



# International Student Handbook

2023-24

Dear International Students,

Welcome to Milligan!

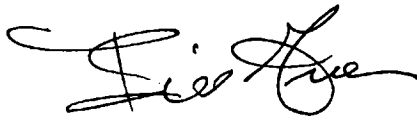
We're glad you've chosen to become part of this community, a group of hard-working students and faculty who are dedicated to excellence in all that they do.

Since we were founded more than 150 years ago, we've been committed to the ideal of educating men and women to be servant leaders. No matter what your field of study may be, we hope you'll find excellent career preparation alongside the opportunity to form friendships that will last throughout your entire life.

I encourage you to make the most of your time here, because it will pass by faster than you can possibly imagine. I look forward to seeing your smiling face as you walk across the stage in Seeger and I have the privilege of handing you a Milligan diploma.

So, work hard! Play hard! And most of all, honor God in all that you do by striving for excellence every day.

Welcome!

A handwritten signature in black ink, appearing to read "Bill Greer". The signature is fluid and cursive, with a large initial "B" and "G".

Bill Greer, Ph.D.  
President

# Important Contact Details at Milligan

Associate Registrar/PDSO – <b>Becky Robertson</b> .....	<a href="mailto:RLRobertson@milligan.edu">RLRobertson@milligan.edu</a>
Dean of Students - <b>Tony Jones</b> .....	<a href="mailto:TPJones@milligan.edu">TPJones@milligan.edu</a>
Director of Student Success and Disability Services – Chase McGlamery	<a href="mailto:MilliganStudentSuccess@milligan.edu">MilliganStudentSuccess@milligan.edu</a>
Director of the Institute for Servant Leadership - <b>Beth Anderson</b> .....	<a href="mailto:BAnderson@milligan.edu">BAnderson@milligan.edu</a>
Campus Minister – <b>Brealle Davis</b> .....	<a href="mailto:BKDavis@milligan.edu">BKDavis@milligan.edu</a>
Milligan Counseling Center.....	423-461-8500
Campus Work Coordinator – <b>Rebecca Proffitt</b> .....	<a href="mailto:RSProffitt@milligan.edu">RSProffitt@milligan.edu</a>
Physical Plant Office Manager – <b>Heather Mullins</b> .....	<a href="mailto:HMullins@milligan.edu">HMullins@milligan.edu</a>
Health Clinic Nurse – <b>Susan Hensley</b> .....	<a href="mailto:SMHensley@milligan.edu">SMHensley@milligan.edu</a>

---

## Important Websites

While we seek to keep this handbook up to date and we hope it serves as a strong place to start for the questions and concerns you may have, the world we live in is fluid. As a result, government policies and processes are ever evolving, and thus it is always a great idea to double check to see if anything has changed. Please find below a list of government agencies and their websites.

Study in the States

[www.studyinthestates.dhs.gov](http://www.studyinthestates.dhs.gov)

This is a resource from the Department of Homeland Security (DHS) that offers free government resources that explain the rules and regulations governing the international student process in the U.S.

Department of Homeland Security (DHS)

[dhs.gov](http://dhs.gov)

United States Citizenship & Immigration Service (USCIS)

[uscis.gov](http://uscis.gov)

United States Customs & Border Protection (USCBP)

[cbp.gov](http://cbp.gov)

# Your First Days in the States

## Arrive at U.S. Port of Entry

- You may enter the United States up to 30 days before your official program start date listed on your Form I-20. When you arrive at the U.S. port of entry, you will meet a U.S. Customs and Border Patrol (CBP) officer who has the authority to admit or deny your entrance into the country. You must present the CBP officer with your Form I-20, as well as your valid visa and passport. It is also a good idea to have your acceptance letter from your SEVP-certified school, your evidence of financial support, and the name and telephone number of your DSO. Be sure to keep these documents and information in your carry-on luggage, as you will not be able to access any of your checked baggage until after you pass through the U.S. port of entry.
- A CBP officer may direct you to secondary inspection and interview you further to determine if you may enter the United States. If you do not have all your documents or if the officer cannot verify your information, they may deny you entry into the country or issue you a Form I-515A, "Notice to Student or Exchange Visitor." If you receive a Form I-515A, you must work with your DSO to respond to it within 30 days.

