

FORWARD

Please note – this handbook can be found online at: <http://www.saintleo.edu/international-services>

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

Lawson Jolly, LMHC # MH4058
Director of Counseling Services
deChantal Hall, Office # 123, ext. 8354
lawson.jolly@saintleo.edu
Homesickness, culture shock, personal matters, roommate conflicts, etc

Robert Liddell
Director of Career Planning
St. Edward Hall, Office 102, ext. 8346 / 8247
robert.liddell@saintleo.edu
Career development, life planning skills

Teresa Dadez
Director of Health Center
deChantal Hall, Office # 125, ext. 8347
teresa.dadez@saintleo.edu
Health issues, insurance, illness

Faculty Advisor
Academic advising, registration

Registrar's Office
Saint Edward Hall, ext. 8235
Adding/dropping course, withdrawals, transcripts

Admission Office
Apartment #6 – temporary location, ext. 8283
Admission or Financial Aid matters

Paige Ramsey-Hamacher
Director for Multicultural and International Services
Student Activities Building, Suite #221, Office #216, ext. 8489
paige.ramsey.hamacher@saintleo.edu
Immigration matters, homesickness, culture shock, personal matters

Your RA
Roommate conflicts, Residence Hall issues, homesickness

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FIRST AND FOREMOST

THINGS TO DO WHEN YOU FIRST ARRIVE:

- Meet your Resident Assistant (RA). He or she is there to answer any questions and help you with any problems that you may have with residential life.
- Attend the orientation program. During orientation, you will learn valuable information about Saint Leo University (SLU) and the Tampa Bay area, as well as meet classmates. You will also receive a Saint Leo University *Student Handbook* that is to be used in connection with this handbook. These books are your guides to Saint Leo University and contain important and valuable information.
- Go to the Multicultural and International Services Office - MISO (Suite #221, Office #216) in the Student Activities Building with your I-20, passport and I-94 card so copies can be made. The MISO must have these documents in order to register you in SEVIS.
- If you live on-campus, go to the Campus Mail Room located next to Alumni and Roderick Halls to get your mailbox number and address for here on campus.
- Go to University Technology Services (Phone # from on-campus ext. 8888 and from off-campus: 588-8888) to get your phone and the phone number information, your Saint Leo email address and your laptop computer (if living on-campus).
- Go to TRANE Stop to learn how to pay your school fees and to familiarize yourself with the TRANE Stop operating system and the payment plans available to you.
- Open a checking account (see the section on Banking and Money Matters). Having a checking account is not mandatory, but it will be useful during your stay in the U.S. During orientation you will learn how to open a checking account.
- Get an identification (ID) card. If you apply for a checking account, then you need an ID card to cash personal checks or to pay for merchandise with personal checks. You can obtain a Florida ID card for \$25 from the Florida Driver's License Offices in Tampa or Brooksville; you should call for an appointment or make an appointment online: <http://www.saintleo.edu/resources/international-services/drivers-license-information.aspx>. In addition to a Florida ID, you will be issued a SLU ID during orientation or at the TRANE Stop. Carry your SLU ID with you at all times as it is also your meal card, your library card, your key card for some buildings, and a second form of identification. Your SLU ID allows you to cash checks on campus at the Trane Stop in Saint Edward Hall. With it, you can also check out library books and be admitted to athletic and student events.
- Get your health insurance information and ID card (see the section on Health Insurance). Health insurance is mandatory for all students and the Saint Leo University Insurance Policy can be waived online if you have sufficient US based health coverage. As an undergraduate student, if you do not waive the insurance by the deadline, you will automatically be enrolled in the Saint Leo policy. Graduate students are responsible for procuring their own Health Insurance. If you were not given a policy book and insurance card prior to Orientation, you need to obtain one at TRANE stop in St. Edward Hall.

NOTES:

BANKING AND MONEY MATTERS

THIS SECTION INCLUDES:

- Banking—checking and savings accounts
- Credit cards
- U.S. currency and coins

BANKING

CHECKING ACCOUNTS

In the U.S., many purchases are also paid for by check cards or debit cards. These cards are accepted at most places that accept Visa or MasterCard. The purchases made on these cards are deducted from your checking account.

