<table>
<thead>
<tr>
<th>CONTENTS</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Students &amp; Scholars Staff and Office Locations</td>
<td>3</td>
</tr>
<tr>
<td>Need Help? On Campus Contact Information</td>
<td>4</td>
</tr>
<tr>
<td>Local Resource List For New York City</td>
<td>5-9</td>
</tr>
<tr>
<td>Pace “BankMobile” Card</td>
<td>10</td>
</tr>
<tr>
<td>Money Matters</td>
<td>11</td>
</tr>
<tr>
<td>Protecting Yourself From Identity Theft</td>
<td>12</td>
</tr>
<tr>
<td>J-1 Student Employment</td>
<td>13-14</td>
</tr>
<tr>
<td>Social Security Number (SSN) &amp; Applying For SSN</td>
<td>15-16</td>
</tr>
<tr>
<td>Health Insurance &amp; University Health Care (UHC)</td>
<td>17-18</td>
</tr>
<tr>
<td>Counseling Center</td>
<td>18</td>
</tr>
<tr>
<td>Cultural Adjustment</td>
<td>19-21</td>
</tr>
<tr>
<td>NYC Campus Map</td>
<td>21</td>
</tr>
</tbody>
</table>
International Students & Scholars (ISS)

International Students & Scholars staff members are available to work with students to answer questions about immigration regulations and process the paperwork necessary for traveling, employment authorizations, and other immigration-related services. We are also available to speak with you about any questions or concerns you might have about living in the United States and successfully completing your studies at Pace. Advisors are available for walk-in times and appointments – to schedule an appointment please call (212) 346-1368 for both the New York City and Westchester campuses.

ISS Staff

Mira Krasnov
Director, PDSO/RO
mkrasnov@pace.edu

Jill Stephenson
Assistant Director, DSO/ARO
jstephenson@pace.edu

Sabrina Spanier
International Student Advisor, DSO/ARO
sspanier@pace.edu

Garfield Benjamin
International Student Advisor, DSO/ARO
gbenjamin@pace.edu

ISS Office Locations

<table>
<thead>
<tr>
<th>International Students &amp; Scholars New York City Campus</th>
<th>International Students &amp; Scholars Westchester Campuses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pace International&lt;br&gt;163 William Street&lt;br&gt;16th Floor&lt;br&gt;New York, NY 10038&lt;br&gt;Email: <a href="mailto:intlnyc@pace.edu">intlnyc@pace.edu</a>&lt;br&gt;Telephone: 1-212-346-1368</td>
<td>Pace International&lt;br&gt;861 Bedford Road&lt;br&gt;Kessel Student Center, Room 212&lt;br&gt;Pleasantville, NY 10570&lt;br&gt;Email: <a href="mailto:intlwest@pace.edu">intlwest@pace.edu</a>&lt;br&gt;Telephone: 1-212-346-1368</td>
</tr>
</tbody>
</table>
Need Help With...

...immigration matters?
International Students & Scholars
163 William St., 16th Floor
(212) 346-1368

...registering for classes?
1st Year Undergrad Students:
Center for Academic Excellence
163 William St, 17th Floor
(212) 346-1386

Graduate Students:
Lubin School of Business
1 Pace Plaza, 4th Floor
(212) 618-6440

Dyson School of Arts & Sciences
41 Park Row, 16th Floor
(212) 346-1518

Seidenberg School of Computer Science & Information Systems
163 William St., 2nd Floor
(212) 346-1687

...getting a Pace ID card?
Pace OneCard Office
(212) 346-1812

...immunization concerns?
University Health Care Unit
41 Park Row, Suite 313
(212) 346-1600

...joining student clubs or organizations?
Campus Activities
41 Park Row, 8th Floor
(212) 346-1590

...health insurance?
International Students & Scholars
163 William St., 16th Floor
(212) 346-1368
or call The Allen J. Flood Insurance Companies, Inc.
(800) 734-9326 ext. 9225

...cultural adjustment & other personal matters?
Counseling Center
156 William St., 8th Floor
(212) 346-1526

...finding on-campus employment?
Student Employment/Human Resources
110 William Street, 11th Floor
(914) 923-2730

