



College of Liberal & Professional Studies
Penn LPS

**International Guest
Student Handbook
2023-2024**

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SECTION 1: PENN LPS AND IGSP

1.1 COLLEGE OF LIBERAL AND PROFESSIONAL STUDIES (LPS)

The College of Liberal and Professional Studies (LPS) is the home of lifelong learning at the University of Pennsylvania. Housed within the School of Arts and Sciences, we offer high school, undergraduate, post-baccalaureate, graduate, summer and online studies as well as customizable professional training with courses that span across disciplines.

Our outstanding students—engaged, curious and driven—come to Penn from all over the world with diverse academic and professional backgrounds. Whether you want to learn English while immersed in an Ivy League institution, join the global classroom in a MOOC, spend your summer abroad or start a new career, LPS offers the very best opportunities.

No matter where you are in life, or in the world—preparing for college, living overseas, working full-time, active in the military or studying on-campus—the College of Liberal and Professional Studies opens the Ivy League to you.

1.2 LPS CONTACT INFORMATION AND OFFICE HOURS

Campus Mailing Address

College of Liberal and Professional Studies
University of Pennsylvania
3340 Walnut Street, Room 110
Philadelphia, PA 19104

LPS Main Office General Telephone	215-898-7326
Fax:	215-573-2053
Email:	lps@sas.upenn.edu
LPS Website:	www.pennlps.org
Penn Website:	www.upenn.edu

LPS Student Records and Billing	215-746-7040
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Office Hours

Monday, Tuesday, Wednesday, Thursday, Friday	9:00 a.m.-5:00 p.m.
Saturday and Sunday	CLOSED

1.3 ABOUT THE INTERNATIONAL GUEST STUDENT PROGRAM

The International Guest Student Program (IGSP) at the University of Pennsylvania is the gateway for highly qualified international students to pursue credit-bearing course work and enjoy the academic experience at a top-ranked, Ivy League teaching and research university.

The International Guest Student Program is open to international students currently enrolled in undergraduate programs. International guest students enroll in a full-time program of study each semester.

1.4 INTERNATIONAL PROGRAMS STAFF

IGSP Office: igsp-info@sas.upenn.edu, +1 (215) 573-7016

1.5 ACADEMIC ADVISING APPOINTMENTS

To schedule a meeting with your advisor, please email igsp-info@sas.upenn.edu.

SECTION 2: IMMIGRATION MATTERS

2.1 OBTAINING A VISA TO STUDY IN THE UNITED STATES

After you are admitted to IGSP, you should complete the online application for the Form I-20 or DS 2019 document from Penn's International Student and Scholar Services.

<https://global.upenn.edu/iss/new-app>

ISSS (International Student and Scholar Services) will begin processing the Form I-20 or Form DS-2019 when it has received both the completed application and confirmation of admission from LPS. During the peak application period (April to July) this process can take up to 3 weeks from the time of receipt of the Notice of Admission from the admitting school and the Form I-20/DS-2019 application. Applications are processed in the order received. It is recommended that students wait to receive their visa documents before scheduling a visa interview.

We encourage students to contact their local U.S. Consulate or Embassy for specific visa application instructions, but in general, you should pay the Student and Exchange Visitor Information System (SEVIS) fee (preferably online) and schedule an interview appointment with the nearest U.S. Consulate or Embassy upon receipt of your I20 or DS-2019 form. Then follow the Consulate's instructions on the visa application process and required documents. Your entry visa will be stamped in your passport.

For more information, please review the websites listed below:

Locate a U.S. Embassy near you: <http://usembassy.gov/>

SEVIS fee and payment instructions: <http://www.ice.gov/sevis/i901/>

2.2 MAINTAINING LEGAL VISA STATUS

Students are responsible for ensuring that they are in compliance with Department of Homeland Security regulations which can be found under "Instructions to Students" on page 2 of the form I-20. Additionally, students should visit ISSS's website to familiarize themselves with an overview of important immigration regulations: <https://global.upenn.edu/iss/students>

2.3 SECURITY CLEARANCE

Each visa applicant will experience a series of security clearance checks, which may or may not affect the processing of your visa. It is not possible to know ahead of time whether your application will be delayed due to a security clearance. If your visa application is pending beyond the expected processing time as a result of a clearance check, please contact ISSS via email with details of your delayed visa application: iss@pobox.upenn.edu

2.4 ENTERING THE U.S.

Students **may not enter the U.S. more than 30 days prior to the start date listed on their I-20 or DS-2019**. The program start date is governed by the student's school and may not be changed. Please plan your travel to the U.S. accordingly and contact ISSS with any specific travel questions at iss@pobox.upenn.edu.

Before boarding an international flight, students and scholars should be sure to hand-carry their passport, immigration documents, and other supporting documentation so that they can be presented to an immigration officer upon arrival in the United States. At the Port of Entry, the admitting officer will inspect the documents and give the individual a stamped and annotated Form I-94.

