

**Kelley MBA
International Student Survival
Guide
2023-2024**

International Student Survival Guide 2023-2024

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Dear Class of 2026 International Student:

Welcome to the Indiana University Kelley School of Business and your two-year stay in the United States! We are looking forward to meeting you just as soon as you are able to arrive.

We are sure that you are looking forward to your new educational opportunity and upcoming relocation to the US. We understand that although while this is an exciting time, it can also be overwhelming with so many things to prepare and arrange.

To help you have a smooth transition to living and learning in the United States, Bloomington, and the Kelley School of Business MBA Program, we have written this guide to provide some advice and tips. We hope this will help you learn from our experiences and make the transition easier for you.

This guide provides information on: 1) what you need to prepare at home before you come to the United States; 2) what you need to know for your daily survival and convenience while living in Bloomington; and 3) how to survive and succeed in the MBA program.

We hope that this guide will help you make the most of the opportunities for learning and personal growth during your stay in Bloomington. While we try to be as accurate as possible regarding the information included, it is possible that, by the time you read this, some information may be outdated. We recommend that you verify information by e-mailing our office or visiting appropriate websites where updates can be found.

Sincerely,

A handwritten signature in black ink, appearing to read "Emily Stern". The signature is fluid and cursive, with the first name "Emily" written in a larger, more prominent script than the last name "Stern".

Emily Stern
Director of Student Services and Global Programs

Preparation at Home (Pre-Arrival)

What to Bring

Clothing

As a general rule, students dress casually for class. In warm weather, students usually wear shorts and t-shirts. In the winter, students wear warm pants with sweaters or sweatshirts. Almost all of the buildings are air-conditioned in the summer and all are heated in the winter. The air-conditioning can sometimes be quite cold so it is a good idea to bring a light sweater or sweatshirt just in case.

Although most of the time you will wear comfortable and casual attire, there are occasions when you will need to dress formally. You will need to wear professional business attire when you make classroom presentations, when interviewing with companies, and when attending business conferences or seminars. It is recommended that you have at least two suits of reasonably good quality. Usually, students have at least a black suit and a dark blue suit. You should also have black dress shoes to wear with your suits.

In addition to casual attire and business attire, there is also a third style of dress called business casual. Business casual is something between formal and informal attire. For example, it can be a nice shirt with a collar and a nice pair of pants. Jeans and shorts are not considered to be business casual garments. Business casual attire is usually required for company presentations. The differences between professional, business casual, and casual attire will be addressed during orientation and the early portion of the semester, but do not hesitate to ask your classmates or Kelley staff members if you have additional questions.

Climate conditions: Bloomington has a temperate climate with four distinct seasons. If you come from a warm climate, please be prepared for snow and cold weather in the winter months. The summer is usually warm and humid. Many international students prefer to buy clothing when they get here so they only bring the essentials for summer and fall and then purchase winter clothing here.

Season	Months	Fahrenheit (°F)	Centigrade (°C)
Summer	June-September	50-95	10-33
Fall	September-December	32-75	0-25
Winter	December-March	0-45	-18-7
Spring	March-June	40-72	4-22

Suggested clothing:

T-shirts	Raincoat, galoshes, and/or umbrella for wet weather
Shorts	Dress shirts
Casual pants, including blue jeans	Good ties
Sweaters	Formal suit (male)
Lightweight jacket	Formal suit and skirt and/or pants (female)
Athletic shoes	Formal leather shoes (black)
Boots with traction on bottom (for walking on snow and ice)	Ethnic wear for international events
Gloves, scarf, hat, and heavy coat for cold weather	

Personal Care

- Toiletries (i.e. shampoo, bath soap, skin care products, cosmetics etc.): Bring enough to last until you find what you like here. There is usually not much difference in cost and you may even find that it is less expensive to purchase these items here; especially cosmetics!
- Medicines: It is considered very expensive to purchase medicine in Bloomington. Bring medicine for common ailments such as colds, fever, sore throat, and bring enough to last for at least one year.
- Eyeglasses: If you wear eyeglasses, you might want to bring more than one pair, as they are also expensive here.

Books and Reference Materials

- Language dictionary: Most professors allow international students to bring language dictionaries to exams. If a professor doesn't announce this, don't be afraid to ask. We recommend that you bring a hard-copy dictionary; electronic dictionaries are not permitted in exams.
- A few business-related books in your language: These can facilitate your learning here. There's no need to bring many, however; Bloomington boasts a great library system which offers a wide variety of resources for students, including reference books in different languages.

