

Hood College International Student Handbook

Updated September 2019

Welcome to Hood College!

The faculty and staff of Hood College would like to welcome you to our campus and to the United States. Hood is a diverse campus, in a diverse community, and we look forward to getting to know you and your academic interests. Hood College is part of the hospitable Frederick community; a safe, family orientated city, with many opportunities to expand your knowledge on what you learn in the classroom.

Moving to a new country, and new community, can be overwhelming. The International Student Handbook has been prepared to assist you with your preparations for study at Hood College and for living in the United States. We recommend that you read through this handbook to become familiar with the information provided. Additional information on Hood College policies, academic standards, and course information can be found in the Hood College Catalog or on the Hood College website. If you have questions about information found in this handbook, or about specific topics, please see the contact page at the end of the handbook and contact the appropriate office.

You will be contacted regularly with very important information about workshops, special programs, and changes in the immigration regulations and procedures by the Primary Designated School Official via your Hood.edu email address. You must read these messages and check your Hood e-mail account daily—it is a frequent means of communication on campus.

The Handbook is divided into four sections. The first section reviews important immigration regulations and information. The second section addresses academic information and expectations. The third section provides information on living in the United States, whether on Hood College campus, or in the surrounding area. The fourth section shares information in Hindi and Arabic for incoming Indian, Nepali or Saudi students, respectively. Whether this is your first time in the United States, or you have been in the country for some time, this guide has answers to many questions previously asked by international students.

Once again, welcome to Hood College!

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Process for Applying

Apply to Hood College
 Receive Acceptance

 Complete F-1 paperwork
 Apply for F1 student visa (Embassy interview)

 Register for classes via Self-Service
 Pay tuition

 Secure housing
 Arrival
 Arrive in the US

 Attend orientation session
 Begin classes at Hood College

Contact List for Transitioning to Hood College

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Admissions	Offices
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Undergraduate Admission: Elizabeth Gomer	gomer@hood.edu	301-696-3406
Graduate Admission: April Boulton, Ph.D.	boulton@hood.edu	301-696-3619
<u>International Student Services</u>		
Ted Oh	oh@hood.edu	301-696-3811
Accounting Office	accounting@hood.edu	301-696-3607
Registrar Office	registrar@hood.edu	301-696-3616
<u>Financial Aid</u>	finaid@hood.edu	301-696-3411
CAAR- Center for Academic Achievement and Retenti	<u>on</u>	
Lisa Copenhaver	copenhaver@hood.edu	301-696-3860
Residence Life		
Matthew Troutman	residencelife@hood.edu	301-696-3577
<u>Designated Signatory Officials (DSOs)</u>		
Ted Oh (PDSO)	<u>oh@hood.edu</u>	301-696-3811
Tanith Fowler Corsi (DSO)	fowlercorsi@hood.edu	301-696-3603
Christian DiGregorio (DSO)	<u>digregorioh@hood.edu</u>	301-696-3604

Before You Arrive

Class Registration

Once you are accepted to Hood College, and begun your enrollment procedures, you will receive information on how to register for classes and the contact information for your academic advisor. We encourage you to contact your advisor and register for your classes. Your admissions contact will provide you with information on the registration process.

We also strongly encourage you to arrive in the United States *before* your classes begin. New students are required to attend orientation programs to help prepare them for the start of classes. Class attendance is expected in the United States. Classes cover a lot of material and information in the first few weeks of the semester and students who miss their first classes generally have difficulty in catching up with the course material. You will want to ensure that you can fully participate in your classes while adjusting to your new home environment here in the United States.

You may also want to learn more about customs, clothing, housing, and schools for any dependents before you arrive.

Customs Information

Anyone entering the United States is liable to have their baggage inspected by a customs officer at the port of entry. Visitors are allowed to bring in, duty free, certain amounts of cash, alcohol, tobacco and perfume. These amounts vary according to the country from which you are coming, so you should inquire about the regulations in your home country before your departure. The airline company on which you have booked your flight will have the most up-to-date information on this subject.

Clothing

Because the weather in Frederick, Maryland, ranges from very warm (90 degrees Fahrenheit/27 degrees Centigrade) to cold (0 degrees Fahrenheit /-18 Centigrade), it is a good idea to bring clothes that you can wear in layers. Winter clothes should include a very warm coat and warm, waterproof boots, as well as a scarf, hat and gloves to protect you from the cold, wind and snow. If you are coming from a hot climate, you might want to shop for your winter clothes here during the fall. This would give you a wider variety of clothing from which to choose and would allow you to travel with fewer pieces of luggage. However, it might also be more expensive. The style of dress on campus is casual and comfortable. You might also want to bring along your national dress, which would be useful for parties, an international cultural show and other occasions. You should also bring one or two more formal outfits or business wear. If you participate in an internship or job, you may be expected to wear a suit.

Orientation to Hood College

In addition to checking in with the Director of International Student Services, students are required to attend International Student Orientation. You will receive information on these orientations prior to your arrival at Hood College. The New Student Orientation is held before courses begin and allows you to meet with your program director and discuss your program of study, obtain your Hood College ID Card, information technology computer access, book store material, meet your fellow students and tour Hood Campus. The International Student Orientation is designed to help you acclimate to the campus and region, to learn your responsibilities as an F-1 visa holder, gain an understanding of academic conduct in American classrooms, and learn more about Frederick and the region. This is also a great opportunity to get to know fellow students, faculty and staff.

Culture shock

Culture shock is a normal phenomenon in adjusting to a new environment. For some people, the encounter with a new culture can be shocking, but for most people culture shock is not as sudden and dramatic as expected. Culture shock can lead to anxiety and stress when encountering a new environment, so identifying the effects is one way of overcoming culture shock.

What is culture shock?

A condition of disorientation affecting someone who is suddenly exposed to an unfamiliar culture or way of life or set of attitudes. Culture shock is a term used to describe the anxiety and feelings (of surprise, disorientation, confusion, etc.) felt when people have to operate within an entirely different cultural or social environment, such as a foreign country. It may help to know that most people go through five fairly predictable stages as they adjust to their new environment.

- 1. The initial excitement about being in a new place is called the orientation or honeymoon stage. **Honeymoon.**
- 2. This is followed by a period of initial culture shock in which you may feel lonely, frustrated, and depressed. **Shock Stage.**
- 3. The second stage will pass in time to a point of adjustment, where you will start feeling more comfortable with your surroundings and your acquaintances. **Adjustment Stage.**
- 4. As you complete the adjustment cycle, you will find yourself feeling integrated into the host culture and may find you enjoy most aspects of host country. **Integration.**
- 5. Returning to your home country may send you into a reverse culture shock. You may not want to leave the US and may find yourself trying to figure out how and when you can return. **Reverse-Culture Shock**.

Be prepared to undergo a fairly typical adjustment cycle during your stay; in other words, expect some ups and downs. You'll start out with a great deal of excitement; the host country seems to be the most fantastic place on earth, and you will be high with enthusiasm. After a while, the novelty will wear off, and you may feel lonely, frustrated, depressed, homesick, and irritable. You will complain about everything and everyone; you may wish you had never left home. Don't worry! Things will get better. The petty frustrations will disappear. As you complete your adjustment cycle, you will come to accept and then to enjoy everything, including the academics, food, drinks, habits, and customs of the host country. By the end of the program, you may not want to leave, and you will try to figure out how to get back again as soon as possible.

Of course, if you continue to find it difficult to adjust, know that there are many resources at Hood College to assist you. Talk with the Director of International Student Services; your professors; counselors in the Wellness Center; orientation leaders and friends. We want to ensure that you are well-adjusted here in the United States.

International Student Policies and Regulations

Your Visa responsibilities and remaining "In-Status"

It is your responsibility to maintain your lawful nonimmigrant status at all times. Should you fail to maintain status, there may be serious consequences and you may have to end your program and leave the United States. In order to understand what it means to be a lawful nonimmigrant in the United States, please read this section carefully and review the additional information provided at the end of the handbook to links for the United States Customs and Immigration Service (USCIS) to the Student and Exchange Visitor Information System (SEVIS).

Key Points

It is very important to keep your **passport, Form I-20** and the **I-94 Form** in a safe place. U.S. immigration laws require that your passport be valid for at least six months beyond the date that you complete your studies or training. Remember, your passport is a primary official document to prove your identity. Expiration of your passport terminates your student status. If your passport will expire while in the United States, you will need to renew it at either the Embassy or the Consulate of your home country before it expires. It is a good idea to renew it <u>at least 3 months before expiration</u>, as it can take anywhere from a few days, to a few weeks to receive your new passport.

If you lose your passport or need to renew your passport, please go to your embassy in Washington, D.C., or to one of your country's consulates (many are located in New York City).

Documents Needed Upon Arrival in the United States

When you arrive in the United States, you will need your passport, Form I-20, and the I-94 Form. The I-94 Form is your Arrival-Departure Record that indicates you have entered the United States legally. This will be issued to you upon arrival. The I-94 Form indicates your "D/S" or Duration of Status, which expires 60 days after program completion or after you are no longer involved in an authorized practical training. Your I-94 number is your reference number at the United States Citizenship and Immigration Services (USCIS). You may use this link to access your I-94 information: https://i94.cbp.dhs.gov/ Soon after you arrive at Hood College, please see Director of International Student Services, with your passport, I-20 and I-94. The office is located on the 1st floor Apple Building #1 of the Whitaker Campus Center.

