine, amphetamines, barbiturates, and other mood-altering substances that are not prescribed by a medical doctor, may not be possessed or sold legally in North Dakota. Strict laws and severe penalties apply. Medications prescribed by doctors may not be sold or used by anyone other than the patient.

Safety

Campus Safety

The University Police Department ensures a safe and secure environment. While the campus is a relatively safe area, it is wise to take some precautions to prevent mishaps. Always lock the door to your room. The University Police provides an escort service for students, faculty, staff, and visitors to and from campus residences, offices and vehicles in parking lots. If you work or study late and need a ride, call this number at any time of the day or night: 777-3491. Keep cars locked, with valuables in trunk. If anything unusual happens to you when you are walking from place to place, such as being followed or threatened in any way, report it to the University Police.

UND has blue emergency phones in six strategic locations around campus. These phones are easily recognizable by their blue lights. Instructions are located on the phone, and they can be used as a regular campus phone by pressing the black button or an emergency phone by pressing the red button on the top.

Crisis Response Coordination

This program responds to emergency situations involving UND students, staff and faculty. Crises include major accidents, sickness, deaths, suicides, major psychological traumas, or sexual offenses. The Dean of Students Office acts as a UND liaison with campus police, local law enforcement agencies, United Hospital, and other community intervention centers, 24 hours a day, seven days a week. You can contact Dean of Students any time of the day or night at 777-2664.

Sexual Harassment

Sexual Harassment is defined as unwanted or unwelcomed sexual advances, requests for sexual favors, or other verbal or physical conduct of a sexual nature. In employment, sexual

harassment may occur if submission to the requested sexual conduct is made a condition of employment. If you feel that someone is harassing you, contact the Affirmative Action Office at 777-4171.

Sexual Assaults

If you have been sexually assaulted, the very first thing you should do is call or go to the UND crisis response team (777-2664 or 777-4391) - or UND police (777-3491). You may feel as though that is the last thing you want to do, but it is important that you find a supportive person or environment as soon as possible. Remember that nobody asks or deserves to be sexually assaulted or raped. Regardless of the circumstances, only the assailant is responsible for the assault; you are not to blame.

You may call the Crisis line listed above, and a crisis team member (you may request a woman or a man) will assist you. They can talk to you, accompany you to the hospital and/or call the police.

You may also call the Grand Forks Abuse and Rape Crisis Center at 701-746-8900. They will listen to you, find a safe place for you to stay, and support and assist you in obtaining medical, legal, and other services.

7. Appendices

FREQUENTLY ACCESSED CAMPUS RESOURCES

UND Information: 777-4321 UND Website: http://www.und.edu

Academic Resources

Student Academic Success & Career Engagement McCannel Hall, Room 280

777-2117 http://und.edu/student-affairs/student-services
Academic Advising for students who are deciding their majors
Tutoring, Academic Skills, Assessment, Consultation

Registrar's Office Twamley Hall, Room 201

777-2711 http://und.edu/academics/registrar

Registration, Transcripts, Student Records, Student Status Confirmation

School of Graduate Studies Twamley Hall, Room 103

777-2784 http://graduateschool.und.edu
Graduate Admissions, Degrees, Student Records

Chester Fritz Library (Main Library)

777-2617 http://www.library.und.edu

Your Student ID card is library card for checking out books

Printing, Computers, Renting Books, Online Databases, Research Assistance

Writing Center Chester Fritz Library, Room 321

777-2795 https://und.edu/academics/writing-center/

UND Tech Support Chester Fritz Library, Lower Level

777-6305 http://und.edu/tech-support/

Computer Support, Email, Mobile Devices, Network Access, Computer Labs

Financial Resources and Employment

One Stop Student Services Memorial Union, Room 302

777-3911 https://und.edu/one-stop/

Tuition and Fees, Bill Payment, Financial Aid

On Campus Employment (Institutional Employment)

https://und.edu/student-life/student-employment/student-job-openings.html?title=%20INST)
Online Job Postings

Career Services Memorial Union

777-2117 https://und.edu/student-life/career-services/index.html

Career Advising Resources, Cooperative Education, Resume, Job Searching, Practice Interviews, Career Fairs, Student Employment