...housing?
Office of Housing & Residential Life
1 Pace Plaza,
Maria’s Tower, 5th Floor
(212) 346-1295

...coursework?
Tutoring Center
163 William St., 17th Floor
(212) 346-1329

...English language skills?
English Language Institute
163 William St., 21st Floor
(212) 346-1562

...academic advisement?
Lubin Academic Advisement
1 Pace Plaza, 4th Floor
(212) 618-6440 Graduate
(212) 618-6550 Undergraduate

Dyson Student Advisement and Mentoring
41 Park Row, 16th Floor
(212) 346-1518

Seidenberg School of Computer Science & Information Systems
163 William St., 2nd Floor
(212) 346-1687

...English placement testing (for graduate students)?
Writing Center
English Department
(212) 346-1402
NYC Local Resource List

Health Resources

Pace University Health Care Unit
41 Park Row, Suite 313, (212) 346-1600
http://www.pace.edu/college-health-professions/university-health-care
Services available to students include health education, health assessment with complete physical examinations, women’s health care, immunizations, diagnosis and treatment of illnesses such as sore throat, cough or other infections, first aid for minor injuries, and management of chronic health problems such as high blood pressure. The deductible will be waived for international students with Pace University’s health insurance coverage. Please call to make an appointment.

New York-Presbyterian/Lower Manhattan Hospital
170 William St., (212) 312-5000
69 Gold St. (Emergency Department), between Spruce and Beekman Streets, (212) 312-5070

Duane Reade Pharmacy
250 Broadway at Park Place, (212) 571-4511
Store open every day 24 hours. Pharmacy open Mon-Fri 7am-8pm, Sat 9am-6pm, Sun 10am-5pm

CVS Pharmacy
129 Fulton St., at Nassau St., (212) 233-5023
Store open every day 24 hours. Pharmacy open Mon-Fri 8am-9pm, Sat-Sun 9am-6pm.

Postal & Shipping Services

United States Post Offices
26 Federal Plaza, between Broadway and Lafayette St., (212) 608-2420
Mon-Fri 9am-4pm. Closed Sat-Sun.
90 Church Street, between Barclay and Vesey Sts., (212) 330-5313
Mon-Fri 8am-8pm, Sat. 8:15am-3:45pm. Closed Sun.

Federal Express (FedEx)
110 William St., between John and Fulton Sts., (212) 766-4646
Mon-Fri 7:30am-9pm

United Parcel Services (UPS)
82 Nassau St., between Fulton and Dey Sts., (212) 406-9010
Mon-Thu 8am-8pm, Fri 8am-6pm, Sun 10am-6pm. Closed Sat.
**Banks**

**Chase Bank**  
253 Broadway, corner of Murray St., (212) 577-7020  
Mon-Fri 8am-6pm

**Bank of America**  
261 Broadway, corner of Warren St., (212) 393-1030  
Mon-Fri 8:30am-6pm

**Citibank**  
100 William Street, corner of John St., (917) 746-1196  
Mon & Fri 9am-5pm, Tue-Thu 9am-4pm

**HSBC Bank**  
110 William St., corner of John St., (800) 975-4722  
Mon-Fri 8:30am-5pm

**Driver’s License Centers in NY & NJ**

To obtain a NYS or NJ driver’s license or non-driver’s license identification card, documentation from a Social Security Office is required.

**NYS Department of Motor Vehicles**  
11 Greenwich St. between Battery Park Place and Morris St., (212) 645-5550  
Mon-Fri 8:30am-4pm  
[www.dmv.ny.gov](http://www.dmv.ny.gov)

**NJ Motor Vehicle Commission**  
438 Summit Ave., Jersey City, NJ (609) 292-6500  
Mon & Wed-Fri 8am-5:30pm, Tue 8am-7:30pm, Sat 8am-1pm  
[www.state.nj.us/mvc/](http://www.state.nj.us/mvc/)

**Markets & Grocery Stores**

**55 Fulton Market (Key Food)**  
55 Fulton St., (646) 581-9261  
Sun-Thu 6am-12 midnight, Fri-Sat 6am-1am  
[55fultonmarket.com](http://55fultonmarket.com)

