# Student Life

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Communications &amp; Information</td>
<td>2</td>
</tr>
<tr>
<td>Housing</td>
<td>2</td>
</tr>
<tr>
<td>Activities</td>
<td>3</td>
</tr>
<tr>
<td>Insurance</td>
<td>5</td>
</tr>
<tr>
<td>Transportation</td>
<td>14</td>
</tr>
<tr>
<td>For Parents</td>
<td>18</td>
</tr>
<tr>
<td>Academics &amp; Grades</td>
<td>18</td>
</tr>
<tr>
<td>Privacy of Records</td>
<td>19</td>
</tr>
<tr>
<td>Visiting Seattle</td>
<td>20</td>
</tr>
<tr>
<td>Caring for Underage Students at Seattle Central</td>
<td>20</td>
</tr>
<tr>
<td>Finances</td>
<td>22</td>
</tr>
<tr>
<td>Banking</td>
<td>22</td>
</tr>
<tr>
<td>Paying for Classes</td>
<td>23</td>
</tr>
<tr>
<td>Refund Policies</td>
<td>23</td>
</tr>
<tr>
<td>Scholarships</td>
<td>24</td>
</tr>
<tr>
<td>Federal Tax Information</td>
<td>24</td>
</tr>
<tr>
<td>Working on Campus</td>
<td>26</td>
</tr>
</tbody>
</table>
Communications & Information

The IP Office sends an e-newsletter to all current students once per week via email.

The Seattle Central College Student Handbook is produced annually by the Student Leadership office and designed for all students attending the college (U.S. residents and international students).

Housing

Choosing the right housing is one of the most important decisions international students make while attending Seattle Central.

International students at Seattle Central typically live in one of the following types of housing:

Host Families

A homestay is a very special opportunity to experience American culture firsthand. It is also one of the most economical housing options available to international students.

List of homestay agencies who work with Seattle Central

On Campus Apartments

The Studios on Broadway are available for 9, 12, and 18-month license periods. Priority is given to new students, but current students may still have opportunities to live in The Studios.

Information on applying for placement in The Studios, cost, and other details
Information for current residents living in The Studios

Apartments and Shared Housing

Most students at Seattle Central live in apartments or shared housing.

List of private apartments and a guide to searching for properties
Moving

Most students move at least once while enrolled. When moving, consider the following:

Report Your New Address to Seattle Central
Report your new address to Seattle Central within 10 days of moving (this is an immigration requirement that all F-1 visa holders must follow).

Report Your New Address to USPS
Submit your change of address to the US Postal Service.

Students in Apartments: Notify Your Landlord
Check your lease to see if you must give some notice before moving out. Many leases require renters to pay the next month if they do not give enough notice. Also, review details on refunding deposits, cleaning requirements, and other conditions that apply upon move out.

Students in Homestays: Notify Your Host Family
Be sure to tell them when you will be moving out, as they may worry if they do not know where you are. It is also considered rude to leave without informing your host family that you have found another place to live.

Students in On-Campus Studios: Make An Appointment With A Community Assistant
Make a move-out appointment with a Community Assistant as soon as possible. Official move-out dates are provided upon placement, and in the license agreement at move-in.

Storage Services
You may need a place to temporarily store your belongings after you move out. Two storage facilities near Seattle Central are listed below:

Public Storage 12th Ave.
1815 12th Ave
Seattle, WA 98122
Tel: (206) 438-9532; (800) 688-8057

Public Storage 13th Ave.
1515 13th Ave
Seattle, WA 98122
Tel: (206) 438-9545; (800) 688-8057

Activities

We are dedicated to providing a rewarding experience for our students both inside and outside the classroom. We encourage students to take advantage of the many activities we offer.
Activities Sponsored by the Mitchell Activity Center

Find out what special events will be taking place in the Mitchell Activity Center this quarter.

Conversation Partner Program

The Conversation Partner Program is a free program available to all Seattle Central students, including those enrolled in the Seattle Central Institute of English (SCIE), during Fall, Winter, and Spring quarters. It is a great opportunity to get an excellent language exchange with native English speakers.

The Conversation Partner Program matches international students with other students on campus or community volunteers for informal language and cultural exchanges. Conversation partners usually meet about one hour a week for one quarter. Partners are matched by the
Global Engagement Team (GET). The staff is available for questions and guidance for the Conversation Partners.

For more information or to sign up, email SeattleCentral.IntlActivities@seattlecolleges.edu.

