

BRYN MAWR COLLEGE

International Student Handbook

This handbook was designed for you by current international students as a helpful resource as you transition to life at Bryn Mawr.

The Pensby Center would like to thank our colleagues for their contributions. Their efforts are sincerely appreciated.

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The Pensby Center

The Pensby Center supports the international population on campus. We also implement programs and activities for all students that address issues of diversity, power and privilege, including but not limited to race, ethnicity, country of origin, class, gender, sexual orientation, religious affiliation and disability, with a goal of improving the campus climate and enhancing community life at Bryn Mawr College.

Through this office, the staff develops and coordinates leadership development and training programs, organizes key campus cultural events, guides student affinity groups, coordinates College programs to mentor and support students from underrepresented groups, supervises the Community Diversity Assistants and provides informal advising to all students interested in issues of social justice and multiculturalism.

Learn more about the Pensby Center, <https://www.brynmawr.edu/pensby>.

International Students and Scholars Services and Advising

International Student and Scholar Services and Advising is a part of Pensby Center, located on the second floor. Our office serves the international population on campus through:

- Advising
- Immigration Services
- Advocacy
- Programming
- Outreach

Staff Office Hours:

Patricia Lausch – Visit the Pensby website for office hours. You may drop in during these times. Please make appointments for any other times or days by calling 610-526-6592 or emailing intl@brynmawr.edu.

AIS:

Association of International Students

The purpose of the Association of International Students (AIS) is to foster a sense of community and encourage cultural exchange among international as well as domestic students.

All members of the College community are welcome.

AIS hopes to promote cultural understanding of differences on campus. There are approximately 300 members.

The AIS Board organizes events and would love to hear from you. If you have any ideas, or want help with something, feel free to contact any member of the board.

- **Co-Presidents:** Jing Lin & Noorjehan Asim
- **Treasurer:** Rita Sabri
- **Secretary:** Joy Chao
- **Publicists:** Valerie Jin & Jocelyn Luo
- **Liaison:** Halcyon Hu

Immigration Policies and Important Documents

- Know Your Visa Type
- I-20 and DS 2019
- Maintaining Status
- Social Security
- International Student Practical Training-CPT
- International Student Employment-OPT
- Health Insurance
- Taxes

Know Your Visa Type

You will know your visa type by looking in your passport on your visa page under Visa Type/Class.

Note: International Students and Scholars Services and Advising offers resources and services to students holding **F1 or J1 visa type only**. If you hold any other visa type, please consult with your personal attorney or Travel.State.Gov (the U.S. Department of State site).

F1 Visa Type

An F-1 student is a nonimmigrant whose primary purpose is to pursue a "full course of study" to achieve a specific educational or professional objective, at an academic institution in the U.S. that has been designated by the Department of Homeland Security (DHS) to offer courses of study to such students, and has been enrolled in SEVIS (Student and Exchange Visitor Information System).

A student on an F-1 visa maintains an I-20 document which must be signed by the Principle or Designated School Official (P/DSO) and you, the student. If you are under 18 years of age, your parents must also sign.

J-1 Visa Type

The J Exchange Visitor category was developed to implement the Mutual Educational and Cultural Exchange Act (Fulbright-Hayes Act) of 1961. The overall purpose of that Act, and the objective of the Exchange Visitor category, is "to increase mutual understanding between the people of the U.S. and the people of other countries by means of educational and cultural exchanges."

A student on a J-1 visa maintains a DS-2019 form which must be signed by the Responsible or Alternate Responsible Officer of the sponsoring school and you, the exchange visitor.

I-20

I-20 is also known as a Certificate of Eligibility for Nonimmigrant (F-1) Student Status-For Academic and Language Students. It is a document issued by SEVP (Student and Exchange Visitor Program) certified schools (colleges, universities, and vocational schools) that provides supporting information on a student's F or M status. Since the introduction of the Student and Exchange Visitor Information System (SEVIS) run by SEVP, the form also includes the student tracking number (SEVIS ID number) and school code. The Form I-20 is only for F-1, F-2, M-1, and M-2 statuses. Always maintain all of your I-20 documents in a safe place. Carry only the most recent one with you when you travel.

Students must have their I-20 updated immediately (within 10 days) if the following events occur:

- Change in address: local, on-campus or home (Information is visible in your electronic SEVIS record, not on your document)
- Declaring or changing a major or minor
- Change in program level: bachelor's, master's, Doctorate
- Change in program end date: either completing sooner or extending your program

After you get your updated I-20:

- Do **not** destroy any previous I-20 documents. You will need them in the future for U.S. government filings.
- Place your old I-20 documents in a safe place. The College does not have copies of your old forms.
- Do not carry the new and old I-20 together. If you lose one of them, you lose all of them.

DS-2019

The Form DS-2019 or "Certificate of Eligibility for Exchange Visitor (J-1) Status" is the basic document used in the administration of the exchange visitor program.

This form permits a prospective exchange visitor to seek an interview at a U.S. embassy or consulate in order to obtain a J visa to enter the U.S.