**Gristedes Supermarket**  
90 Maiden Lane, (212) 651-8255  
Mon-Fri 7am-12 midnight, Sat & Sun 7am-11pm  
[www.gristedessupermarkets.com](http://www.gristedessupermarkets.com)

**Whole Foods Market**  
270 Greenwich St., (212) 349-6555  
Open daily 7am-11pm  
[www.wholefoodsmarket.com](http://www.wholefoodsmarket.com)

**C-Town Supermarket**  
5 Saint James Place, (212) 732-5653  
Mon-Sat 7am-8pm, Sun 9am-6pm  
[www.ctownsupermarkets.com](http://www.ctownsupermarkets.com)
Dry Cleaning/Laundering Service

Alba Dry Cleaners
140 Nassau St., between Beekman and Spruce Sts., (212) 608-0111
Mon-Fri 7am-9pm, Sat & Sun 9am-7pm
www.albadrycleaners.com

Solomon Cleaners
30 Ann St., corner of Nassau St., (212) 233-0000
Mon-Fri 7am-6:30pm, Sat 10am-4pm, Closed Sun.

Mr. Rafael’s Cleaners & Tailor
88 Fulton St., between William and Gold Sts., (212) 693-1400
Mon-Fri 7:30am-7:30pm, Sat 9am-6pm, Closed Sun.
www.drycleanny.com

Department Stores & General Shopping

Century 21
22 Cortland St., between Broadway and Church St., (212) 227-9092
Very reasonably priced for good quality clothing, shoes, household items, appliances and just about anything
www.c21stores.com for hours

South Street Seaport
Fulton and South Sts., Pier 17, (212) 732-7678
South Street Seaport is in a historic NYC location and offers a wide variety of shops
www.southstreetseaport.com for directory and store hours

Furniture

The Church of St. Luke in the Fields Thrift Shop
487 Hudson St., between Grove and Christopher Sts., (212) 924-0526
Mon-Fri 11am-6pm, Sat 10am-6pm, Closed Sun.
General used furniture at low cost

IKEA
1 Beard St., Brooklyn, (888) 888-4532
Open daily 10am-9pm
Reasonably-priced furniture. Free ferry on Sat & Sun ($5 Mon-Fri) from Pier 11 in Lower Manhattan. Pier 11 is on the East River at the base of Wall St. See schedule at https://www.nywatertaxi.com/ikea.
www.ikea.com
Bookstores

**Pace University Spirit Store**
157 William Street, (212) 346-1605
Mon-Thurs 10am-4pm, Fri 10am-3pm, Sat 10am-2pm, closed Sun.
Pace University apparel, gifts, accessories, and more
**Textbooks Sold Online ONLY FREE SHIPPING**

**Barnes & Noble**
97 Warren Street, corner of Greenwich St., (212) 587-5389
Mon-Sat 10am-9pm, Sun 10am-7pm
www.bnnewyork.com

**Strand Book Store**
828 Broadway, corner of 12th St., (212) 473-1452
Mon-Sat 9:30am-10:30pm, Sun 11am-10:30pm
www.strandbooks.com
Wide selection of bargain books

Fitness Centers, Gyms & Recreation Facilities

**Pace University Gym and Fitness Center**
One Pace Plaza, Level C, West Wing
Sports and fitness center with free weights and a variety of specialized fitness machines

**Blink Fitness**
111 Nassau St., (646) 561-5459
Mon-Fri 5am-10pm, Sat & Sun 8am-5pm
www.blinkfitness.com
A free trial is offered – see website for details

**New York Sports Club**
217 Broadway, (212) 791-9555
Mon-Thu 5:30am-10pm, Fri 5:30am-9pm, Sat 8am-6pm, Sun 8am-3pm
www.newyorksportsclubs.com

**Hudson River Park**
Located on the west side of Manhattan between Battery Place and W.59th St., 212-627-2020
www.hudsonriverpark.org
Free access to basketball courts, bike path, skate park, tennis courts, soccer fields, and more outdoors activities
Sports Center at Chelsea Piers
Pier 60, 20th St. and Hudson River Park, (212) 336-6000
Mon-Thu 5:30am-11pm, Fri 5:30am-10pm, Sat & Sun 8am-9pm
www.chelseapiers.com/sc
Rock-climbing, dance lessons, kayaking, kickboxing, horseback riding, etc.