Other Opportunities to Get Involved

There are many other opportunities for international students to get involved on campus:

Student Leadership – Information about clubs, student groups, and leadership opportunities.
Cooperative Education – Learn about service learning, internships, and volunteer opportunities.

In addition, there are also many things you can do in Seattle by yourself or with your friends:

Downtown Seattle Events
NW Source
Experience Washington State

Insurance

Why Do I Need Insurance?

The cost of medical care in the U.S. is very high. For this reason, all international students enrolled at Seattle Central are required to purchase the Seattle College District insurance policy which is offered through the LewerMark Agency and includes specific benefits to international students. As explained in this video https://youtu.be/OuZREByl5Xw, the insurance policy will help students cover the cost of medical issues that might arise during their stay in the U.S.

Exceptions to the Insurance Requirement

The following students are exempt from purchasing the Seattle Central’s insurance policy:

- International students attending Seattle Central on visas other than F-1 or M-1
- F-1 students enrolled at Seattle Central while on an I-20 form from another U.S. institution
- Government-sponsored students already provided with insurance from the Saudi Arabian Cultural Mission, the Embassy of Kuwait, Embassy of Oman, or Embassy of the UAE.
How Do I Use My Insurance?

Insurance Card

With your insurance from the school, you will need to log in to the LewerMark website and print an insurance card from the Lewer Agency. Your insurance card should have your name in English and your insurance ID number on it. Always carry your insurance card in your wallet. When your doctor asks for your insurance information, you can provide this card.

New students will be able to access their insurance card in the 3rd week of their first quarter. Returning students who have been studying at Seattle Central for one or more quarters can use the same insurance card from their previous quarter, unless otherwise notified. Students paying after the first day of the quarter may experience a delay in insurance activation. Visit the IP Office if you have an urgent insurance need.

If your insurance card is lost or stolen, login with your student ID number to the LewerMark website to print a new one.

Finding A Doctor

The college insurance, and many other insurance companies, will pay more of the bill if you go see a "network" or "preferred" doctor. If you go to a network doctor they recommend, you will save money. Students may follow the directions below to find a doctor in the network:

1. Go to https://www.lewermark.com/seattlecentral
2. Click on the link to Search for a Doctor. This will take you to the First Health Provider website where you can find a doctor, hospital, or pharmacy in the preferred network. You may also click "Help" for instructions to guide you through the process. You will have options to select a doctor by name or specialty (cardiology, general practice, etc.).
YOUR PLAN DETAILS

Welcome to your school’s medical insurance website. If you have any questions you can chat us below, call 1-888-660-6645, or email lewermarksupport@lewer.com Monday through Friday, 8am-6pm Central Standard Time.

Thank you for trusting your health with LeverMark® Student Insurance.

Print Your ID Card  
Plan Summary 2018-2019  
Plan Brochure 2018-2019  
Search For A Doctor 2018-2019

FIND A DOCTOR OR HOSPITAL

First Health is the Preferred Provider Organization (PPO) utilized by your plan. For assistance you may also contact LeverMark Customer Service at 888-660-6645 or send us an email. Please include the name and location of your school in the email.

First Health Provider

Find a First Health Provider (Help)
Nearby Clinics

The clinics nearest to Seattle Central:

**Urgent Care**: 'Immediate Clinic' is the closest Urgent Care clinic. It is across the street from Seattle Central. You don’t need an appointment for Urgent Care clinics, so you can just walk in. The bill is usually higher at Urgent Care clinics, which is why people typically use them in situations when they can’t meet their regular doctor.

Immediate Clinic Broadway
1512 Broadway, Seattle WA 98122
Phone: (206) 323-4000

**General Practice**: the closest General Practice doctor’s office is further down Broadway at ‘Swedish Family Medicine - First Hill,’ a nine-minute walk. This is a regular doctor’s office, where you typically see the same doctor throughout the year and they get to know you and your history. This type of clinic requires you to make an appointment to see the doctor.

Swedish Family Medicine – First Hill
1401 Madison St. Suite 100, Seattle, WA 98104
Phone: (206) 386-6111
What Is Covered?

Most illnesses and injuries requiring medical care will be covered by the insurance. The lists below provide the policy benefits available to international students with LewerMark insurance.

**Primary Policy Benefits**

- Maximum per injury or sickness: US$ 2,000,000
- Annual maximum (consecutive 12 months): US$ 2,000,000
- Repatriation of remains coverage of at least US$25,000
- Medical evacuation coverage of at least US$50,000
- All benefits payable in the United States

We encourage you to read the [summary of the benefits and coverage offered by LewerMark](#), as well as the [full insurance policy](#).