In the U.S., many purchases are also paid for by check. Personal checks are accepted nearly everywhere except at some restaurants, convenience stores, and gasoline stations. Two forms of identification, such as your student ID card, Florida ID card, or driver's license, are usually required when you pay for purchases with a check. It is in your best interest to open a checking account as soon as possible. The bank representative will explain the check-writing process to you. Do not hesitate to ask questions. Opening a checking account allows you to access your funds, while eliminating the need for traveler's checks or large sums of money.

- Once a month you will receive a statement from your bank. This statement lists all transactions (cash and check deposits, cash and check withdrawals, service fees, etc.) associated with your account in the past month. It also shows the balance of funds that remain available in your account at the time the statement was completed. Not all banks return the canceled checks (checks you have written), but you can request photocopies if you need them. Most banks, however, charge a fee for the photocopying service. Ask a bank representative to find out the exact amount of this fee. Your checks can take the place of receipts and should be saved for seven years as proof of payment. If you have online access to your account, you usually can view the front and back of checks posted from your account.
- “Bouncing” a check means writing a check for more money than you have in your checking account. Most banks charge a \$30 fee for every check that bounces. **REPEATED OFFENSES ARE SEVERELY PENALIZED AND MAY RESULT IN YOUR BEING CHARGED WITH A CRIME AND HAVING TO APPEAR IN A COURT OF LAW.** Always be sure that when you write a check, you have more than the amount of the check in your account. Also, if your balance falls below the minimum balance amount set by the bank, a service charge is deducted from your account.
- As a service to you, Saint Leo University allows you to cash a personal check on campus. The Trane Stop in Saint Edward Hall is open Monday through Friday from 8:30 to 4:00PM. You may cash one check per day with a maximum amount of \$150 U.S.

BANKING AND MONEY MATTERS

SAVINGS ACCOUNTS

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

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

- convenience of location to you
- minimum amount required to open a checking account
- minimum monthly balance required to avoid the bank closing your account or paying a service charge
- bank lobby hours of operation
- drive-in hours of operation
- monthly service charge
- charge on returned checks
- price of purchasing checks
- minimum amount required to open a savings account and the rate of interest
- use and location(s) of automated teller machines (ATMs)
- amount for fees such as the overdraft fee

BANKING AND MONEY MATTERS

Some of the banks in the area are listed below. Check the telephone book's Yellow Pages for other banks and locations. Every bank has different types of accounts to meet the different needs of its patrons.

Suntrust Bank

11704 US Hwy 301, Dade City (782-1502)
or 13844 7th St., Dade City (782-1502)

Bank Of America

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

Wells Fargo Bank

11938 Curley St., San Antonio (521-6270)
or 14210 7th St., Dade City (521-6200)

First National Bank of Pasco

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

Community National Bank

14045 7th Street, Dade City (521-0715)

San Antonio Citizens Federal Credit Union

37925 Church Ave. Dade City (521-5606)

CREDIT CARDS

Credit cards are often called "plastic money" because they are made of plastic and can be used in place of money or a check. The three most widely accepted credit cards are VISA, MasterCard, and American Express. You may apply for a credit card at your bank. Once you have your card, you can pay for purchases at many businesses by showing the card and signing the bill.

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

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

Some credit cards can be obtained without an annual fee.

BANKING AND MONEY MATTERS

U.S. CURRENCY AND COINS

PAPER CURRENCY

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

COINS

1 cent = a penny (small and copper in color)

5 cents = a nickel (larger than a penny and silver in color)

10 cents = a dime (smallest silver coin)

25 cents = a quarter (larger than a nickel and silver in color)

50 cents = a half-dollar (larger than a quarter and silver in color, but not commonly used)

100 cents = a silver dollar (larger than a half-dollar, but not commonly used)

NOTES

THE STUDENT VISA AND THE I-20 FORM

New students who are not permanent residents of the United States or U.S. citizens are required to have a student visa to enter the United States to study. The student visa or F1 status may be obtained only if the student has a valid I-20 Form (F status) from the college or university the student plans to attend. The initial I-20 Form is issued by the Multicultural and International Services Office at Saint Leo University.

It is very important that you keep your I-20 Form and I-94 Card with your passport at all times.

Currently enrolled students who wish to go home for the holidays or to travel outside the United States are required to have their I-20 validated prior to departure from the United States. Please see Paige Ramsey-Hamacher in the Multicultural and International Services Office for validation. Requests for verification need to be made at least 15 days prior to departure. Do not wait until the day you plan to leave to try to obtain validation. Failure to obtain proper authorization to return to Saint Leo University will prevent you from gaining re-entry into the United States.

