# **Student Life**

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# **Accessing your college email**

To access your college email account, go to: http://sites.southseattle.edu/email/

# **Activities, Organizations, and Resources**

### **Activities Led by International Programs**

South Seattle College provides opportunities for you to explore your interests and pursue your goals outside of the classroom. We offer a variety of student-focused activities and programs each quarter to enhance your leadership skills, provide service opportunities, and build a network while meeting your academic responsibilities.

Activities are either free or very low cost. Check out our <u>Facebook</u> and <u>Instagram</u> pages to sign up for current activities and events! Quarterly events are posted at the beginning of each quarter – sign up early to reserve your spot! Some examples of activities we have done in the past:

- Annual BBQ Party
- Hiking
- University Tours
- Snow Tubing
- West Seattle and Seattle City Tours

#### **Student Leadership**

Many international students choose to get involved on-campus in student leadership opportunities. It is a great way to enhance your college experience and get involved!

Please check out the <u>Student Leadership</u> section of our website.

#### Clubs

Participating in student clubs is a great way to make new friends and enhance your college experience. It also provides opportunity to gain leadership and organizational experience.

Please check out the <u>Student Clubs</u> section of our website.

### **On-Campus Resources**

Bookstore https://southscc.bncollege.com/shop/southseattle-cc/home

Library https://libguides.southseattle.edu/home

Tutoring https://southseattle.edu/tutoring

Writing & English Learning Lab https://southseattle.edu/tutoring/well

# **Getting Started in Seattle**

### **Taking the Public Bus**

King Country Metro Transit serves South Seattle College and the surrounding community. For help in determining your route to South Seattle College, use <u>Metro's Trip Planner</u>. You can also download the OneBusAway App on your smart phone.

#### Metro bus schedule and fairs

New students can also watch <u>videos on taking the bus and paying the fare</u>. These videos are available in many different languages.

Visit the Cashier for an ORCA card (your bus pass).

- Cost: \$125
- Card Value: \$250 (declining balance)

Popular bus routes serving South Seattle College and West Seattle:

- #125 Downtown/Westwood Village
- #128 Southcenter/Admiral District
- #120 Downtown/Burien
- RapidRide C Downtown/Westwood Village

### Driving

There are certain rules and regulations for driving in the United States. In order to drive in the United States, you are required to obtain a state driver's license and car insurance.

The information on this page is intended as a resource for international students who attend South Seattle College.

#### How to Apply for a Washington State ID or Driver's License

#### Step 1

Visit the Department of Licensing website at <u>http://www.dol.wa.gov/</u> to get the necessary and most up to date information about applying.

#### Step 2

Gather documents to prove your identity and WA State residency. Most common documents\* to bring include ALL of the following:

- 1. Passport
- 2. Valid US visa
- 3. Printed <u>I-94</u>: <u>https://i94.cbp.dhs.gov/I94</u>
- 4. I-20
- 5. Official transcript from a school in Washington State

Alternate options are listed below.

\*Acceptable documents may be subject to change. To ensure accurate information, visit <u>http://www.dol.wa.gov/</u>

Step 3

Apply for your WA ID or Driver's License with the Department of Licensing

Additional Resources to Obtain a Driver's License:

- To drive in the United States, you must obtain a state driver's license and car insurance. The Washington State ID card is not a driver's license. Driving with a driver's license from another country is permitted for up to one year without a WA driver's license (see RCW 46.20.025)
- 2. Learn more about the state's driving rules and regulations. Find the Washington Drivers Guide in English, Spanish, Chinese, Korean, Russian, Vietnamese, and Japanese here: <u>http://www.dol.wa.gov/driverslicense/guide.html</u>
- 3. Apply for Washington State Driver's License at Department of Licensing Office (see above)
- 4. Take and pass the Knowledge Test and Driving Skills Test\*\* at an independent driving school.

Find an approved testing location here: https://www.dol.wa.gov/driverslicense/testlocations.html

- 1. You must pass the Knowledge Test with 32 out of 40 questions correct.
- 2. You must provide proof of insurance and vehicle registration if using your own vehicle.
- 3. You must pass the Driving Skills Test with at least 80 out of 100.