The Form DS-2019 identifies the exchange visitor and their designated sponsor and provides a brief description of the exchange visitor's program, including the start and end date, category of exchange, and an estimate of the cost of the exchange program. An exchange student may only engage in activities listed on the DS-2019.

For more information, please visit the U.S. State Department's **Exchange Visitor Program**.

***It is important** that you take the time to review your I-20 or DS-2019 to confirm that your information is correct and up-to-date.*

Maintaining Your Legal Student Status

Now that you have entered the U.S. as a nonimmigrant in F-1 or J-1 student status, it is critically important that you are aware of and abide by the regulations that govern your stay. The Pensby Center can assist you in maintaining your legal student status and dealing with various U.S. government agencies. However, **you are responsible for finding out, knowing, and following pertinent regulations.** Under the Student and Exchange Visitor Information System (SEVIS), an internet-based system that facilitates the transmission of data to and from the federal government, your record, including name, date and place of birth, country of citizenship, current address, academic status, and employment information, can be checked regularly by several government agencies. The consequence of you falling out of your status may be severe. If you are the least bit uncertain about your status—whether your permission to stay is valid or whether you may be paid for an internship—check immediately.

To maintain your legal student status, you MUST:

1. Keep your passport valid at all times.

- Your passport must be renewed six months before it expires. Without a valid passport, you do not have legal immigration status and are ineligible for employment of any type, including on-campus jobs, practical training, etc. Visit your country's consulate website to learn how to renew your passport.
- You should keep a copy of your passport and your I-94 Admissions/Departure Record separate from the actual documents. Your home country's embassy's or consulate's contact information should also be easily accessible.

2. Maintain full-time enrollment and normal progress toward your degree, as defined below:

- You must register and complete a full course of study each fall and spring semester. Undergraduate: at least **three** courses per semester. Graduate: Check with your school.
- The measure of normal progress is the rate at which the average full-time student in your program advances toward his or her degree. Working to complete courses or projects designated as incomplete from previous semesters is not maintaining normal progress. If you find yourself in this situation, or if you have an academic reason to carry a less than full-time load, you must consult with International Student and Scholar Services and Advising immediately, in addition to your advising dean.

3. Notify your Principle/Designated School Official (P/DSO) immediately (within 10 days) if you:

- Change your address. You must always maintain a local address with the college.
- Declare or change your major (s)
- Change your financial support; or
- Change your U.S. immigration status.

4. Authorization for Off-Campus Curricular/Practical Activity.

- Do not engage in off-campus academic practical activity without prior authorization.

- Curricular Practical Training (CPT) is temporary authorization for practical training directly related to your major field of study – paid or unpaid. CPT authorization is required for Praxis field placements/work, off-campus research, internships, cooperative education or other type of required internship or practicum.
 - The activity must be offered by sponsoring employers/organizations through cooperative agreements with Bryn Mawr College. Your P/DSO may authorize CPT for participation in practical training that is an integral part of an established curriculum.
5. **Limit your on-campus employment to a maximum of 17.5 hours per week* while school is in session. You can work on-campus full-time during vacation periods.**
 6. **Never work off-campus without prior authorization from your P/DSO and the U.S. Citizenship and Immigration Services (USCIS).**
 - Beginning to work off-campus without proper authorization from the USCIS is considered the most serious violation of your status; it renders you illegally present in the U.S.
 - As off-campus employment authorization may take up approximately 90 days to obtain, it is very important that **you consult with your P/DSO before you plan to work**. Please also keep in mind that if you are applying for post-completion optional practical training (OPT), the USCIS must receive your application with 60 days of your program end date.
 - It is illegal to begin to work in anticipation of being granted permission to do so; you must have permission first.
 7. **Keep your I-20 Form (F-1 student) or DS-2019 Form (J-1 student) valid.**
 - You must receive proper signature from the Principle or Designated School Official (P/DSO) before departing the U.S. A DSO signature is valid for one year.
 - If you must continue to study beyond the date in item #5 of your I-20 or in item #3 of your DS-2019, you must apply for a “program extension” **30 days before** the expiration.
 - To continue at Bryn Mawr in a different academic level (e.g., bachelor’s to master’s), you must also apply for an extension. You must verify your admission to the new program and your ability to finance the program. The Pensby Center will issue a new I-20 or DS-2019 indicating your correct academic program.
 - If you are considering transferring to another school, consult with the Pensby Center, in addition to your Dean, before making the decision.
 8. **After completing your studies and any practical training that is authorized, you must leave the U.S. or change to another immigration status within the appropriate time.**
 - F-1 students are permitted to stay in the U.S. for 60 days beyond the completion date.
 - J-1 students are permitted to stay in the U.S. for 30 days beyond the completion date.

Always seek advice from your international student adviser regarding questions about your visa status.

**Although US immigration regulations permit on-campus employment up to 20 hours per week while school is in session, Bryn Mawr College procedures limit on-campus employment to 17.5 hours per week.*

Social Security

Social Security Number and Card:

Your first and continuous link with Social Security is your nine-digit Social Security Number. It helps the Social Security Office to maintain an accurate record of your wages or self-employment earnings that are covered under the Social Security Act, and to monitor your record once you start getting Social Security benefits.