Once at Penn, all international students and scholars must bring their immigration documents and passports to ISSS for check-in and orientation. **The US government requires that all students and scholars in F or J status register their presence at the University and present their documents within 30 days of the program start date. The 30-day time frame includes internal processing time at ISSS, so individuals should report to ISSS within 20 days from the program start date. Transfer students must register their presence within 15 days.**

Individuals must appear in person at ISSS in order to meet this requirement. Failure to comply with the requirement will have serious consequences and may lead to a violation of immigration status. Registration is incorporated in the International Guest Student orientation sessions held at the beginning of each semester.

2.5 TRAVEL OUTSIDE THE U.S. FOR ALL STUDENTS

If you plan to leave and re-enter the U.S. during your stay at Penn, you must have a valid travel signature by an ISSS staff that is not older than one year on your I-20 or DS-2019. This is required for any international travel. Since immigration regulations change often, it is recommended that you meet with an ISSS advisor before leaving the U.S. Please obtain your travel signature well in advance of planned departure from the U.S.

For a list of what is required when you travel, please see: <http://global.upenn.edu/iss/travel>

SECTION 3: PREPARING FOR PHILADELPHIA & PENN

One of the best ways to prepare for your time abroad is to learn as much as you can about Penn, Philadelphia, the United States and American culture prior to your departure. It is unrealistic, however, to expect that you will be able to prepare yourself completely so we recommend that you expect the unexpected! Your experience at Penn will largely be what you make of it. If you keep an open mind and maintain your sense of humor, it will help you greatly to meet the challenges of studying in a new country and make the most of the experience.

3.1 CLIMATE

You should come prepared for changes in the weather – very cold winters, hot summers, and pleasant days in between. The temperature frequently drops to 30°F (-7°C) in winter and rises to 90°F (32°C) with high humidity in summer. Plan to wear warm clothing during the winter months (November-March). An overcoat is a necessity. Clothing for rainy weather is also needed. $(1.00\text{ }^{\circ}\text{C} = (\text{ }^{\circ}\text{F}-32) \times 5/9)$

3.2 CLOTHING

Most students do not dress formally for class except on special occasions. On campus and in the classroom, informal attire such as t-shirts, jeans, slacks, and shirts are acceptable for women as well as men. Several clothing stores are located right next to the Penn campus with many more clothing stores a short commute by bus or subway.

3.3 CUSTOMS AND CULTURE

Customs and culture may be very different in the United States from your own. Prepare yourself for these differences, but keep in mind that understanding Americans can be complicated since we are often a mixture of many cultures and one of the things Americans value most is their sense of individuality. You may benefit from talking with people in your home country who have studied here.

SECTION 4: ARRIVAL IN PHILADELPHIA

4.1 TRANSPORTATION TO THE UNIVERSITY OF PENNSYLVANIA

When making your travel plans, try to fly directly or find a connecting flight to Philadelphia. For more information about the Philadelphia International Airport, visit <http://www.phl.org/>. While at the airport, information centers are available from the ground transport counters in baggage claim areas.

Travel from Philadelphia International Airport to the University of Pennsylvania campus (University City), West Philadelphia and Center City

- **Taxi/Uber/Lyft** – The most convenient way to travel from the airport to Penn is by taxi, Uber or Lyft (approximately \$30 (plus 15% tip for taxis)). Taxi, Uber and Lyft are available 24 hours a day.
- **Shuttle Service** - There are also various private shuttle services, including Philly Shuttle, (215) 333-1441, which will take you from the airport to Center City. Advance reservations for these shuttle services are not required. The cost is usually \$10/person.
- **Train** - In addition, there is a regional train service from the airport that stops at University City and 30th Street regional rail stations. The Southeastern Pennsylvania Transportation Authority (SEPTA) Airport Line costs approximately \$10 one-way and can be purchased on the train. Once you reach University City or 30th Street Station by train, you can then take a taxi to your destination in Center City or University City. Taxis are plentiful at 30th Street Station. Cost to Penn campus will be about \$5-10.

4.2 INTERNATIONAL GUEST STUDENT ORIENTATION

LPS hosts an orientation specifically for IGSP students prior to the beginning of each semester. Student will receive a detailed schedule within 2-3 weeks of their arrival on campus.

4.3 IMMIGRATION CHECK-IN

All visiting international students are required to report to International Student & Scholar Services (ISSS) for a **mandatory** new student arrival information and immigration documents review & presentation. This mandatory Immigration Check-in has been built into your orientation schedule. You will need your passport/visa and DS-2019 to complete the check-in.

SECTION 5: ACADEMIC LIFE

Students unfamiliar with the U.S. system may find many aspects of American education different from those in your home country. It is essential to familiarize yourself with the policies and procedures governing academic coursework and research at Penn, as you will be responsible for complying with them. As academic life is the heart of the university, these policies and procedures are very strictly enforced and respected among the university community. Please review carefully University Policy and Procedures.

5.1 REGISTRATION FOR CLASSES

You can access the online Undergraduate Course Catalog for all programs and courses offered at Penn at: <https://catalog.upenn.edu/undergraduate/>

IGSP students should register for classes prior to arrival. The course registration period is referred to as Add/Drop/Swap on Penn's academic calendar, which can be accessed at this link: <https://almanac.upenn.edu/penn-academic-calendar>. Before registering for classes, students should carefully read through the Course Registration module on the IGSP Community Canvas site. Leading up to each session, there are periodic virtual information sessions as well, which incoming students are encouraged to attend and during which questions regarding course enrollment are welcome. To schedule a one-on-one advising appointment for more individualized assistance, students should email igsp-info@sa.upenn.edu.