\*\*Some testing exceptions may apply. More information: <u>https://www.dol.wa.gov/driverslicense/moving.html</u>

If you are under 18 years old, you must also:

- Pass a traffic safety course through an independent driving school in King County.
- Have an instruction permit for at least 6 months
  - You can receive an instruction permit if (1) you are enrolled in a traffic safety course or (2) you pass the knowledge test.
  - Complete this form (<u>http://www.dol.wa.gov/forms/520003.pdf</u>) with your parent, legal guardian, or employer stating that you have at least 50 hours of driving practice (including 10 hours at night) with someone who's been licensed for 5 or more years.

#### Accepted Documents\* to Prove Identity

- Identity can be established by ONE of the following options:
- OPTION 1: One Stand Alone Document
- OPTION 2: Two A-List Documents
- OPTION 3: One A-List Document + Two B-List Documents
- OPTION 4: Four B-List Documents

Stand Alone Documents	A-List Documents	<b>B-List Documents</b>
WA ID or Driver's License	Foreign passport with I-94 card**	I-20
Out of state driver's license or ID	Valid US visa (not expired)	Social Security Number
		Driver's license from a foreign country
		Official school transcript
		Certified birth certificate
		Marriage certificate

#### Acceptable Documents\* to Prove Washington State Residency

- Official Transcript from a WA State school
- Gas, electricity, or utility bill with your name & address, within the past 2 months
- Internet or TV bill with your name & address, within the past 2 months
- Land-line telephone bill with your name & address, within the past 2 months

\*Acceptable documents listed may be subject to change. There may be other options for acceptable documents. You will find a complete list here: <u>https://www.dol.wa.gov/driverslicense/idproof.html</u>

\*\*I-94 accessible at <u>https://i94.cbp.dhs.gov/I94</u>

Car Insurance

There are many car insurance companies in Seattle and the greater Seattle area. We recommend "shopping" for a car insurance company that will work best for you and best fits your budget.

Some questions to consider when shopping for car insurance:

- Are there translators with your company who speak my language?
- Does your company offer a safe driver discount?
- Can you explain your policies to me in simple terms?
- What are your payment options?
- How do I manage my account/insurance?
- How much will my coverage cost?

### 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 Colleges 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 <u>https://youtu.be/OuZREByI5Xw</u>, 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 Colleges insurance policy:

- International students attending Seattle Colleges on visas other than F-1 or M-1
- F-1 students enrolled at Seattle Colleges 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.

### **Refund Requests**

It is a student's responsibility to check their tuition statements every quarter. Students at Seattle Colleges can request a refund for their insurance fee for special circumstances where a student is no longer eligible for insurance (i.e., Change of status and no longer F-1, multiple quarters of leave, etc). Refund requests must be submitted to the International Programs office by the first day of the quarter. Refund requests received after the 10<sup>th</sup> day of the quarter will be denied. Please contact the IP office if you have any questions or concerns about your insurance eligibility.

For students who drop classes on or after the 10<sup>th</sup> day of the quarter and are no longer enrolled, the insurance premium may be refunded pending a review by International Programs and LewerMark

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insurance of the student's medical claims during the quarter. 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.

#### How Do I Use My Insurance?

#### **Insurance Card**

To access your insurance card will need to log in to the <u>LewerMark website</u>. 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 Colleges 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 CTClink ID to the LewerMark website to print out a new one.



#### Finding A Doctor

If you go to a network doctor your insurance recommends, you will save money. Students may follow the directions below to find a doctor in the network:

- 1. Go to <u>www.lewermark.com</u> and select **Resources**.
- 2. Select Find a Doctor or Pharmacy, and then
- 3. **Find an Aetna Provider**. Enter your Postal Code and the mile range. Select Primary PPO Network.
- 4. Then choose the type of provider you're looking for Physician, Hospital, Urgent care center, Lab and Radiology or All providers. You can then sort the results alphabetically or by distance. You can then sort the results alphabetically or by distance.