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

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

ENTRY AND EXIT FROM THE U.S.:

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

DISTANCE EDUCATION:

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

CONCURRENT ENROLLMENT:

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

REDUCED COURSE LOAD:

- Students must be taking a full time course load of no less than 12 credit hours (undergraduate) or 6 credit hours (graduate) per semester. The following discusses times when it may be acceptable to fall below full time status.
- Students may reduce their course load below full time for 2 reasons: academic or medical. In both cases, they must first obtain authorization from the MISO **before** they drop any classes.
- Academic reasons, such as initial difficulty with English or reading requirements, unfamiliarity with American teaching methods, or improper course level placement, permit the MISO to authorize the student to reduce his/her course load to 6 hours for one term only per academic level. Such students must resume a full course load the next term, including summer
- Students who fall ill or need to take maternity leave may be authorized by the MISO to reduce their course load or take no classes at all for up to 12 months total per academic level. Such students must provide the MISO with a letter from a licensed Medical Doctor, Doctor of Osteopathy, or a licensed Clinical Psychologist before dropping courses. The MISO must re-authorize reduced course load for illness before each term begins with new documentation from the medical provider.

- Students must notify the MISO at the beginning of the term in which they return to class full time after taking a reduced course load to avoid falling out of status.
- Students may take a reduced course load in their final term if only one or two classes are needed to complete the degree — but may not continue to be enrolled only for administrative purposes if all degree requirements are met (thesis/dissertation has been defended and approved).

EXTENSIONS:

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

TRANSFER:

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

EMPLOYMENT:

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

REINSTATEMENT:

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

NAME/ADDRESS REPORTING:

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

F-2 DEPENDENTS:

- F-2 spouses may not engage in full-time study; only study that is avocational or recreational, which means study undertaken for a hobby or study that is “occasional, casual or recreational in nature.”
- F-2 children may only engage in full-time study in grades K-12.
- F-2 spouses or children enrolled full-time beyond the K-12 level prior to January 1, 2003, may continue studying full time but must submit an I-539 for Change of Status to F-1 to USCIS on or before March 11, 2003, or he/she will be in violation of F-2 status.

SCHOOL REPORTING:

Saint Leo University must report to USCIS within 21 days of the occurrence:

- students who fail to maintain status or complete program
- students/dependents name and/or address change
- students graduating prior to I-20 end date
- disciplinary action taken against students convicted of a crime
- any other request made by SEVIS re: student status

Each term, no later than 30 days after registration ends, Saint Leo University must report to USCIS:

- if students are enrolled, dropped below full course of study without DSO authorization, or failed to enroll
- current address of all enrolled students
- start date of students' next term

Please take care to follow the regulations of your F-1/F-2 status at all times— if you have any questions, contact the Multicultural and International Services Office by e-mail: paige.ramsey.hamacher@saintleo.edu or phone: (352)588-8489.

EMPLOYMENT

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

Post-Completion Practical Training (OPT): The United States Government does allow F1 status students to work for 12 months upon completion of their degree requirements. The job must be directly related to the student's major. Interested students should contact Paige Ramsey-Hamacher, Associate Director of Campus Life for International Services, more than 90 days before graduation. Students can also look at the OPT link on the International Services website for more details: <http://www.saintleo.edu/resources/international-services/employment-before-and-or-after-graduation.aspx>

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

APPLICATION FOR PERMANENT RESIDENCY AND US CITIZENSHIP

It is very difficult to obtain permanent residency or citizenship unless you have an immediate relative with either permanent residency or citizenship living in the United States. If you would like more information about applying for residency or citizenship, please contact the local USCIS office, 5524 W. Cypress St., Tampa, FL 33607 or telephone at 1-800-375-5283. You can also access their website at <http://uscis.gov/graphics/index.htm> . If you are serious about applying for permanent residency or citizenship, it is also recommended that you contact an immigration attorney (lawyer).

For more information on these matters visit: <http://www.saintleo.edu/resources/international-services/immigration-information.aspx>

NOTES:

ARRESTS, CONVICTIONS AND IMMIGRATION CONSEQUENCES

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

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

<http://www.leg.state.fl.us/Welcome/index.cfm?CFID=211235106&CFTOKEN=88010610>

What “criminal activity” has Immigration consequences?

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

What are the consequences of “criminal activity”?

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

How do I avoid these consequences?