[Path@Penn](#)

The university uses [Path@Penn](#) the online information system for Penn students. This system allows students to view the courses that they are registered for, class details, a syllabus if posted, room number, and the building in which the course is offered. Details and locations of all buildings on campus can be found here: <https://facilities.upenn.edu/maps>.

Students may find helpful resources while enrolling in courses at these websites:

- <https://srfs.upenn.edu/path-at-penn>
- <https://apps.srfs.upenn.edu:44306/secure/Pennant-Training/Path-FINAL-shorterv2.mp4>

5.2 FULL-TIME STATUS

U.S. immigration regulations require that F-1 and J-1 students maintain full-time status at all times. This means that you must be enrolled for a minimum of 3.5 credit units per semester at the undergraduate level.

5.3 COURSE SELECTION POLICY

IGSP students must take a minimum of 2 course units (CUs) within the School of Arts and Sciences during any semester at Penn. Almost all academic areas of the arts and sciences with a course number below 6000 are open to admitted IGSP students. IGSP students are not permitted to enroll in a course with a course number above 5999. Students may take day or evening courses at their discretion, with the understanding that there is a significant difference

in tuition. See <http://www.sas.upenn.edu/lps/undergraduate/igsp/tuition> for tuition costs and fees.

5.4 REGISTERING FOR COURSES IN WHARTON, ENGINEERING OR NURSING

Registration in courses outside of the School of Arts and Sciences is at the sole discretion of, and governed by, the schools offering those courses. While some restrictions may apply, many schools allow enrollment on a space-available basis. Many courses list prerequisites in their course descriptions. Students should consult the department or instructor if they have a question about fulfilling those prerequisites. **IGSP students are not permitted to enroll in more than 2.5 course units (CUs) from outside of the School of Arts and Sciences during any semester at Penn.**

5.5 REGISTRATION PERMIT PROCESS

Certain courses require students to obtain permission to register from the department or course instructor. To request permission, send an email to the course instructor and/or department asking for a permit to register for the course. They may ask you questions about your background knowledge of the subject area before granting permission. If you have any questions during your correspondence with the course instructor, please contact your academic advisor.

5.6 “CLOSED OUT” OF CLASSES

In the event that you are closed out of a course you planned to take, you should consult with your academic advisor about this difficulty. She/he will make suggestions and assist you in your efforts to enroll in this course. If the course is a requirement for your home institution, the best course of action is to consult the professor of the course directly. Often s/he will be able to give you special permission for the course, especially if you explain that this is your only year or semester here and that this course is a requirement or that this is your only chance to take his/her course. You may sign up to receive notification when a spot becomes available in a closed course at this link: <https://penncoursealert.com>.

5.7 FACULTY AND ADVISORS

Relationships between students and faculty tend to be more informal than in many other countries. In most classes, students are expected to ask questions or comment on material being considered. In assigning grades, professors may consider the extent of a student’s contribution to class discussion throughout the semester. This reflects the value Americans place on individual initiative and independent thinking.

Almost all faculty members maintain regular office hours when students may come and talk about individual concerns. You should use this opportunity to make sure that you are meeting course requirements. If you are uncertain about an assignment or have questions about the course material, make an appointment to see the professor or teaching assistant (TA).

You will be assisted in many aspects of your education by your academic advisor. While there will be pre-term advising, as well as an advising session during orientation, **it is your responsibility to set up an appointment to meet with him or her should you need further assistance.** It is a good idea to meet with both the professor and your academic advisor at the first sign of difficulty with any class. Since international students must take a full course load every semester, early intervention with academic difficulties is important in helping you fulfill your immigration requirements, in addition to being sound academically. Many students at Penn also take advantage of the Weingarten Learning Resources Center. You can access more information by going to <http://www.vpul.upenn.edu/lrc>.

5.8 METHODS OF INSTRUCTION

For each class you will likely be required to buy at least one textbook from which regularly assigned readings are given. The instructor may also assign readings from other books in the library. Lectures will usually supplement these readings.

It is important to read all assigned materials and take careful notes on the lectures because examinations will be based on both. You are expected to attend all classes and laboratory sessions. Be sure that you are aware of the specific expectations for each of your classes. Most instruction is organized and conducted in one of three ways: lecture, laboratory, or seminar.

- **Lecture**
The lecture class is most frequently used at the undergraduate level, particularly for the first two years of study. Lectures are sometimes large and make discussion difficult. For this reason, a large lecture will often be supplemented with a recitation or laboratory period to permit discussion and/or scientific experimentation.
- **Recitation/Laboratory**
Often the recitation or lab is conducted by a TA who is a graduate student in the particular discipline. Students are encouraged and expected to ask questions either during the lecture period or during the recitation or laboratory period. If you wish to speak during the question period, feel free to raise your hand.
- **Seminar**
This is the most common form of instruction at the graduate level. These classes are generally smaller, permitting opportunities for direct student participation and closer interaction with professors.
- **Exams**
Exams usually fall into three categories: quizzes, midterms, and finals. Most professors will announce the format of the exams and the material it is to cover.
- **Quizzes**
These are short tests covering the material currently being studied. The instructor may or may not notify you in advance.
- **Midterm Exams**
These are exams given approximately midway through the course of a class.