Golf Club at Chelsea Piers
Pier 59, 18th St. and Hudson River Park, (212) 336-6400
Open daily 6:30am-12am midnight
www.chelseapiers.com/gc
Driving range and chipping green, lessons available. $4 club rental, ball card rates starting at $30.

Sky Rink at Chelsea Piers
Pier 61, 21st St. and Hudson River Park, (212) 336-6100
See website for hours.
www.chelseapiers.com/sr01.htm
Ice Skating, lessons available. Admission $11 – skate rental $6 – helmet rental $5.

Getting Around NYC

MTA Subway Lines
Brooklyn Bridge/City Hall: 4, 5, 6 trains
Fulton Street: 2, 3, 4, 5, A, C, J, Z trains
City Hall/Broadway: R train
Chambers Street – West Broadway: 1, 2, 3 trains

Additional Visitor Information

Official NYC Information Kiosk-City Hall
Southern tip of City Hall Park, Broadway at Park Row, (212) 484-1222
Mon-Fri 9am–6pm, Sat & Sun 10am–5pm
www.nycgo.com

Official NYC Information Center-Macy’s at Herald Square
151 W 34th St., (212) 484-1222
Mon-Fri 10am-10pm, Sat 10am–7pm, Sun 11am-7pm
www.nycgo.com

Official NYC Information Center-Times Square
7th Ave. between 44th and 45th Sts., (212) 484-1222
Open daily 9am–6pm
www.nycgo.com
Contact BankMobile

For inquiries on your current balance, transactions, or to report a lost or stolen card, ATM, and online account access:

**Phone:** 1-888-914-PACE (7223) (1-800-554-8969 to report lost on weekend, late evenings)
**Additional Assistant:** EasyHelp
**Fax:** 1-866-309-7443
**Mail:** Banking Operations, BankMobile – 105 Munson St., New Haven, CT 06511-9944

**New York City Campus Office**
1 Pace Plaza - B Level
New York, NY 10038
(212) 346-1812

**Office for Student Assistance (OSA)**
156 William St – 5th Floor
New York, NY 10038
(212) 346-1812

**Hours of Operation**

**Regular Hours**
Monday: 9am - 6pm
Tuesday-Friday: 9am-5pm

**Summer Hours:** 9am - 5pm

**Summer Hours:**
http://ow.ly/RGOU30dN8ta

**Beginning of each semester there are extended hours. Please call OSA ahead of time to check.**
MONEY MATTERS

New York is one of the most expensive cities in the world and money can disappear quickly! Here are some tips on managing your money in the U.S. and building credit.

Banking in the U.S.

There are many banking options in New York, and you should shop around before choosing a bank. Look at what services they offer, i.e. online banking, ATM locations, bank locations, and hours. Also pay special attention to any monthly fees that will be charged. Not all banks charge fees, and many have ways for you to avoid having to pay any fees.

To open an account, you will have to present photo identification, some personal data, a mailing address and money to deposit. Banks will request a Social Security Number for tax reporting purposes. If you do not have a SSN yet, you may be able to open a non-interest bearing account while you wait for the SSN to arrive.

Money-Wise Tips

- Keep track of your accounts. You will receive a monthly statement from your bank detailing your transactions – check it regularly.
- There may be a limit to the amount of money you can withdraw from an ATM at one time – check with your bank about any limits.
- An ATM service fee is usually charged if you use an ATM from a bank where you do not have an account.
- Pay all bills on time – late fees are charged for unpaid bills or bills that are not paid on time.

Financial Planning for your Stay in the U.S.

Creating a budget will help you track your expenses and ensure that your money lasts for as long as it needs to. Once you have settled, look at your expenses to create a budget; include expenses such as tuition, fees, rent, meals, health insurance, books, transportation, communications (i.e. cell phone), clothes, personal expenses, travel, and recreation.