Why Do I Need One?

You need a Social Security number to have employment, collect Social Security benefits and receive some other government services. But you don't often need to show your Social Security card. **Do not** carry your card with you. Keep it in a safe place with your other important papers.

Apply for a Social Security Card

All International Students who are planning to work and do not already have a Social Security number will need to apply for a Social Security Card. You may expect to receive your Social Security card within four to six weeks after you submit your application.

After You Receive Your Social Security Card

Present card to Student Employment Office in HR

Enter Social Security number into your GLACIER record.

Print and sign your GLACIER forms and submit it to Pensby Center/Patti Lausch

Place your Social Security Card in a safe place. Do not carry it with you.

Social Security Number:

You must possess a Social Security Number or have submitted an application for a Social Security Number prior to the start of your employment. In order to apply for a Social Security Number, you must apply in-person to one of the local Social Security Offices with a completed application for a Social Security Card, passport, I-94 document, evidence of permission to work in the U.S. (i.e., DS-2019 or I-20), and an employment offer letter from Bryn Mawr College. A Social Security Number is ordinarily issued to you within four weeks of submitting an application.

Keep your social security number safe!

- Keep your social security card and any documents that show your social security number in a safe place. Do not carry them with you.
- Your social security number is confidential. Always be careful when someone asks for your SSN. You should ask why your number is needed, how it will be used and what will happen if you refuse. The answers to these questions can help you decide whether you want to give out your social security number or not.

For more information regarding Social Security please visit their official website.

Directions

**Social Security Administration Philadelphia Office
2 Penn Center, Suite 200A
1500 JFK Blvd., Philadelphia, PA 19102**

You must bring the following documents:

- Social Security Number Application (available in Pensby)
- Offer of Employment Letter (available from international student/scholar adviser)
- Passport
- Visa Stamp
- I-94 (retrieved online)

Directions

- Take the Paoli/Bryn Mawr Local Train to Suburban Station stop
- Use stairs or elevator to Concourse; follow signs for subway and trolley lines to glassed-in courtyard at 16th Street.
- Use stairs or elevator to street level. 2 Penn Center is on the left as you face City Hall.

**Social Security Administration Montgomery County Office
1700 Markley St., First Floor
Norristown, PA 19401**

Directions

- Go to Bryn Mawr Station. Take the 100 Septa High Speed Line to Norristown Transportation Center.
- Take Bus 96 towards Lansdale. Exit at Roberts and Pine Streets.
- Walk northeast on Pine St. toward W. Roberts St. Turn left at W. Roberts St. Turn right at Markley St. to 1700 Markley St.

Curricular Practical Training

Curricular Practical Training (CPT) authorization allows international students with F-1 visa status to engage in practical training, paid or unpaid, that is an integral part of an established curriculum and is **directly related** to the student's major area of study. The goal of CPT must be to advance the student in his/her academic program in a specific and definable way. The training must be an integral part of the student's curriculum and pursuant to a course with a formal practical training component.

Employment for the sole purpose of earning money or gaining experience is not an appropriate use of Curricular Practical Training. CPT may not delay completion of the student's academic program. CPT authorization is required for Praxis field placements/work, internships, cooperative education or other required internships or practicum offered by sponsoring employers/organizations through cooperative agreements with Bryn Mawr College.

Curricular Practical training may be authorized to an F-1 student only after they have been enrolled one full academic year.

- If you have additional questions or are unsure if your activity requires CPT, you are encouraged to discuss your plans with an adviser. Make an appointment or stop in during office hours.
- You may submit your Curricular Practical Training application via GPS.

Optional Practical Training

Optional Practical Training (OPT) is a benefit that allows international students in F-1 status to gain off-campus work experience for a maximum of 12 months per academic level. OPT provides an opportunity to apply theoretical knowledge obtained in an academic program to a practical work experience in the US.

This employment opportunity must be directly related to your major field of study. Eligible students may apply for pre-completion OPT (before completion of program) and/or post-completion OPT (after completion of program). Students do not need a job offer in order to apply for OPT. OPT requires the student to have authorization from USCIS before beginning employment. **This authorization takes approximately three months to obtain.**

- If you are considering OPT but need more information, you are welcome to discuss your plans with an adviser. Make an appointment or stop in during office hours.
- If you have decided to apply for a period of OPT, you may submit your application via GPS.

OPT STEM Extension

On March 11, 2016, the Department of Homeland Security published a final rule allowing certain F-1 students who receive science, technology, engineering, and mathematics (STEM) degrees, and who meet other specified requirements, to apply for a 24-month extension of their post-completion OPT. In order to apply, you must already be engaged in authorized Post-Completion OPT based on degree from a program in an acceptable STEM field. F-1 students in a STEM field who have been approved for OPT must have their EAD (Employment Authorization Document) and be engaged in OPT in their field of study in order to extend. Not all STEM disciplines qualify. Some majors (based on CIP codes) are not eligible.

Click here for a list of acceptable codes.

