

ELP STUDENT NEWS

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Letter From the Editor

Brian T. Arnold, Editor, "ELP Student News"

Welcome to the first edition of the English Language Program's "ELP Student News" at Virginia Commonwealth University! The "ELP Student News" is the place for you to communicate with other international students studying at VCU, and I want to invite you to take advantage of this opportunity.

The "ELP Student News" is a useful publication that has both interesting and important information for international students. I think you will appreciate that you – the international student studying at VCU – will have the opportunity to write the articles that we print! The "ELP Student News" will be available for you at the end of each ELP term by e-mail and limited copies will be available at coffee hour. If we do not have a current e-mail address for you, please be sure to get it to us if you want to receive the newsletter.

If you or someone you know that is studying at VCU would like to contribute something to our newsletter, then contact me at ois-elp@vcu.edu or just stop by the ELP offices at 916 West Franklin. I will be happy to sit down and discuss your ideas and help you get started on a project!

American Culture: Communicating in the USA

Americans are much more assertive or forceful than most international visitors. Americans use words as tools to express their opinions and to accomplish goals. Speaking for yourself and attempting to persuade someone to adopt your view are not only not forbidden, but expected. Society in the United States has more of an individualistic nature, with less social pressure to conform. As a result, you will need to become more assertive and to speak out on your own behalf. Take the initiative and volunteer information that will be of interest. Talk about your goals and accomplishments. An American idiom expresses this requirement in a few words: If you don't toot your own horn, who will?



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Americans begin a discussion with a focus on accomplishments and concrete facts, and later go on to the abstract or conceptual. You should begin any conversation or proposal with the most important information. Be direct, and reserve the small talk for later. To quote another American idiom, you have to put your best foot forward.

It is ok to criticize someone's opinion, as long as you are providing constructive criticism.

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Eye contact is also important. It is not a sign of disrespect, but instead it is a sign of openness, honesty, and enthusiasm. It is important to maintain eye contact during a conversation. Looking away is a sign of embarrassment or boredom.

Americans dislike silence in a conversation, and will feel awkward and uncomfortable if there are long pauses. If you fall silent in a conversation, Americans will feel the urge to fill the silence with chatter. So feel free to speak up!. ❖

Managing Your Money

Checking Accounts

You will need a checking account to pay bills, such as rent and utilities. It isn't safe to send cash through the mail. It also isn't safe to carry large amounts of cash on your person, so you should pay for most of your purchases using a check or credit card.

To open a checking account, visit a bank and ask to open a checking account. You will need to deposit money into the account when you open it. You can deposit cash or traveler's checks, or arrange for a wire transfer from your home bank (cost around \$35). American Express also offers a variety of services that make it easy to withdraw money from your checking account back home. Additional deposits and withdrawals may be made at any time.

If there is insufficient (not enough) funds in your account to cover a check that you have written, the check will "bounce" and your account will be overdrawn. This means that the bank will refuse to honor the check and will return it to the depositor. In addition, the bank will charge you a bounced check fee of \$15 to \$35, so it is important to make sure you always have sufficient funds in your account to cover any outstanding checks. If the payee tries to deposit the check again (sometimes their bank will do this automatically), you will be penalized with a second bounced check fee for the same check. Many international students expect the bank to pay checks even when their account is overdrawn, and get a rude and expensive shock when they discover that the US banking system handles overdrawn accounts differently.

When you deposit checks into your account, there is a waiting period of a few days before you can withdraw the money. The length of the waiting period depends on the bank upon which the check is drawn. Local banks will have a shorter waiting period than out-of-town banks. This delay is to protect the bank in case the check bounces.

If your ATM card is ever stolen, notify the bank immediately. Your liability for a stolen or lost card is limited to \$50 if you report the loss promptly.

Be careful in selecting an ATM to use, because the bank that owns the ATM can charge a fee (typically \$1.00) in addition to any fees your own bank may charge for ATM withdrawals. So it is best to use your ATM card to withdraw money only from ATMs owned by your bank. Although you can make withdrawals from almost any ATM, deposits should be made only at your bank's ATMs.

Credit Cards

If you pay for purchases at retail stores using a check, they will want to see some form of identification, such as a driver's license or a major credit card (Visa, MasterCard, Discover, and American Express). A passport can also serve as photo identification, but it isn't wise to advertise that you're an international visitor. Also, checks are only accepted if they are drawn on an in-state bank, so you cannot use them if you travel out of state.

Credit cards are such an ingrained part of the American way of life that you will have trouble making certain purchases with anything other than a credit card. If you want to place an order by phone, cash a check, rent a car, or buy airline tickets, you need to have a credit card.