Building Credit

As an international student, you may not currently have any credit in the U.S. This means that you may have to pay a large deposit on a cell phone plan or you may have lower maximums on credit cards. Here are a few ways you can build your credit in the U.S.:

- If you are living off-campus, have some of the utility bills (i.e. electric, gas, cable) listed in your name. Paying bills on time, and in full, builds credit.
- Rent payments where a lease is in your own name.
A secured credit card payment history. Secured, collateralized, or pre-paid credit cards allow you to put down an amount of money up front and use the credit card. Paying the bills on time and in full will help build your credit.

Protecting Yourself Against Identity Theft

Identity theft is often talked about in the U.S. It is a crime that can seriously affect your credit and cause many problems. This section explains what identity theft is and how you can protect yourself.

What is identity theft?
Identity theft occurs when someone uses your name, Social Security Number, and/or other personal information to commit fraud or crimes. Some of the common ways that this information might be used are using your credit card to purchase items, opening new credit cards in your name, establishing phone service in your name, opening a bank account in your name, and not paying the bills or spending over the account limit.

If someone steals my identity, how am I affected?
When someone’s identity is stolen it affects their credit report. Credit reports are used in the U.S. by credit card bureaus and banks that approve loans to determine whether you will be able to repay a loan if they grant you one. If your credit report shows that you did not pay your bills regularly, you may have many difficulties getting a loan or further credit.

How can I tell if I am a victim of identity theft?
You can tell if you have been a victim of identity theft by tracking your finances and your bills closely. Look at your monthly bank statements for charges or withdrawals that you did not make. If you are receiving credit cards for which you did not apply, if you stop receiving your bills in the mail, or if you begin receiving phone calls from debt collectors for merchandise or services you did not purchase, you may be a victim of identity theft. Each of these things may occur because of a simple mistake, but you should always follow up with the business to investigate.

How can I protect myself from identity theft?
Unless you initiate the contact with a person or company, never share the following information with anyone: credit card numbers, bank account numbers, Social Security Numbers or your mother’s “maiden name.” Carry only necessary information with you in your wallet and do not carry any passwords or PIN numbers. Notify credit card companies immediately if cards are lost. Keep extra checks, credit cards, and other documents in a secure place in your home, and tear up any receipts or anything else bearing personal information before throwing them away.

Information adapted from Managing Your Money, NAFSA: Association of International Educators and Establishing and Protecting Credit, CUNY Graduate Center
**J-1 Student Employment**

All employment must be pre-authorized by the Responsible Officer (RO) before you begin working. If you plan to work you should meet with an International Student Advisor first.

Applications must be submitted to the program sponsor (noted in Section 2 of the Form DS-2019). This information addresses the policies and procedures for J-1 students sponsored by Pace University. If you are sponsored by another institution, e.g. Institute for International Education, you should contact your program sponsor directly for information.

**On-Campus Employment**

On-campus employment is employment on Pace University premises (perhaps in the library or an academic department). As a J-1 student you may apply for permission to work on campus at Pace University immediately upon arrival, provided you have been authorized by International Students and Scholars and your home institution’s Study Abroad Coordinator. You may work part-time (up to 20 hours per week) during the semester and full-time (40 hours per week) during university holidays.

**Academic Training**

Academic training is authorized so that J-1 students may work in the U.S. in a position related to your field of study, and is integral or critical to your studies at Pace. Academic training must be a direct application of your coursework and/or research to a professional position in your major field of study. An academic advisor or program coordinator must evaluate an academic training request as connected to the student’s major field of study.

**When to Do Academic Training**

Academic training may be pursued while you are studying (pre-completion) or immediately after you have completed your studies (post-completion). Pace University policy states that students on exchange programs will be eligible for academic training after they have completed one semester of study at Pace. You must apply for post-completion academic training within 30 days of completing your studies or before your current Form DS-2019 expires, whichever comes first. You may work full-time during post-completion academic training.

**Length of Academic Training**

The length of time for which you can be authorized for academic training depends on the length of your J-1 status. Students are eligible for academic training for the length of the J-1 program, not to exceed 18 months. Every month that you are authorized is deducted as a month used, whether the permission is part-time, full-time, or never used.
Securing Employment for Academic Training

Academic training is employer-specific – this means that you are required to have received an offer of employment before ISS (Responsible Office or Alternate Responsible Officer) can issue employment authorization.