- **Final Exams**

“Finals” are given at the end of the semester and may cover all the materials studied during the semester or only those covered since the midterm. The requirements for each class vary.

5.9 CREDIT SYSTEM

Academic credit is figured in “course units” (CUs). Most courses earn one CU, with some half-semester courses and labs earning one-half CU. A course unit at Penn is equivalent to a three- or four- credit course at many other U.S. universities.

5.10 GRADES

Grades are a system for evaluating your academic work. They designate your relative standing in the class and are wholly determined by the instructor’s judgment of your achievement based on exams, term papers, class participation, etc. At Penn, the following symbols are used in most, but not all, programs:

A+ = 4.0 Distinguished	A = 4.0 Excellent	A– = 3.7
B+ = 3.3	B = 3.0 Good	B– = 2.7
C+ = 2.3	C = 2.0 Average	C– = 1.7
D+ = 1.3	D = 1.0 Below Average	F = 0.0 Failure

GR = No Grade reported for student	I = Incomplete (see below)
NR = No Grades reported for course	P = Pass (A+ to D) (see below)
II = Extended Incomplete (see below)	U = Unsatisfactory
S = Satisfactory progress	AUD = Audit
W = Withdrew	X = Academic Violation

Pass/Fail Option

Pass/Fail is an option to encourage students to take courses in subjects that they might avoid if they were required to enroll on a standard graded basis. Regulations concerning Pass/Fail can be found here: <https://www.college.upenn.edu/pass-fail>

Incomplete Grades

Students should request incompletes rarely if at all. It is far better to plan ahead and use advising and academic support resources to ensure finishing the coursework on time. Students with one incomplete must finish the work by the end of the fourth full week of the next term. Students who accumulate two or more incompletes (i.e., multiple Incompletes) will become eligible for a Mandatory Leave of Absence.

The decision to grant an Incomplete or not is solely that of the instructor teaching the course.

Regulations concerning incompletes can be found here:
<https://www.college.upenn.edu/incompletes>

5.11 ACADEMIC CALENDAR AND DEADLINES

Keep in mind that it is your responsibility to be aware of, and adhere to, all academic deadlines. If you have questions regarding a particular deadline, policy or procedure, make an appointment to talk with your academic advisor.

View the Academic Calendar here: <https://almanac.upenn.edu/penn-academic-calendar>.

SECTION 6: CAMPUS BASICS

Being a guest student at Penn can sometimes be a bit different from being an international student who is enrolled at Penn for a degree program. The following are a few tips that may apply to all international students, but are especially helpful for those of you who are here for one year or one semester.

Almost everything you need can be found on Penn's website at <http://www.upenn.edu/>. If you know the office you need, you can use Penn A-Z, an alphabetical listing of recognized University entities, including departments, programs, publications, organizations, and services. It is located at <http://www.upenn.edu/penna-z/>.

6.1 PENNKEY

The [PennKey Authentication System](#) is used to prove your identity for access to many of Penn's networked systems and services. Within the PennKey Authentication System, an individual's username is known as a PennKey. In order to use this system, you need to register for a PennKey and associated password. **IGSP students will receive their PennKey and set-up code via e-mail after they accept their offer of admission.**

6.2 CAMPUS EXPRESS

Through Campus Express Online (<http://www.campusexpress.upenn.edu/>) you can access various services available to students – arrange for your Penn ID card, choose your meal plan, purchase a new computer, sign up for Penn email and more. In order to log onto Campus Express, you must use your PennKey and password. These two identifiers serve as your login requirements whenever you enter Campus Express Online, so be sure to memorize them. If you are not yet on campus and are having trouble with your PennKey, please visit <https://pennkeysupport.upenn.edu/>. **LPS will NOT be able to assist you with PennKey issues, due to factors concerning privacy and security.**

6.3 Student Identification Number

All PSGI students have an 8-digit student number or “Penn ID” assigned by the University of Pennsylvania, which will appear on your PennCard. You should include your Penn ID in any communication you initiate with university offices. You will be asked for your Penn ID often, so make sure to carry your PennCard with you. You may want to commit your Penn ID to memory for convenience.

6.4 GETTING A PENNCARD

All students and scholars must have a University identification card, called a PennCard. The card permits access to University buildings and allows you to use the library, recreational facilities and other University services, such as the Shuttle or Escort. You should carry your PennCard with you at all times.

Students may request a PennCard before arrival through Campus Express, or upon arrival on campus at the [PennCard Center](#).

6.5 E-MAIL

E-mail is the most commonly used communication system on campus. All Penn students, faculty, and staff have email access. For this reason, **it is very important for you to have a Penn email account and check it regularly**. Email accounts are arranged by the individual schools. To set up your account, please visit the Penn Computing web site at

<https://www.sas.upenn.edu/computing/help/students/email/options>

Note: The LPS International Office uses email to send out important and time sensitive information. Please check your Penn email account every day and read these messages thoroughly and carefully.

