



International Students & Scholars

New York City Campus F-1 Student Orientation Packet Spring 2020



CONTENTS	Page
International Students & Scholars Staff and Office Locations	3
International Student Navigator	4
Local Resource List For New York City	4-7
BankMobile	8
Money Matters	9-10
Protecting Yourself From Identity Theft	10
Social Security Number (SSN) & Applying For SSN	11-12
Health Insurance & University Health Care (UHC)	13
Employment: On Campus/Off Campus	14-15
Counseling Center	15
Cultural Adjustment	16-18
NYC Campus Map	18

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 visit the [Staff page](#) in ISS Connect.

ISS Staff

Mira Krasnov

Director, PDSO/RO

mkrasnov@pace.edu

Melba Benitez

Assistant Director, DSO/ARO

mbenitez@pace.edu

Sabrina Spanier

International Student Systems Administrator, DSO/ARO

sspanier@pace.edu

Hannah Thomas

International Student Advisor, DSO

hthomas@pace.edu

Ana Belzunce

International Student Advisor, DSO

abelzunce@pace.edu

ISS Office Locations

International Students & Scholars Office New York City Campus	International Students & Scholars Office Westchester Campuses
Pace International 163 William Street 16 th Floor New York, NY 10038 Email: intlnyc@pace.edu Telephone: 1-212-346-1368	Pace International 861 Bedford Road Kessel Student Center, Room 212 Pleasantville, NY 10570 Email: intlwest@pace.edu Telephone: 1-212-346-1368

International Student Navigator

International office advisors are always happy to assist you; however, we do not provide academic, tuition/money matters, housing, or any other advice which is non-visa-status-related.

We provide resources for you. One of the powerful resources is a one-stop shop navigator. Explore the [International Student Navigator](#) website in the event you have questions about non-visa related matters, such as academics, housing, health services, tuition and billing, and the like. It will help you navigate around the campuses, and learn about different departments at Pace and how they can help.

NYC Local Resource List

Health Resources

Pace University Health Care Unit

1 Pace Plaza – 6th Floor East, (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.

NewYork-Presbyterian/Lower Manhattan Hospital

170 William St., (212) 312-5000

83 Gold St. (Emergency Department), between Spruce and Beekman Sts., (212) 312-5070

Duane Reade Pharmacy

250 Broadway at Park Place, (212) 571-4511.

CVS Pharmacy

129 Fulton St., at Nassau St., (212) 233-5023.

Postal & Shipping Services

United States Post Offices

[26 Federal Plaza](#), between Broadway and Lafayette St., (212) 608-2420.

[90 Church Street](#), between Barclay and Vesey Sts., (212) 330-5313.

[Federal Express \(FedEx\)](#)

110 William St., between John and Fulton Sts., (212) 766-4646.

[United Parcel Services \(UPS\)](#)

82 Nassau St., between Fulton and Dey Sts., (212) 406-9010.

Banks

[Chase Bank](#)

253 Broadway, corner of Murray St., (212) 577-7020.

[Bank of America](#)

261 Broadway, corner of Warren St., (212) 393-1030.

[Citibank](#)

120 Broadway, corner of Pine St., (646) 248-6660.

[HSBC Bank](#)

110 William St., corner of John St., (800) 975-4722.

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

www.dmv.ny.gov

NJ Motor Vehicle Commission

438 Summit Ave., Jersey City, NJ (609) 292-6500

www.state.nj.us/mvc/

Markets & Grocery Stores

[55 Fulton Market \(Key Food\)](#)

55 Fulton St., (646) 581-9261

[Whole Foods Market](#)

270 Greenwich St., (212) 349-6555

[Gristedes Supermarket](#)

90 Maiden Lane, (212) 651-8255

[C-Town Supermarket](#)

5 Saint James Place, (212) 732-5653

Dry Cleaning/Laundrying Service

Alba Dry Cleaners

140 Nassau St., between Beekman and Spruce Sts., (212) 608-0111

Solomon Cleaners

30 Ann St., corner of Nassau St., (212) 233-0000

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.

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

Seaport District

Fulton and South Sts., Pier 17, (212) 732-7678

Seaport District is in a historic NYC location and offers a wide variety of shops

<https://www.seaportdistrict.nyc/> 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

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>.

Bookstores

Pace University Spirit Store

157 William Street, (212) 346-1605

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

Strand Book Store

828 Broadway, corner of 12th St., (212) 473-1452

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

A free trial is offered – see website for details

New York Sports Club

217 Broadway, (212) 791-9555

Hudson River Park

Located on the west side of Manhattan between Battery Place and W.59th St., 212-627-2020

Free access to basketball courts, bike path, skate park, tennis courts, soccer fields, and more

Sports Center at Chelsea Piers

Pier 60, 20th St. and Hudson River Park, (212) 336-6000

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

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

Ice Skating, lessons available. Admission \$12 – 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 Center-Macy's at Herald Square

151 W 34th St., (212) 484-1222

BankMobile

<https://www.pace.edu/auxiliary-services/bankmobile>

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

Hours of Operation

Regular Hours

Monday – Friday: 9am-5pm

Summer Hours: 9am - 5pm

Office for Student Assistance (OSA)

156 William St – 5th Floor
New York, NY 10038
(212) 346-1812

Hours of Operation

Monday - Thursday 9am - 6pm
Friday 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

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 only eligible to apply for a SSN if you have secured a job.