Students must be working for, or have a job offer from an employer that has enrolled in the E-Verify system. E-Verify is an Internet-based system operated by U.S. Citizenship and Immigration Services (USCIS) in partnership with the Social Security Administration (SSA). E-Verify is currently free to employers and is available in all 50 states. E-Verify provides an automated link to federal databases to help employers determine employment eligibility of new hires and the validity of their Social Security numbers.

See the E-Verify FAQ on the USCIS website, <https://www.e-verify.gov>.

You may apply for OPT STEM extension via GPS.

Health Insurance

The College believes that good health is essential to academic success and provides a comprehensive health care plan for undergraduate and graduate students to support them in achieving their goals.

The College's Health Center is a major component of the health care plan. The Health Center is a full-service, primary care office located on campus. There are no charges for physician, nurse practitioner, nursing, and short-term counseling services. The Health Center also can provide referrals to local resources for care. Please see the Health Center's website for a description of their services, <https://www.brynmawr.edu/healthcenter>.

In addition, Bryn Mawr's international students are required to enroll in the College's International Student Health Plan for a fee. This plan will satisfy U.S. visa regulations related to health insurance. The International Student Health Plan is underwritten by United Healthcare and is compliant with the Affordable Care Act. The coverage period of the plan is August 1 through July 31 for students who are expected to return to College in following academic year and August 1 through May 31 for students expected to graduate at the end of the academic year. Please take some time to familiarize yourself with important information included on the Health Center's website, where you will also find the link to the United Healthcare insurance website.

If you may have questions about health care insurance not answered on the websites, please send an email to Bryn.Mawr@rcmd.com or call Tim Cummons at 800-346-4075, ext.1452.

At the College you may contact Student Accounts at 610-526-5500 or by email at studentaccounts@brynmawr.edu.

Taxes: GLACIER

The Internal Revenue Service (IRS), the U.S. government tax authority, requires Bryn Mawr College to collect information from all non-U.S. citizens and non-permanent resident aliens to determine the appropriate rate of federal tax withholding and reporting for any payments that may be made to such individuals.

What is GLACIER?

Bryn Mawr College uses the GLACIER system to collect required information and complete the necessary forms. The information and forms must be provided prior to any payment so that the correct tax withholding and reporting decisions are made; failure to do so may result in the maximum rate of tax withholding and/or delayed payment.

Information provided to GLACIER is transmitted and stored securely and will only be used by Bryn Mawr College for purposes of tax withholding and reporting.

How to access GLACIER?

Once your record has been initiated in GLACIER by Bryn Mawr College, you will receive an email notification containing your temporary User ID and Password.

You can access the website at <https://www.online-tax.net/>.

When do I need to update GLACIER?

You need to update your GLACIER within five days of receiving your Social Security Number.

What is Tax Treaty and who is eligible?

Tax treaty is an agreement between the U.S. and some countries to mitigate the effects of double taxation. **Not everyone has a tax treaty.** There is a Tax Treaty Verification page in GLACIER stating whether you are eligible for tax treaty exemptions or not. Tax treaty must be renewed every calendar year.

When do I file taxes and what is GTP?

Students must file their Federal tax returns and Pennsylvania state tax return every year before April 15. GTP (GLACIER Tax Prep) is a software, provided by Bryn Mawr College to nonresident aliens for tax purposes on F or J visas, to assist in filing federal returns.

Who should file taxes?

Whether or not they earned income, all students on F-1 or J-1 visas are required to file a Federal Tax Return if they are considered nonresident aliens for tax purposes. Student who did not work in the previous year, do not need to file a Pennsylvania tax return. If students earned more than \$33, they are required to complete a tax return for the State of Pennsylvania.

GLACIER Sessions Year-Round

August: International Student Arrival Day

GLACIER sessions are held during International Arrival Day to help incoming students create their personal GLACIER records. Assistants help students enter basic information.

September: Receipt of Social Security Number

Update your GLACIER record with your SNN and proceed through your record to the end. Print and sign all forms. Submit to the Pensby Center. Students do not have to include immigration documents.

November/December: GLACIER Record Update and Tax Treaty Renewal

The end of the year is also a good time to review and update your GLACIER record. Please take the time to review your personal GLACIER record. If there are any critical changes, you will need to print out your GLACIER Tax Summary Report, sign and submit it to International Student and Scholar Services and Advising in the Pensby Center.

If you are from a country that has a tax treaty agreement with the U.S., you may be eligible to take advantage of the tax treaty agreement. In order to accept the terms of the tax treaty, you must complete Form 8233 each year. Again, you need to sign it and return it to the Pensby Center **before** the spring semester starts.

March and April: Federal Tax Return and Pennsylvania State Tax

If you are a nonresident Alien for tax purposes:

A Federal tax return is a form on which a taxpayer makes an annual statement of income and personal circumstances. The process of filing a tax return may seem overwhelming, as it is quite complicated. But there will be an ample number of tax workshops beginning in late March to help you fill out your Federal Tax Return.

For tax purposes, the State of Pennsylvania treats you exactly like it treats U.S. citizens—the state rate is 3.07 cents on every dollar of income. Your nonresident or resident status for federal income tax purposes has nothing to do with your nonresident or resident status for Pennsylvania state tax purposes. Any federal tax treaty benefit that you may have does not apply to Pennsylvania taxes.