Maintaining Your International Student Status (F-1 Status)

- Maintain a full-course of study: as defined by your program.
 F-1 students are admitted to the United States for a period known as "Duration of Status," which is states for the entire length of time during which you are enrolled as a full-time student and any period of authorized practical training plus 60 days.
- Refrain from unauthorized employment and do not work more than 20 hours per week in your on-campus employment position.
- Have your I-20 signed by DSO/PDSO for travel outside the US.
- Attend the school you are authorized to attend on your I-20. You must follow both USCIS and university transfer procedures to attend a new school.
- Complete your program by the anticipated completion date on your I-20. If you cannot finish
 your program requirements by your I-20 completion date, follow extension procedures with
 PDSO.
- Receive a new I-20 when transferring from one level to another or from one degree to another at the same university.
- Have a valid, un-expired passport. Keep the passport valid for six months.
- Notify Director of International Student Services and the Office of the Registrar of any change in residence or mailing address within 10 days of the change.

If at any time you have a question, contact Dr. Ted Oh (oh@hood.edu), Primary Designated School Official.

Visa Status

Should your visa expire, you may remain in the U.S. so long as you are maintaining your student status. However, it is not possible to renew your F-1 visa within the U.S. If you travel outside the U.S. with an expired visa, you must renew it before attempting to re-enter the U.S. The visa renewal process is similar to your initial appointment with the U.S. Embassy. For this visit, take an unofficial copy of your transcript and a copy of the next semester's registration. Also make sure the original I-20 form has a valid endorsement from the Hood College PDSO or one of the DSOs. You should also check the expiration date on your current I-20 and make sure it reflects your estimated program completion date. Again, you will need to show a current proof of finances to pay for your studies. Hood College is happy to provide a letter of support for you to take to your interview.

Maintaining Your Student Status

As part of your responsibilities as an F-1 visa holder, you must maintain your status as a student. Federal regulations require F-1 students to maintain a full course of study while in the United States. For undergraduate students on a semester schedule you must register for at least 12 credit hours or more per semester. For graduate students, you must register for 9 credit hours or more per semester. The Fall semester begins in August and ends in December; the Spring semester begins in January and ends in May.

Should unforeseen circumstances arise which require you to decrease course load or drop a class, you should first discuss the change with Dr. Ted Oh, your PDSO, to learn of the impact the change in class load would have on your legal status as an F-1 student. Each term you need to insure that you are registered for classes, so that the PDSO will re-register you in SEVIS. Should you fail to inform us and the PDSO does not re-register you in SEVIS, you will immediately lose your legal status regardless of the expiration date on your Form I-20. If you have any questions, please see Mr. O, immediately.

Obtain authorization <u>prior</u> to dropping below a full course of study

Regulations require you to pursue a full course of study, which is 12 credits for undergraduate students and 9 credits for graduate students, per semester. You cannot deviate from this full course of study requirement without prior permission from the Primary Designated School Officer, and that permission is possible only under very limited circumstances.

If you are considering dropping below a full course of study, you must consult with your academic advisor and the Primary Designated School Officer must approve the reduction in course load. A reduced course load can be authorized by the Primary Designated School Official under very limited circumstances, including academic difficulties in the initial semester, medical reasons, or if in a student's last semester less than a full course load is required to complete the degree program.

Online Courses

Hood College offers some online courses at the graduate level. Students on F-1 visa are eligible to register for online courses, but must make sure they follow all regulations regarding maintaining full-time status.

Below are the regulations for registering for online courses as an F-1 student at Hood College:

- Students on F-1 visa can only take ONE online course in a semester. However, if your government is sponsoring your education at Hood College, they may have a more restrictive policy on this rule and not permit online courses at all. Check with your cultural mission prior to registering for online coursework.
- Graduate students must be registered for at least 9 credits (3 courses) in a semester in order to be considered full-time, while undergraduate students must register for 12 credits per semester (or 4 courses). You must be registered as a full-time student in order to remain in-status.
- Students cannot 'drop' courses as they wish. If you have difficulties in your courses or have any questions about maintaining status, please contact the PDSO.
- If a student needs only one course to finish his or her program of study, it cannot be taken through online/distance education. There must be a physical presence requirement for the course.
- Students may register for an online course their last semester, but only if they also register for an in-classroom course as well.

For more information, please visit: http://studyinthestates.dhs.gov/students

Please contact Ms. Traci Holland if you have any questions about registration for graduate courses. Contact Dr. Ted Oh, PDSO (oh@hood.edu) for any questions regarding remaining in-status and being a full-time student.

Leave of Absence for F-1 Students

Leave of Absence for Medical Reasons:

Leave of Absence for medical reasons is treated as Reduced Course Load (RCL) in SEVIS. DSO/PDSO may grant approval for enrollment in a reduced course load or no course load due to a temporary illness or medical condition, but only upon the recommendation of a licensed medical doctor, doctor of osteopathy, or licensed clinical psychologist. The medical condition exception to RCL may not exceed 12 months in the aggregate.

Leave of Absence for Non-Medical Reasons:

If you have a personal emergency and need to leave your studies in the United States to return home, you should be aware of the relevant Department of Homeland Security rules and regulations

so you can maintain your student status.

As an F-1 student you should talk to your DSO/PDSO to request a leave of absence before you leave school. If the DSO/PDSO allows leave of absence then you will have to depart U.S. within 15 days and your SEVIS record will be terminated for authorized withdrawal. If you do not tell your DSO/PDSO, you will not qualify for an additional 15-day period of departure and your SEVIS record will be terminated for unauthorized early withdrawal. This may impede your re-entry into the United States. You must contact your PDSO about a month before the date you hope to return. If you are outside of the U.S. less than 5 months then PDSO will request SEVP to return your F-1 status to Active status in SEVIS. You may re-enter the U.S. with your original I-20 with a valid travel signature.

Leave of Absence Exceeding 5 Months:

If you are outside of the U.S. for medical or non-medical reasons more than 5 months then you will need a new I-20 with a new SEVIS ID number in order to re-enter the U.S. to continue your studies. After you receive your new I-20 you will have to pay the I-901 SEVIS fee (with the new SEVIS ID on your new I-20) and apply for a new F-1 visa. You will not be applicable for off-campus employment benefits (CPT, OPT), unless you are in your new F-1 status for at least one academic year.

Transferring Your I-20

If you are attending Hood College and decide to go to another institution, we can transfer your Form I-20 to that institution. You will need to have the PDSO fill out your new institution's Form I-20 transfer application. We can also transfer your Form I-20 from another institution to Hood College as well. The DSO at your previous institution will need to fill out the application.

Completion of Studies

Once you have completed your program at Hood, you may be authorized to pursue Optional Practical Training (see below). Upon completing your program and training, you are allowed an additional 60-day period to prepare for leaving the United States or transferring to another academic institution.

Traveling Outside the United States

If you plan to travel outside the US, you *must* get a travel signature from the PDSO or one of the DSOs before you leave. As long as you have 1) a valid multiple entry visa, 2) an I-20 form, signed by the PDSO/DSO and 3) a valid passport, you may leave and reenter the United States as many times as you wish during your stay at Hood. Remember, each time you leave the U.S., you must have an active I-20 to return (this applies to summer vacations, college vacations, weekend trips to Canada or Mexico, etc.).

If you need to apply for a new U.S. visa, make certain to allow sufficient time for the application and interview process. The best way to be prepared for possible visa issuance delays is to check the information on the website of the U.S. Embassy or Consulate in your home country or where you will apply. If your visa expires and you leave the U.S. you must reapply and receive a new visa before reentering the U.S. It is recommended that you renew your F-1 visa in your home country.

You should make an appointment with the PDSO or DSO at least *two weeks* before any international travel. If there is an emergency that requires you to leave the country suddenly, please contact the PDSO as soon as possible.

School Breaks

An F-1 student at an academic institution is considered to be in status during the annual (or summer) vacation if the student is eligible and intends to register for the next term.

Health Insurance

Hood College strongly recommends that all students on nonimmigrant F-1 visas enroll in a comprehensive health insurance plan, which covers accidents, hospitalization and illness. Even if you are covered by a family medical policy at home, these policies often do not provide the coverage the College feels you need.

Since you, not the College, are responsible for paying whatever medical costs are not covered by your insurance, look carefully at plans before making a decision. You are strongly encouraged to purchase a health insurance policy that will cover you for accident and illness before coming to campus. For additional information regarding health plans is available from the Hood College Health Center and the office of International Student Services.

Wellness Services

The Health Center is staffed by a team of health care professionals, including two registered nurses, a certified nurse practitioner and a board certified internist. Medical appointments are available Monday through Friday while classes are in session.

All registered students are eligible for services at the center. All students are required to have medical information, including a Physical Examination, Immunization Records and Emergency Contact records, on file at the Hood College Health Center. Copies of the required health forms may be found on the Hood website at https://www.hood.edu/campus-community/health-counseling-services/health-resources.

In the event of an emergency, Frederick Memorial Hospital is located next to campus. Frederick Memorial Hospital is one of the largest in the region. Urgent Care centers are also located within walking and driving distance of campus.

Employment

F-1 students are allowed to work in the U.S. in accordance with guidelines and restrictions issued by United States Citizenship and Immigration Services (USCIS).

Types of Employment

- On-campus employment
- Curricular Practical Training
- Optional Practical Training
- OPT STEM Extension

On-campus employment

Students on F status may work no more than 20 hours per week on-campus while school is in session, and full-time during school breaks. On-campus employment is defined as work for which you receive a paycheck from Hood College; and/or work for a firm that is a contractor to Hood (such as Aramark) as long as it provides services on Hood's campus.

Practical Training

If you are an F-1 student, you have the option of working in the United States by engaging in practical training during your program or after it ends. Practical training can provide valuable work experience by sharpening and adding to the skills you are learning in school. There are two types of practical training available for F-1 students: curricular practical training (CPT) and optional practical training (OPT).