Application Requirements

Bring the following documents to ISS to receive authorization:

- Academic Training Employment Recommendation Form (obtainable here: http://www.pace.edu/iss/planning-to-work/academic-training-for-J1), completed by your academic advisor
- A letter from your prospective employer outlining the job offer and position description

If your application is approved, a new extended Form DS-2019 will be issued.

Insurance Requirements

As long as you are in J-1 status the U.S. government requires that you maintain your health insurance coverage. This is true even if you are no longer enrolled at Pace University. It is your responsibility to ensure that your insurance is valid for the duration of your practical training.

International Travel and Academic Training

Travel during approved academic training can be complicated, especially if your J-1 visa has expired. Students must meet with an International Student Advisor to discuss the details of any travel plans in advance.
Social Security Numbers (SSN)

The Social Security Number (SSN) is a 9-digit number issued by the U.S. Social Security Administration to those individuals who have secured a paid job position in the United States. The SSN is required in order to be paid for any work you do in the U.S., whether it is on-campus employment or an off-campus internship (practical training). Though the SSN is only required in order to be paid by an employer, many other institutions in the U.S. ask for a SSN (i.e. banks, cell phone carriers, the Department of Motor Vehicles, etc.), and it is generally easier to obtain services from these institutions if you already have a SSN. You are under no obligation to obtain a SSN; however, if you have secured a paid job you will need to obtain one.

Though there are many Social Security Administration offices in New York, we recommend you go to your local office by your place of residence. You can also use the Social Security Office Locator to find the center where you should apply: https://secure.ssa.gov/ICON/main.jsp. Manhattan or New Jersey residents may apply at the NYC offices – Brooklyn residents must apply at the Brooklyn office only. Some of the SSA offices locations and contact information are:

**Manhattan & New Jersey Residents**
Location: 123 William St., 3rd floor, between John and Fulton Sts., New York, NY 10038
Telephone number: (800) 772-1213
Office hours: Mon-Fri 7am-4pm
Subway: 2, 3, 4, 5, A, C, R and Z to Fulton St.

**Queens Residents**
Location: 155-10 Jamaica Ave., 2nd floor, between 153rd St. and Parsons Blvd., Jamaica, NY 11432
Telephone number: (800) 772-1213
Office hours: Mon-Fri 7am-4pm
Subway & train: E, J or LIRR to Jamaica
Bus routes: Q4, Q5, Q6, Q8, Q9, Q20A, Q20B, Q24, Q25, Q30, Q56

**Bronx Residents**
Location: 820 Concourse Village West, 2nd floor, between 158th and 159th Sts., Bronx, NY 10451
Telephone number: (800) 772-1213
Office hours: Mon-Fri 7am-4pm
Subway: 4, 5, 2 to Grand Concourse

**Brooklyn Residents**
Location: 154 Pierrepont St., 6th floor, between Clinton and Camden Plaza West Sts., Brooklyn, NY 11201
Telephone number: (800) 772-1213
Office hours: Mon-Fri 7am-4pm
Subway: 2, 3, 4, 5 to Borough Hall; N or R to Court St.; A, C, F to Jay St./MetroTech
Bus routes: B25, B26, B38, B41, B52, B103 to Camden Plaza West-Montague St.
Applying for a SSN

When you go to apply for your SSN you will fill out an application form when you arrive. You will then present the application and the following original documents for review:

- Valid passport
- Valid J-1 visa
- Print out of your electronic I-94 arrival record
  *Your electronic arrival record can be found at [https://i94.cbp.dhs.gov/I94/#/home](https://i94.cbp.dhs.gov/I94/#/home)
  Once you are able to access your I-94 record on the CBP website you should review all the information and ensure that it is correct. Your record should indicate the day you entered the U.S., the class of entry, visa type and the duration of stay, which should be annotated as “D/S” (duration of status/studies)
- Form DS-2019 processed for Academic Training/internship
- Letter from prospective employer
- Letter from International Students & Scholars

It takes approximately 2-3 weeks for the Social Security Administration to issue your SSN and card; however, it sometimes takes much longer. The SSA must verify your student status with the U.S. Citizenship and Immigration Service (USCIS) before issuing you a number. This process can take from 10 days to 12 weeks to complete. Once you have a SSN, you will use the same number throughout your stay in the U.S.
Health Insurance

All full time undergraduate and graduate international students must have health insurance. Students will automatically be enrolled in the University’s accident/sickness plan when they register. You may waive the school’s insurance if you provide proof of comparable coverage.