#### Nearby Doctors and Clinics

The clinics nearest to South Seattle College are listed below. These are not endorsed by Seattle Colleges, so make sure you are searching for the best doctor or clinic to fit your needs.

**Franciscan Urgent Care – West Seattle** 4755 Fauntleroy Way SW Suite 110, Seattle WA 98116 (206) 923-3760

West Seattle Convenient Care 3623 SW Alaska St, Seattle WA 98126 (206) 362-8671

#### **Highline West Seattle Urgent Care**

4550 Fauntleroy Way SW, Seattle WA 98126, In CHI Franciscan Health (206) 971-0425

#### What Is Covered?

Most illnesses and injuries requiring medical care will be covered by insurance. We encourage you to read the summary of the benefits and coverage offered by LewerMark, as well as the full insurance policy. Go to <u>www.lewermark.com</u> and select your school to view the summary and full policy.

#### **Exclusions**

The college insurance policy does not pay for:

- Vision care
- 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 nonsporting 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

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Also note that you are not covered by Seattle College's insurance policy when you are in your home country. Visit the IP Office for more information.

#### Vision and Dental Plans

Medical Insurance does not pay for Dental services. Students may purchase Dental and/or Vision Policies directly through LewerMark or other providers.

You can find more information on the Dental and Visions plans provided by LewerMark online here: https://lewerglobal.com/dental-vision/

#### 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\*

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

#### Premiums for Students

The cost of the Seattle College District policy is \$434.34 per quarter and is charged automatically to international students on F-1 and M-1 visas at the time of registration.

#### 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 for assistance.

### Billing

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

#### **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 <u>claims@lewer.com</u> **3.** Ask the receptionist at your doctor's office

#### When Am I Covered?

#### Period of Coverage

With the Seattle Colleges' insurance policy, you are covered from the first day of the quarter until the day before the first day of the following quarter, including the break between the two quarters. If you are entering the United States for the first time to study at Seattle Colleges, 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.

# 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. Please contact IP if you need your insurance card sooner.

#### 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 on your insurance card.

• If the doctor's office/hospital has been unable to confirm your coverage, please contact International Programs at your campus 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 your insurance is active for the quarter. If your insurance is active, the IP Office front desk staff will work with the LewerMark insurance agency to enroll you directly. If you already visited the doctor/hospital and received medical treatment before your insurance has been activated, you will need to contact the doctor/hospital where you received treatment, provide your insurance information, 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 Colleges during a vacation quarter, leave of absence, or medical leave, you will not be covered by Seattle Colleges' 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 IP 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 will 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 (contact International Programs for details).

#### OPT

If you have been approved for Optional Practical Training (OPT), you may purchase Seattle College's policy while you are on OPT.

To have insurance during OPT, you must pay the premium with Seattle Colleges upon graduation, or by the time OPT has been granted, whichever comes first. It is important that your coverage does not lapse. If it does, you will not be eligible to purchase Seattle College's insurance while you are on OPT.

### **Questions about your insurance?**

#### **Contact Lewermark:**

LewerMark International Student Health Insurance 9900 West 109th St, Suite 200, Overland Park, KS 66210

Phone: 1-800-821-7710

Email: lewermarksupport@lewer.com

Website: https://www.lewermark.com/

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

Phone: 1-866-549-5076

(Available 24/7)

# **Paying for Classes**

#### Billing

Your <u>online statement of tuition and fees due</u> is also noted on the copy of your printed schedule. South Seattle does not provide invoices for tuition.

#### **Forms of Payment**

After they have registered for classes, students can pay their tuition and fees:

- by credit card online (Visa, MasterCard, American Express, or Discover)
- by international wire (contact the IP Office for instructions)
- in person at the Cashier's Office

If paying with an international credit card, enter WA for State and 98106 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)

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• International Bank draft (written for the exact amount of charges)

### **Refund Policies**

Intensive English Program	Refund Available
Withdraw prior to the first day of class	100%
Withdraw within first five calendar days	80%
Withdraw within sixth - fourteenth calendar days	50%
Withdraw after fourteenth calendar day	0% (no refund)

College Programs	Refund Available
Withdraw due to cancellation by the college	100%
Withdraw through the first week of the quarter	100% (less \$5 fee)
Withdraw within eighth - twentieth calendar days	50%
Withdraw after twentieth calendar day	0% (no refund)

Medical Insurance	Refund Available
Withdraw prior to the first day of the quarter	100%
Withdraw on or after the first day of the quarter	Varies*

NOTE: The insurance premium may be partially/fully refunded. See the section on **Medical Insurance** for more details.