CPT- Curricular Practical Training

Curricular Practical Training (CPT) is an off-campus employment option for F-1 students when the practical training is an integral part of the established curriculum or academic program. CPT employment is defined as "alternative work/study, internship, cooperative education, or any other type of required internship or practicum that is offered by sponsoring employers through cooperative agreements with the school." To qualify, the work experience must be required for your degree, or academic credit must awarded.

- You must maintain an F-1 status for one full academic year.
- CPT must relate to your major and the experience must be part of your program of study;
- Training must be requirement of the program of study and/or receive credit
- CPT requires a written job offer indicating job title, dates of employment, number of hours and location of employment;
- Get the CPT authorization form from PDSO and get it completed from your academic advisor/major professor
- CPT can be authorized to Graduate students during their first year- if the program

- requires the experience as recommended by the academic advisor;
- Your PDSO/DSO will provide you a new Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status," that shows you have been approved for this employment.
- This must be completed *before* you start your internship/ practical experience.
- You can work on CPT part-time up to 20 hours a week during the semester and full-time during breaks.

OPT-Optional Practical Training

- OPT must relate to your major or course of study.
- You can apply for 12 months of OPT at each education level, (i.e., you may have 12 months of OPT at the bachelor's level and another 12 months of OPT at the master's level).
- Your PDSO/DSO will provide you with a new Form I-20 that shows the recommendation for this employment.
- You must apply for work authorization by filing a Form I-765, "Application for Employment Authorization," with U.S. Citizenship and Immigration Services (USCIS) and paying a filing fee. USCIS will send you a Form I-766, "Employment Authorization Document," (EAD) upon approving your Form I-765.
- Wait to start work until *after* you receive your EAD.

24-Month OPT STEM Extension

- You may qualify for an additional 24 months of OPT under the following circumstances:
 - The degree for your current period of post-completion OPT is a bachelor's, master's or doctoral degree in a science, technology, engineering or mathematics (STEM) program.
 - o The employer from which you are seeking employment uses the E-Verify program.
 - o You have not previously received a 24-month extension of OPT.
- Your PDSO will provide you with a new Form I-20 that shows the PDSO recommendation for this employment on page two.
- You must apply for work authorization by filing a Form I-765 with USCIS and paying a filing fee. USCIS will send you an EAD upon approving your petition.
 - You may continue to work on OPT up to 180 days while your24-month extension petition is pending if you meet these conditions:
 - You are currently in a period of post-completion OPT.
 - You properly and in a timely manner filed your application for the 24-month extension with USCIS.
- You must report changes in name, address, employer and loss of employment to your PDSO/DSO within 10 days of any change.

Social Security Cards

Hood College F-1 students who get an offer of on-campus or approved off-campus employment will need to apply for a Social Security Card. Only students who have an offer of employment qualify for a social security card. You must apply in person. After applying for your Social Security number, a card will be mailed to you in approximately three to four weeks.

Please make an appointment with Dr. Ted Oh, PDSO (oh@hood.edu), before going to apply for a social security number. You will need to have the following to apply for a social security number:

- A letter from the PDSO confirming your immigration status and Hood College student status.
- An offer letter from your employer on their letter head paper which should also include their EIN. (Employer Identification Number).
- Your immigration documents including: your passport, I-94 print-out, your I-20, and Social Security Number Application

Take the above to the Social Security Administration (SSA) Office at Suite N 5340 Spectrum Drive Frederick, Monday- Friday from 9:00 a.m. to 4:00 p.m. (closed on federal holidays) phone number: 1-866- 331-7089. You will be required to fill out an application form, which you can download in advance from their website at http://www.ssa.gov.

Be Aware of your Obligation to file U.S. tax documents

All international students and scholars in the United States are required to file U.S. tax documents, even if you did not have any income from a U.S. source. If you are employed in the U.S., your earned income is usually subject to federal (U.S.) and state income taxes. These taxes can commonly total 15% to 30% of your earned income, depending on your income level. Like immigration regulations, U.S. tax regulations are complex and vary tremendously in individual situations.

From the United States Internal Revenue Service, IRS:

"Aliens temporarily present in the United States as students, trainees, scholars, teachers, researchers, exchange visitors, and cultural exchange visitors are subject to special rules with respect to the taxation of their income. There is no minimum dollar amount of income, which triggers a filing requirement for a nonresident alien, including foreign students or foreign scholars. The dollar limit thresholds which trigger a filing requirement for a U.S. citizen or a resident alien do not apply to nonresident aliens."

All F-1 and J-1 international students and scholars who were present in the U.S. during any portion of the past calendar year are required to file tax forms with the United States federal government.

This is true whether or not you worked in the U.S., gained income in the U.S., or received a scholarship during the past calendar year.

Forms to file (Federal deadline of April 15th) If you had a U.S. source of income in the previous year:

- Form 1040NR or Form 1040 NR-EZ
- Form 8843

If you have no U.S. source income:

Form 8843

Please note: Our office does not have tax experts and therefore cannot, by law, answer specific tax questions or help you prepare your tax forms. Ultimately, it is your responsibility to meet your tax obligations and do so accurately.

For more information, please see: http://www.irs.gov/Individuals/International-Taxpayers/Foreign-Students-and-Scholars

Academic Policies and Procedures

Academic Conduct

Students at Hood College are expected to uphold the highest academic integrity. Academic Conduct at Hood is guided by an honor system. The basic aims of the honor system are: to encourage and promote a trustful relationship among all members of the College community, to offer students the opportunity to exercise responsibilities and shared governance on campus and to make students more aware of their personal principles of honor.

Academic honor code and pledge

It is the responsibility of each student to support these values through maturity of thought, expression and action. Members of the faculty, staff and administration are available to assist students in this process.

The academic Honor Code is shared between the faculty, administration and the students—both undergraduate and graduate. A judicial system of students, faculty and administrators considers and adjudicates violations of academic integrity.

The Honor Pledge reads as follows:

"Recognizing the importance and value of the Hood College honor system, I pledge on my personal honor that I will uphold the honor system for the duration of my enrollment at Hood College. Furthermore, I pledge that I will read and make every effort to understand the concepts of the honor system."

Social behavior for undergraduate students is governed by the Code of Conduct. Violations of the Code of Conduct are adjudicated through the Office of Residence Life, the Dean of Student's Office, Department of Campus Safety and/or student review boards as appropriate to the violation. All students retain the rights and responsibilities to report any infractions they witness.

Graduate student social behavior is governed through other processes for graduate students. Please consult the Hood Catalog to review these processes.

Academic Integrity

Students should consult with their instructors to determine what types of aid are permitted in each specific class and on each particular assignment. Examples of academic integrity violations include, but are not limited to:

Cheating: copying another's work or allowing your work to be copied, bringing unauthorized materials into an exam, using electronic devices in an unauthorized manner to give or receive aid, using unauthorized materials to complete an exam or assignment, communicating (via any means) during an exam without approval, failing to turn in exam materials at the conclusion of an exam, taking an exam in an unauthorized location, leaving the exam environment (except in an emergency or with the approval of the proctor), giving or receiving unauthorized peer aid on assignments and/or completing individual assignments in a group setting, without the approval of the instructor, such that each student is not solely responsible for his or her own work.

Plagiarism: any unacknowledged use of another person's language or ideas, whether intentional or unintentional. Students wishing advice on the proper use and acknowledgement of scholarly materials should consult with their individual instructors, the library staff and any of the several reliable guides to scholarly writing that these sources recommend.

Re-submission: Submission and/or duplication of work completed for one course in another course, without the approval of all instructors involved.

Other: Activities which compromise academic integrity in any way are both an affront to the general standards of conduct on which an intellectual community depends and a specific violation of the Honor Code. As such, these offenses, whether specifically listed above or not, are treated seriously and may lead to severe disciplinary action, including dismissal from the College.

Hood College has processes for addressing academic integrity issues that differ if you are an undergraduate or a graduate student. Please consult the Hood Catalog to determine the appropriate procedures to follow should you be charged with an academic integrity violation.

Grade Point Average (GPA)

Grade Point Average, or GPA, represents the grades you earn in classes you take for credit. Based on a scale from 0 to 4.00, it is calculated by dividing the total amount of grade points earned by the total

number of grade points attempted. (A+4.00 grade points, A-= 3.70, B+=3.33, B=3.00, B-=2.70, C+=2.30, C=2.00, C-=1.70, F=0.00)

Academic Warning

At the end of a semester, if a student's G.P.A. drops below the level to be considered in 'good standing' (2.0 cumulative G.P.A for undergraduate students; 3.0 cumulative G.P.A. for graduate students) he or she will be placed on academic warning. Students will receive electronic (email) notice from professors if they are not making satisfactory academic progress. Students should work with their advisors to discuss options and to learn if they may be eligible to re-take courses. Students must restore their GPA to good standing within one to two semesters, depending on their program and status (undergraduate or graduate). See the Hood Catalog for more information.

Academic Dismissal

A student on academic warning who does not restore their G.P.A., or whom upon recommendation of the Committee on Academic Standards and Policies/ Graduate Counsel, may be dismissed from the College for academic reasons. A student who has been found to be in extreme violation of the Hood College regulations of academic conduct will be dismissed from the program and from the College. Students have a limited amount of time in order to appeal an academic dismissal. Undergraduates will appeal to Committee on Academic Standards and Policies; Graduate Students will appeal to the Graduate Counsel.

During the appeal process, F-1 visa students are eligible to transfer their SEVIS record to another SEVP certified institution or decide to leave the United States. Students whose appeal is denied and appeal options are exhausted, will have their SEVIS record terminated and they must leave the United States immediately. Students should contact the PDSO for advising *immediately* if they have been academically dismissed.

Drop/Add Period

Students may drop or add courses without academic penalty from the time of registration through the end of the drop/add period. If you drop the course before it begins you are entitled to a 100% refund and you will not receive a grade on your transcript. If you drop the course after it has started and is during the drop/add period, you are entitled to an 80% refund and will not receive a grade on your transcript.