SECTION 7: PAYMENT OF FEES

The Office of Student Financial Services (SFS) handles the financial charges and credits for your department or school:

Office of Financial Services

100 Franklin Building, 3451 Walnut Street, Philadelphia, PA 19104

Telephone: (215) 898-1988, Fax: (215) 573-5428

E-mail: sfsmail@sfs.upenn.edu

Web: <http://www.sfs.upenn.edu/>

7.1 PAYMENT METHODS

As an IGSP student, there are four different ways in which you can pay your bill:

1. [Online using Penn.Pay](#)
2. [By Mail](#)
3. [In Person](#)
4. [By Wire Transfer](#)

Important

The University must receive the FULL amount due on or before the due date indicated on the bill. If full payment is not received by the due date, a Late Payment Penalty of 1.5% of the amount past due will be assessed, and future registration and continuing enrollment will be jeopardized.

SECTION 8: HOUSING

IGSP students live in off-campus housing, which is supported through our Office of Off-Campus Services.

9.1 Off-Campus Housing

There are many locations around the Penn campus that our Office of Off-Campus Services can help you coordinate. For more information about securing off-campus housing, please contact the [Office of Off-Campus Services](#).

9.2 Temporary Housing

Students are strongly encouraged to make housing arrangements prior to arrival on campus. However, there are times when temporary accommodations for the first few days at Penn are necessary. Accommodations are in high demand in late August and early September each year, so be sure to reserve early. You may be able to find temporary accommodations at one of the places listed below.

- [Hilton Inn at Penn](#)
- [Sheraton Hotel University City](#)

SECTION 9: DINING ON CAMPUS

Penn Dining offers a variety of [dining plan options](#) for Penn students. IGSP students are welcome to purchase single semester dining plans, and those who would like to dine in the Residential (all-you-care-to-eat) Dining Cafés may choose from any of the dining plans to find one that best fits their lifestyle. Additional visits and Dining Dollar\$ can be added at any time by logging into your Campus Express account. Cash and major credit cards are also accepted for individual meals at all dining locations. Please note that dining plans are not required for IGSP students.

9.1 DINING DOLLAR\$

Dining Dollar\$ are funds on your PennCard used to purchase items at any [Penn Dining location](#). Each time you make a purchase, that amount is subtracted from your Dining Dollar\$ account balance. You can add Dining Dollar\$ to your PennCard at any time via [Campus Express](#).

SECTION 10: TRANSPORTATION

10.1 PENN TRANSIT SERVICES

Penn Transit Services provide a comprehensive transportation system on and around campus within specific boundaries. Services include things such as buses, shuttles, walking escorts, bike sharing, and more. For more information, please see [Penn Transit Services](#).

10.2 PUBLIC TRANSPORTATION: SOUTHEASTERN PENNSYLVANIA TRANSIT AUTHORITY (SEPTA)

SEPTA is Philadelphia's public transportation system with buses, trolleys, the subway, Regional Rail lines, and the Market-Frankford Line (the EL). SEPTA costs \$2.50 in cash each way, except for Regional Rail lines, which vary in price according to your destination. City Hall allows free interchange between the subway (Orange Line), the Market-Frankford EL (Blue Line), and the trolleys (Green Line) once you are within the station. Schedules for all public transportation routes vary between weekday and weekend, with Saturday and Sunday usually having less frequent service. Visit the SEPTA's website at: <http://www.septa.org/> for information on commuter rail trains, buses, subways, and LUCY (the Loop through University City).

10.3 TAXIS

Taxis can be found throughout Center City and all major transportation centers. In order to get a taxi, just wave your hand. The base fare is \$2.70. A trip from campus to Center City by taxi costs between \$10 and \$12, and you should tip the driver 10-15%. It is a good idea to take a taxi if you must travel late at night and your route does not fall within the boundaries of Penn Transit Services. Most taxis accept credit cards but prefer cash. You can also look into taking an [Uber](#) or [Lyft](#). You can download the Uber or Lyft apps to your phone.

10.4 RENTING A CAR

There are several websites where you can rent a car including <http://www.hertz.com/>, <http://www.alamo.com/>, <http://www.budget.com/>, and <http://www.enterprise.com/>. We remind you to use *extreme* caution when driving in the United States. Regulations vary by company but all will require you to have a driver's license in order to rent a car and may charge higher prices because you are under 25 years of age. Booking online will typically save you more money than calling or just walking into an office. Prices for car rental are usually per day with required insurance being an additional charge. The Sheraton Hotel at 36th and Chestnut has an Enterprise Car Rental office on the ground floor that is open to anyone and can help with renting a car. Enterprise also offers a car share program which accepts international drivers' licenses. For more information, visit [Enterprise CarShare](#).

SECTION 11: BANKING

One of the first things you might do after arriving in Philadelphia is open an account at a local bank. Investigate various banks before choosing which one you wish to use, as all banks have different charges and fees for services, such as Automatic Teller Machine (ATM) access, checking and overdraft protection. You should read the small print carefully before signing up with any bank. To open an account, you must present two forms of identification, such as your passport and your PennCard. Some banks may require you to provide your Social Security number.