The deadline for filing Federal Tax Return and Pennsylvania State Tax each year is April 15. Currently, nonresident aliens for tax purposes cannot submit their tax return online. Instead, they must mail them to the IRS. You may use the Mail Room located in Campus Center to send your statement.

If you are considered a Resident Alien for tax purposes:

You must file a federal and Pennsylvania tax return only if you earned income. Separate VITA sessions will be provided by the Civic Engagement Office.

Campus Resources

- Campus Safety
- Student Accounts
- Office of Financial Aid
- Payroll Office
- ISS-L List Serv

Campus Safety

The Campus Safety Department welcomes each and every international student to the Bryn Mawr College Community. You are in good hands and we are happy you have chosen Bryn Mawr College.

The Campus Safety Department operates continuously to provide a safe environment that is conducive to both academic achievement and social development. We are open 24 hours a day, seven days a week. If you need any emergency assistance please call 610-526-7911. You will always have your phone call answered by a live person to ease any tension you may be experiencing.

Campus Safety Officers do not generally have the power of arrest but they are empowered to detain individuals whenever deemed appropriate. That said, it has a very positive relationship with the Lower Merion Police and fully cooperates with any investigation into criminal matters on College property whenever appropriate. Campus Safety officers have a broad range of experience and training and can handle all types of emergency situations. They pride themselves with their professionalism and integrity and continue to place students first helping them in their educational journey.

Learn more about Campus Safety at <https://www.brynmawr.edu/safety>.

Office of Student Accounts

The Student Accounts Office is responsible for administering Bryn Mawr College's billing of tuition, room and board, fines and other fees. Student Accounts bills for tuition, fees, room and board, and is responsible for the collection of student accounts receivables and international loans. The Student Accounts Office help students and their families navigate special situations related to billing and payments. Student Accounts is located on the 2nd floor of Cartref and is open M-F from 9 a.m. to 5 p.m.

How do I contact Student Accounts?

When students have questions about billing, payment or refund information, they can contact the Student Accounts Office at 610-526-5500 or email at studentaccounts@brynmawr.edu or by stopping at the Student Accounts Office on the 2nd floor of Cartref. Student Accounts staff will assist with any questions regarding the steps to use BiONiC Self Service, how to make payment online and/ or access the Payment Plan; the amount still owed on a student bill; take payment; and address general student account inquiries such as how to obtain credit refunds.

Learn more about student accounts at <https://www.brynmawr.edu/studentaccounts>.

Office of Financial Aid

The Office of Financial Aid (<https://www.brynmawr.edu/financial-aid>) is responsible for administering Bryn Mawr College's financial aid programs. Every complete financial aid application is reviewed by a financial aid counselor. Counselors determine the student's eligibility for financial aid and help students and their families navigate special situations related to financial aid and financing their education. The Office of Financial Aid is located on the 2nd floor of Benham Gateway and is open Monday-Friday from 9 a.m. to 5 p.m.

How do I contact The Office of Financial Aid?

When students have a financial aid question, they begin by contacting the office by phone: 610-526-5245, by email: finaid@brynmawr.edu or by visiting the reception desk on the 2nd floor of Benham Gateway. The financial aid office can answer questions regarding the financial aid application process, the completeness of the student's financial aid application, what documents might be missing, steps needed to process loans, and how to use BiONiC Self Service.

Do International students have to re-apply for financial aid every year?

Non U.S. Citizens and Non U.S. Permanent Residents apply for financial aid at the time of admission. If they are continuously enrolled and do not have a change in immigration status, they are not required to re-apply. The expected family contribution is calculated in U.S. dollars and remains constant if the student is continuously enrolled. Non U.S. Citizens and Non U.S. Permanent Residents who are not enrolled at the College for more than two consecutive terms are required to submit a new financial aid application.

For students who enroll as first-time, first-year students, awards are assured for a maximum of four years or eight terms of full-time enrollment. Annual increases are based only on any increases in tuition, fees, room and board set by the Board of Trustees. If a student becomes a U.S. Citizen or Permanent Resident during their time at Bryn Mawr, they are required to notify the financial aid office and will need to complete new financial aid application materials based on their new status.

What happens if I receive an Outside Scholarship?

Outside Scholarships and grants received after the student's award notification will not replace the family contribution. Instead, the scholarship or grant will replace Bryn Mawr financial aid in the following order: loan, campus employment, grant.

What happens if my family's financial circumstances change?

College policy requires Non U.S. Citizens and Non U.S. Permanent Residents to apply for financial aid at the time of admission. The amount of aid awarded is based on a determination of the amount the family is expected to provide each year for the student's educational costs. This amount is expected to stay the same for all four years regardless of any change in the family financial circumstances.

If I didn't apply for financial aid for my first year, may I apply for financial aid in subsequent years?

No. Non U.S. Citizens and Non U.S. Permanent Residents must apply for financial aid as a first year student to be considered for institutional aid during any of the four years of enrollment at the College. To be considered for aid as a first-year student, the student's response to the Financial Aid Intent question on the Common Application must have been "Yes" and all financial aid materials submitted timely.