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

If you do find yourself in this situation, the Multicultural and International Services Office can help you find a competent criminal attorney who is familiar with immigration regulations. For more information, contact the Multicultural and International Services Office at 588-8489 or paige.ramsey.hamacher@saintleo.edu.

This page is courtesy of information from Loyola University New Orleans – Center for International Education

ADJUSTMENT AND CULTURE SHOCK ISSUES

JETLAG

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

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

CULTURE SHOCK

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

For some people, the bout with culture shock is brief and hardly noticeable. These are usually people whose personalities provide them with a kind of natural immunity. For most of us, however, culture shock is something we have to deal with at the beginning of our stay abroad. It may surprise you that culture shock is a real health issue when traveling abroad. Traveling through time zones and for long periods of time, facing new values, habits and methods of daily life can leave travelers impatient, bewildered and depressed.

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

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

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

- ◆ It does not result from a specific event or series of events. It comes instead from the experience of encountering ways of doing, organizing, perceiving or valuing things which are different from yours and which threaten your basic, unconscious belief that your enculturated customs, assumptions, values and behaviors are "right."

- ◆ It does not strike suddenly or have a single principal cause. Instead it is cumulative. It builds up slowly, from a series of small events which are difficult to identify.

Culture shock comes from:

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

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

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

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

Not everyone will experience this severe a case of culture shock, nor will all these symptoms be observed. Many people ride through culture shock with some ease, only now and again experiencing the more serious reactions. But many others don't. For them it is important to know (1) that the above responses can occur, (2) that culture shock is in some degree inevitable, and (3) that their reactions are emotional and not easily subject to rational management. This knowledge should give you a better understanding of what is happening to you and buttress your resolve to work at hastening your recovery.

There is a tool which will be very useful to you in all stages of your travels, while in the U.S. and when you return to your home country. Please utilize this website. It will assist you immensely in understanding your expectations about study abroad and in coping with culture shock and reverse culture shock as well. The website is called "What's Up With Culture?" and the address is: <http://www2.pacific.edu/sis/culture> . There are two other websites which will assist you in learning more about the culture and customs of the US and how to adjust and these are: <http://www.educationusa.info> and <http://www.edupass.com/> .

HOMESICKNESS

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

NOTES:

THIS SECTION INCLUDES:

- Food and Cooking
- Local Room Accommodations

FOOD AND COOKING

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

There are several ways to make this adjustment easier. One of these is to submit your favorite recipes to Sodexo Dining Services. If this option interests you, contact Rich Vogel, Dining Service Manager, in his office in the Student Community Center, or telephone him at ext. 8421.

Cooking is prohibited in all residence halls except the new apartments. In November, the campus has an International Night (Feast for the World), and on that day, all students interested in cooking a dish from home can do so for the entire campus to enjoy. Check in with the Multicultural and International Services Office regarding the dates that this will occur and let us know if you want to cook for that day.

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

LOCAL ROOM ACCOMMODATIONS

If you are not planning to return home during the holidays when the residence halls are closed, then you must find other room accommodations. If you want to remain in the area, an option is available to you. If you call ahead of time, you can rent a room at Holy Name Monastery (call Sr. Mary David Hydro at (352) 588-8320). Also, relatives or out-of-town guests who come to visit you may rent rooms from the Monastery.

NOTES:

THIS SECTION INCLUDES:

- Faxes, postal service and packages
- Churches
- Ethnic restaurants
- Ethnic grocery stores
- Transportation
- Weather

FAXES, POSTAL SERVICE, AND PACKAGES

FAXES

A facsimile (FAX) machine is located in the Office of Student Services in the Student Activities Building (SAB).

POSTAL SERVICE

All residential students will get a Post Office Box when they arrive at Saint Leo University. The P.O. Boxes are located in the Campus Mail Room located next to Alumni and Roderick Halls.

UNITED PARCEL SERVICE

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

CHURCHES

Catholic Churches

University Ministry Mass in Saint Leo Abbey—Sunday Mass: 7:00 p.m.

Holy Name Monastery—Saint Leo, Sunday Mass: 10:30 a.m.

Saint Leo Abbey—Saint Leo, Sunday Mass: 10:00 a.m.

St. Anthony of Padua—San Antonio, Saturday Mass: 5:30 p.m.
Sunday Mass: 7:30 a.m. and 10:00 a.m.

St. Rita Catholic Church—corner of 14th St. & Robinson St., Dade City, Saturday Mass: 4:30 p.m.; Sunday Mass: 8:00 a.m. and 10:30 a.m. **Spanish Mass:** Wednesday: 7:30 p.m. and Sunday: 5 p.m.