Physical/Mental Health and Wellness

Student Health Services McCannel Hall, Room 100

777-4500 https://und.edu/student-life/student-health/index.html

Medical Care, Immunizations, Health Promotion and Information, Pharmacy

Counseling Center McCannel Hall, Room 200

http://www.und.edu/health-wellness/counseling-center

Individual Counseling, Groups, Programs, Testing

Wellness Center 801 Princeton Street

777-9355 https://und.edu/student-life/wellness-center/index.html

Physical Fitness, Recreation Facilities, Intramural Sports, Wellness Programs

Get Involved

Memorial Union 2901 University Avenue

777-3926 <u>https://und.edu/student-life/union/</u>

Student Involvement and Leadership Office Memorial Union, Suite 144

777-4200 http://und.edu/student-life/student-involvement/

Fraternity & Sorority Life

777-4200 http://und.edu/student-life/student-involvement/fraternity-and-sorority-life/

Student Government Memorial Union, Suite 144

777-4377 http://und.edu/student-government

International Center Memorial Union, Room 240

777-4231 <a href="https://und.edu/academics/international-center/international-student-scholar-definitional-scholar-definiti

services/

International Organization

701-741-3892 https://involvement.und.edu/organization/International-Org-official-website

Other Entertainment/Recreation

ND Museum of Art 261 Centennial Drive

777-4195 http://www.ndmoa.com

Chester Fritz Auditorium 3475 University Avenue

Administrative Office: 777-3076

Box Office: 777-4090 <u>www.cfa.und.edu</u>

UND Theater

777-3446 https://arts-sciences.und.edu/academics/theatre-arts/season.html

UND Athletics http://www.undsports.com
Team Schedules & Info, Tickets to Sporting Events

UND Housing 525 Stanford Road

777-4251 https://und.edu/student-life/housing/get-involved/index.html

For Residents of UND Apartments

FREQUENTLY ACCESSED COMMUNITY RESOURCES

Grocery Stores

Hugo's

1315 Columbia Rd. S. (Close to Campus)	772-7283
1631 Washington St. S.	772-3419
1750 32 Ave. S.	746-0688
1925 13th Ave. N.	772-5531

Super Target 787-6177

3601 32nd. Ave S.

Walmart Supercenter 746-7225

2551 32nd. Ave S.

Walmart 620-6003

5755 Gateway Dr.

Toucan International Market 775-4692

1826 S. Washington St. #62 (Grand Cities Mall)

FM International Market 738-4663

1309 2nd Ave N.

Grand City Halal Meat 757-0737

1907 S Washington St.

Banks

The following banks <u>DO NOT</u> require a social security number to open an account.

University Federal Credit Union (On Campus) 2680 10th Ave N, Suite 100

757-1047

Alerus Financial 795-3200

401 Demers Ave.

U.S. Bank

314 14th St. NE	773-8701
600 Demers Ave.	795-6295
1205 S. Columbia Rd.	795-6222

Wells Fargo

2610 S. Columbia Rd.	775-1660
33 S. 3 rd St. E	792-5960

These banks DO require a social security number to open an account.

American Federal

2551 S	. Columbia Rd.	775-1133
2331 B	. Columbia Ru.	//5-115

Choice Financial

1697 S. 42nd. St.	746-6010
4501 S Washington St	738-4300

Community Bank 746-1424

2002 S Washington St 746-1424

Gate City Bank

501 Demers Ave. Downtown	792-4360
2850 24th Ave. St. (Columbia Mall)	792-4350
3205 S. Washington St	792-4370

United Valley Bank

200 1 Ave. N. #10	402-0253
2718 S Columbia Rd	780-9757

General Health Services

UND Student Health *

Located in McCannell Hall (Behind Memorial Union)

*SAS (Health Insurance) \$50.00 deductible is waived when you go to Student Health First.

Altru Health System

780-5000

1000 S. Columbia Rd. (and other locations around Grand Forks)

Sanford Health, East Grand Forks

218-773-5858

621 Demers Av. NW, East Grand Forks

Other Specialty Clinics and Dentists listed in phone books (yellow pages listings: Clinics, Physicians, Dentists)

Social Security Administration

402 Demers Ave., Suite 300

772-5518

To apply for a Social Security Number, you must have authorized employment and you will need documents from the International Student Advisor before going to the Social Security office.