Will acquiring U.S. Permanent Residency affect eligibility for financial aid?

A student who acquires Permanent Residency must notify the Office of Financial Aid immediately of the change in citizenship status. U.S. Permanent Residents are not eligible to receive College funds designated for Non U.S. Citizens and Non U.S. Permanent Residents. U.S. Permanent Residents must apply for financial aid each year of enrollment by completing the Free Application for Federal Student Aid (FAFSA), the CSS Financial Aid PROFILE and, if applicable, the Noncustodial PROFILE annually. Application instructions are located on the Financial Aid website.

Is there tax on my scholarship/fellowship?

All international students who are nonresident aliens for U.S. tax purposes receiving scholarship in excess of qualified educational costs are required to pay U.S. federal income tax unless they are eligible for and have elected a tax treaty exemption for the calendar year being assessed. For tax purposes, qualified educational costs include tuition and fees, but not room and board. This tax is assessed each semester. The tax will appear on the student's monthly statement of account by November for the fall semester and on the April statement for the spring semester. This tax charge must be paid by the student.

Are funds available to help pay my tax on scholarship/fellowship?

Students are expected to pay this tax from family resources. A student *may* be eligible for a tax refund the following tax year after filing a federal return. Some students use their U.S. tax refund to pay these taxes. Assistance for filing U.S. taxes is offered by the Pensby Center in late March and early April. If special circumstances exist, the College *may* make loans available to assist with this expense.

What if I do not have enough money to purchase books?

All students are expected to arrive on campus prepared to purchase books. If a student plans to purchase books using a refund of personal payments or financial aid (grants or loans) disbursed to the student account in excess of billed charges, that refund will not be available until the second week of classes at the earliest. Alternatively, a student may be able to transfer a credit balance to the OneCard (Student ID card/Campus Cash Account) to be used at the Bryn Mawr Bookstore or the Haverford Bookstore. To obtain more information and procedures access the Student Accounts webpage. If the student has no plan in place, and finances are preventing the purchase of books at the start of the semester, the student should contact the Office of Financial Aid for direction.

Payroll Information for Student Workers

Wages and Wage Taxes:

The Payroll Office processes student time sheets/Dining Services time cards according to the student payroll schedule on the College's finance website. The electronic student time sheet, the student time sheet instructions, and the student payroll schedule are available here. Student time sheets must be submitted every other Wednesday, according to the student payroll schedule, by 9:30 a.m. (Campus Center) or by noon (Pagoda Building) and are paid on Thursday of the following week. Student time sheets may be dropped off at the BMC Post Office Box 1680-A located in the Campus Center, sent via campus mail to the Payroll Department or dropped off at the Payroll Department located in the Pagoda Building by the deadline. Please take time to review the student time sheet instructions as incorrect time sheets are not processed.

Federal Income Taxes on wages are based upon your completion of Form W-4. Completion of Form W-4 is part of the process when you create your record with the GLACIER Nonresident Alien Tax Compliance software system.

- Do not claim exemption from income tax withholding,
- Request withholding as if you are single, regardless of your actual marital status,
- Claim only one allowance (if you are a resident of Canada, Mexico, or Korea, you may claim more than one allowance), and,
- Write “Nonresident Alien” or “NRA” above the dotted line on line 6 of Form W-4.

Note: Students from India should *not* write “Nonresident Alien” or “NRA” above the dotted line on line 6 of Form W-4 as they are *not* subject to the withholding adjustment for nonresident aliens.

All students are subject to the *PA State Income Taxes* of 3.17% of your gross pay every pay period.

We encourage students to claim exemption from the **Lower Merion Township PA Local Services Tax** of \$2/pay period as most students will not earn over \$12,000 in the township within a calendar year. Note: The exemption certificate must be completed each calendar year.

All employees are required to complete a **Local Earned Income Tax Residency Certification** Form upon employment and complete a new form if a change of residence occurs. If you reside in a BMC dormitory, you must indicate the dorm name and number as part of your Bryn Mawr address. If you reside off campus, you must provide the complete address on this form.

It is the policy of the College for all employees to have direct deposit for their pay checks. To complete the **Direct Deposit Authorization form**, visit the Payroll Department in the Pagoda building.

How to view/print your paycheck online:

Payroll Department does not provide hard-copy pay stubs. Using your BiONiC user name and password, you can view/print your paycheck information online. Follow the steps below.

- Log on to BiONiC
- Enter your user name and password
- Click on “Sign In” button
- Click on "Self Service" link
- Click on “Payroll and Compensation” or
- Click on “View Paycheck” link
- Click on the Check Date that you would like to view

Note: Adobe Reader is required to view and print your paycheck.

At year end, wages paid during the calendar year will be reported on Tax Form W-2. These forms will be produced by the Payroll Department on or before January 31 of the next calendar year and will be available electronically if you provide your consent. The consent to receive an electronic Form W-2 is required by the IRS. An employee may either consent and receive their form electronically or not consent and receive a paper form. Read the instructions on how to consent at https://www.brynmawr.edu/sites/default/files/FIN_PR_W2OnlineConsent_0.pdf.