Sacred Heart Catholic Church---32145 Saint Joe Rd. Dade City (588-3641)

St. Anne's Catholic Church---4142 Treiman Blvd. Dade City (583-2550)

Protestant Churches

First United Methodist Church—37628 Church Ave., Dade City
(567-5604) Sunday Worship: 10:30 a.m.

First Presbyterian Church—37412 Church Ave., Dade City (567-2591)
Sunday Worship: 9:30 a.m.

Community United Methodist Church—32606 Michigan Ave., San Antonio (588-0322)
Sunday Worship: 9:00 a.m.

Christian Churches

Church of Christ---14303 12th Street Dade City (567-1472)

Primera Iglesia Hispana Discipulos De Cristo---38250 River Rd. Dade City (518-0605)

Church of God of Prophecy—Hwy 52 West, Dade City (567-0544)

Living in Faith Fellowship Full Gospel—36134 Clinton Ave., Dade City (567-0276)

Calvary Assembly of God—13544 Hwy 98 Bypass, Dade City (567-2038)

Sunday Worship: 8:30 a.m., 10:30 a.m., 6:00 p.m.

Wednesday Worship: 7:00 p.m.

Episcopal Churches

St Mary's Episcopal Church—37637 N 11th St., Dade City (567-3888)

Office: 37637 Magnolia Ave. Dade City

Sunday Worship: 7:45 a.m., 10:00 a.m.

Thursday Worship: 10:00 a.m.

Lutheran Churches

Shepherd of the Hills Lutheran Church—37015 Orange Valley Lane, Dade City (567-8424)

Sunday Worship: 10:00 a.m.

Baptist Churches

Blanton Baptist Church---17351 Hyland Ln. Dade City (521-7047)

Calvary Baptist Church---14312 17th St. Dade City (521-0653)

First Baptist Church—37511 Church Ave., Dade City (567-3265)

Sunday Worship: 9:15 a.m., 10:45 a.m., 6:00 p.m.

Wednesday Worship: 6:30 p.m.

First Baptist Church of Ridge Manor---34132 Ridge Manor Blvd. Dade City (583-4140)

Grace Baptist Church---10011 US Hwy 301 Dade City (567-6436)

New Hope Baptist Church--21431 US Hwy 301 Dade City (583-2002)

Northside Baptist Church---37047 Lock St. Dade City (567-1326)

Pasadena Baptist Church---35845 Clinton Ave. Dade City (521-0545)

Piney Grove Baptist Church---31027 SR 52 Dade City (588-2091)

St. John Missionary Baptist Church---14549 8th St. Dade City (567-3807)

St. Paul Missionary Baptist Church---14518 7th St. Dade City (567-6565)

Temple Baptist Church---37253 Clinton Ave. Dade City (567-9444)

*Withlacoochee Missionary Baptist Church---41946 Cumpressco Grade Rd.
Dade City (523-1220)*

CHURCHES IN TAMPA

Baha'i

Baha'i Faith—Brandon (813-654-8677)

Buddhist

International Sangha Bhiksu Buddhist Association—5607 Town & Country Blvd.
(813-885-9385)

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

Eastern Orthodox

Holy Protection Ukrainian Orthodox Church—3820 Moores Lake Rd., Plant City
(813-659-0123)

St. Elizabeth Orthodox Church—515 Wilbur St., Brandon (813-643-9833)

Hindu

Hindu Temple of Florida—5509 Lynn Rd. (813-962-6890)

Vishnu Mandir—311 Palm Ave. E. (813-221-4482)

Hispanic

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

Islam

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

Jewish

Congregation Kol Ami — 3919 Moran Road (813-962-6338)

Spanish Speaking

Iglesia Bautista Redencion —5609 Lois Ave. N (813-884-8099)

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

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

Syrian

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

LIVING IN THE AREA

ETHNIC RESTAURANTS IN DADE CITY, SAN ANTONIO, and ZEPHYRHILLS

Great Thai (Thai food) - 35354 State Road 54, Zephyrhills, FL 33541 (813-782-6048)

China Buffet - 12546 US Highway 301 South (567-8088)

Silver Dragon American Chinese - 13042 S. US Hwy 301 (567-2804)

Pancho's Villa Mexican Restaurant - 32804 Pennsylvania Ave. San Antonio (588-3037)