## Receive a Form I-94

- If CBP admits you into the country, they will give you an admission stamp in your passport and issue an electronic Form I-94, "Arrival and Departure Record." The Form I-94 includes information about when you were admitted, what status you must maintain (F-1) and how long you can stay in the United States. The CBP officer will inform you where to find your electronic Form I-94. You should verify that the "Admit Until" date on your Form I-94 and admissions stamp on your passport lists "D/S" (that means, Duration of Status) and not a specific date. For more information about the Form I-94 and the arrival process in the United States, visit the CBP website.

**Immediately notify Becky Robertson, SEVP Primary Designated School Official (PDSO), when you enter the United States. You can either email [RLRobertson@milligan.edu](mailto:RLRobertson@milligan.edu) or call at 423-461-8415 (leave a voicemail if necessary).**

**When you arrive at school, schedule an appointment to meet with Becky (Derthick Hall, room #103), and bring copies of all international documents (passport, visa, I-20s, etc.). This initial meeting should be within the first week of your residence here and BEFORE the session start date listed on your Form I-20, "Certificate of Eligibility for Nonimmigrant Student Status." Milligan's PDSO will certify your enrollment each semester to the Department of Homeland Security (DHS) and the Student and Exchange Visitor Program (SEVP), so it's very important that you keep the PDSO updated about any changes in your program (see appendix for a list of items that require check-in with the PDSO).**

## Begin your Full Course of Study

- The definition of a full course of study for an F-1 student at a postsecondary school depends on the type of school you attend and the degree you seek. F-1 undergraduate students at a college or university must take at least 12 credit hours per term, while F-1 undergraduate students at a conservatory or seminary and F-1 graduate students must take a full course of study as certified by the institution.

## Attend and Pass Your Classes

- Attend all your classes and make satisfactory academic progress. Do not drop classes without first speaking with your DSO.

# Important Information You Need to Know

Milligan truly values the cultural perspective that international students bring to the classroom, the intensity they bring to athletic competition, and the flavor they bring to campus life.

## Immigration Documents

It is important to understand the documentation that internationals must carry with them.

### Documents

Traveling around the world so many times per year can be a worrying experience, especially when you are carrying around a wealth of documentation. It might be tempting to dispose of those pieces of paper once their use has been served, but it is suggested that you **keep all of them** for the duration of your study in the U.S. They serve as a fantastic way to validate your stay should an issue arise or if you want to remain in the country longer. The Milligan Admissions Office issues an initial “Certificate of Eligibility for Nonimmigrant Student Status” (otherwise known as Form I-20) for you (and possibly your dependents under F-2 status) when you are admitted to Milligan. After you begin your studies, Becky Robertson, PDSO, will update your I-20 as needed and sign the I-20 at least once per year. You may receive multiple I-20s over the course of your program. The information on an I-20 is updated for many reasons (when you change your major, change the length of your program, apply for optional practical training, and others). Keep all I-20s together in the order they were issued and bring them all with you when you travel.

Very important: Please see Becky Robertson, PDSO, to discuss any changes that could impact your F-1 visa status and/or information on your I-20. At the end of this handbook, you can find a list of times you should check in with Becky. (See appendix.)

### Remaining Legal

While studying in the U.S., it is important to maintain your F-1 visa student status. Your status relates to the purpose, or reason you want to come to the U.S. The U.S. Department of State issues your visa based on your intended purpose - to study at an institution of higher education. An international student must fulfill a few requirements as stated by the United States government to remain legal under their F-1 student visa status. This includes:

- Enroll in a **full-time class load** each fall and spring semester
  - Undergraduate full-time enrollment is considered 12 credit hours
  - Graduate full-time enrollment is typically considered 9 hours.

Only one online course can count toward your full-time enrollment. For example, as an undergraduate student, you can enroll in one 3-credit online class if you have at least 9 additional credits in in-person classes.

You must get approval from the PDSO before dropping classes that would reduce your schedule to part-time.

If you choose to audit a class, this will not count towards your hours' requirement.

### Extensions

While it is not common, for some it is necessary to obtain an extension to the I-20 end date to complete their program of study. Please note that **academic suspension does not qualify a student for extension**. An extension of the end date on the I-20 does not extend the actual F-1 visa expiration date. If you anticipate you might require an I-20 extension, please contact Becky Robertson, Milligan PDSO (Derthick 103).