School Supplies

- You will receive a Kelley backpack with a laptop compartment when you arrive 😊
- Small appliances: Please note that the US electrical system is 120-volt, so if you bring electronic devices from home, you may need to purchase converters.
- Computers: The MBA Program requires laptop computers for all students. Please check the admitted students information on our website for detailed system specifications and requirements. Please make sure you do not have an international keyboard on your laptop.

Household Furnishings

You will need to purchase bed linens, blankets, pillows, towels, kitchenware, and other small appliances even if you rent a furnished apartment or live in campus residence hall rooms. Furnished apartments typically only come with furniture and large kitchen appliances (stove and refrigerator), not linens and kitchenware. Unfurnished apartments usually have only a stove and a refrigerator. You may want to consider bringing some of these items; however, these items are not overly expensive at discount stores in Bloomington.

Finding Housing

Finding housing can be difficult in Bloomington so we recommend that you make housing arrangements before you arrive. Whether you plan to live on or off campus, housing accommodations fill quickly and are usually reserved by students months in advance. Please be sure that you are able to move into your housing before Me, Inc. begins. You will not have time to look for an apartment and to move during Me, Inc. Some leases will not begin prior to orientation, which means you will need to secure temporary housing. If you are living on campus, contact RPS about "arrival housing." If living off-campus, you may need to stay in a hotel (you may want to reach out to another student and split the cost!). For additional information about on and off-campus housing, please visit: <https://ois.iu.edu/living-working/housing/index.html>.

Off-Campus Housing

Before you sign a contract for an apartment, be sure you understand all of the terms in the contract. Do not be afraid to ask if you have any questions or are unsure of something in the contract. For furnished housing, find out what is furnished and what is not. **Please be aware that an apartment lease is a binding contract; once you have signed it, you are obligated to pay your rent for the entire term of the lease. Even if you don't like the apartment or find one that you like better, you are still obligated to pay your rent or to find a suitable person to take over your lease from you (this is called a "sublet").**

There are many benefits to living off-campus. Off-campus living can be less expensive if you find a roommate to share the cost. You also have the flexibility to stay in your apartment or house during breaks. If living in the downtown area, you will be closer to most of the restaurants and social life in general. However, securing off-campus housing can be more challenging than renting a room or apartment on campus. There is no central off-campus housing office to help students find apartments or roommates. Some complexes also require that the renter appear in person, which makes it difficult to rent before arriving in Bloomington.

A list of apartment complexes is provided on the Admitted Students website. The most popular apartments among MBAs are Tenth & College, Fountain Park, Woodbridge, Steeplechase, and The Fields. Fountain Park Apartments are popular with international students because these apartments are reasonably priced and on the bus line. The following websites also have detailed information on a number of apartment complexes in Bloomington: <http://www.indiana.edu/~gpsr/resources/housing> and <https://www.apartments.com/bloomington-in/>.

You will want to set up utilities such as gas, electric, water, and cable ahead of arrival as companies often need turnaround time. It is usually best to call about three weeks before moving into a new place and schedule essential utilities for at least one day before arrival. Consult with your landlord or property management company for the names and contact information of the utility companies that service your apartment or house.

If you will not have a car, it is important to find out whether the apartment is on the city or campus bus line. If the apartment is on the city bus line, find out if the bus stops near the Kelley School of Business. Some bus routes go to other areas of Bloomington so you would need to allow more time in your daily travel. An apartment on the campus shuttle line is most convenient because the shuttle stops directly in front of the Kelley School of Business. Bloomington Transit route information is available on-line at <http://www.bloomingtontransit.com/>.

Transferring Money to the US

If you expect to receive money from outside the United States while at Indiana University, consult a bank or a currency exchange official in your home country to arrange the transfer of these funds before you depart for the United States since delays can cause serious problems. The transfer of funds can take two weeks or longer, so please plan ahead. Check with your local bank about government regulations on transferring foreign currency abroad: how much you can transfer, what documents you need to provide, etc.

Keep in mind that tuition and fees for each semester are due early in the semester. It is essential to have sufficient funds at the beginning of each semester to pay these fees and to purchase necessary books and supplies. In deciding how much to send, also take into account the potential foreign exchange rate fluctuation.

The Office of International Services has great information regarding money and banking: <https://ois.iu.edu/living-working/money/index.html>.

Paying your Bursar Bill

If you plan to send your money directly to the IU Office of the Bursar to pay for your tuition and expenses, please follow the guidelines and procedures. The Office of Bursar accepts the following types of payments: cash, personal check, money order, certified check, QuikPAY™, and wire transfer. More information can be found through the Bursar website at <http://bursar.indiana.edu/>.

Travel Arrangements

Purchase an Airline Ticket

When arranging your flight, your final airline destination is Indianapolis, Indiana. There is no commercial airline service to the airport in Bloomington, Indiana. Indianapolis, the state capital, has the closest international airport and is located about 50 miles north of Bloomington, Indiana. Also make sure that your airline agent does not try to book a flight to Bloomington, Illinois. There are multiple cities in the US with the name Bloomington.