Because Penn is located in a city, there are not only several banks on campus but there are plenty that are in Center City within walking distance. **ATMs are located all over campus; however, most of them are for PNC bank and will charge a fee for users that do not belong to PNC. *There are no ATM fees at any WAWA!***

Here are some local banks for you to consider:

- **[Citizens Bank](#): 134 South 34th Street**
- **[TD Bank](#): 3735 Walnut Street**
- **[PNC](#): 3535 Market Street and 34th and Civic Center Boulevard**
ATMs can be found at Houston Hall, Hill College House, the CVS at 39th and Walnut, Penn Bookstore, the WAWA at 38th and Spruce Street and the WAWA at 36th and Chestnut Street.
- **[Santander Bank](#): 3131 Market Street**

11.1 CHECKING ACCOUNTS

Opening a checking account will assure safe and quick deposit of foreign checks and free you from carrying large amounts of cash. A checking account will also provide you with an accurate, monthly record of your finances. Checks can be used to pay monthly bills such as rent, telephone, and electricity. You can also write a check for some purchases if you provide two types of identification to the merchant. The checks are returned to you after being cashed and cleared by the bank, and serve as proof of payment.

You must keep an accurate record of your account to make sure you have enough money in your account for each check you write. It is a serious matter to write a check without having sufficient funds in your checking account. In addition to various fees your bank will charge, you may suffer serious financial consequences and will be vulnerable to legal action.

11.2 SAVINGS ACCOUNTS

If you have money that you don't plan to use immediately, you can open a savings or investment account. Depending on how much you deposit, this account will pay you interest. You will receive a monthly statement showing your balance. Be sure to keep these statements as the interest earned on savings accounts may be taxable.

11.3 AUTOMATIC TELLER MACHINES (ATM)

Basic banking, such as deposits, transfers and withdrawals, is available 24 hours a day at computerized banking machines (ATM or MAC machines) at most banks. These machines can be found throughout the city. You should only use those located in a safe and secure place indoors, and avoid making withdrawals after dark. You may be charged a fee each time you use your ATM card. Check with your bank for details.

11.4 CREDIT CARDS

Credit cards are popular in the U.S., but are sometimes difficult to obtain for international students who have not yet established good credit in the U.S. You may want to apply for a credit card in your home country rather than in the U.S. Major credit cards in the U.S. are Visa, MasterCard, American Express and Discover, but businesses do not always accept all cards. Use caution in using credit cards as a means of postponing payment for purchases. Almost all credit cards charge interest, which may range from 12% to 22% per year. **If your credit card is lost or stolen, notify the company that issued the card *immediately*.**

SECTION 12: HEALTH CARE AND MEDICAL INSURANCE

Health care and health insurance are important aspects of your life here and require careful thought and planning. The U.S. health care system differs from that in other countries, and it is your responsibility to protect yourself from the exorbitant costs of health care.

U.S. regulations require you to maintain adequate health insurance for yourself under the U.S. government regulations. In the case of J-1 and F-1 students, this obligation is contained in a specific rule that requires termination of your J or F status for willful failure to maintain adequate insurance for yourself.

The cost of health care in the U.S. is extremely high. There is no national health program, and international students are not eligible for financial assistance from the U.S. government or from the University to pay medical bills.

In Philadelphia, you can feel confident about the quality of care you will receive, as it is one of the top cities in the U.S. for medical care. There are many excellent hospitals and teaching institutions here, among them the hospitals of the [University of Pennsylvania Health System](#) (UPHS).

12.1 THE U.S. HEALTH CARE SYSTEM

- The system is privately funded, not government sponsored.
- Payment is the responsibility of the individual, with or without health insurance.
- Some doctors providing services at a hospital may bill the patient separately.
- Payment is usually expected at the time the care is given. Therefore, you should always check that your insurance will cover the treatment before it is given.
- You are responsible for seeing that bills are submitted and that claims forms (used to request payment from the insurance company) are properly completed.
- The reimbursement process takes time and incomplete forms can cause further delays.
- Copies of all bills and papers should be kept for at least one year.
- It is appropriate to seek an opinion about your case from a second doctor before deciding on a course of treatment.
- Be aware of your own health needs and background. Keep copies of your past medical records with you. It is very helpful, for example, to tell the doctor which medications you have taken in the past.
- It is appropriate to ask questions about your condition and your treatment. Take a friend to the doctor's office with you to translate or help with forms if you feel that will help.

12.2 MEDICAL INSURANCE

If you have an accident or become ill and require hospitalization and do not have insurance, the expenses involved will jeopardize your ability to complete your program. Information about the U.S. healthcare system and the importance of health insurance for international students can be found at <https://global.upenn.edu/iss/healthcare>. The University of Pennsylvania requires all full-time students to carry adequate health insurance which meets Penn standards (<https://wellness.upenn.edu/immunization-insurance-compliance/insurance-compliance>). It is highly unlikely that any policy purchased internationally or domestically will meet Penn's stipulations, since it requires that all insurance companies be licensed to do business in the United States, with a U.S. claims payment office and a U.S. phone number and that any insurance policy cannot exclude coverage for pre-existing conditions (whether you have pre-existing conditions or not). Therefore, it is strongly recommended that all IGSP students plan to purchase the [Penn Student Insurance Plan \(PSIP\)](#) and to budget accordingly for the expense.