### Passport

You must maintain a valid passport at all times, and it must always be valid at least six months beyond the current semester end date. **Renewing your passport is your responsibility**; no one will remind you at the appropriate time, so mark the date on your calendar.

When you apply for an extension of your immigration status, the U.S. Bureau of Citizenship and Immigration Services will require that the passport be valid for six months beyond the requested extension of stay. To renew your passport, contact your country's consulate or embassy. If your consulate requires proof that you are a student at Milligan University, ask Milligan's PDSO to provide a letter stating that this is the case.

### Travel

Although regulations may say differently, experience has taught us that **you must have a recently endorsed I-20 every time you leave the U.S.** Regulations state you must have the "travel endorsement" section on page of the I-20 signed by a Milligan DSO at least every 12 months while you are enrolled as a student and at least every 6 months when you are participating in post-completion Optional Practical Training (OPT). You must also have a valid F-1 visa and passport, and, if traveling to a country besides Canada, you may request a letter from the PDSO stating that you continue to be a full-time student (not always necessary, but helpful in instances when you have a pending change of status).

If you plan to travel and a visa is required, it is best to check with the consulate/embassy that would issue the visa for all necessary information about travel regulations. The nearest consular offices for many foreign countries are in Atlanta, Georgia, U.S.

If your F-1 visa has expired, then you will need to go to the U.S. consulate to apply for a new visa. This must be done outside of the U.S. If you will be applying for a new visa in a country other than your own, you will need to prove that you have a valid reason for applying there.

### Key Terminology

- **I-20** – Issued by Milligan. The most important document you will carry with your passport and visa. It is proof to the Homeland Security agent upon your arrival that you are still enrolled at school. It is imperative that it is signed at least once a year by Becky Robertson, Milligan PDSO.
- **I-94** – This is your arrival/departure record which is used to show proof of your legal visit and status in the U.S. Access your most recent I-94 at <https://i94.cbp.dhs.gov/i94/>
- **SEVIS** – the acronym stands for Student and Exchange Visitor Information System. It is an Internet-based system that the U.S. government uses to maintain accurate and current information on non-immigrant students. <https://www.ice.gov/sevis>

- **PDSO** – Primary Designated School Official. This person is the main point of contact who supports international students regarding student visa status and immigration policies while studying at Milligan University.
- **USCIS** – U.S. Citizenship and Immigration Services. A component of the Department of Homeland Security (DHS), USCIS is the government agency that oversees lawful immigration to the U.S. USCIS review applications for changes of visa status, practical training requests, etc.

## A Time of Transition

After having travelled many miles to a place that looks incredibly different from your home country, it is important to recognize there will be a transitional period in your Milligan experience. Northeast Tennessee is a beautiful part of the world, but probably looks, feels, and smells incredibly different from your home. The excitement and adrenalin of being in a new place will carry you through the first few days or weeks of your journey, but there may come a time when you feel disoriented and lost.

### Tips for managing this transition:

- **Understand that you are not alone.** There is a community of internationals here at Milligan. From all walks of life and corners of the globe, people have arrived at Milligan and later graduated. Whether you're from Africa, Asia, Europe, or the Americas, other people are doing what you are doing. Don't be afraid to lean on them.
- **Have realistic expectations.** Understand that things will be different and give yourself time to adjust.
- **You are different – Make the most of it.** There are going to be very few, if any, people from your home country in this part of the world. While that might seem daunting, it's also a fantastic opportunity to be the one and only. Use your accent and story as a way to start a conversation.
- **Reverse the roles** – Imagine if you took somebody from northeast Tennessee and dropped them in your hometown! How would they feel? How would you suggest they overcome the shock of being in a place with all sorts of new things?
- **Be open minded** – Try not to pass judgment on others, especially on what they see or do as right or wrong. Understand that there will be some situations in which you will feel uncomfortable. However, new experiences can be like that food you always told your parents you didn't like, but, when you tried it, you liked it. If you don't try it, you will never know.
- **Embrace it.** As an international student at Milligan University, you are in a very select group of people.

If you are still struggling with this period of transition and want to talk, please contact the Milligan Counseling Center at 423-461-8500.