Remember! Students on F-1 visa status must be enrolled <u>full-time</u> in an academic program. For undergraduate students, this means at least 12-credits; for graduate students, at least 9-credits. If you need to drop below full-time enrollment for any reason, please contact the PDSO <u>before</u> doing so. This may impact your visa status!

Course Withdrawal after Drop/Add

Notification of withdrawal must be in writing and must indicate the course number and course title. Students are encouraged to withdraw by submitting the online withdrawal form via secure e-mail submission. If faxing or mailing a withdrawal, it is the student's responsibility to call to ensure receipt. Refunds will be given if the drop/withdrawal notice is received by the Registrar's office or Graduate School before the first course meeting or within the drop/add period as defined by the academic calendar.

Refunds will not be granted for withdrawals received after the drop/add period. Withdrawal notices received before the course begins or during the drop/add period will not appear on the student's transcript. Tuition refunds are based on the full tuition charge for the course. A grade of W (indicating withdrawal) will be noted on the student's transcript for withdrawals that occur after the drop/add period. This notation carries no academic penalty. A student who does not give official notice of withdrawal will not be eligible for refunds and a grade of F (Unsatisfactory) will be recorded on the permanent record.

Remember you must register as a full-time student to be "in-status". This is at least 12 credits for undergraduate students and at least 9 credits for graduate students.

Failure to begin or ceasing to attend classes does not constitute official notice of withdrawal. It is the responsibility of the student to formally notify the Registrar's office of his or her withdrawal from a course. If you do not formally withdrawal from a course, you will be expected to pay for that course, and the grade will appear on your transcript.

Waitlist

A waitlist is something a student is put on if they want to register for a course and the course does not have any available seats. If a student who is enrolled in the course drops, the first student on the waitlist can be added to the class. This can only occur before the course starts and during the drop/add period. You may not be moved ahead of any students on the waitlist. Students are able to register to be on a waitlist through self-service. Though a student can register to be on a waitlist, it does not necessarily mean the student will be allowed into the class. Students should speak with the advisors on other course options available to them.

American Academic Culture

American Classroom Culture [Adapted from Chatham University's International Student Handbook, accessed 9/2014, Beyond Language: Cross Cultural Communication, *Levine, Deena R. and Adelman, Mara B., Prentice Hall, 1993.*]

Educational expectations in other countries may be quite different from the expectations in the United States. 'Normal' classroom behavior in another country might include students' absolute silence

and obedience, whereas in the U.S., students are expected to comment, ask questions, and even challenge or contradict the professor's lecture. As newcomers with cultural differences, many international students face adjustment issues. Some things to expect about typical U.S. classroom culture are as follows:

- Active class participation is acceptable. In many courses, professors expect the students
 to ask questions and use critical reasoning. It is viewed as part of the learning process.
 Complete silence may be viewed as a lack of interest. Be prepared to ask questions. Some
 courses will even include a discussion session where students are expected to participate in
 an open discussion on a particular topic.
- **Take initiative**. In some courses, you may be asked to do most of the work yourself and the professor may have only a managerial role. Graduate seminar courses are usually like this. It is common for teachers to serve as a *guide* in the student's learning. At the graduate level, the emphasis is not on 'memorizing' facts and concepts and stating them back to the professor. Rather students pursuing advanced degrees are particularly encouraged to apply what they learn to critique theories, to formulate models, and to interact with the professor.
- **Diverse teaching styles**. The teaching style of the professor can determine the amount of student participation in each class. Some instructors prefer a more formal style of lecture with a possible question and answer period at the end; others prefer a more conversational style and encourage interaction throughout the class.
- **Hands-on involvement**. Classes can sometimes have a practical as well as a theoretical component. Lectures account for the theoretical, and workshops, labs, or study/work groups address the practical. Instruction in science and mathematics tends to be of a more formal lecture style, but 'applied' courses, or even theoretical courses, can include 'hands-on' projects that actively involve the students.
- **Be responsible and self-motivated.** Students are expected to be motivated to learn for the sake of learning, not just to receive the highest grade. Therefore, when a reading is assigned, a professor expects the student to do it on her own. Anything you are assigned, even if it is not covered in class, might appear on your exams. Keep in mind that in the U.S., courses are not designed simply for students to pass exams. It is expected that you will attend every class and be self-motivated. A professor will not look favorably upon a student who only attends class on the last day to take the final exam.
- **Informality.** Equality is a value in the U.S., and although students are subordinate to professors in the U.S., it may not be readily apparent. The relationship may appear to be more casual. Informal behavior on the part of a professor does not indicate a weak or poor relationship with his or her students. Some instructors are very relaxed in their behavior walking around the classroom, sitting next to the students, drinking coffee, or sitting on the table are common examples of this open American attitude.

Use of first names is also common between professors and students. If your academic adviser or professor asks you to call him or her by the first name, then you may feel perfectly comfortable in doing so. Otherwise it is best to use the last name (for both male and female professors) as in, "Excuse me *Professor Smith*, may I talk to you about something?"

• **Respect student -professor relationships.** Professors may have a social relationship with students outside of the classroom. They may go for coffee together, or have other kinds

- of social outings. However, it is still expected that students will be respectful of the student-professor relationship within the classroom and will continue to meet all deadlines, do all homework, and attend all classes. Extra help or attention in no way signifies that a professor will treat the student differently when evaluating homework, papers, or tests of any kind.
- **Understand American students.** American students may behave towards professors in ways that seem disrespectful. In class they may look sleepy or sit in very relaxed positions, eat food, be inattentive, or even noisy. American professors may tolerate this behavior because of the American concept of individual expression. Respect for the professor is often shown in subtle ways, by choice of vocabulary or tone of voice, for example.
- **Ask if you don't understand.** If a student is confused about something in the class, it is expected that he or she will ask the professor before or after class. If the issue requires a longer conversation, the student may make an appointment to see the professor during office hours. In U.S. academic culture, there is no shame associated with not understanding something in the course, even if it has been presented in a class lecture. Professors respect students who work hard towards fully understanding the material.

Academic Catalog

The Hood College Catalog is a resource for students on Hood College academic policies, procedures, course information, and degree requirements. The Hood College Academic Catalog is available online. Students should check the Catalog the year they enter Hood College for information on program requirements, courses, and academic policies at Hood College.

Academic Advising

All students enrolled as degree candidates at Hood have an academic guide known as their academic adviser. At the undergraduate level this individual is an experienced faculty or staff member who is here to work with students as they develop their academic plan and overall goals. Advisers are also available to help students connect with the resources they might need to be fully successful in achieving these goals, be that additional academic support (like tutoring or study skills help) or assistance in understanding College policies. At the graduate level, the advisor is a professor in the program who can help you develop your two-year planning guide, discuss goals, and identify various resources.

Advisers are here to provide support and assistance to students, but they are not able to make decisions directly for students; the ultimate responsibility for that rests with the student. Academic advisers are well informed about Hood policies and academic programs and can make suggestions and recommendations to students, but advisers will expect students to be involved and engaged in this process and making decisions for themselves.

Upon enrollment, an academic advisor will be assigned to you based off the information in your application and your program. It is recommended to meet with your advisor a few times throughout the semester; especially during registration for the next semester. All students are encouraged to meet with their advisor regularly.

Important Dates

Over the course of the year, there are several important dates to remember: registration, the start of classes, and holiday's. You can view the College calendar on the Hood website.

Deadlines

Deadlines are the time by which something must be submitted or finished. For example, if your instructor gives you the deadline of November 15th to turn in a paper, you must turn in the paper no later than November 15th. If you do not turn in your paper by November 15th you may receive a failing grade or a lowered grade. It is your responsibility to submit your assignment(s) before the deadline. This also applies to turning in documents to campus offices on time and paying your tuition on time.

Paying Your Bill with Accounting

Semester	Due Date
Fall	Aug. 15
Spring	Jan. 15
Summer or Winter	Prior to start of first class

Students incur a financial obligation to the College upon registering for classes. Payment is due by the specified due date of each semester, or at the time of registration if after the semester's due date, regardless of whether the bill is received in the mail. A balance remaining due on a student's account at the end of the first week of the semester's classes will be considered delinquent and subject to late fees. The late payment fee is 2% of the unpaid balance at the end of each month. The maximum late fee per month is \$250. Please note that late fees are subject to change.

If for any reason you cannot pay for your courses on time, please contact the Accounting Office at accounting@hood.edu or by phone at 301-696-3607. In some cases, a payment plan can be set up with a student over the course of a semester. In general, the Accounting Office should be notified of any financial difficulties before the start of a semester.

Academic Resources for International Students

There are academic resources available to all Hood students. This section highlights areas that will be helpful to you. For more information visit: https://www.hood.edu/academics/josephine-steiner-center-academic-achievement-retention.

CAAR

The Center for Academic Achievement and Retention (CAAR) is located on the third floor of Rosenstock and serves the entire Hood community. Staff members assist students in becoming more effective and efficient learners and offer services to all who wish to improve their academic skills and ability to learn. Students experiencing difficulties in academic courses are urged to contact CAAR at (301) 696-3569 regarding available tutoring as early in the semester as possible.

CAAR provides the following forms of support for Hood students:

- Coordination of the First and Second Year Advising Program
- Evaluation and improvement of basic academic skills for undergraduate students, including placement testing and GNST courses
- Coordination of disability services for graduate and undergraduate students
- Coordination of the Portfolio Advantage Program
- Coordination of tutoring in math and writing. Individual tutoring is available to all.