So it is better to use a credit card to pay for purchases. But you must take care to pay off your balance in full at the end of the month. Otherwise you will acquire interest on the balance. This can substantially increase the balance due.

Many international students find it difficult to get a credit card in the US, because they do not have an established credit history. (Also, the credit card issuers are concerned that international students might eventually return to their home countries and not pay the balance remaining on the card.) So if you already have a major credit card such as a MasterCard (Eurocard, Access, Chargex), Visa (Barclaycard, Carte Bleue), or American Express, it is a good idea to bring it with you. American banks can check your credit limit on the foreign card, and this may make them more likely to issue you a credit card. Also, if you opened a checking or savings account with a bank that offers credit cards, it may be easier to get a credit card from that bank since you have money on deposit with them.

Before a credit card issuer will grant you a credit card, they will conduct a thorough credit check. They will want to know information about your salary and the name of your employer, how long you've been in the US, and information about your expenses. Some banks will not issue a credit card until you've been employed in the US for at least six months. *Continued to next page*

COFFEE HOUR

The English Language Program Student Services office hosts the weekly *Coffee Hour*. This event takes place every Wednesday afternoon from 12:30-1:30 pm during the ELP session. *Coffee Hour* is a place where international students gather to ‘hang-out’ and relax. Food and drinks are served and many students and university-associated organizations take advantage of the large crowd to make announcements. In the past couple of years, *Coffee Hour* has become a very popular meeting place for ELP and other international students attending VCU. All are welcome, so, invite a friend and stop by *Coffee Hour* to enjoy the relaxing environment and friendly people.

ELP STUDENT ACTIVITIES

MOUNTAIN CAMPING – OCTOBER 11 – 13TH

We will spend the weekend camping, hiking and caving during the lovely autumn season. Our fearless guide, Bob Wood, will lead us through Fountain Cave. We will hike to the top of Humpback Rocks and witness the beautiful Blue Ridge Mountains and Shenandoah Valley. This is a trip you do not want to miss!

ICE SKATING – NOVEMBER 16TH

Even if you have never put on a pair of skates, you will have a great time learning to glide gracefully across the shimmering ice at Skate Nation in Richmond’s West End. And we have a surprise! Did you know that one of our international students has been Brazil’s national ice skating champion 4 times! Come find out who it is!

DECEMBER EVENTS TO BE ANNOUNCED

Other banks will make an exception if you work for a large, well-known employer. If you are a graduate student and receiving a stipend and tuition waiver, include the tuition waiver when figuring your gross income.

The major credit cards in the US are Visa, MasterCard, American Express, and Discover. Many banks and financial institutions offer visa and MasterCard. American Express and Discover Card are each offered by only one financial institution, but are accepted by many businesses.

Because getting a major credit card is very difficult for international students, you should take every opportunity to establish a good credit record. Be careful to not bounce any checks. If you open a department store credit card, pay the bills promptly. Mailing your payment late several times or missing a single payment can ruin your credit rating. After you've established a good credit history, it will be easier to get a major credit card. ❖



ELP WANTS YOU....

...to take pictures and/or write for the ELP Student Newsletter.

Please contact Brian @ btarnold@vcu.edu or 828-2551 for more details.

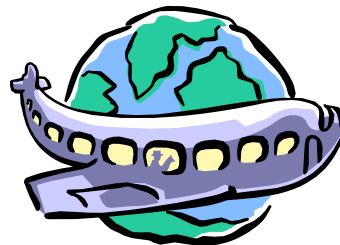
DATES TO REMEMBER**ELP SESSION INFORMATION**

Sessions	Placement Test Dates	Class Start – End Dates
Fall II 2002	October 16, 2002	October 21 - December 6, 2002
Winter 2003	January 6, 2003	January 13 - February 28, 2003
Spring 2003	March 11, 2003	March 17 – April 29, 2003
Summer 2003	June 16, 2003	June 23 – August 1, 2003
Fall I 2003	August 18, 2003	August 26 – October 9, 2003
Fall II 2003	October 15, 2003	October 20 – December 5, 2003

ELP On The Go.....

VCU representatives will be traveling around the world to meet students interested in studying in the USA beginning with the following countries:

Turkey – Ankara	23 October 02
Turkey – Izmir	24 October 02
Turkey – Istanbul	26-27 October 02
UAE – Dabai Abu Dhabi	31 January – 11 February 03
Kuwait	31 January – 11 February 03
Bahrain	31 January – 11 February 03
Saudi Arabia – Riyadh	12 – 14 February 03



Coming in the Next Edition of ELP Student News.....

- Financial Aid Information
- Advisor's Note
- One Student's Experience at the ELP
- Pictures from ELP Events
- And much much more!