Department of Transportation

Driver's License 787-6540

1951 N Washington St

Motor Vehicle Site Office 772-1390

1726 S. Washington St. Suite 55

ENTERTAINMENT SUGGESTIONS

Bowling

Red Ray LanesLiberty Lanes2105 S. Washington St.1500 5th Ave. NEGrand Forks, NDEast Grand Forks, MN

701-775-0663 218-773-2477

Movies

River CinemaCarmike Cinema211 Demers Avenue2306 32nd Ave. S.East Grand Forks, NDGrand Forks, ND218-399-9000701-772-4719

Theater Events

 Empire Arts Center
 412 2nd Ave N

 415 Demers Ave
 701-746-0847

 701-746 5500
 www.ggfct.com

<u>www.empireartscenter.com</u> *UND Theatre Department Greater Grand Forks Community*Chandler Hall, Room 5

Theatre (Fire Hall) 777-3446

http://arts-sciences.und.edu/theatre-arts/about/facilities.cfm

Area Event Listings

Culture Pulse: grandforks.culturepulse.org

High Plains Reader (mostly Fargo): http://wwww.hpr1.com

TELEPHONE OPTIONS

<u>Cell Phones:</u> (information and requirements subject to change)

AT&T Wireless Concepts

2550 South Columbia Road 795-5700 3750 32nd Ave. South, Suite 105 775-4287 2750 Gateway Dr. 772-4201

Plans (Purchase Sim card for your phone or new phone & pick plan)

\$35/month-500 min/unlimited texting

\$60/month-2GB data on smartphone & unlimited talk and text

Photo ID needed

Option: Purchase phone from Best buy and then activate at AT&T

Verizon Wireless

3221 32 nd Ave. South	795-6033
2100 S. Columbia Rd. #101	775-9696
1020 S. Washington St.	757-3380

- Contract: One year
- Documentation: passport and student ID
- Cost: lowest plan \$45-55 monthly
- Phone cost: Range from free to \$400

Cellular Communications Inc.

2600 Demers Ave #103 795-1513 2800 S. Columbia Rd. (Columbia Mall) 738-8460

- Contract: Month to month, one and two year, pre-paid options
- Documentation: passport and local address
- Cost: \$35 activation fee, plans \$50-\$70
- Phone cost: \$40-300

Sprint

3000 32nd Ave S 757-2440

- Initial Phone cost \$70.00-\$250
- Plans \$50.00/month and up
- Photo ID (Passport) needed

Straight Talk, Net 10, Boost Mobile

Found at Wal-Mart, K-Mart, Radio Shack, & other electronics stores in Grand Forks

- Contract: varies. Straight talk: 1 month − 1 year. Net10 and Boost-Mobile: monthly plans. Lowest plans between \$15-\$30 monthly
- Phone price: varies: \$30 and up
- Documentation: photo ID may be required (boost mobile requires checking account)

Calling Overseas:

Skype (www.skype.com)

- Video/Voice free internationally, provided both have webcam and microphone
- Call landlines/mobiles internationally with your computer via skype credit, starting at 2.3 cents/minute

Tango

• Video & Voice Calls. High quality voice & video calls on 3G, 4G, & Wi-Fi. Free calls to mobiles and landlines around the world. Connect. Messages.

Whatsapp

• A cross-platform mobile messaging app which allows you to exchange messages without having to pay for SMS. Available for iPhone, BlackBerry, Android, Windows Phone and Nokia. Uses the same internet data plan that you use for email and web browsing, there is no cost to message and stay in touch with your friends.

Viber

• Viber for Desktop lets you send free messages as well as make free calls to other Viber users, on any device and network, in any country!

MagicJack

- Download magicApp and get a U.S. phone number on your smartphone or tablet
- Make unlimited calls to U.S. & Canada over 3G, 4G & Wi-Fi
- Make low-cost international calls

Vonage (<u>www.vonage.com</u>) 1-800-968-8720

- International calling (requires existing high-speed internet connection)
- Monthly plans starting at \$9.99 per month

On-campus: Landlines

- Landlines are not included in your housing fees. They are available for purchase to residence halls and on-campus housing through UND Telecommunications. Set up is \$44.40/hour (residence halls) or \$25.00 (apartments) after which the price is \$20 a month for local calls. Long-distance calls within the U.S. are 10 cents/minute, to Canada is 20 cents/minute, and 1.20/minute internationally through the landline.
- Contact number to set-up a phone line is 777-3217, or http://www.und.edu/dept/telecom/
- If you choose to purchase this service, you will need to purchase/provide your own landline phone