# Introduction to Milligan

The term “liberal arts” is a way of describing a broad education that seeks to prepare students to think, to inquire, and to analyze. At Milligan, a unique interdisciplinary **Humanities Program** lays a common foundation for learning, as students learn about the historical, philosophical, literary, and artistic basis of our modern society. Learning from a liberal arts perspective prepares one for an ever-changing world.

Each academic year, Milligan produces a catalog that provides information about academic programs and policies. You will generally follow the degree requirements and policies of the catalog for the year you first started at Milligan. For example, if you first begin your studies at Milligan in Fall 2023, then you will follow all academic requirements and policies in the 2023-2024 catalog.

## Spiritual Formation Program (More commonly referred to as “chapel” or SFP)

A part of Milligan that will make it different from other schools is its spiritual formation program. To graduate, you must have attended spiritual formation events (including chapel) 150 times, which translates into 18 – 19 events per semester. Typically, convo/chapel takes place every other Tuesday and every Thursday.

## Transferring to another college

There are many reasons that a student might have to seek another college, but, before you initiate contact with another school, it is highly recommended you speak with your faculty adviser at Milligan and the Director of the Student Success Office. If you decide to transfer, you will need to notify Becky Robertson, PDSO, so that she can transfer your SEVIS record to the DSO at the new school.

You should be aware of the following procedures –

- If an athlete, obtain a release from your Milligan coach to talk to an athletic department at another school. If you do not, your eligibility may be penalized when you move.
- If you complete a degree program at Milligan and would like to begin a new degree program at another school, this is considered a “transfer out” and you will not need to exit the U.S. and reenter on the new school’s I-20 (your I-20 will be transferred to the new school).
- if you did not transfer within 60 days after completing a degree program at Milligan, you will need to leave the U.S. and obtain a new, initial I-20 from your new school before re-entering.
- Each school has its own process and paperwork required for approving a SEVIS record transfer. Confer with both the new school and Milligan’s PDSO to ensure a smooth transition.

## Key terminology

- **SFPs** – Credits that you are awarded for attending designated spiritual formation events on campus. Traditional undergraduate students must attend 150 of these events prior to graduation; hours may be prorated for transfer students.
- **Credit Hour** – Each class you take at Milligan carries credit hours with it, these are commonly the amount of time you will spend in that class per week. Example: Composition 3 credit hours; Humanities 4 credit hours



**GPA** – Grade Point Average. Work hard at keeping a good GPA. It is an indication employers and graduate schools will use to determine how well you did during your time at Milligan in one quick glance. The best possible GPA is a 4.0.

# Work

**As an international student, it's important that you are aware of work restrictions.** Typically, international students may participate in the on-campus Work Study program at Milligan, but your F-1 student visa does permit you to apply for an off-campus job following your first year. Find out more below.

## On Campus Work: Work Study

There are many Work Study jobs on campus available to students for up to 10 hours per week. This is a fantastic way to have some money in your pocket. Apply with the Work Study Coordinator in the Business Office (McCown Cottage). The jobs range from working in the bookstore to helping out in the athletic training office, to mowing lawns, to working in other offices. As an international student, you will be assigned an identification number which you will use to clock in and out of your work study position. In addition to Milligan's work study positions, you can work for Pioneer Catering (cafeteria), because USCIS allows F visa students to work with companies that directly contract with Milligan University. You are allowed to work on campus for a maximum of 20 hours per week when school is in session and full-time (40 hours per week) during school breaks (holidays and summer).

Once you cease enrollment (graduation or withdraw), you are no longer eligible to work on campus.

## Off Campus Work

As an F-1 student, USCIS is very clear that you are not allowed to work off campus unless you have been approved by your PDSO and/or USCIS for "practical training" related to your degree program. USCIS considers unapproved employment an "unauthorized activity" that can put your visa status at risk. **If you are receiving payment (in any form) for services rendered, that is considered work. If someone gifts you money, unsolicited and unprovoked, that is gray area and a judgment call for you regarding whether you should accept it or not. If you seek out the opportunity or if it becomes repetitive, that is clearly defined as work.**

The two types of off-campus employment that **must be approved in advance** include:

### *Curricular Practical Training – CPT*

CPT is available while the international student is still pursuing the completion of the degree. The off-campus work must be related to the student's program of study (including enrollment in a required internship, practicum or field work). Please see Becky Robertson, PDSO, to apply for CPT. **Before you begin paid employment, she will need to update SEVIS and print a new I-20 for you that includes information about the CPT dates, employer, and type of employment.**

### *Optional Practical Training - OPT*

Many people think of the collegiate experience lasting only four years, but as an international student, you may be allowed one more year in the country to practice the skills you learned in college. An optional practical training year (OPT) is the year immediately following graduation when you may use your degree in more tangible ways. If you plan to stay in the U.S. and hope to secure a work visa, applying for OPT can be a fantastic gateway, but be aware of the required conditions:

- You must have had your F-1 student visa for at least 9 months.
- You should apply for OPT before you complete your course of study at Milligan
- You may submit your application no earlier than 90 days before the completion of your academic course of study. If you apply too early, your application will be denied and you will be required to reapply and pay a new application fee. Becky Robertson, PDSO, will know your exact program end date.
- If you choose to undertake a higher level of studies after having used your undergraduate OPT, typically you will be eligible for a post-graduate OPT year.
- The job must be directly related to your **major** field of study.
- You are still accountable to the school during this year, and, in the eyes of the government, an F-1 student.
- You do not have to have a job to apply for your OPT, but you are only allowed a total of 90 days of unemployment while on OPT.
- Post-completion OPT must be completed within 14 months of the completion on your academic course of study.
- After your OPT has expired and thus your F-1 student visa, you have 60 days before you have to leave the country, apply for a changes of status, or enroll in another degree program.

*Science, Technology, Engineering, and Mathematics (STEM) Optional Practical Training Extension (OPT)* – Certain STEM degrees may allow you to apply for an OPT extension (up to 24 months); for the most up-to-date details, please refer to the USCIS website and Milligan’s PDSO.

For the most detailed and up-to-date information on OPT eligibility and application, please see <https://studyinthestates.dhs.gov/sevis-help-hub/student-records/fm-student-employment/f-1-optional-practical-training-opt>.

## Filing Taxes

For an international student, the U.S. tax system can seem quite daunting, but don’t feel overwhelmed. We are here to assist. Filing of your taxes is an important part of American working life. International students may complete their US tax returns by attending **International Student Tax Assistance Nights** which will be held in March of each year. Please take advantage of these tax services so we can assist you in fulfilling your obligations with the IRS while studying in the US. Students will receive an email in early February with details regarding the specific dates, times, and location. During these sessions, students will have the opportunity to complete their taxes.

Students must bring their travel documents (Passport, Visa, I-94, etc.) with them to the session to complete the tax filing process.

Here are the important facts about filing taxes as an international student:

- An F-1 student who has been in the U.S. for 5 years or less is classified for tax purposes as a nonresident alien. A nonresident alien is taxed only on income from U.S. sources.
- **International students need to file Form 8843 with the IRS annually and if the student has earned income (you receive a W-2), you must also file a 1040NR.**
- Your scholarships may be considered taxable income.

- To file taxes through an external tax agency, you will need to obtain a copy of your W2 from the Greenshades portal using your login and password. It provides documentation that may help if you decide to extend your stay in the U.S.
- As a nonresident alien, you are exempt from FICA tax when working in work-study program on campus.

## Career Guidance

As an international student at Milligan, it is important to consider how the skills you acquire in class and on campus will transfer back to your home country. At Milligan, there will be a number of times when you are asked to create documents like a resume or cover letter to help prepare you for job and/or graduate school admissions. Style, terminology, and design may vary from profession to profession and country to country, so you might ask your professor for guidance.

For additional assistance with resume preparation and other career planning questions, visit the Center for Calling and Career Development located in the McMahan Student Union Building (SUB). To schedule an appointment, go to [www.milligan.edu/career](http://www.milligan.edu/career) and click on the link to schedule an appointment.

# Social Life

Social life is a big part of the college experience. Milligan requires all undergraduate students to live on campus (unless you live with family members within 30 miles of the campus or are age 24), so there are people around for you to get to know and spend time with. Get involved on campus and explore the region. Nestled in the northeast corner of Tennessee, Milligan is within easy reach of North Carolina, Kentucky, and Virginia, all of which have a lot of things to do. Below are suggested places that locals and tourists like to visit, eat at, and travel to. You can find out more about these online at <http://www.milligan.edu/#location>. Let the exploration begin!