12.3 WAIVING THE STUDENT INSURANCE PLAN

The student insurance plan can be waived only if adequate alternative coverage is in place. Please be sure to [read carefully](#) the stipulations for an insurance waiver. It can be costly if you are underinsured, or you could violate immigration rules if you do not carry certain medical insurance provisions. If you have questions about whether your insurance plan meets Penn's requirements, you can contact Penn's insurance compliance office at +1-215-746-9355 or wel-shsinsur@pobox.upenn.edu.

12.5 WHERE TO GO FOR MEDICAL CARE

If you are feeling sick, do not hesitate to get help--even if you are nervous and have never seen a doctor outside your own country. The longer you wait the greater risk you run for developing a serious problem. Unless you have a real emergency, such as uncontrolled bleeding or a broken bone, do not go to a hospital emergency room for treatment. Emergency rooms are very expensive and, if your condition is not life threatening, you may have to wait a long time for care. You should go to the [Student Health Center](#), which is located at 3535 Market Street. It is best if you call first to make an appointment. Instructions for making an appointment can be found at <https://wellness.upenn.edu/appointments-0>. Same-day appointments are available, but if there are no same-day appointments, SHS will offer you the next available appointment that works with your schedule. If you have an urgent issue they will try to see you as soon as possible. Sometimes patients will have a nurse evaluate them to provide care while they wait until the next available provider appointment (which could be later that day or the next day).

For Emergencies

Students with illnesses requiring emergency treatment may obtain care at a local Emergency Room. They may also call the Student Health provider on-call for phone consultation. This provider may give medical advice over the phone, or may decide that the student should seek emergency medical attention. We recommend students go to the Emergency Department at The Hospital at the University of Pennsylvania (1st floor Silverstein Building on 34th Street).

***Please note that all full-time status students, including exchange and guest students, pay a Clinical Fee as part of tuition, which allows full access to Penn’s health services each semester. This fee is also charged to students enrolled in PSIP regardless of status. A full list of Penn Wellness services can be found [here](#).**

12.6 WHAT TO EXPECT WHEN SEEING A DOCTOR

Most clinics in the U.S. are staffed by physicians, nurse practitioners (registered nurses qualified to evaluate, diagnose, and treat many common conditions), midwives (registered nurses specializing in prenatal and childbirth practice), registered nurses, and a variety of health care workers. You may not see a physician when you first seek medical care. Depending on the severity of your symptoms, you may receive care immediately, later the same day, or the next day. You may be offered a choice of doctors or health care providers. Consider ahead of time whether you would prefer to see a man or a woman, an older practitioner or a younger one, etc. Even if you are not asked, you should make your preferences known.

American-trained physicians generally expect their patients to participate actively in making decisions about medications and treatment choices. If you ever have difficulty understanding anything about your medical status or treatment, ask for clarification. You can ask workers to talk more slowly, to repeat, or to write something down. If you think you will need a translator, ask when you make your appointment if someone can assist you, or ask a friend to accompany you.

The time you spend with health care providers may seem very brief, with little opportunity for conversation. The doctor or nurse will ask you many questions; some may appear unnecessary or intrusive, but you should try to answer them as completely as possible. You may think the approach is abrupt and impersonal; however, the workers are only trying to be efficient and thorough. It is expected that patients will ask questions about their health, diagnosis, treatment, and costs.

12.7 MENTAL HEALTH

International students often hesitate to consult a professional about mental health problems. You may never have had the need to talk to a psychologist, psychiatric social worker, or psychiatrist at home, and you may think only people with severe mental problems are treated by such professionals. It is not uncommon in the U.S., however, for people with emotional needs to seek professional help. As you are far from home and lacking the usual support system of family and friends, you may find it helpful to consult a mental health professional when dealing with issues of adjustment, depression, strain or stress. Students may consult a professional for free at [Penn’s Counseling Center](#).

As a student, you may also wish to contact the **Reach-A-Peer Helpline**. It is a peer support telephone service established by and for Penn students to provide information, peer support and referrals. The Helpline is open to all students who wish to share a problem, need information or just want someone to talk to. It is a confidential, anonymous and free phone

service. Student Active Listeners can provide callers with their objective, undivided attention. However, RAP-Line is not a professional crisis hotline.

Reach-A-Peer Helpline

215-573-2RAP

Every night, 9pm-1am during the academic year.

To write an anonymous and confidential letter use their web site:

<http://www.upenn.edu/rap-online/>

12.8 IMMUNIZATION REQUIREMENTS

The University of Pennsylvania requires all students to be compliant with certain immunization requirements and to complete the online Immunization History Questionnaire. **All immunization records must be in English.** Information on Immunization Compliance can be found at <https://wellness.upenn.edu/immunization-insurance-compliance/immunization-compliance>.

SECTION 13: STAYING SAFE

Living in Philadelphia has many advantages: cultural diversity, historical areas, and night life attractions. However, like other big cities in the U.S., Philadelphia also has some disadvantages, one of which is the problem of public safety. Being aware of and taking appropriate safety precautions can help you avoid problems.