**Specific Policy Benefits**

- Illness, sickness, and injury
- Preventive and wellness services, including routine physical or health examinations or immunizations (100% covered up to $250)
- Emergency Room visit ($100 per visit emergency room access fee)
- Injuries not related to school sporting activities
- Pregnancy care *
- Laboratory and X-ray costs
- Prescription drugs (100% covered if dispensed as inpatient in the hospital; 50% covered if dispensed as outpatient at a in-network participating pharmacy)
- Preexisting conditions up to $10,000 **
- Ambulance
- Casts, splints or crutches
- Rental of wheelchair or hospital bed
- Medical Evacuation
- Repatriation of remains

*Subject to pre-existing condition limitation
**Students who have preexisting conditions or medical expenses requiring significant prescription drug cost may want to consider supplemental insurance.

Exclusions

The college insurance policy does not pay for:

- Elective (not necessary) surgery
- Treatment of acne
- Anything to do with the teeth, jaw, or gums (will cover natural teeth if lost or injured in a non-sporting accident to a maximum of $100 per tooth)
- Hearing aids, eyeglasses, contact lenses
- Hang gliding, skydiving, or parachuting injuries
- Alcohol or drug related injuries or illness or injury
- Accident resulting from having driven a car without a valid license
- Injury from act of war, or participation in a riot

Also note that you are not covered by Seattle Central’s insurance policy when you are in your home country. You may be eligible for coverage by the policy during a quarter break if you are in a country other than your home country. Visit the IP Office for more information.

If you have a serious medical condition that requires you to be on full or part-time medical leave, the Lewer policy may not cover you after your first quarter of full or part-time leave. If your condition prevents you from enrolling full time for a second quarter, you may consider returning to your home country until you have fully recovered. If you remain in the United States on medical leave after your first quarter of full-time or part-time medical leave, you may need to find a new insurance policy to cover your medical expenses.

How Much Will I Pay?

Cost of Doctor, Hospital, and Pharmacy Visits
Copay for doctor’s appointment: $20*
Copay for Emergency Room hospital visit: $100*
Coinsurance for pharmacy prescriptions: 50%*

*Costs are listed for covered expenses when students visit doctors, hospitals, and pharmacies in the insurance network. Visit https://www.lewermark.com/seattlecentral for more information about coverage, costs and exclusions.

Cost of the Plan

Premiums for Students

The cost of the Seattle College District policy is $401.46 per quarter, and is charged automatically to international students on F-1 and M-1 visas at the time of registration.

The medical insurance premium is 100% refundable if classes are dropped before the first day of the quarter. For students who drop classes on or after the first day of the quarter and are no longer enrolled, the insurance premium may be partially/fully refunded pending a review by Lewermark insurance of the student’s medical claims during the quarter in question. Lewermark insurance does not permit refund requests within the last 30 days of the quarter. To request an insurance refund review by Lewermark, contact the IP Office.

Premiums for Spouses and Dependents

Lewermark does not offer insurance coverage for dependent spouses or children of F-1 students. If you have a dependent spouse and/or dependent children who need medical insurance coverage and would like suggestions for other insurance options, please visit the International Programs Office in BE1113 for assistance.

Release of Information to Lewer Agency

In order for Seattle Central to enroll students in the insurance plan, and to allow the Lewer Agency to manage the plan, the college's staff must provide certain information to the insurance company on a quarterly or as needed basis:

- Name
- Address
- Student ID number
- Date of Birth
- Email address
- Visa status, including whether or not a student is maintaining status
- Gender
- Confirmation of approval for Reduced Course Load (if applicable) and reasons for approval
- Confirmation of approval for and engagement in practical training
Billing

As a student with insurance coverage, the typical billing procedure is as follows:

1. **Student visits a doctor/hospital**
2. **Doctor/hospital bills insurance company**
3. **Insurance company sends an Explanation of Benefits to student**
4. **Doctor/hospital sends bill to student (if any money is owed)**

**Explanation of Benefits**

An Explanation of Benefits is a document sent to a student to notify him/her that the insurance company has processed his/her claim (bill). It clarifies his/her payment responsibility or reimbursement. It is not a bill.

**Bill/Claim from the Doctor's Office**

If you receive a bill, you are responsible to pay all medical costs not covered by the insurance. If you have questions about your claim, try one of the following:

1. Log into the LewerMark website and check the status of your claim online
2. Contact Lewermark at 1-800-821-7715 or claims@lewer.com
3. Ask the receptionist at your doctor’s office

If you have tried the above steps and still have questions about your medical bill, take your bills to the International Programs Office for assistance.