## Places to go

Something that attracts many Americans to Milligan is its location and proximity to the Appalachian Mountains. For many, the mountains can take some getting used to, but near Milligan's campus are a lot of natural and FREE things to do.

- Blue Hole
- Dennis Cove
- Buffalo Mountain – White Rock
- Buffalo Mountain – Fire tower
- Twisted Falls
- Appalachian Trail

## Places to eat

Food in the South isn't just a necessity to survive, it's a way of life. You will find below a selection of local restaurants that are locally-owned. They "ooze" East Tennessee and the pride that people in this part of the world take when preparing and serving food.

- Ridgewood BBQ

- Cootie Brown's
- Cookout
- Barberitos
- J's Corner - Elizabethton

### Places to travel

Milligan is located in northeast Tennessee, conveniently close to North Carolina, Virginia, Georgia, and Kentucky. There are so many options for fun places to visit on breaks or weekends.

- Asheville
- Knoxville
- Boone
- Atlanta

### If your family visits

When your family makes a commitment to travel around the world to come see where you live, study, and compete, the excitement really begins. If your family would like to attend your graduation, request an invitation letter from the PDSO well in advance of their visit so they can include it with their visa application.

There are a number of hotels in the area where families can stay:

- Double Tree Johnson City <https://www.hilton.com/en/hotels/tridtdt-doubletree-johnson-city/>
  - Milligan has a discount partnership with the Double Tree Hotel in Johnson City. To attain this rate, instead of booking online, please have your relatives call the hotel and let them know they are parents of a Milligan student.
  - Carnegie Hotel <https://www.carnegiehotel.com/>
  - Fairfield Inn & Suites <https://www.marriott.com/en-us/hotels/tritn-fairfield-inn-and-suites-johnson-city/overview/>
  - Find more information on hotels and travel at [www.milligan.edu/visit](http://www.milligan.edu/visit).

**Advice** – Having your family in town can be an exciting time, especially if you are in a sports season. It is worthwhile letting your professors know that your parents are in town. Many will want to meet your family and may welcome them to their homes to visit.

# Miscellaneous

In your home country, the items listed below are usually easy to obtain. When you're an international, obtaining them may be a little more difficult. While they are not required, it is recommended that you think about obtaining some of the things listed below, as they will make your transition into life in Northeast Tennessee much easier.

To obtain any of the following, you must first obtain a signed letter from Nicole Misterly (McMahan Student Center) or Becky Robertson (Derthick 103), which will identify your exact campus housing address here at Milligan.

## Driver's License

F-1 students, and their dependents, may be eligible to drive a motor vehicle while residing in the United States. However, those who wish to operate a vehicle must successfully apply for and receive a driver's license. Driving a car without a driver's license is illegal. To acquire a driver's license, you must apply at the Department of Motor Vehicles (DMV). This driver's license also serves as a valid form of identification while in the United States.

When you apply for your driver's license, you must pass a vision test, a driving test, and a written test examining your knowledge of Tennessee's traffic rules (see [www.tn.gov](http://www.tn.gov) to download/study the Driver License Manual). You will need to take your valid passport, I-94, I-20, and proof of Tennessee residency. Proof of residency can include two statements or bills from official organizations showing your address in Tennessee. For students who live on campus, ask Nicole Misterly in the Student Development Office or Becky Robertson, PDSO, for a letter confirming your address on campus. Please see the state of Tennessee Homeland Security website for more information <https://www.tn.gov/safety/driver-services/classd/tld.html>

The Tennessee driver services began using the SAVE interagency federal database to check the immigration status of all international persons who apply for a driver's license. Due to this additional check, you may not appear in the SAVE system for up to one month after you first begin classes.

Our closest Department of Motor Vehicles Office is located at:

Department of Motor Vehicles (DMV)  
2076 Cherokee Park Drive, Suite 3  
Elizabethton, TN 37643  
(423) 547-5886

## Buying and driving a car in the U.S.

The purchase of an automobile is not the total expense involved in ownership of a car. Insurance, state registration, repairs, and the operating costs often far exceed the actual cost of the car itself. If you live beyond walking distance or have a family, you will likely need to buy a car. Consider these costs before you decide. There is no public transportation to the Milligan or Emmanuel campuses.