Though there are many Social Security Administration offices in New York, we recommend you go to your local office by your place of residence. 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
- F-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>
 - 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 I-20
- Letter from International Students & Scholars
- Letter from prospective employer (off-campus internship) or from Pace University Human Resources department (on-campus employment)
- If you have been issued CPT authorization for a Co-op internship, you may present the I-20 in lieu of an employer letter
- If you have been approved for OPT, you may present the EAD card. No letters are required.

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 to submit a health insurance waiver for the Spring 2020 semester is February 11, 2020.** 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 2020
2. Does your plan provide inpatient hospitalization?
3. Does your plan cover outpatient clinic services, including doctor's visits, lab services and medical testing?
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, hours of operation, immunization requirements, and the tuberculosis (TB) screening form, please visit <http://www.pace.edu/college-health-professions/university-health-care>. 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

1 Pace Plaza – 6th Floor East
Telephone number: (212) 346-1600

Pleasantville Campus

Paton House – Ground Floor
Telephone number: (914) 773-3760

International Student Employment

On-Campus Employment

As an F-1 student you may apply for on-campus employment, provided that you are authorized by the USCIS to attend Pace University and you are maintaining full-time status. You can begin working on campus immediately (as soon as the semester begins). You will need a Social Security Number in order to be paid, so be sure to start that process as soon as you get a job offer from the Human Resources department.

What is considered on-campus employment?

On-campus employment means that you will be working on Pace University premises (perhaps in the library or your academic department). It also includes working for a commercial firm that provides direct services to Pace University students (such as cafeteria food services or the University bookstore).

How many hours can I work?

You may work up to 20 hours per week while school is in session. You may be eligible for full time employment during vacation periods and holidays.

How do I find out about jobs on campus?

The Human Resources department maintains records of available on-campus job opportunities. You can review on-line listings at <http://www.pace.edu/human-resources/employment-pace/student-employment-applying-on-campus-jobs>, and you may apply on-line.

Off-Campus Employment

The Department of Homeland Security offers F-1 students the opportunity to gain practical experience working off-campus by obtaining authorization to participate in Curricular Practical Training (CPT). In order to participate in CPT, students must have completed one full academic year (two consecutive academic semesters) studying full time in a degree program (semesters spent studying English are not included) and be maintaining valid F-1 status.

CPT allows you to work off-campus in a position related to your field of study while you are a student at Pace. Employment under CPT must also be considered “an integral part of an established curriculum.” CPT falls into one of three categories:

- 1) The training or internship is non-credit and is required of all students as part of their degree program.
- 2) The training is required for a particular course, but not for all students pursuing the degree. The training must be taken for course credit and the course objectives must be clearly defined.
- 3) The training is offered through the Pace University Cooperative Education (Co-Op) office, which is an integral part of the curriculum but not required for a particular course or of all students in a degree program. The majority of Pace international students obtain CPT authorization through the Co-Op office.

Please note that students may only work a total of 20 hours per week while school is in session. This includes both on- and off-campus employment. Students may work full-time during school vacation periods (winter and summer breaks).

For more information about CPT and a step-by-step guide please visit <http://www.pace.edu/iss/eligibility-for-cpt>.

Optional Practical Training (OPT)

OPT authorization allows you to work in the U.S. for a total of 12 month upon graduation from Pace University in a position that is related to your major field of study. In order to receive OPT authorization an application must be submitted to and approved by USCIS. For post-completion OPT students must apply during the last semester of study.

For more information about OPT please visit <http://www.pace.edu/iss/planning-to-work/optional-practical-training-for-F1>.

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

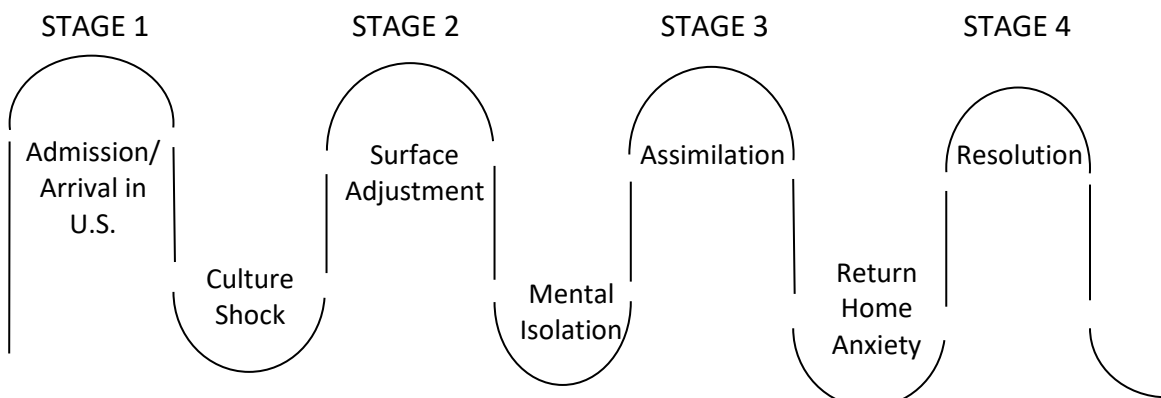
Telephone number: (914) 773-3710

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.



Application to
Pace University

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.

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. During International Student Orientation (ISO) and your first academic year 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 degree 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."