**When Am I Covered?**

**Period of Coverage**

When you buy Seattle Central's insurance policy, you are covered from the first day of the quarter until the day before the first day of the following quarter. If you are entering the United States for the first time to study at Seattle Central, you will also be covered from the day you entered the United States (no more than 30 days prior to the first day of the quarter). If you are transferring from one school to another, you will be covered from the first day of the quarter. If your previous school also had a policy through The Lewer Agency, and you were covered by the policy, then you will be covered during the break between the two schools.

If you purchase the policy again from Seattle Central the following quarter, you will be covered during the break between the two quarters.

**What to do if the Doctor's Office/Hospital says you do not have insurance or your insurance has expired**
Insurance is added automatically to a student’s account when a student registers and pays for classes. The processing time for the insurance can take from 1 to 4 weeks, depending on the time of the quarter.

For this reason, most new students will be able to access their insurance card and account by the 3rd week of the quarter. Students who register and pay their tuition and fees more than two weeks before the quarter begins will have access to their insurance account by the first day of the quarter. Students who register and pay less than two weeks before the quarter begins may experience a delay in insurance activation for the quarter.

If the doctor’s office/hospital says your insurance is expired:

- Ask the doctor’s office/hospital staff to call the Lewer agency to check on your eligibility. The phone number is 1-800-821-7710 and can be found in the middle of your insurance card.
- If the doctor’s office/hospital has been unable to confirm your coverage, please contact the International Programs Office in BE1113 and let the front desk staff know that you have a question about insurance coverage.
- The IP Office front desk staff will be able to confirm whether or not your insurance is valid for the quarter. If your insurance is valid, the IP Office front desk staff will work with the LewerMark insurance agency to enroll you directly. This enrollment typically can be completed within 1 business day. If you already visited the doctor/hospital and received medical treatment, the following business day, you will need to contact the doctor/hospital where you received treatment, tell them that you have insurance information you would like to provide, and ask them to bill the LewerMark agency. You will need to have your insurance card ready when you call or visit so that you can give them the information on the card.

Vacation Quarter or Quarters with No Enrollment

If you are not taking any classes at Seattle Central during a vacation quarter, leave of absence, or medical leave, you will not be covered by Seattle Central’s insurance policy unless you buy insurance for that quarter. The IP Division strongly recommends that students purchase insurance in these circumstances to ensure they have adequate coverage. Please visit the International Programs (IP) Office to purchase insurance.

If you choose not to purchase coverage during a vacation quarter, leave of absence, or medical leave, you will have a break in coverage from the last day of the previous quarter until the first day of the next quarter you enroll and purchase insurance.

If you have a serious medical condition that requires you to be on full or part-time medical leave, the Lewer policy may not cover you after your first quarter of full or part-time leave. If your condition prevents you from enrolling full time for a second quarter, you may consider returning to your home country until you have fully recovered. If you remain in the United States on medical leave after your first quarter of full-time or part-time medical leave, you may need to find a new insurance policy to cover your medical expenses.
Finishing your Program

If you finish your program and are going home, then you are covered for 30 days from the last day of your program. If you plan to stay through the full 60 days of your program grace period, you have the option of purchasing a 30-day extension of the insurance policy (see the International Programs Office for details).

OPT

If you have been approved for Optional Practical Training (OPT), you may purchase Seattle Central’s policy while you are on OPT. To have insurance during OPT, you must pay the premium at Seattle Central no more than 60 days after the last day of your graduating quarter. It is important that you pay by this day; otherwise, you will not be eligible to purchase Seattle Central’s insurance while you are on OPT. Please visit the International Programs Office to purchase insurance during OPT.

Questions about your insurance? Contact Lewermark

LewerMark International Student Health Insurance
4534 Wornall Rd #102, Kansas City MO 64111
Phone: 1-800-821-7710
Email: lewermarksupport@lewer.com
Website: https://www.lewermark.com/seattlecentral

Questions about your health? Contact MyNurse to speak with a Registered Nurse

Phone: 1-866-549-5076

Transportation

Seattle has a variety of transportation options from the Sound Transit commuter train, to city buses, to ferries and Water Taxis that carries passengers across the Puget Sound. Below is some information to help you plan your daily commute or other travel around Seattle.