La Pasadita— 14748 US 98 Bypass (521-5990)

Hong Kong Restaurant - 7821 Gall Boulevard, Zephyrhills (813-779-8088)

Piccola Italia— 37502 SR 54 W., Zephyrhills (813-782-2856)

The Golden Panda Restaurant & Buffet —37915 Eiland Blvd., Zephyrhills (813-779-1581)

BEAUTY SUPPLY STORE WITH ETHNIC PRODUCTS IN ZEPHYRHILLS

Jiny's Beauty Supply—38518 County Road 54, Ste. 3, Zephyrhills (at the corner of CR 54 and 12th Street / Wire Road (813-782-2007)

ETHNIC GROCERY STORES IN TAMPA

Asian Foods Inc.—5025 Fowler Ave. E. (813-989-9892)

Caribbean One-Stop Grocery Inc.—5010 15th St. N. (813-238-1458)

Din Ho Market—8502 Armenia Ave. N. (813-933-7230)

Dong Phuong Oriental Food Market—3638 Henderson Blvd. (813-874-0526)

East-West Natural Foods, Inc.—11136 N. 30th St. (813-977-2270)

First Oriental Market—4205 Waters Ave. W. (813-882-4668)

Kim Brothers Oriental Supermarket—4021 Hillsborough Ave. W. (813-886-8989)

La Altagracia Grocery—2805 12th St. N. (813-229-1109)

La Especial Grocery—2741 Columbus Dr. W. (813-877-3542)

La Mercedes Supermarket—6724 Hanley Rd. (813-882-9497)

La Teresita Grocery—3302 Colombus Dr. W. (813-877-4393)

Latin Touch Spanish Grocery—736 Brandon Blvd. W. (813-681-7995)

Los Amigos Grocery & Meats—2223 Stuart (813-248-9848)

Oceanic Oriental Supermarket —1609 N. Tampa Street (813-254-2041)

Oriental Grocery—7034 Hillsborough Ave. W. (813-885-3786)

Oriental Market—1202 S. Dale Mabry Hwy. (813-251-1880)

Sahara Cafe (Middle Eastern food)—4914 E. Busch Blvd. (813-989-3612)

LIVING IN THE AREA

Vietnam Market—4807 Himes Ave. S. (813-832-3790)

TajMahal Grocery—4936 Busch Blvd. E. (813-987-9755)

Dunbar Enterprise—West Indian Foods — 5922 Florida Ave. N. (813-237-1770)

TRANSPORTATION

TAXI

Some students have difficulty finding transportation. Hiring a taxi is one option to consider if you need to get off campus. Two taxi companies in the area are Red Carpet Taxi (352-523-4199 Day; 352-458-3154 Night) and Friendly Taxi (813-783-8888). To get an estimate on the cost of the service, call the company and tell them where you want to go.

SLU VAN

Saint Leo has several vans in its university motor pool which are used often for weekly trips to various off-campus locations and trips such as trips to Dade City stores; Wal-Mart; and the Groves. At the beginning of the school year and at university breaks (not including Spring Break), the Campus Safety office will offer airport shuttles at no cost to the student at **specified dates and times**. In order to take advantage of this service, students can call the Campus Safety office, well in advance of their departure, at 588-8432 to find out the shuttle schedule and reserve a space on it. This schedule has already been set for the upcoming academic year and is available online at: <http://www.saintleo.edu/resources/campus-security-safety/airport-shuttle-information/holiday-airport-shuttle-information.aspx> .

CARS

Cars provide the most convenient way to get around the area, but unless you have an ample supply of money to pay for the car, insurance, driver's license, fuel, and repairs, it is advised that you do not purchase a car. Florida law requires that every driver obtain a driver's license by taking both a written and driving skills exam. The fee for the license is \$48. This license is only valid while you have a valid I-20 or DS2019. You will not receive your Florida ID card or Driver's License the day you go to the Driver's License office. You must bring with you two proofs of residence which can include a cell phone bill with your address in the US (no PO boxes). Go to the website to get more information on what you need to bring with you to the office in order to get your Driver's license or Florida ID card: <http://www.flhsmv.gov/dcl/faqkeys.html>. The office will scan your documentation and then send your card to you once they have verified all your documentation.