To review documentation related to the University’s insurance plan and to access the waiver go to: http://www.pace.edu/health-insurance/international-students. The deadline for international students to submit a health insurance waiver for the Fall 2017 semester is October 6, 2017. If you do not complete and send the waiver by the deadline above you will automatically be enrolled in the Student Accident & Sickness Insurance Plan and will be charged the pro-rated premium.

If you apply for an insurance waiver, please be aware of the following:

1. Check your policy effective dates. You need annual coverage – the policy should be valid through August 2018. If you are an exchange student for one semester only, policy should cover you for the duration of stay (August-December)

2. Does your plan provide inpatient hospitalization in the NY Metro area?

3. Does your plan cover outpatient clinic services, including doctor’s visits, lab services and medical testing in the NY Metro area?

4. You will be responsible (in the majority of the cases) to pay up front for medical services provided in the U.S. It is then your responsibility to make a claim to be reimbursed by your insurance company.

5. You are responsible for payment for medical services which are not covered by your health insurance.

6. Pace University Health Care Unit may require payment at the time treatment is provided.

Insurance Broker Contact Information:
Allen J. Flood Companies, Inc (AJF)
(800) 734-9326 x9225
Contact: Angela French
University Health Care Unit (UHC)

UHC provides low cost, high quality health care and is able to bill your insurance company directly. The University Health Care Fee covers UHC office visit co-pays for sickness and accident visits. Wellness visits, preventive services, diagnostic tests and procedures may incur additional charges. For more information about University Health Care, visit the UHC website here: http://www.pace.edu/college-health-professions/university-health-care, where you may find their hours of operation, services, and more. Services available for students, faculty, staff, alumni and their families include:

- Health education
- Health assessment with complete physical examinations
- Women’s health care
- Diagnosis and treatment of illness such as sore throat, cough or other infections
- First aid for minor injuries
- Management of chronic health problems such as high blood pressure

UHC Office Locations

NYC Campus
41 Park Row, Suite 313
Telephone number: (212) 346-1600

Pleasantville Campus
Goldstein Fitness Center, Room 125
Telephone number: (914) 773-3760

Counseling Center

Counseling is a process to help people work out personal, academic, or vocational problems. The professional staff at the Counseling Center at Pace University is available to assist students, staff, and faculty in the resolution of these problems. Through this process, people often gain increased awareness, independence, and effectiveness in the pursuit of personal goals. These services are available free of charge to members of the Pace community. In addition to the information on these pages, please visit www.pace.edu/counseling-center for office hours and to obtain additional information.

Counseling services include:

- Personal counseling (individual and group)
- Educational and vocational counseling
- Alcohol and other drug assessments and counseling
- Resources and support services for students with disabilities
- Workshops and other programs
- Psychological assessments
- Referrals to community and other programs

Counseling Center Locations

NYC Campus
156 William St., 8th floor
Telephone number: (212) 346-1526

Pleasantville Campus
Administration Building, 2nd floor
Telephone number: (914) 773-3710

White Plains
Law School
Phone: (914) 773-3710
**Cultural Adjustment**

When coming to a new country to study most students anticipate making some adjustments to differences in climate, food, culture and general lifestyle. Adjustment is a complicated and often difficult process for many. It does not happen overnight, in one week, in one month, or even in one year; it may take many months just to establish a reasonable degree of regularity in your life. The process of adjustment, though difficult, can also be an extremely productive and rewarding time. Many people attain new levels of self-awareness, personal growth, and a new understanding of and insight into their own country or home culture, in addition to knowledge of the new place, customs, and people.

The adjustment to different cultural norms is usually the hardest to make. Culture has been defined as the product of all learning that shapes thoughts, habits, beliefs, language, and social patterns of behavior and expectations which integrate individuals into groups. When moving from one country to another many things that you have taken for granted, and may not even be aware of, are either absent or different. Familiar social cues and expectations of how others will behave are no longer adequate. Others may have expectations of you that are quite different from those you have previously experienced.