ORCA Card

All full-time students at Seattle Central have the option to purchase an ORCA Card, a regional public transit pass.
Orca gives access to:

- Metro Bus
- Link light rail
- Streetcars
- Water Taxi
- Sounder Train
- Other regional transit (Pierce Transit, Kitsap Transit, Everett Transit)

Bus Service

Several city buses stop within blocks of Seattle Central coming from all directions.

Metro bus schedules and fares
For students who are new to the Seattle Metro region or to commuting by public transit, videos on how to ride the bus and pay for trips are available in English, Amharic, Arabic, Burmese, Cantonese, Korean, Mandarin, Nepali, Russian, Somali, Spanish, Tigrinya, and Vietnamese.

Link Light Rail

Seattle offers a light rail from Sea-Tac Airport, through south Seattle, downtown Seattle and Capitol hill up to the University of Washington. The Capitol Hill station is just 1/2 block north of Seattle Central's main building. Light rail is the quickest way to get downtown from Seattle Central.

[Image of Link Light Rail (Subway)]

Link light rail fare and schedule information

Streetcars

Seattle currently has two street car lines:

- First Hill (Capitol Hill to Pioneer Square via Broadway, Yesler and South Jackson Street)
- South Lake Union (Downtown to Lake Union via Westlake Avenue).
Streetcar route map
Streetcar fare and schedule information

Ferries

Washington State Ferries offer daily commuter service to islands and cities around Puget Sound.

WA ferries route map
Ferry fare and schedule information

Water Taxi

King County offers water taxi service (walk-on only) between West Seattle and Downtown Seattle, and between Vashon Island and Downtown Seattle.

Water taxi fare and schedule information

Trip Planning

The following links can help you plan trips on public transit in and around the Seattle area:

Metro Trip Planner
Sound Transit
For Parents

Seattle Central realizes it can be difficult to have your children studying so far away from home. There are many policies and procedures at Seattle Central, and in the United States in general, that may not be familiar to parents.

The information in this section will hopefully provide some basic information to guide parents with students enrolled at Seattle Central College.

Academics & Grades

Academic Calendar

Seattle Central operates on a quarter system, which means the calendar year is divided into three regular quarters (Fall, Winter, and Spring), and one optional Summer quarter.

- [Academic Calendars and Holidays](#)
- [College Calendar with Registration and Tuition Deadlines](#)

Advising, Registration, and Payments

Advising

International students receive all immigration and academic advising from the International Student Center. Each student is assigned to a primary advisor based on the first letter of his/her last name. Students can meet with advisors during walk-in hours, or by appointment.

Registration

Students in full-time college programs register for classes in the middle of each quarter (for example, in the middle of Fall Quarter, students will start registering for Winter Quarter). Full-time college students will register online, and do not have to meet with an advisor.

Students taking classes in the Institute of English will register in groups before the end of the current quarter. They will choose classes with the assistance of an advisor or one of their teachers.

Paying for Classes

Students must be able to pay for classes by the [tuition due date](#), so it is important that they have access to funds for tuition and fees prior to the payment deadline.
Seattle Central does not invoice students or send bills for tuition. Students will know how much to pay for tuition and fees once they have registered for classes.

Parents who will send money to their child for tuition and fees must wire money directly to their son or daughter’s account. Seattle Central cannot accept wire transfers directly from parents after the student’s first quarter of attendance.

Grades and Transcripts

Students receive grades at the end of each quarter. Grades are posted in a student’s record, and are available for a student to access within two weeks of the end of the quarter. Seattle Central does not mail grades to students: they are only accessible online via the student’s online account.

Although some instructors may provide students with mid-term grades, or make take attendance in class, these are not published in the student’s official record, and so are not part of the student's transcript.

Parents who wish to access grades must speak with their son or daughter directly. Seattle Central is unable to provide grade reports to anyone other than the student. Please see the section on privacy of records for more information.

Privacy of Records

In the United States, the educational records of students in colleges and universities are protected by a federal privacy law called Family Educational Rights and Privacy Act (FERPA). FERPA applies to all students enrolled in higher education, including international students.