## Borrowing a car

If you borrow a car, you still must have your own driver's license and you must make sure the car is covered by insurance that will also cover you as a driver. (Some insurance policies will not cover accidents if anyone other than the owner and other people actually named in the policy are driving.)

## Auto Insurance

It is mandatory that you be covered with car insurance. Even “minor” accidents can run into hundreds or thousands of dollars in car repair bills and even more if people are injured. Please know that if you cannot afford auto insurance then you cannot afford to have a car.

Tennessee has a financial responsibility law, which means that insurance is the best way to protect yourself and others. If you have an accident and are uninsured, you may have your license taken away from you and be fined, especially in the case of an injury accident. The minimum legal coverage, which can be obtained from any insurance company, may be inadequate in the case of a major accident or if someone injured in the accident decides to sue you. Listed below are various aspects of car insurance:

Liability coverage is required for bodily injury and property damages. It pays up to certain stated limits, the sums for which you become legally liable in the event you injure someone else or damage his/her property.

Uninsured motorist coverage protects you and your passengers if an uninsured or hit-and-run driver causes injury, but only if the other driver is legally liable because of negligent driving.

Collision coverage pays your losses if your car is damaged in a collision or a single car accident. This is especially valuable if the collision cannot be proven to be someone else’s fault. This is generally used on newer, not older, cars.

Comprehensive coverage pays your loss if the car is stolen or damaged by fire, hail, hurricane, vandalism or most other non-collision causes.

Insurance costs can vary greatly from company to company, so it is wise to check with several companies before deciding which one is best for you and your situation.

## Social Security Number

In the U.S., a Social Security Number (SSN) is a number used for the purposes of taxation and retirement benefits. It is also sometimes used as a means of identification. You are eligible to apply for an SSN if you have been offered on-campus employment. You must apply in-person at an office of the Social Security Administration (see nearest location below) with the following documents: a completed SSN application (Form SS-5), an employment offer letter (request from Personnel office), and your travel documents (passport, visa, printed I-94, and I-20). For more information, check <https://www.ssa.gov/pubs/EN-05-10181.pdf>. If you have questions about applying for a Social Security Number, please contact Rebecca Profitt, Payroll and Student Employment Coordinator, at [RSProffitt@milligan.edu](mailto:RSProffitt@milligan.edu), (office located in McCown Cottage).

Please Note: Having a Social Security Number does not make you eligible for work, as you are still on an F-1 student visa. Also note that it does not necessarily mean that you will be able to access Social Security benefits as these are intended solely for U.S. citizens and Permanent Residents.

## Cellular Phone

One of the first things you may want to acquire is a phone. There are two options that you have as an international student:

1. Non-contract

A great option in your first few months until you get settled in the area and have the relevant and necessary paperwork to obtain a contract phone should you so desire. Walmart is a great place to

purchase a SIM card that comes with minutes, texts, and data and can often be placed directly into your existing phone.

## 2. Contract

- a. To obtain a contract phone, you will need a Social Security Number for the network provider to check your credit.
- b. Typically, an international student does not have credit and often will have to pay a deposit to guarantee the phone and line.

## Health Insurance

The U.S., unlike other countries, does not offer a healthcare system that automatically covers everybody who resides there. As a result of this, you need to obtain healthcare insurance. As a young student, you often feel healthy and safe, but unforeseen circumstances can happen at any time. Many healthcare insurers are available, and we advise you take the time to find a plan that best suits you. **Please note that if you are an international student playing a sport, your coverage MUST have intercollegiate athletics built into it.**

While Milligan does not provide health insurance, we recommend these resources as places to explore your health insurance options:

HCCMIS (Tokyo Marine):

<http://www.hccmis.com/>

International Student Insurance:

<https://www.internationalstudentinsurance.com/schools/milligan-university.php>

Beyond Benefits:

<https://www.beyondbenefits4u.com/>

The current contact at this company is Alicia Trantum

## Bank Account

It is a good idea to open a bank account as soon as you can. A bank account is required to conduct most business transactions in the U.S. You will need a checking account to be able to pay bills, rent, deposits for housing etc. Typically, to open a bank account you will need a social security number, but since you will not receive one for at least a month most banks will allow you to use your Milligan ID, I-20 and passport. Be sure to give your social security number to the bank as soon as you receive one.