We will notify employees who have consented to receive their Form W-2 via email when the electronic Form W-2 is available in BiONiC for viewing and printing. If you elect to not consent to an electronic copy then a paper copy will be mailed to your campus box and not to the foreign address on your record.

Fellowships/Scholarships:

This income is reported to the Controller’s Office by Financial Aid or by the grantor of the fellowship.

Fellowships are processed by the Accounts Payable Department. The fellowship schedule is available online at <https://www.brynmawr.edu/finance/student-fellowship-deadline-and-payment-calendar>.

For taxable fellowships and scholarships (money above the cost of tuition and fees) granted to non-resident aliens, 1042 taxes will be charged to the student’s account and will not be deducted from fellowship payments. The student is responsible to pay this tax. There will be no withholding of 1042 taxes for fellowships for nonresident alien students who are performing their research, training or study outside of the U.S.

At year end, taxable fellowships and scholarships paid to nonresident aliens during the calendar year will be reported on Tax Form 1042-S. These forms will be produced by the Payroll Department on or before March 15 of the next calendar year. An electronic copy of your Form 1042-S will be available in GLACIER.

Payroll Office Staff:

Lee Ann Brown, Payroll Coordinator, 610-526-5267, labrown@brynmawr.edu.

ISS-L ListServ

The international student listserv (iss-l) is designed to notify international students about business related to international student and scholar services and advising. Information related to relevant U.S. government agencies—as well as workshops and social events specifically designed for international students—is sent through the iss-l listserv. Messages and announcements from the Association of International Students (AIS) are sent via the iss-l listserv as well.

All international students and scholars are automatically included in the listserv. Other interested BMC community members may be added to the listserv upon request.

Please note: iss-l is not an email address. Please do not “reply” to messages sent from the listserv. It will not be delivered to an individual. Instead, send an email to the email address of the individual listed on the message.

Community Resources

- Important Bank Terms
- Pennsylvania State ID and Driver's License
- Important Travel Tips
- Travel within the U.S
- Religious Life

Important Bank Terms

Checking Accounts: These accounts allow you to purchase things and pay bills by writing checks or using online banking and bill pay. Most retailers and service providers will accept a personal check drawn on any US bank as long as you can show appropriate identification (passport, student ID, or driver's license). Most checking accounts do not pay interest. When looking for a checking account, it is important to find out any fees the bank imposes, such as overdraft fees.

Savings Accounts and/or Money Market Accounts: These accounts allow you to earn interest on the balance in the account. You can deposit and withdraw money from these accounts without penalty. It is common that these accounts have a minimum balance requirement. Money Market accounts usually pay higher interest than a regular savings account, but also have a higher balance requirement. Although many Money Market accounts now offer check writing privileges, you are typically limited to six transfers or withdrawals per statement cycle.

Debit/Check Card: Also called a debit card allows you to withdraw or deposit money into your bank account using an automatic teller machine (ATM) and to make purchases at stores that accept the card. Some have credit card logos on them (Visa, MasterCard, etc.) that allow you to use the card in place of a credit card or check, however, they are not credit cards and are therefore limited to the amount of money that you have in your account. When using a debit card you will be asked whether you would like "debit" or "credit" in your transaction. When choosing "debit" you will be asked to enter your PIN# and the money will come out of your account same day. When choosing "credit" it can take a few days for your money to be withdrawn.

Credit Card: This card allows you to make purchases when you do not have money readily available. You are billed every month and expected to make at least minimum payments on your balance each month. If you do not pay the entire amount due, interest will be added to the unpaid balance. It pays to shop around when choosing a credit card as some have higher interest rates and annual fees than others. Credit cards can be convenient, but it is important to be careful not to spend more money than you can afford.

Wiring: Sending money from one banking institution/country to another banking institution/country. This can be done electronically by the international bank sending the money. The money would be authorized by the sender to be sent and received. The proper account numbers and bank identifier number (routing or ABA number) will be provided by the receiver. All wire transfers will be credited to the receiver's account within 24-48 hours.

Money Order: A money order is a payment order for a pre-specified amount of money. As it is required that the funds be prepaid for the amount shown on it, it is a more trusted method of payment than a check. Using a check is simple and convenient money transaction. A money order is a prepaid financial instrument which is often used when personal checks and cash are not accepted. An individual can purchase a money order at their personal bank, the U.S. Postal Service.

U.S. Banking Services

As there are expenses that must be met immediately upon your arrival in the U.S., we recommend that you bring \$300 in traveler's checks or a major credit card for use in purchasing linens and/or other items for your room. Do not carry large sums of cash with you. A few U.S. banks have branches in foreign countries. These should be used if the U.S. bank is located within the vicinity of the College. If not, all large U.S. banks have what are called "correspondent" foreign banks with which they have established financial connections. A transfer of money from one correspondent bank to another requires obtaining a draft from the home bank and presenting it, with personal identification, to the U.S. bank. The U.S. bank will then give credit in U.S. dollars. You may also request that your bank at home "wire" money to you once you have opened an account at a bank in Bryn Mawr.