# **Scholarships**

International student scholarship opportunities are currently under review.

# **Opening a Bank Account**

It is recommended students open a bank account shortly after arriving in Seattle. To open a bank account, students will need to bring their student identification card, passport and the funds they wish to deposit. Many banks provide services such as checking accounts, savings accounts, bank drafts, foreign currency exchange, money orders, traveler's check, wire transfer, and safe deposit boxes for valuables.

The banks listed below are located near our campus and are used to serving international students:

Bank of America	<u>Key Bank</u>	<u>Chase Bank</u>
2600 SW Barton St.	9655 17th Ave SW	1616 SW 100th St.
Seattle, WA 98106	Seattle, WA 98106	Seattle, WA 98146
+1-206-358-2235	+1-206-763-8440	+1-206-461-6425
<u>US Bank</u>	<u>Wells Fargo</u>	<u>BECU Credit Union</u>
15820 Ambaum Blvd SW	800 SW 152nd St.	9620 28th Avenue SW
Burien, WA 98166	Burien, WA 98166	Seattle, WA 98126
+1-206-444-5748	+1-206-433-6262	+1-206-439-5700

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.

Questions to ask when opening a bank account:

- Is there a minimum starting deposit?
- Is there a minimum account balance required?
- Is there a charge when receiving an international wire transfer?
- Is there a charge when sending a wire transfer?
- Is there a bank close to my house or easy to get to?
- Is there a fee to use the ATM?

# **On Campus Employment**

#### **F-1 Employment Basics and Eligibility**

- F-1 Students are eligible to work on campus for 19.5 hours per week.
- Students enrolled at Seattle Colleges can work at any of the campus locations, as well as the Seattle Colleges District Office.

• F-1 Students are NOT allowed to work off campus without prior approval from a DSO with IP or US Citizenship and Immigration Services (USCIS).

### How to Find a Job On Campus & Apply for a Social

#### **Security Number**

You will need to have the following documents to apply for a social security card:

- 1. Go to the International Programs Office to pick up an On-Campus Employment Form
- 2. Find an open position on campus and apply for the job
- 3. Once you have been offered a position ask the supervisor to complete the On-Campus Employment Form
- 4. Go to <u>SCDGlobal</u> to request an On-Campus Employment Letter. You will need to upload your signed On-Campus Employment Form
- 5. You can pick up your letters when you receive an email notification from the IP Office.
- 6. Visit the nearest Social Security Administration office to apply for a social security number.
  - The Employment Letter prepared by the Center for International Education Office (Please do not open)
  - o Original I-20
  - I-94 card or print off the electronic I-94 <u>www.cbp.gov/I94</u>
- 7. Once you receive your social security card you will need to present the card to your supervisor and to the Registration Office to have the number put into the Student Management System

# **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.

#### 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!

#### Forms You Must Complete

Form	Who Submits	Deadline
8843	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.	June 15th*
1040NR or 1040NR-EZ	Students who earned any income last year must complete one of these forms. Sources of income include: Employment on or off-campus for which you received compensation Practical Training (CPT or OPT) Money from scholarships, fellowships, and assistantships used for housing or meal expenses.	April 15th

#### Where to Get Tax Forms

- Online: <u>www.irs.gov</u> (official IRS website)
- Request forms by mail: 800-829-3676 (toll-free number)

#### Information 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

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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.

#### Tips

- 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.
- Álways 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 web site.
- 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.

#### Additional Tax Resources

Information contained on this page should not be used as the sole source of information for making decisions that may affect one's legal status in the United States. Please note that International Programs 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.