When you go to a bank to open a checking account take the following items with you:

- Home address
- Student ID
- Passport and I-20 or social security number and driver's license

Most local banks have free accounts for college students. If you don't have a bank preference, Carter County Bank is the closest bank to the Milligan campus and has served Milligan's international students for many years.

**Carter County Bank  
1254 Milligan Highway  
Johnson City, TN 37601  
423-543-9058**

# FAQ'S – Frequently Asked Questions

## **MAIL: Where do I get packages and mail?**

International students are strongly encouraged to obtain a Milligan Post Office Box (PO Box) once you arrive. Visit the Milligan post office for details. Notify Becky Robertson at [rrobertson@milligan.edu](mailto:rrobertson@milligan.edu) of your P.O. Box address so that she can update your Milligan records with this information so you can obtain campus mail in a timely way.

If you are receiving a package (not mailed envelopes) that needs a physical address, use:

Student's Name  
Milligan Physical Plant  
130 Richardson Drive  
Milligan TN 37682  
United States of America

## **FLIGHTS: When I look at flights, they are expensive. How can I reduce the cost?**

Flights quickly add up, especially when you are travelling back and forth 3-4 times a year. You have three airport options if you want to be close to Milligan: Tri-Cities (TRI) is the closest, Asheville (AVL) second, and Knoxville (TYS) third. Sometimes it is good to consider travelling back with a friend who lives in a bigger city and travel from there.

**Advice** - Instead of hopping between providers, find a route with one airline provider and stick with it. Sign up for their air miles service and accrue miles. By the time you get to junior and senior year, you will have enough miles to trade in for a heavily discounted flight. Lastly, airline companies and travel services have become incredibly clever regarding tracking how much you check flights. If you delete your history and cookies in your web browser, you will see the flights reduce dramatically. The more you look, the more the website recognizes you are interested/in need and thus the price increases substantially.

## Thank you!

We are incredibly glad that you chose to attend Milligan University. As an international student, you will see the school and this part of the world through a different lens, one of which brings a much-desired perspective to the campus. Share your experiences and cultural differences with your classmates, teammates, and others in your residence hall.

If you need anything explained in greater detail, have questions about any aspect of campus life, or just want to talk about your experience, please don't hesitate to contact Becky Robertson in Derthick 103 or the Director of Student Success in the McMahan Student Center.

## Appendix



## When Should You Contact Becky Robertson, PDSO?

Contact info: RLRobertson@milligan.edu; office phone: 423-461-8415; office location: Derthick 103(1<sup>st</sup> floor)

VERY IMPORTANT: It is your responsibility to understand U.S. government immigration regulations and take the actions required to maintain your legal F-1 visa status. The primary role of the PDSO is to keep your records updated in the Student Exchange Visitor Information System (SEVIS). You may contact Ms. Robertson when you have questions about your F-1 status. You **must** contact Ms. Robertson in any of the following situations:

- Email or call when you arrive in U.S.
- Schedule a meeting within your first few days on campus - bring all travel documents (passport, visa, I-94, initial signed I-20)
- Request a letter to confirm address on campus (Nicole Misterly in Student Development can also provide a letter)
- Once per year - You must have your I-20 signed at least every 12 months (once every six months while participating in post-completion Optional Practical Training)
- Before traveling outside the U.S. to make sure all travel documents are in order
- When you change your major or degree program (I-20 must be updated and reprinted)
- When you change addresses
- Before you drop classes below full-time enrollment (minimum 12 credits for undergraduate and 9 credits for graduate programs)
- Before you sign up for a paid internship (Curricular Practical Training) - you must be **enrolled** in an internship, field work, or practicum course and request and receive a new I-20
- When you're ready to apply for post-graduation Optional Practical Training (no earlier than 90 days before graduation)
- Request a graduation invite letter for family members who would like to attend your graduation. Your family will take this to their embassy appointment when applying for a visitor's travel visa.
- When you've been admitted for an advanced degree at Milligan
- If you do not plan to return to Milligan for a future school term
- If you plan to withdraw from school
- If you plan to transfer to another school