Under FERPA, the only person allowed access to a student's record is the student, and college employees who need the information to complete their work. Nobody else can access or be given information from a student's record, including the following:

- Anyone in the student's family, even if they are paying the student's tuition
- The student's agent(s)
- The student's friends, roommate, etc.
- The student's teacher(s)

Information protected under FERPA includes the following:

- Student ID number, or Social Security Number
- Class schedule
- Grades
- Disciplinary action
- Immigration status and related information (out of status, transfer information, OPT, etc.)
- Financial information related to the student's enrollment (fees, money owed, etc.)
FERPA does not cover some information, such as address, phone number, etc., but Seattle Central does restrict access to this information as well. Seattle Central will only release the following information on a student:

- Student’s name
- Enrollment status in the college
- Date(s) of enrollment
- Area of study
- Awards granted by the college
- Participation in official sports activities
- Email address

Please note that a student always has the right to prevent anyone from knowing even this basic information, if s/he chooses to protect it. Seattle Central suggests that parents make arrangements with their children to get quarterly grade reports. Parents can easily require these reports before they allow their child to continue studying in the United States.

Students may authorize Seattle Central to release educational information to a designated person by completing an Authorization to Release Information form. Students must complete the form in the International Programs (IP) Office, and the form must be witnessed and signed by the International Programs staff. The form can only be submitted by the student, and not by parents, relatives, agents or other individuals.

**Visiting Seattle**

You may wish to visit Seattle while your child is studying in the United States. You should normally plan to come on a visitor’s visa, unless you are in the U.S. in another visa category. For more details, please visit our webpage.

**Caring for Underage Students at Seattle Central**

Seattle Central welcomes mature, independent and self-reliant students 16 or 17 years of age to enroll for classes.

While attending Seattle Central, students will be in an adult environment with no special supervision. Most students at Seattle Central are 18 or older (the median age is 27).

Seattle Central understands that enrolling in college can be a challenging experience, and may not be a good fit for all underage applicants. Parents of underage students should consider carefully if their child is prepared to live independently from the family and face the academic rigor of college classes. Students who may not be ready can always defer their admission until they are 18 years old.
Behavior on Campus

Underage students are responsible for their own actions and activities outside of the classroom. All students are expected to act maturely, civilly, and in accordance with the Student Conduct Code and any special requirements specified for students in The Studios on Broadway. Seattle Central's Security Office provides 24/7 service to the campus to prevent crime and maintain a safe study environment for students of all ages.

Designating a Responsible Adult

Seattle Central recommends that underage students have a responsible adult living in the United States who can look after their welfare. A responsible adult can provide support to underage students until they are 18 and considered a legal adult.

Finding an adult or guardian to care for an underage student is the responsibility of the student's parents. Seattle Central cannot act as a responsible adult for students under the age of 18, nor is it able to recruit a person to serve in this role.

Some parents may wish to have a legal guardian in the United States caring for their child. Please note that designating a legal guardian is a complicated legal procedure that involves filing of paperwork with the Washington State court system.

Host families working with our homestay agent partners cannot carry the role of a responsible adult either, but they can provide a very stable living environment for underage students.

Although Seattle Central and its staff cannot act as a legal guardian for underage students, parents may choose to give Seattle Central staff the authority to make decisions for an underage student in the case of a medical emergency. Parents may do so using the Emergency Medical Authorization Form. Emergency situations include cases of serious injury or where a student's life may be in danger. They do not include non-emergency illnesses or medical procedures, such as a cold or mild illness. The form is only for underage students, not those who are 18 years of age or older.

Housing

Seattle Central does not make housing decisions or arrangements for students, nor does it monitor individual living arrangements for students regardless of age, except for reporting the addresses of F / M visa holders to the Department of Homeland Security as required by law.

Underage students (16 or 17 years old) are not considered legal adults in the U.S., and so may have difficulty signing apartment leases or making housing arrangements on their own. Parents and guardians are legally responsible for these students, their actions, and living arrangements, regardless of whether the parents or guardians reside in the U.S. or another country. Therefore, Seattle Central College recommends that students under the age of 18 live with a host family or family relative. Parents are expected to keep close contact with their children or designate a responsible adult in the U.S. who can take responsibility for their living situation.
Finances

Banking

Banks in the United States have different policies on opening bank accounts for individuals under the age of 18. Many require that 16 or 17-year-olds have an adult who can co-sign on a bank account before they are willing to open an account in a minor’s name. Others offer flexibility in allowing 16 or 17-year-old students to have bank accounts.

At Seattle Central, we have found that most banks will not open a checking account for a student who is 16 years of age without an adult co-signer. Some branches of CHASE Bank will open a savings account for 16-year old students without a co-signer, with some restrictions on the withdrawal of funds. Other banks may have similar policies for 16-year old students. CHASE Bank will open a checking account for college students who are 17 year’s old without a co-signer.