In CAAR, tutors

- Clarify assignments
- Suggest approaches to solving math problems
- Suggest ways to improve papers that students are writing
- Support the Honor

CAAR Tutors cannot:

- Do students' homework for them
- Help with take-home tests

Students who have specific learning needs, for example, documented medical issues, should contact Ms. Lisa Copenhaver (copenhaver@hood.edu or 301-696-3860), whose office is located in CAAR.

Library

The Beneficial-Hodson Library's mission is to support the curricular and informational needs of the Hood community by providing appropriate library resources, instruction and assistance. This beautiful library facility and its friendly and helpful staff provide the ideal setting to nurture academic inquiry and scholarship.

Located near the campus entrance, on Rosemont Avenue, you should become familiar with the Library and all the resources available to you. In addition to its function as a modern academic library, the building houses one of the campus's many computer labs, the Hood College Archives and special collections, and a book conservation laboratory. Materials collections, student reading and study areas, and staff offices are comfortably furnished, creating a welcoming environment for recreational reading or serious study.

In addition to the 200,000 volumes housed at Hood, any of an additional 600,000 volumes held at

Hood's three sister libraries in the Maryland Interlibrary Consortium are available via courier within 24 hours of a request. Our home page, www.hood.edu/library gives information on the Library's hours, materials, circulation policies and other services, and provides links to reference sources around the world. Our reference librarians are available daily to assist with class assignments and research.

Internships & Career Services

The Career Center and Office of Service Learning is located on the second floor of the Henry Apple Resource Building. The mission of the Catherine Filene Shouse Career Center and Office of Service Learning is to assist members of the Hood College community in the continuous development of career goals, pathways and skills, and to foster learning through service to others. The office partners with internal and external colleagues to provide professional, real world and supportive career services and community service opportunities designed to meet the changing needs of the Hood community.

At the Career Center students can:

- Make an appointment with a career counselor
- Learn about Internships and Internship opportunities
- Receive information on Self-assessment
- Linked-2-work: Linked-2-Work is an online database listing all full and part time job opportunities and internships available to Hood students, alumnae and alumni.
- Have Mock Interviews
- Resume and Cover Letter tutorial and assistance
- Community Service opportunities and resources
- Access additional resources on internship and job opportunities, including *GoinGlobal*, an online resource for international work.

Identification Cards

In the U.S., it is important to have several forms of identification with you. You should have at least one photo "ID" (identification card). To cash a check, you may be required to show two IDs with your picture on each. When cashing travelers' checks, you may be asked to show your passport as one form of identification. However, many businesses will not accept your passport as a form of identification if you are trying to cash a personal check. You should also keep a photo ID with you at all times, whether it is a State ID, a photocopy of your passport, or your Hood College ID.

The Hood College ID

Your Hood College ID card is an important and useful form of identification that you will use on and off campus. The ID card displays your picture, name and your student ID number. On campus it enables you to enter your residence hall if you live on campus, take your examinations, check out

books from the library, use the fitness center and enjoy the Hood swimming pool. Your ID card will be issued during Orientation. If you lose it, you can get a replacement from the Department of Campus Safety in the Whitaker Campus Center. There is no charge for the first ID card issued to you. If you lose your ID, you will need to pay a replacement fee.

Student ID Number

Your student ID number is a nine-digit number assigned to you by Hood College. The number is used to keep a record of your grades and college fees, among other things. You may need this number when registering for classes or paying your Hood College bill.

Campus Services

Email and computing

Your Hood College email account is your primary means of communication between you and other Hood community members such as advisors, instructors, classmates, students, co-workers, and associates. For students, email is the official vehicle for the College to communicate with you regarding important issues including billing of student accounts and campus emergencies, news, and events. Your email account will be automatically created when you have been entered into our administrative system. At Hood, we provide a lifetime "@hood.edu" mailbox. All students receive an "@hood.edu" email address through which the College sends its official communications. You receive notices about schedules, grade results, billing information, emergency alerts, important deadlines and all other official college information at this address. It is your responsibility to read and manage this email.

More information can be found at: http://www.hood.edu/IT/

Self-Service

Self-Service is the online portal where students are able to access their student accounts. Self-Service can be found on the Hood College website, under "Current Students." Using your Hood College email and password, you will be able to register for classes, view your unofficial transcript, and order official transcripts, view any financial holds, and pay your College bill, among other actions.

More information can be found at: https://selfservice.hood.edu/SelfService/Home.aspx

Computer Labs

The IT Computer Labs are committed to assisting Hood College students in pursuit of their academic goals by providing state-of-the-art computer hardware and software. These include Windows and Macintosh systems, laser printers (both color and B/W), DVD drives, a wide variety of up-to-date

software, and high-speed connections to the Internet. Access to these computers is available to all students, faculty, and staff of the College, but there may be specific restrictions or requirements for a particular lab. Use of these labs (and printers) for commercial purposes is prohibited. You will need a Hood network ID and password to access these computers.

The Hood College IT department is located on the Fourth floor of Alumnae Hall. For troubleshooting IT problems, contact helpdesk@hood.edu or call 301-696-3622.

Dining Service

Hood College offers two options for dining- Coblentz Dining Hall and the Blazer: Grille Works and Sandwich Shack. There is a variety of selection available at each location. The Coblentz Dinning Hall offers meals in a buffet style; while the Blazer is set up similar to a fast food restaurant. Vegetarian, Vegan, Kosher and Halal options do exist. For more information on the dining facilities and menus, please visit www.hood.campusdish.com

Coblentz Dining Hall

Meet your friends for breakfast, lunch or dinner at our comfortable, all-you-care-to-eat location. Watch the preparation of your made-to-order meal or try one of our international or home-style entrees. Your favorites from the grill, deli or salad bar are always available, too. No meal plan? No problem—you can pay ala carte as well! Hours:

Monday-Thursday

Breakfast: 7 a.m. - 9:30 a.m. Continental: 9:30 a.m. - 10:30 a.m.

Lunch: 11 a.m. - 1:30 p.m.

Soup, Salad & Sandwich 1:30 p.m. - 4 p.m.

Dinner 4:30 p.m. - 7:30 p.m.

Friday

Breakfast: 7 a.m. - 9:30 a.m. Continental: 9:30 a.m. - 10:30 a.m.

Lunch: 11 a.m. - 1:30 p.m.

Soup, Sandwich & Salad: 1:30 p.m. - 4 p.m.

Dinner: 4:30 p.m. - 7 p.m.

Saturday and Sunday

Continental: 10 a.m. - 11 a.m. Brunch: 11 a.m. - 1:30 p.m. Dinner: 4:30 p.m. - 7 p.m.

*Hours are subject to change.

Grille Works & Sandwich Shack

In the mood for something fast or light, or light and fast? Soups, salads, sandwiches and more are all made just the way you like them: To go or stay! Blazer Grille Works and Sandwich Shack, located in the Whitaker Campus Center, can accommodate your dining needs.

Sandwich Shack: Grille Works:

Monday - Thursday: 11 am - 8 pm Monday - Friday: 8 am - 11 pm

Friday: 11am - 4pm Saturday: Closed Sunday: Closed Sunday: 7 pm - 11 pm *Hours for Blazer Grille Works and Sandwich Shack are subject to change.

FLEX Accounts

All students living on campus are required to participate in a meal plan. Students who commute to campus are also eligible to sign up for a meal plan, or can purchase meals on their own. We realize that a traditional meal plan may not suit your needs, so there is the option of FLEX accounts. FLEX is money you can deposit into an account at Coblentz Dining Hall or Grille Works & Sandwich Shack and use on a debit system. This money is attached to your ID card so when you are on campus you don't have to worry about carrying cash or credit cards; your ID is the only card you need. For more information about campus meal plans check out www.campusdish.com/en-us/csma/hood

Health and Counseling Services

The College has partnered with our neighboring hospital, <u>Frederick Memorial Hospital</u> (FMH), to provide extended healthcare and counseling hours for graduate students. Check the <u>Health Center's</u> website for updates to the hours, but they tend to be:

Health Appointments

- 8 a.m.-8 p.m., Monday-Friday
- 8 a.m.-6 p.m., Saturday-Sunday

Behavior Health Services

• 12:30-6 p.m., Monday-Friday

To access the Center, students are encouraged to use the sidewalk between the Ronald J. Volpe Athletic Center and the athletic fields to exit the gate at 7th Street, where a blue light security phone currently exists. Individuals should proceed along the 7th Street sidewalk to the crosswalk at Tollhouse.

Teresa Cevallos serves as Hood's director of wellness and is the primary liaison between FRHS and Hood, facilitating communication and providing continual assessment to ensure the success of the partnership. In the meantime, please feel free to direct any questions or concerns to Teresa Cevallos at 301-696-3439 or cevallost@hood.edu.

For additional mental health referrals in the community, students can visit Thriving Campus: https://hood.thrivingcampus.com/

Hood College Health Services at FMH Toll House 501 West 7th Street

Phone: <u>301-698-8374</u> Fax: <u>301-698-0182</u>

Email: Health Services - <u>healthservices@hood.edu</u> or for Counseling Services -

counselingservices@hood.edu

Postal services

Anyone is allowed to send mail from the Hood College Mail Services office which is located in the Gambrill Gym and open for business Monday-Friday from 8:30am to 4:30pm.

There are also two local post offices located off-campus. If the Hood College post office is closed, you can visit one of the local post offices off-campus to complete your postal requests. Sometimes it is better to mail large packages internationally from one of the off-campus postal carriers. Generally they are open 9am-5pm M-F, with limited weekend hours.

7th Street Post Office Downtown Frederick Post Office

 1301 W. 7th Street
 201 E. Patrick Street

 Phone: 301-662-6115
 Phone: 301-624-8022

Transportation and Parking Services

Students, faculty and staff who wish to park a motor vehicle on Hood College property (including commuter students and residents of the Apartments) must register the vehicle with the Department of Campus Safety and have a vehicle registration hang tag displayed.