Important Note: You must have a valid driver's license to drive and own a vehicle. A *Florida Driver's Handbook* is available, free of charge, at the Florida Driver's License Office or online at <http://www.hsmv.state.fl.us/>. Call the office for Information and Appointments [2814 East Hillsborough 33610-4411: (813)272-3773] for more information and directions. You must also purchase a license plate and registration tag for your car. These are available in the Tax Collector's office, East Pasco Government Center - 14236 Sixth Street, in Dade City (521-4360).

Remember these points when purchasing a car:

- Take along a friend who has had experience buying a car.
- Do not be talked into buying a more expensive car than you can afford.
- Do not believe everything you hear from a salesperson. If car dealers were not making a profit, they would be out of business.
- Test drive the car yourself. Make sure it is insured, however, before you drive it.
- Look for rust and dents on the car's body; test the windshield wipers, windows, directional signals, heater, air conditioner, and head, tail, and brake lights to make sure they work.
- Get a mechanic's opinion on the engine, brakes, clutch, transmission, etc. A thorough check will cost about \$80, but is well worth it.
- When buying from an automobile dealer, get a written guarantee that the dealership will pay in full for all repairs needed within 30 days of the purchase.
- Compare prices offered at the different car dealerships and used car lots.

LIVING IN THE AREA

- Check the history of a used car to determine whether it had been used as a rental, taxi, police, or family car.
- Do not always believe the mileage on the odometer.
- Remember to register your car with Saint Leo so that you can obtain your parking decal and avoid parking tickets.

Insurance

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

Private insurance companies are listed in the telephone book's Yellow pages under "Insurance—Automobile." You should consult at least three different insurance agents before choosing a policy to get the best price. Several factors, such as age of the driver and the value of the car, are used to determine the cost of the insurance policy.

WEATHER

The weather in south Florida is ever changing. For example, in our winter, one day could be warm and sunny, but the next could be cold and rainy. The hot season (summer) is from mid-April until mid-October. Daytime temperatures generally range from 90 (32.2°C) to 100°F (37.8°C) accompanied by very high humidity. The nighttime temperatures usually drop to 70°F (21.1°C).

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

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

NOTES:

LIVING IN THE UNITED STATES

THIS SECTION INCLUDES:

- Clothing sizes
 - women's
 - men's
- Cooking Measures
- Measuring Units and Conversions
- Grocery Shopping
- Health Insurance

CLOTHING SIZES

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

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

WOMEN'S CLOTHING SIZES

<i>Comparative Sizes</i>	<u>Dresses, coats, suits, and skirts Junior sizes(women over 5'6" tall)</u>					
USA	7	9	11	13	15	
England	9	11	13	15	17	
European	34	36	38	40	42	
	<u>Misses sizes (women 5'2" to 5'8" tall)</u>					
USA/England	8	10	12	14	16	
European	34	36	38	40	42	
	<u>Shoes</u>					
USA	5-5½	6½-7	7½-8	8-8½	9	9½-10
European	36	37-38	38 - 39½	39 - 40	40½	41-42
United Kingdom	3½ - 4	5 - 5½	6- 6 ½	6½ - 7	7½	8 - 8½

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

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

LIVING IN THE UNITED STATES

MEN'S CLOTHING SIZES

Comparative sizes

	<u>Coats and pajamas</u>				
USA/England	36	38	40	42	44
European	46	48	50	52	54

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

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

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

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

Shirts are sold according to neck measurement (in inches), and sleeve length if long sleeved (number of inches from the center of the top of the back, across the shoulder, and down the arm to the bottom of the cuff). For example, 15x32 means 15 inches around the neck and 32 inch sleeve length.

Pajamas are often marked in sizes A, B, C, and D. The smallest is A and the largest is D. Suits are sold according to the chest and waist measurements and come in short, medium, or long lengths. Always try on the suit and check for fit in front of a mirror. The salesperson will be able to tell you what size you should wear.

COOKING MEASURES

OVEN

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

STOVE

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

LIVING IN THE UNITED STATES

MEASURING UNITS

DRY MEASURE

Equivalencies

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

LIQUID MEASURE

Equivalencies

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

VOLUME MEASUREMENTS

Common abbreviations

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

Approximate equivalencies

1 gallon = 4 liters	1 quart = 1 liter
1 pint = ½ liter	1 ounce = 30 cubic centimeters
1 tablespoon = 15 cc	1 teaspoon = 5 cc

LINEAR MEASUREMENTS

Common abbreviations

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

Equivalencies

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

Conversions

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

Centigrade to Fahrenheit

multiply Centigrade degrees by 9/5, then add 32

Fahrenheit to Centigrade

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

LIVING IN THE UNITED STATES

GROCERY SHOPPING

For your convenience, many grocery stores offer check-cashing facilities and debit card facilities, but before a store will cash your check, you have to apply for a check-cashing card that is issued by each individual store. Often the cards are not issued for a couple of weeks. To pay for your groceries with a check, you may need a check-cashing card but most stores will take a personal check if you can show them your driver's license or Florida ID. Usually it is easiest to use your ATM / Check card which has the Visa or MasterCard logo and you can purchase groceries that way.