Since banking can be challenging for underage students, Seattle Central recommends the following:

- Parents who choose to accompany their underage child to the United States should find time to open a bank account with them and co-sign on the account. Both the parent and student’s name will be on the account, which will make it easier for the student to obtain funds when she or he needs them.
- Parents should see what options there might be for international banks to open an account in the student’s home country that could be accessed in the United States. Many international banks have a presence in the United States (e.g., Citibank, HSBC, etc.).
- If 16 or 17-year old students plan to open an account on their own in the United States, they may need to check with different branches of different banks to find one who will assist them with an account. Although some branches of CHASE Bank have shown willingness to open an account for 16 and 17-year-old students, policies seem to vary from branch to branch.

Note on co-signing for an account: While some host families might be willing to co-sign on a student’s bank account, they have no obligation to take this role. Parents should also consider whether it is appropriate to have a host family co-signed on an account, where they would have equal access to a student’s funds. Neither Seattle Central College nor its employees can act as a co-signer on a student bank account.
Paying for Classes

Your online statement of tuition and fees due is noted on the copy of your printed schedule. Seattle Central does not provide invoices for tuition. After you have registered for classes, you may pay your tuition and fees:

- by credit card online (Visa, MasterCard, American Express, or Discover)
- in person at the Cashier’s Office

If paying with an international credit card, enter WA for State and 98122 for ZIP.

The following forms of payment are accepted by the Cashier’s Office:

- Cash
- Credit Card (Visa, MasterCard, American Express, Discover)
- Debit card from a bank in the U.S.
- Personal check from a bank in the U.S.
- Traveler’s checks
- Money order from a bank in the U.S. (written for the exact amount of charges)
- International Bank draft (written for the exact amount of charges)

Please note:

- Wire Transfer payments are not accepted from current students.
- International students are not eligible for the eCashier Payment Plan.

Refund Policies

<table>
<thead>
<tr>
<th>Seattle Central Institute of English</th>
<th>Refund Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdraw prior to the first day of class</td>
<td>100%</td>
</tr>
<tr>
<td>Withdraw within first five calendar days</td>
<td>80%</td>
</tr>
<tr>
<td>Withdraw within sixth - fourteenth calendar days</td>
<td>50%</td>
</tr>
<tr>
<td>Withdraw after fourteenth calendar day</td>
<td>0% (no refund)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>College Programs</th>
<th>Refund Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdraw due to cancellation by the college</td>
<td>100%</td>
</tr>
<tr>
<td>Withdraw through the first week of the quarter</td>
<td>100% (less $5 fee)</td>
</tr>
<tr>
<td>Withdraw within eighth - twentieth calendar days</td>
<td>50%</td>
</tr>
<tr>
<td>Withdraw after twentieth calendar day</td>
<td>0% (no refund)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Medical Insurance</th>
<th>Refund Available</th>
</tr>
</thead>
<tbody>
<tr>
<td>Withdraw prior to the first day of the quarter</td>
<td>100%</td>
</tr>
<tr>
<td>Withdraw on or after the first day of the quarter</td>
<td>Varies*</td>
</tr>
</tbody>
</table>
*The insurance premium may be partially/fully refunded. See Medical Insurance section of this handbook for more details.

**Scholarships**

International student scholarship opportunities are currently under review.

**Federal Tax Information**

International students are required to complete U.S. income tax forms each year, even if they did not earn income here. Everyone who was physically present in the United States at any time from January 1st and December 31st of the past year must file a tax form in the current year.

**Forms You Must Complete**

<table>
<thead>
<tr>
<th>Form</th>
<th>Who Submits</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>8843</td>
<td>ALL students and dependents (F, J, M, and Q status) must complete this form, whether or not the student earned money in the United States during the past year.</td>
<td>June 15th</td>
</tr>
<tr>
<td>1040NR</td>
<td>Students who earned any income last year must complete one of these forms. Sources of income include:</td>
<td>April 15th</td>
</tr>
<tr>
<td>or 1040NR-EZ</td>
<td>- Employment on or off-campus for which you received compensation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Practical Training (CPT or OPT)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>- Money from scholarships, fellowships, and assistantships used for housing or meal expenses.</td>
<td></td>
</tr>
</tbody>
</table>

**Where to Get Tax Forms**

Request forms by mail: 800-829-3676 (toll-free number)

**Additional Tax Resources**

Information contained in this handbook page should not be used as the sole source of information for making decisions that may affect one's tax status in the United States. Please note that IEP staff members are NOT trained to give you individual tax advice. If the questions you have cannot be answered by contacting the IRS, you should contact an accountant or a company that specializes in income tax preparation, e.g. H&R Block.
Why Should I File a Tax Return?
Many students choose to ignore U.S. taxes, but this is NOT a good idea. It's possible that requests for visa renewals or change of status (especially to permanent resident) will be denied if you do not file tax forms. If you ever apply for permanent residency (green cards), the Department of Homeland Security may ask you to show proof of tax filing for previous years in the United States. It is strongly recommended that you complete all the required forms!