Any vehicle parked on campus must be registered. Registration is free. Students must log into Self Service https://selfservice.hood.edu/SelfService/Home.aspx to initiate the vehicle registration process. On the front page of Self Service, near the bottom of the page, you will find a link that says Student Vehicle Registration. Select the link and fill out the registration form. Once you have submitted the form, you will receive a receipt in your Hood email. Print the receipt and take the receipt to the Whitaker Information Desk to pick up your parking pass.

Vehicle registration authorizes the registrant to park on campus. However, it does not guarantee a parking space, which is on a space-available basis. The campus is posted with the parking requirements. These rules can also be found on the Campus Safety website. Individuals violating the regulations will be ticketed. For a list of rules and regulations, please contact the Department of Campus Safety.

Driving - International Driver's License

Driving is a very useful and convenient form of travel in the United States, particularly in rural areas where bus service is not extensive. If you think you might like to, or have need to, drive in this country, you might want to apply to your country's automobile association for an international driver's license, which is valid for one year. It is your responsibility to know the laws/rules of the road in the United States. Driving conditions may be different from your home country, and ignorance of the laws is not an excuse if you are caught breaking them.

Maryland Driver's License or Identification Card

Licensed drivers may also choose to obtain a Maryland driver's license. Many students also obtain a Maryland identification card. This is accepted by most area banks and businesses as a valid form of identification.

In order to receive a driver's license in the state of Maryland, you must be at least 16 years old, and pass both a written and manual driver's exam. Information for obtaining your license can be found on the MD Department of Transportation webpage: http://www.mva.maryland.gov/.

You will need to provide documents that prove your residency in the state, as well as your immigration status. You will need to submit copies of your passport with I-94 print-out, social security card or letter of ineligibility from the Social Security Office, your I-20 or DS-2019, and student ID card. Please visit http://www.mva.maryland.gov/drivers/apply/international-applicants.htm for more information.

If you are living in Virginia, please visit: http://www.dmv.state.va.us/

If you live in Washington, D.C., please visit: http://dmv.dc.gov/

Public Transportation and other Transportation Options

In the United States most people use private vehicles to get from one area to the next. While Frederick county and Frederick city have limited public transportation options, there are options available to Hood College students to travel within Frederick city, and within Maryland.

The source for Frederick County Maryland public transportation is TransIT. Information on public transportation within the city and the county. Can be found here: https://frederickcountymd.gov/105/TransIT

- **Buses**: There are nine different public bus lines that operate within Frederick City. To view bus schedules and paths, please check out TransIT.
- Taxis: There are several different taxi cab companies that operate in the area. It is

recommended to call ahead and order a taxi if you have need. Unlike major cities, it is rare to 'catch a cab' on the street. We recommend only using licensed taxi cabs.

- Yellow Cab of Frederick: 350 E. Church Street, Frederick, MD, Phone: 301-662-2250
 Website: http://yellowcabfrederick.com
- Frederick Taxi and Airport Service: (301)696-0070, <u>http://www.fredericktaxicab.com/</u>
- **Marc Train-** The Brunswick Line runs between Frederick and Union Station, Washington DC. The train runs only on weekdays. The schedule can be found here: (https://mta.maryland.gov/marc-train)
- **Shuttles to airports.** Frederick is equally distant from three major airports in the region: Washington-Dulles International Airport (IAD), Ronald Regan National Airport (DCA), and Thurgood Marshall Baltimore-Washington International Airport (BWI).
 - XPressride (https://www.xpressride.com/)
 - o Bay runner Shuttle. <u>www.bayrunnershuttle.com</u>. Reservations can be made online, or by calling 301-898-2571.
 - o http://www.metwashairports.com/dulles/793.htm
 - o https://goairportshuttle.com/washington-dulles-airport-shuttle
 - o http://www.theairportshuttle.com/
- **Biking.** Frederick is a cyclist friendly city and many students chose to have bicycles on campus. Students can register their bicycles with Safety and Security and can lock their bikes at designated bicycle parking stations. You should always use a lock when parking your bicycle off-campus. It is Maryland law that all cyclists wear helmets when biking.

Adjusting to Campus Life: Residents and Commuters

Residence life

Living in a campus environment is one of the most challenging experiences of college life, Residential life at Hood encourages personal growth that balances and complements the academic experience.

International undergraduate students normally live on campus and have an American roommate. The Office of Residence Life matches roommates according to their study & sleep habits and co-curricular interests. Sophomores, Juniors, and Seniors may choose their own roommates each year. There are several housing options including residence halls, language houses, and apartments. For more information about student housing including housing options, policies & procedures, and residence life staff and their roles, please visit https://www.hood.edu/campus-community/housing-residence-life

The Director of Residence Life & Judicial Affairs, oversees and directs all matters pertaining to Hood College housing. The Office of Residence Life is located on the second floor of Whitaker Commons within the Office of Student Affairs and their extension is x 3577.

International Graduate Students normally live off-campus. As discussed on page 36, there are a number of apartment complexes in the area that welcome Hood College graduate students.

Student Handbook

The Undergraduate Student Handbook can be found online under "Residence Life: Forms and Policies." The Student Handbook provides information on the Hood College policies, procedures and regulations. All undergraduate students, resident and commuter, are responsible for becoming familiar with these policies.

Campus Organizations & Activities

Hood College supports around 60 active student organizations. To get a list of student organizations, please contact Student Activities at x3575. If there is something you are interested in, that Hood does not offer, you can start your own club or organization. Two clubs that may be of particular interest are the International Club (IC) for undergraduates and the International Graduate Student Association (IGSA), for graduate students.

To get involved with Hood Colleges' Athletic programs, please call the Athletic Center at x3499.

Alcohol, smoking, and other drugs

You will need a photo ID with birthdate in order to purchase cigarettes or alcohol. In the United

States you must be at least 18 years old to purchase cigarettes and 21 years old to purchase or consume alcohol. You should expect to be "carded" (asked for an ID) when purchasing either. Alcoholic beverages - such as beer, wine, and hard liquors (gin, rum, vodka, etc.) - may be served at parties in the U.S. (By law, you must be 21 or older to consume alcoholic beverages in the state of Maryland). There are serious legal consequences involved with underage drinking or illegal drug use, both with the state of Maryland and Hood College. Hood College upholds all state and federal laws regarding the usage, purchase, distribution and selling of alcoholic beverages and other drugs.

For those residing in Hood College housing (residence halls, language houses, apartments), even if you are 21 years old or older, all roommates must be of age in order for alcohol to be permitting in your residence.

Smoking is prohibited in all campus buildings (including residence halls!) and campus- owned and leased vehicles. Smoking is permitted outdoors, but cigarette butts must be disposed of properly in provided bins. According to Maryland State Law, smokers must be a minimum of 25 feet away from an entrance to a building.

While marijuana is often shown in news stories about the United States, it is an illegal substance in the state of Maryland, and serious consequences may arise from buying, selling, or using it.

Violation of the Alcohol and Other Drug Policy on campus will be monitored by appointed College personnel (Campus Safety, Residence Life staff, etc.), who will report in writing any alleged infractions to the Dean of Students, Director of Residence Life & Judicial Affairs or designee. Students will be held accountable for behavior that fails to comply with Hood College standards. Violators will not be released from responsibility for lack of knowledge of these policies.

Safety and Security

Hood College is located in Frederick, MD—a safe, family-oriented community. Hood is committed to keeping our campus community a safe place to work, study and live. The Hood College Department of Campus Safety works in partnership with the students, faculty and staff to maintain a safe and secure environment conducive to excellence in teaching, learning and research. Campus Safety officers are on duty 24 hours a day, 7 days a week and are authorized to make arrests, investigate criminal and non-criminal incidents and cooperate in the criminal justice process. Hood College Campus Safety will, through these actions and services, enforce the laws and regulations of the College and the State of Maryland.

One of the best parts of living in Frederick is that it feels like a small town. However, this does not mean that there isn't any crime. It is important to take safety precautions that you would anywhere else.

International students and scholars who come from countries where officers do not carry guns may find it alarming that officers generally carry a gun in a hip holster. Do not be alarmed! Most likely, even if you live in the U.S. for a lifetime, you will never see an officer remove his or her gun from the holster for any reason.

Take advantage of the security services listed below and follow the personal safety tips. More information can be found in the Residential Student Handbook, or at https://www.hood.edu/offices-services/campus-safety

Emergency Numbers

In Case of an Emergency (medical, crime, fire):

- Dial x 3111 from any campus telephone, or while on campus.
- Dial 911 from any off-campus telephone or while off campus.

Personal Safety

You should take advantage of the above-mentioned security services Hood College provides, but it is just as important to be 'street wise' and take sensible everyday precautions on your own. Here are a few tips on staying safe:

- Trust your instincts; they are usually right. If you feel uncomfortable or that something is wrong, leave the area.
- Avoid dangerous situations. This includes when out with friends.
- Keep your apartment, residence hall room, bicycle and car locked.
- Don't walk alone at night take a friend or two with you.
- Stay in the well-lit areas at night. Do not take 'shortcuts' through back alleys or empty parking lots.
- Avoid deserted areas.
- Avoid confrontations through polite refusals. Do not engage in conversations that make you feel uncomfortable.
- Never enter an ATM without checking to see who is around. If you feel uncomfortable, do not enter the vestibule and do not withdraw money.
- Do not carry large amounts of cash with you. If you are making a large purchase, renting an apartment or traveling, it is better to use checks, money orders, or debit/credit cards.
- Keep your keys and ID card in an easy place to access.
- If someone approaches you, demands your money and threatens to hurt you, do not resist. Give them your money and report the incident to the campus safety or the police immediately.
- Do not leave your personal belongings unattended anywhere.