13.1 PENN SECURITY

Penn has an excellent security force on campus with officers patrolling campus at all hours of the day and night. At the entrance to every dormitory, there is a security guard 24 hours a day, seven days a week. There are also several phones throughout campus that connect students to Penn Police. These phones are inside a bright yellow box, have a blue light above them which can be seen from far away and are constantly under surveillance by security. Dial **511** from any of these phones to contact Penn police. To contact Penn Police from any other phone, dial **215-573-3333**. To contact the Philadelphia Police Department, dial **911** from any phone in the city at no cost. There are also several services that Penn Police provide which provide protection for students all the time. For more information about these services, see:

<https://www.publicsafety.upenn.edu/safety-initiatives/>

13.2 PERSONAL SAFETY TIPS

Do not carry your passport as your ID. This is not required in the U.S as it is in some other countries. Instead, use your PennCard. You may also wish to carry a photocopy of your passport information page, visa stamp page, and I-94 card, though it is rare that you would be asked for immigration documentation.

Be aware of your surroundings at all times. If you go out at night, take a friend or utilize Penn's [walking escort service](#).

13.3 PERSONAL PROPERTY INSURANCE

If you plan to bring valuable items to the U.S. such as a laptop, iPhone, or a musical instrument, you should consider purchasing insurance to cover potential theft or damage to the item(s).

SECTION 14: PENN RESOURCES

Penn has an extensive network of programs, services and resource centers that enables its support teams to meet the specific academic, social, health, and personal needs of every student.

14.1 ACADEMIC RESOURCES

From academic support and immigration assistance to the convenience of managing academic information online, you will have all the resources you need to realize your highest academic potential at Penn. These resources include:

- [University Registrar](#)
- [Path@Penn](#)
- [Academic Support](#)
- [Student Conduct](#)
- [International Student and Scholar Services](#)

14.2 HEALTH AND WELFARE

To ensure your safety and health while at Penn, there are a large variety of services and support available to you which include:

- [Wellness at Penn](#) (Medical and Counseling Services)
- [Division of Public Safety](#)
- [Penn Violence Prevention](#)
- [Office of Student Disabilities Services](#)

14.3 RECREATIONAL FACILITIES

Penn's recreation facilities include the [Pottruck Health & Fitness Center and the Fox Fitness Center](#). Students can register for membership online or by stopping in once on campus.

14.4 COMMUNITIES: GROUPS & CLUBS

Social, political, artistic, and multicultural groups are abound on campus. Whether you are looking to connect with others who share the same interests, meet others from different backgrounds, advance social change, or get involved in student government, there is a group at Penn that will expand your horizons in new and inspiring ways.

- [AARC \(African American Resource Center\)](#)
- [Civic House](#)
- [Family Resource Center](#)
- [GIC \(Greenfield Intercultural Center\)](#)
- [La Casa Latina](#)
- [LGBT \(Lesbian Gay Bisexual Transgender Center\)](#)
- [MAKUU \(The Black Cultural Center\)](#)
- [PAACH \(Pan-Asian American Cultural House\)](#)
- [Penn Student Agencies](#)

- [PWC \(Penn Women's Center\)](#)
- [Platt Student Performing Arts House](#)
- [Performing Arts Council](#)
- [Student Activities Council](#)
- [Student Clubs & Organizations](#)

SECTION 15: RETURNING HOME

Leaving your new home in the U.S. and returning home to your own campus is often as confusing a time as going abroad. Below are some important steps and options to keep in mind as you go through the third phase of study abroad.

15.1 BEFORE YOU LEAVE

It's important before you leave for you to take time to say goodbye to your new friends and the places you have become fond of while studying abroad. There are also some practical things you'll want to remember to take care of:

- Be sure to return all library books and equipment you borrowed throughout your stay at Penn.
- Turn in all required coursework. Do not plan to send coursework back to the U.S. except in very unusual circumstances. If you do send important documents, send them by express mail and keep copies.
- Check in with your housing provider and follow any required check-out instructions.

15.2 PAYING YOUR BILL

Please make payment on your Penn account before you leave, but be advised that additional charges for the semester may appear as late as January or February for fall-only students or as late as June for academic year or spring-only students. Examples of charges that often appear after students leave include Wharton Reprographics charges, bookstore charges, dining hall charges, etc. You must make payment on your account before the University of Pennsylvania can send your official transcript to your home university.

15.3 TRANSCRIPTS

To obtain official copies of your transcript, log in to path@penn to complete the request form.

15.4 REVERSE CULTURE SHOCK

Many people say that returning home is even more difficult than going abroad. Students often remark that they feel removed from family and friends who have not had similar experiences.

You can probably expect to go through the initial state of euphoria and excitement as you are overwhelmed by the sheer joy of being back at home. However, as you try and settle back into your former routine, you will soon recognize that while you were abroad, you developed new ideas and opinions and that these differences provide you with a new view of your own culture. You have become a new person (after all, that is what education is all about), which means that you can expect a period of disorientation as you adjust to the "new" environment at home.

The adjustment period, however, should be rather short-lived, since the environment is not "foreign" in the same sense as that to which you had to adjust when you left your home country, and since your experience of culture shock abroad will have provided you with the psychological tools for making the adjustment quickly and smoothly. Keep in mind that the amount of change that you have undergone during your time at Penn will play a role in how

you adjust back to your own culture. It is often helpful for readjustment if you reflect on your experiences from abroad and the changes that have occurred within you.