Some factors to consider when deciding whether and where to open a bank account:

- Location/convenience
- Personal banking patterns (e.g., you tend to use a bank branch to cash checks or you make deposits via mail or ATM)
- Check to see if the bank offers a remote-deposit app so you can use a smartphone or laptop for depositing checks
- Fees associated with opening and/or maintaining the account
- Fees associated with accessing your account from the ATM you expect to use most often
- Fees associated with transferring money from one account to another
- Fees associated with overdraft protection services
- Minimum opening or ongoing balance requirements
- Interest earnings potential

Here is a list of banks close to campus:

Bank of America, 646 W. Lancaster Ave., Bryn Mawr, PA 19010, 610-542-5085.
<https://www.bankofamerica.com/>

Bryn Mawr Trust Company, 801 W. Lancaster Ave., Bryn Mawr, PA 19010, 610-687-4268.
<https://www.bmt.com/>

Citizens Bank, 733 W. Lancaster Ave., Bryn Mawr, PA 19010, 610-649-3101
<https://www.citizensbank.com/HomePage.aspx>

Firsttrust Bank, 725 W. Lancaster Ave., Bryn Mawr, PA 19010, 610-519-2265.
<http://www.firsttrust.com/>

Santander Bank, 44 N. Bryn Mawr Ave, Bryn Mawr, PA 19010, 610-525-3270.
<https://www.santanderbank.com/us/personal>

TD Bank, 401 Lancaster Ave., Haverford, PA, 19041, 610-649-2188. <http://www.tdbank.com/>

PNC Bank, 18 S. Bryn Mawr Ave., Bryn Mawr, 19010, 610-520-5151. <https://www.pnc.com>

Pennsylvania State ID

We recommend that students obtain a Pennsylvania State ID.

Pennsylvania State ID is a photo identification card that is issued to any Pennsylvania resident who is at least 10 years of age.

Benefits of having a Pennsylvania State ID:

- You will not be required to carry your passport while traveling within the U.S.
- Pennsylvania State ID will have your birth date on it, which is not present on the Bryn Mawr OneCard.

Obtain Pennsylvania State ID:

Please visit <https://www.dmv.pa.gov/Driver-Services/Photo-ID2/Pages/Get%20An%20ID.aspx>.

To obtain proof of residency, you can fill out the Letter Request form at Residential Life in Guild Lower Level.

Driver's License

A Driver's License can serve as Photo Identification Card as well.

Obtain a Driver's License:

Please visit <https://www.dmv.pa.gov/Driver-Services/Driver-Licensing/pages/get-driver-license.aspx>.

You may obtain verification of enrollment at the Registrar's Office in Guild Lower Level. To request the verification, email transcripts@brynmawr.edu or call x5513.

Important Travel Tips

Traveling Outside the U.S. Travel Endorsement

Whenever F-1 or J-1 students wish to leave the U.S. temporarily and return to continue studies at the institution in which they are enrolled, they must secure the necessary documents to permit entry to another country; and permit re-entry to the U.S.

Students on an F-1 or J-1 student visa must obtain an endorsement (signature) by their school's Principle or Designated School Official (F visa) or Responsible or Alternate Responsible Office (J visa) in order to re-enter the U.S after their travel.

Make sure your I-20 /DS2019 is endorsed (signed) before you travel.

A travel endorsement is valid for one year within your program period. To request a travel endorsement:

- Complete a Travel Endorsement Request in GPS. If there are updates to be made to your SEVIS record, you will be notified when your updated document is ready to be picked up. Otherwise, after you submit your request in GPS, bring your current I-20 to be signed during office hours. **Do not leave your I-20 at the office.**

Travel Endorsement Sessions

For the convenience of students, two travel endorsement sessions are held each semester, two in November and two in April.

It is the student's responsibility to make sure that they have valid travel endorsement prior to leaving the U.S every time they travel.

Travel to a Country Other Than Your Homeland

To travel into any country other than their home country, students must check with the Embassy of the country they would like to visit to inquire about specific entry procedures. To re-enter the U.S. you must have:

- **Valid Visa**
- **Your endorsed I-20 or DS2019**
- **Valid Passport.** Your passport should be current at all times. Your passport must be renewed six months before it expires.
- **Proof of Course Registration:** It is advisable to obtain and carry a copy of your unofficial transcript from BIONIC in case you are asked to provide verification of continued attendance at Bryn Mawr.

Travel Within the U.S.

- A Non-US citizen, should carry their passports at all times while traveling within the U.S. It is recommended that you carry a copy of your I-20 document also.
- Do not carry your Social Security card with you. Keep it in a safe location available to you only.
- A state ID that meets the federal requirements of Real ID may substitute for your passport. Presently, the Pennsylvania state ID does not meet the Real ID requirements.

Religious Life

Resources for religious and spiritual life exist both on and off campus.

For additional information, including contact information for student leaders and religious advisers, visit the Pensby Center's Religious and Spiritual Life website at <https://www.brynmawr.edu/pensby/religious-life>.

Student Organizations

Visit the Student Life website at <https://www.brynmawr.edu/activities/clubs#religious> for information on the many religious organizations on campus.