(Source: NAFSA's International Student Handbook, 1996- as referenced in the Chatham University International Student Handbook)

Fire Safety

All students should be familiar with the location, purpose and use of the building fire alarm system and fire suppression equipment (e.g. fire extinguisher). You should also be aware of where the emergency exits are.

Never use an elevator in the event of a fire.

Students must evacuate their residence hall, apartment, or class area when the fire alarm goes off. Failure to do so could result in a fine.

If you discover a fire, call x3111 on campus or 911 off-campus and state your name and the location & extent of the fire. If you see a fire or hear a fire alarm, evacuate the building calmly. Remain on the scene but at a safe distance to receive and direct fire fighters when they arrive. Follow all of the instructions given by Hood College Safety and Security personal.

Off-Campus Resources for the International Community

Hood College is a residential campus for its undergraduate population. At this time Hood does not offer housing options for its graduate students. Students who wish to live off-campus (undergraduate), or are looking for housing in the Frederick area (graduate) can check out the following resources to assist them in finding adequate housing.

Remember, that housing may be different in the United States than what you are used to in your home country, for example - you may need to sign a year-long lease, or submit payment upfront. It is recommended to do your research before you settle on a housing option to make sure the place you find fits your needs.

Location is very important when looking for housing. While Frederick city does have some public transportation, it may not be reliable in the area you look to live. You may need to look for housing within walking distance if you do not have access to a car.

There is a wide range of housing available in the Frederick, Maryland area. Consider what factors are important to you in looking for a place to live:

- Are you looking for an apartment to share with other people?
- Are you looking for an apartment by yourself?
- Do you have family members who will join you?
- Are you willing to rent a room in someone's house?
- How much can you spend on housing each month?

While Hood College does not have on-campus housing for graduate students, the college has a contract agreement with The Apartments at Sunset, an apartment complex next to the campus.

You can also contact Mr. Matthew Troutman, Director of Residence Life and Judicial Affairs at Hood College, to receive further information about The Apartments at Sunset.

Frederick:

- The Apartments at Sunset (http://www.theapartmentsatsunset.com/)
 Conveniently located across 7th street from Hood's upper campus, this apartment complex has hosted Hood undergraduate and graduate students. Apartments are available for one, two and three bedrooms.
- Potomac Commons
 (http://marylandmanagement.com/Apartments/Maryland/Frederick/Potomac-Commons)

Located near Hood College, Potomac Commons has hosted Hood College graduate students previously. Apartments are available with one, two and three bedrooms.

- Applegate Apartments
 (http://marylandmanagement.com/Apartments/Maryland/Frederick/Applegate)
 Apartments are available with one, two and three bedrooms.
- Frederick News Post Classified
 (https://secure.adpay.com//searchresultsdisplay.aspx?p=2231&procid=4b8726ed-0f48-4ccc-b56a-ec9f90fcb499) Local Frederick, MD newspaper. Many housing options will advertise in the newspaper.
- Apartment Guide
 (http://www.apartmentguide.com/apartments/Maryland/Frederick/) List of many different properties in the Frederick area.
- Craigslist (https://frederick.craigslist.org/search/apa)

Craigslist is an online classified website that allows people to post goods and services. While this may be a good tool to find listings, we also recommend students use due diligence to research any offerings they find on Craigslist.

Renter's Insurance

Most apartments will require renter's insurance. Renter's insurance protects your personal possessions while you rent a room or house. Landlords have insurance that cover the building but not your personal belongings. Below are some of the insurance agencies that provide renter's insurance. You can find more listings on the internet.

Wells Fargo

www.wellsfargo.com/rentersinsurance

Daycare and School Facilities

If you plan to bring your children to the United States during your studies, you may decide to enroll them in local public or private school. Frederick County Public Schools are some of the best in Maryland.

The Hood College Onica Prall Child Development Laboratory School offers a preschool education for children who are three and four years old. The child lab is staffed by three faculty members of the Hood College Department of Education. The child lab follows the college academic year calendar. It opens early September and closes in May. It is open from 9:00 to 11:30am, Tuesday through Thursday. For further information, call the Lab School at 301-696-3416.

Meadows Montessori is a day care center that provides nursery, preschool and kindergarten

education. Address: 185 Thomas Johnson Dr., Frederick, MD 21702

Contact: 301-662-8910

Website: http://www.meadowscenter.com

YMCA of Frederick County

Address: 1000 North Market Street, Frederick, MD

21701 Contact: 301-663-5131

Website: http://frederickymca.org/programs/child-care

The city of Frederick has an excellent school system, the Frederick County Public Schools (FCPS) for your school-age children. To learn more, see

Frederick County Public Schools

Address: 191 South East Street Frederick, MD 21701

Contact: 301-644-5000

Website: http://www.fcps.org

Shopping

There are several shopping centers located around Hood College, and more in the Frederick area. Within walking distance of Hood, you can reach the Market Street shops and Downtown Frederick, the 7th Street Shopping center, Frederick Shopping Center, and the Golden Mile. A map with local attractions can be picked-up at the Hood College Switchboard and Information desk.

Downtown Frederick is home to many shops and restaurants (http://www.downtownfrederick.org/). Located about an 8 minute walk from Hood College, you can

visit boutiques, book stores, antique shops, trendy stores, and world-class restaurants. The Frederick County Public Library is also located downtown.

Francis Scott Key Mall is located four-and-a-half miles away from campus. http://shopfskmall.com/ The Mall houses many popular shops like, Macy's, JCPenny's, Hollister, Payless, and DSW. While it is pretty far to walk, the #20 Bus leaves from the downtown transit station to the mall every half-hour. A list of local restaurants and shops can be found: http://www.downtownfrederick.org/get-it-downtown

International & American food stores

Grocery shopping can be overwhelming the first time you set foot into an American grocery store. You may be surprised by the abundance of choice, or the lack of your favorite foods.

- **Safeway** 927 West 7th St., Frederick. (301) 695-2833. Located closest to Hood College, Safeway is an American grocery chain. They carry many staples for food and household goods.
- **Giant Eagle** Frederick Shopping Center, 1305 W 7th St., Frederick (301) 631-3822. Located about one mile from Hood Campus, Giant Eagle is open 24/7 and has its own pharmacy.
- **Asian Super Market** Patrick Shopping Center, 467 W Patrick St # 10, (301) 846-4463. Like the name says, this market carries groceries popular in Asia.
- **H-Mart**: Off West Patrick Street in the Westridge Square Shopping Center. An international market chain, H-mart has food and goods from Asia, Africa, the Middle East, and Latin and South America.

• Savanna International Market

Frederick Ave, Gaithersburg, MD 20877 (301) 921-1866

• P Seven International Market

Keystown Pike, Frederick, MD 21704 (301) 378-8921

• International Bazaar

International Bazaar serves groceries from Bangladesh, Middle East, Pakistan, India, and Africa. Opening Hours: Mon-Fri: 10:30AM - 9:00PM, Sat: 10:30AM - 9:00PM, Sun: 11:00-8:00PM.

Address: 4 South McCain Drive, Frederick, MD 21703

Aadji & Manten Intl

14650 Southlawn Ln, Rockville, MD 20850 (301) 738-8100

Banking and Finances

Many countries rely totally on cash. In the United States, many people use debit or credit cards to pay for things. If you did not open a bank account before arriving in the United States, you will want to do so as soon as you arrive. It is not advisable to carry large sums of cash money or to keep large sums of money in your apartment or dorm room. It is highly recommended to have an U.S. bank account because it will make payments much easier. Students can usually create bank accounts free of charge.

There are two main types of accounts, although each bank has slightly different policies governing its accounts. Always inquire about a bank's services before deciding on the type of account you wish to open. Take some form of identification when you open an account. If you are a foreign citizen, take your passport.

Financial Terminology

Checking Account - A bank account against which checks may be written.

Savings Account - An account that earns interest on the balance. Money may be deposited or withdrawn, but no checks may be written on the account.

Check - A written order to a bank to pay the amount specified from your checking account.

Credit Cards – A card that allows you to purchase goods on credit. If you have an international credit card, bring it with you.

Debit Cards – a card that grants access to your checking account. Instead of using checks, you can take money from your checking account using a debit card. Usually there is a 4-digit pin number that allows access.

Interest - The amount earned by your money in a savings account or checking account.

Money Order - A draft sold by a bank or post office for a fee. It is used to transfer money from one place to another when it is not advisable to mail a personal check.

Banks in the area

When deciding on a bank, check to see what offers they have for students, and what fees they charge for services. You should be able to open a free checking account at most banks. Some will charge you a fee to use ATMs of other banks.

You will need your passport and student ID to open an account. Some banks may also require a social

security number. It is important to remember that banks may ask for additional documentation because they are ultimately responsible for establishing the identity of their clients.

Documentation to take with you to open your account:

- Your unexpired passport
- Your I-94 card or printout
- Your I-20, DS-2019, or I-797 approval notice
- Any secondary form of identification you may have (e.g., Hood ID, etc.)
- **BB&T** (<u>www.bbt.com</u>) 1 N Market St, Frederick, (301) 698-6109
- Sandy Springs Bank (www.sandyspringbank.com) 14 W Patrick St #125, Frederick, (800) 399-5919
- ➤ **M&T Bank** (<u>www.mtb.com</u>) 26 N Court St, Frederick, (301) 698-7881
- > **Nymeo Credit Union** (<u>www.nymeo.org</u>) 5210 Chairman's Court, Frederick, MD 21703, 240-436-4000
- Sovereign Bank (<u>www.sovereignbank.com</u>) 5099 Corporate Dr., Ballenger Creek, (301) 644-2010
- **Bank of America** (<u>www.bankofamerica.com</u>) 805 W 7th St, Frederick, (301) 698-6028
- SunTrust Bank (<u>www.suntrust.com</u>) 1700 Rosemont Ave., Frederick, (301) 694-6066
- ➤ Wells Fargo (<u>www.wellsfargo.com</u>) 50 Citizens Way, Frederick, 301-644-2106
- ➤ **PNC** (<u>www.pnc.com</u>) 2 E Patrick St, Frederick, (301) 631-1166

Budgeting (approximate costs)

One of the first surprises you will experience in the United States is how much you have to spend on personal items and buying books. Therefore, it is advisable to bring as many essential items as possible. Another point to keep in mind is sales tax. In Maryland you will be charged a 6% sales tax on many items, including some foods, services, clothes, supplies, etc.