FOOD PACKAGING

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

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

Fresh fruit and vegetables are usually sold by the pound. Typically, you put the amount of each item you wish to buy in separate bags that are located in the produce area. These bags are then weighed and priced at the checkout counter. To save a little money, buy only fruit and vegetables that are in season. Vegetables such as radishes, cucumbers, and corn are in season only in the summer (June to August). You might save some money by purchasing fruit or vegetables called "day-old" or "seconds," which are too ripe to sell at normal prices but are not rotten.

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

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

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

NOTES

LIVING IN THE UNITED STATES

HEALTH INSURANCE

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

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

Students coming to University Campus for the 2012 Fall semester will be charged \$1,078.00 for coverage from August 1, 2012 to July 31, 2013. Students enrolled in the 2012 Fall semester must waive the insurance no later than September 10, 2012. For students entering in the Spring 2013 semester, the cost is \$810, which provides coverage from January 1 – July 31, 2013. Students enrolled in the Spring semester must waive the insurance no later than January 25, 2013.

Students with health insurance coverage provided through either a group or individual plan comparable to the University's insurance policy, may waive** the University program. Insurance coverage provided by a non-US company or through a travel medical policy will not be considered valid for waiver purposes. The insurance waiver must be completed by September 10, 2012 for students entering in the Fall semester and January 25, 2013 for students entering in the Spring semester. There will be no exceptions to these deadlines. If you experience issues with the waiver please visit Trane Stop or call 352-588-7486.

To **waive coverage under the University plan you must complete the online waiver at:
<http://www.gmsouthwest.com/schools/stleo>.

Another option that you could consider is Study USA healthcare, for which you could contact John Tolson (john@jwtings.com). If you would like to consider alternative sources you may visit <http://www.nafsa.org/resource/library/default.aspx?id=8823> before committing to any insurance plan be sure to scrutinize the policy carefully and if possible get a second opinion. Health insurance assures that all students have access to surrounding medical facilities. However, it does not guarantee that you will not be asked for immediate payment; however it does guarantee that a doctor will treat you.

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

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

NOTES

OTHER HELPFUL HINTS

Each month, the Student Activities office puts up an activities calendar which announces on-campus activities, such as campus and professional organization meetings, cultural and sporting events, and other university information. The activities calendars are distributed widely across campus. Calendars are posted in the Student Involvement Office and the Student Services lobby (both located in the Student Activities Building), in deChantal Hall, in Crawford Hall, Lewis Hall, St. Francis Hall, and Campus Safety, and posted on all campus bulletin boards and in the Student Community Center. The calendar is also on the website each month (www.saintleo.edu/si). To get the most up-to-date information about activities, please be sure to check the online calendar.

The student newspaper, *The Lion's Pride*, is published once a month and includes articles about campus events. Newspaper stands are located around campus including the Student Services lobby (Student Activities Building) and in Lewis Hall.

When you are shopping for food, clothes, a car, etc., you should compare prices. Often identical articles vary in price from store to store.

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

Worn heels and soles of shoes may be replaced at a shoe repair shop for a nominal fee. A shoe repair will save shoes that you may have otherwise thought worn out. Replacing heels costs between \$8 and \$11 for women's shoes, and between \$14.50 and \$18 for men's shoes. A shoe repair shop in Tampa is Shoe Doctors (University Square Mall, Telephone: 813-971-3087).

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

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

- Keep window screens tightly closed and repair all holes.
- Do not leave food or unwashed dishes out in the open.
- Immediately dispose of garbage bags that contain food residue.
- Wash all soiled clothes as soon as possible, especially if milk has been spilled on them.
- Keep all foods in tightly closed plastic or glass containers.
- Inform your RA about any repairs that may be necessary.
- When standing in the grass, be sure not to stand on an ant hill. Fire ants can bite and cause painful sores on the skin.

NOTES