Information and Instructions to Help You with Your Tax Return
The booklet "Publication 519: U.S. Tax Guide for Aliens" can answer many of your questions. It contains information about residency status and how to prepare your tax return papers.

Glossary of Terms

- **Tax return**: This is the paperwork that must be completed. It may be just one form or several forms depending on your financial situation. Even though it is called a Federal Income Tax Return, not everyone who files a "return" is going to get a refund. Many of you will find out that everything will balance out to "0", and some of you may find out that you owe more taxes to the Federal Government.

- **Filing**: The process of completing the paperwork and sending it to the IRS.

- **SSN vs. ITIN**: You do not need an Individual Taxpayer Identification Number (ITIN) or a valid Social Security Number (SSN) for the required IRS tax form 8843. You may need an ITIN or SSN for other tax forms. If you are not eligible for a SSN, you may choose to apply for an ITIN using Form W-7. (The form and instructions can be downloaded from the IRS web site.) It may take 6-8 weeks for the IRS to process your request, so apply as soon as possible!

- **W2 / "Wage and Tax Statement"**: If you worked in the U.S. during the year, your employer will send you this information form; it tells how much money you earned last year. It will include several copies of the same information. One copy should be mailed to the IRS with your tax forms; keep the others for your records. If you did not receive this form, contact your employer.

- **Form 1098-T**: Typically, international students do not receive the IRS Form 1098-T, "Tuition Payments Statement". However, if you are a US resident for tax purposes (most international students are not), you may be eligible to claim a tax credit on your federal tax return if you paid qualified educational expenses to any of the Seattle Colleges. Any student wishing to receive a 1098-T must have a Social Security Number or Individual Taxpayer Identification number. If you qualify but did not receive a 1098-T and you have a SSN or ITIN, email taxcredit@seattlecolleges.edu or call (206) 934-6300. The college cannot provide any tax advice or make a determination as to whether students qualify for tax credits (for that information, students must consult with their own personal tax advisor).

- **1099INT**: Your bank will send you this form if you earned interest on checking or savings accounts. This income is not taxable.
• **1099DIV**: This form reports interest earned on U.S. investments (stocks, bonds, dividends, etc.). This is taxable income.
• **1042S**: Scholarship information. You may not receive this form, depending on your situation.

**Other Notes**

• You will need your passport, Visa, I-94 card, and I-20 or IAP-66 in order to complete the tax forms. It will also help to have the dates you entered and left the U.S. during the year.
• Always make copies of your tax return documents before you mail them to the IRS. Keep copies of other forms also (W-2, 1042-S, 1099 bank interest statements, etc.).
• If you go back to your country, you should still complete the proper forms and mail them from your home country. You can download the forms and instructions from the IRS website.
• It's a good idea to start looking at the paperwork early. Then if you have questions you will be able to talk to someone before the deadlines.

## Working on Campus

### Finding a Job on Campus

International students studying on F-1 visas are allowed to work part-time on campus.

There is no central employment office for hourly and student workers at Seattle Central. All offices hire students on their own. If you would like to work on campus, we recommend that you visit different campus offices to see if they have any open positions.

A sample of offices which have hired international students in the past:

• Mitchell Activities Center
• International Programs
• Campus Services (cafeteria, parking garage)
• Campus Facilities / Maintenance
• Campus Computing
• Campus Tutoring
• Student Leadership
• Seattle Central Bookstore

Please review this [new hire instruction sheet](#) for information on what you need to do after you have been offered a job.

The actual physical location of the school you are currently attending (the school that issued your I-20 form) is considered on campus. However, you may work for a company operating on
your campus providing direct services to students. For example, employment at the Seattle Central Bookstore, which is owned and operated by Barnes & Noble, is regarded as "on campus". Although you do not need authorization from the U.S. government to work on campus, please see an advisor at the International Programs (IP) Office to make certain you are eligible.

F-1 students may work on campus up to 20 hours a week while school is in session and full time during breaks and vacations. Please note, however, that the Seattle College District Human Resources has additional restrictions related to hourly work.

M-1 visa holders are not allowed to work on campus.