U.S. Currency

The U.S. dollar is the basic unit of currency and it consists of 100 cents. Paper currency is available in the amounts of \$1, \$2, \$5, \$10, \$20, \$50 and \$100 dollar bills (notes). Larger notes are issued, but they are hardly ever used. You may have difficulty using a \$50 or \$100 bill. U.S. paper currency is all the same size and color, so you should be very careful when handling it. Coins make up the smaller denominations, and they have been given various names:

- 25 cents (\$0.25): quarter
- 10 cents (\$0.10): dime
- 5 cents (\$0.05): nickel
- 1 cent (\$0.01): penny

Foreign (Non-U.S.) Currencies

It is advisable to carry dollars in some form. You will have to pay for things such as books and supplies when you get to the College, as well as expenses you incur while traveling. It is advisable to have at least \$200 in various denominations of American money while you are traveling to Hood.

Personal Checks or Cash

Personal checks or cash in a foreign currency must be sent away for collection by Frederick banks. There is a fee for converting foreign checks or currency into U.S. currency. If possible, ask the bank in your home country to make a check payable to you in dollars drawn from a U.S. bank. It takes about three to five days for a check in dollars to be sent for collection and returned.

Money Sent from Home

Once you have opened a bank account at a commercial bank in Frederick, you can have money sent directly to your bank account from abroad. The length of time it takes for money to reach the Frederick banks vary widely from as little as three days to as long as several weeks, depending on the country. For the fastest way to get money from home, most banks recommend wiring from a bank there that has offices in the United States. The sender should specify that the money is payable to the student in Frederick when proper Hood identification is shown.

Local Community Resources

The below resources will provide information on the Frederick area, including local events, government resources, sightseeing information, and more.

- Frederick County Tourism Bureau- http://www.visitfrederick.org/visitor-center
- Frederick County local government- https://frederickcountymd.gov/
- Frederick City- http://www.cityoffrederick.com/

Religious life

The Hood College Dean of the Chapel facilitates and supports the religious and spiritual lives of all students, encouraging them explore and develop their faith as they develop their minds. Through worship, service, programs and outreach events, Hood students are encouraged to make vital connections on campus and with the wider community. Some religious events take place on campus, and students will receive emails announcing events in advance.

In Frederick, you will be able to find religious or spiritual services for a wide variety of beliefs. Frederick hosts congregations for many different Christian denominations, several synagogues, and the Islamic Society of Frederick. For information on local places of worship, please contact the Dean of the Chapel at https://www.hood.edu/campus-community/spiritual-life

News sources

With Frederick's proximity to Washington, DC, there are a number of excellent news sources in the area.

National Public Radio (NPR)

NPR is a well-known, intelligent and informative radio news program. You will often be able to hear national and international issues highlighted and explored in a more in-depth manner than you will in the more traditional news programs in the U.S. NPR is a syndicated show, so you can hear it across the country. Locally you can find it on your radio at **88.1 FM (WYPR)** which hosts various NPR programs, such as "Morning Edition" and "Fresh Air." See the website at www.npr.org for more information about the schedule and where to listen to NPR.

Local & National News

For local news as well as some national and international news, you can watch Channels 2, 4, 5 and 13. Cable access TV is provided in each residence hall. Cable TV provides access to many international news sources. If you do not have access to a television, many stations stream using the internet-including top international news sources.

The Frederick News Post is a great resource for the happenings in the Frederick area. Please use this link: http://www.fredericknewspost.com/

The Washington Post is a great resource for the happenings in the DC metro area. Please use this link; www.washingtonpost.com

Daylight savings time

Please be aware that in the U.S., there are two dates on which the time is adjusted to conserve daylight hours. This is easily remembered by the phrase "Fall back and Spring forward." In the spring, usually at 2:00 a.m. on the first Sunday in April, you must re-set your clocks ahead by one hour. In the fall, usually at 2:00 a.m. on the last Sunday of October, you re-set your clocks back by one hour.

Additional Websites and Information

- Studying in the USA: http://studyinthestates.dhs.gov/sevis
- State Department: http://travel.state.gov/
- USCIS: http://www.uscis.gov/working-united-states/students-and-exchange-visitors/students-and-exchange-visitors/students-and-employment
- ICE- United States Immigration and Customs Enforcement http://www.ice.gov/sevis/students
- National Association of Foreign Student Advisors: NAFSA: www.nafsa.org
- SEVIS: http://www.ice.gov/sevis/

Additional Contact Numbers

Dr. Ted Taeyol Oh, PDSO
Director, International Student
Services
oh@hood.edu
(301) 696-3811

Graduate School gofurther@hood.edu (301) 696-3600

Accounting Office accounting@hood.edu (301) 696-3607

Career Center careers@hood.edu (301) 696-3583

Elizabeth Gomer, DSO Director of Admissions gomer@hood.edu 301-696-3406

Dr. April Boulton, DSO
Dean of Graduate School
boulton@hood.edu
(301) 696-3600

Financial Aid Office finaid@hood.edu (301) 696-3411

Registrar's Office (Transcripts & Grade Report) registrar@hood.edu (301) 696-3616

Traci Holland
Associate Registrar – Graduate Admissions
Holland@hood.edu
301-696-3628

Ashley Anderson Registrar andersona@hood.edu

301-696-3620

IT Help Desk helpdesk@hood.edu (301) 696-3622

Bookstore (301) 696-3480

Academic Support Services <u>academicservices@hood.edu</u> (301) 696-3569

Residence Life Mr. Matthew Troutman, Director residencelife@hood.edu (301) 696-3577

Campus Security (301) 696-3548

Emergency: 3111

Student Affairs
Dr. Olivia White
VP for Student Life
Dean of Students owhite@hood.edu
(301) 696-3573

Health and Wellness Center healthcenter@hood.edu (301) 696-3439

Library (301) 696-3909

Disability Services/Kate Gmuer gmuer@hood.edu
(301) 696-3421

Student Life and Activities Ms. Gretchen Nonemaker studentactivities@hood.edu (301) 696-3575

Holidays and Observances in the U.S.

The following is a list of holidays and special days observed in the U.S. Some holidays include the closing of public services such as schools, banks and government offices. Those observances for which Hood College will be closed are listed in red. There are many religious holidays and observances whose dates are variable. These are not listed.

January:

- 1st New Year's holiday (during winter break)
- 3rd Monday Martin Luther King Birthday

February:

- 14th Valentine's Day
- 3rd Monday President's Day

March: 17th St. Patrick's Day

April: 1st April's Fools Day

May:

- 5th Cinco de Mayo
- 2nd Sunday Mother's Day
- Last Monday Memorial Day

<u>Iune:</u> 3rd Sunday Father's Day

Iuly: 4th Independence Day

September: 1st Monday Labor Day

October:

- 2nd Monday Columbus Day
- 31st Halloween

November:

- 11th Veteran's Day
- 4th Thursday Thanksgiving Day

December:

- 25th Christmas (during winter break)
- 31st New Year's Eve (during winter break)

Campus Map



Health Insurance

Health Insurance for International Students at Hood College

Hood College encourages <u>all</u> international students to have adequate medical insurance coverage, either through an overseas student insurance plan or a plan within the United States that will cover you while in the United States. Health services in the United States may be greatly different from your home country, and the cost of visiting a doctor or hospital without insurance may surprise you. To prevent unexpected expenses due to health services, we <u>strongly</u> encourage all students to register in a health insurance plan.

Some students are able to bring insurance from their home country, others cannot. Before coming to the United States you should research the options in your home country, as well as the options available within the United States.

Hood College recommends that all students on nonimmigrant F-1 visas, and their dependents, enroll in a comprehensive health insurance plan, which covers accidents, hospitalization and illness. Even if you are covered by a family medical policy at home, these policies often do not provide the coverage the College feels you need.

Since you, not the College, are responsible for paying whatever medical costs are not covered by your insurance, look carefully at plans before making a decision. We recommend you purchase a health insurance policy that will cover you for accident and illness before coming to campus, or soon after your arrival (if applying for Health Coverage through the United States Health Exchanges).

Domestic students can obtain health insurance through the health care exchanges established pursuant to the Affordable Care Act. Certain immigrant classes are also eligible to register with local Health Exchanges. Information on the Maryland Health Insurance Exchange can be found at https://www.marylandhealthconnection.gov/ or https://www.healthcare.gov/

Another company students have used in the past is ISO International Student Insurance (www.isoa.org). The company offers compressive plans on several levels, which are affordable and easy to register with. You will be able to register with this company prior to entering the United States.

For specific information on health coverage with other exchanges in Virginia, Washington D.C., Pennsylvania, and other states please visit: https://www.healthcare.gov/immigrants/coverage/

In the State of Maryland: https://www.marylandhealthconnection.gov/faqs/ Go to "Immigration Status, Residency and Citizenship" for frequently asked questions about applying as a non-citizen, and what documents are needed to apply for Health Coverage in the State of Maryland.