The period of adjustment to a new culture is also sometimes referred to as "culture shock." The chart below shows the stages of adjustment, or culture shock, that one may expect to experience. Although the experience is not identical for each individual, there are four general stages in adjustment, each with a high and low point.

In **Stage 1**, many people experience general anxiety accompanied by lots of excitement. There are numerous details and arrangements to attend to. Individuals may feel ecstatically happy at certain times and totally overwhelmed at others. Many people find they have little time to sit and think during their first few weeks in a new place. They may find it tiring to speak and listen to English all day and experience "information overload." On the other hand, everything is so new and exciting...no one wants to miss a thing. Finding the energy for all this activity can be challenging.

Typically, between three to six weeks after arrival, the first rush of excitement has worn off and you enter **Stage 2**. Missing friends and family at home, feeling "out of sorts" or depressed, or experiencing changes in sleeping and eating patterns are common. It is not unusual to catch a cold or develop some other illness during this time.

Application to Pace University
In part, mind and body have begun to work overtime to accomplish simple things that ordinarily are taken for granted. If you feel this happening to you, it is very important to remind yourself that it is a normal and expected part of adjustment. Try modifying your standards of self-evaluation. Rest and retreat are effective cures for fatigue and exhaustion. Talking to others who are experiencing or have experienced the same thing is also helpful to understanding this phenomenon.

Some things you can do to make the adjustment process easier include:

- **Listen and observe.**
- **Ask lots of questions about correct behavior, customs, phrases, and slang.** People will appreciate your interest.
- **Try not to evaluate or judge new things.**
- **Ask for help when you think you might need it, but do not demand things from others when frustrated.**
- **Do not be afraid to make mistakes; try to maintain your sense of humor.** Anyone who has traveled would probably agree that a lot of cultural adjustment happens through trial and error. Even people who have been in a "new" environment for years are learning new things.
- **Try to keep a regular eating and sleeping schedule.** Include some form of regular exercise such as walking, swimming, or jogging in your activities. Establishing a daily routine is extremely helpful in new situations to combat the feeling of being overwhelmed. Exercise helps you to relax and maintain a sleep schedule.

At home you have an established "support network" of people with whom you share good and bad news, people who visit and care for you when you are ill or feeling down. That network may be composed of family, friends, neighbors, classmates, and/or teachers. Although your support network still exists the distance between you and these significant people makes communication difficult now, when you may need it the most.

It is important that you try to establish a "support network" or group of people with whom you feel comfortable here at Pace. You need people with whom you can discuss good and bad times and share companionship.

Developing a support network requires some work. Because of the distance from home, you most likely will need to seek out people who are not part of your family group. In your early days at Pace, it is recommended to find other individuals who are from your home country or who may share your language or interests. You may also meet other students in clubs or organizations on campus, through religious groups, and in your classes and residence hall. In addition to the people mentioned above there are also professors, academic advisers, and the administrative staff.

In **Stage 3** of the adjustment process, a greater sense of regularity becomes noticeable. It may take a full academic year or longer to reach this stage. During this time you may find that you more readily absorb information about your new home. You begin to accept the fact that there are good and bad things about both your home culture and this new culture; neither is "better" or "worse," they are just different.

A sense of anxiety may return in **Stage 4**, which generally occurs close to the end of your program. The need to disengage from the environment of Pace and prepare for the return home can be difficult and confusing. Many of the things to which you have become accustomed in the U.S. will take on a new meaning and significance at home. In addition, it may be difficult to anticipate what changes have happened at home while
you were away. Those who will be continuing their schooling or moving on to jobs in the U.S. may undergo some of these same feelings when leaving the familiar Pace community.

Studying in the U.S. will permanently change you -- in more ways than you can imagine. You are likely to become "bicultural," meaning that you are fully adjusted to living in both your home country and the U.S. There will be some aspects of one country and culture that you prefer over the other, and vice versa. Your experience in the U.S. will undoubtedly further the process of becoming a true "global citizen."

**Note:** Some of the information in this section is adapted from the *International Student Handbook*, Howard University.