Transportation from the Indianapolis Airport to Bloomington

Personnel at the Ground Transportation Center on the lower level of the airport will be available to help you locate transportation to Bloomington. You can schedule a shuttle, taxi or limousine service. If you plan to use a shuttle, please keep in mind that they run on a schedule and if your flight is going to arrive in Indianapolis later than 10:00 pm, it is recommended that you consider alternative modes of transportation or stay overnight in Indianapolis and travel to Bloomington the next day. You can find information on schedules and pricing on the Go Express website, the company that serves Bloomington: http://goexpresstravel.com/airport_shuttle.

Car Rental

Car rental service desks are available at the airport. Rental cars can be picked up at the agency's office at the airport. Cars can be rented at the airport and dropped at a Bloomington office of the car rental agency. Renting a car in the USA requires a driving license/International Driving Permit (IDP) from your home country. Generally, they require you to make a payment by credit card. If you don't have any international credit cards, you can make the cash payment after showing your passport. The charges for one day are around \$70. You can book the car either using these toll-free numbers (free only in the US) or through the web link given below.

- Alamo, 1-800-327-9633, www.alamo.com

- Avis, 1-800-230-4898, www.avis.com
- Budget, 1-800-572-0700, www.budgetrentacar.com
- Dollar, 1-800-800-3665, www.dollarcar.com
- Enterprise, 1-800-736-8222, www.enterprise.com
- Hertz, 1-800-654-3131, www.hertz.com
- National, 1-800-227-7368, www.nationalcar.com
- Thrifty, 1-800-847-4389, www.thrifty.com

How much luggage can you carry?

Before you depart, check with your local airport regarding the regulations on the weight and number of pieces of luggage that you can carry and carry-on restrictions. If your luggage is over the weight limit, you will be charged extra and the cost may be much more than if you arrange to have your luggage shipped in advance.

Be sure to place identification tags or labels INSIDE and ON all of your suitcases and baggage in case of loss. Always carry your passport, I-20 and other travel documents on your person, not in your baggage. Include your name and the following address on the baggage tags or labels:

(Your Name)
 c/o Kelley School of Business
 MBA Program
 1275 E. 10th Street, Suite 2010
 Bloomington, Indiana 47405-1703
 USA.

Remember, you will need to transport your luggage through the various airports through which you will travel and once you arrive in Indianapolis and Bloomington. You may or may not have access to porters and luggage carts.

Arrival in the US

Your arrival at the Port of Entry: After you have passed through US Customs, an immigration officer will examine your passport, certificate of visa eligibility (SEVIS form I-20 or DS-2019), and financial documents before issuing you an Arrival/Departure Record or "stay permit" (I-94). DO NOT LOSE THESE DOCUMENTS; they should be kept in your passport at all times. Again, always carry your passport and travel documents on your person during the travel.

Arrival Housing

Local Hotel Information

If your lease is not ready when you arrive, you may need to utilize a local hotel. For a more comprehensive list of lodging available, please visit <http://www.visitbloomington.com/visitors/hotels>.

- [Courtyard by Marriott](#): 310 South College Ave., (812) 335-8000
- [Graduate](#): 210 East Kirkwood Ave., (812) 994-0500
- [Hilton Garden Inn](#): 245 North College Ave., (812) 331-1335
- [Hampton Inn](#): 2100 North Walnut St., (812) 334-2100
- [Holiday Inn Express](#): 117 S. Franklin Road, 1-800-HOLIDAY or (812) 334-8800
- [Holiday Inn](#): 1710 N. Kinser Pike, 1-800-HOLIDAY or (812) 334-3252
- [Home2 Suites](#) by Hilton: 1410 North Walnut St, (812) 668-5999
- [Hyatt Place](#): 217 West Kirkwood Ave., (812) 339-5950
- [Indiana Memorial Union Hotel](#): 900 East 7th St., (812) 855-2536 or (800) 209-8145
- [SpringHill Suites](#): 501 North College Ave., (812) 337-7772

Important Documents

Below is a list of important immigration documents. For more information on immigration documents, please see <https://ois.iu.edu/visas/index.html>. The Office of International Services is the best point of contact if you have any questions or doubts regarding documents.

Immigration Documents

Passport: DO NOT LOSE THIS! Only one will be issued and you will need it to apply for a Social Security Number (for employment purposes, bank accounts, driver's license); for employment and certain benefits related to your student status; for travel to Canada, Mexico, and the contiguous islands (except Cuba); as well as proof of legal entry into the country.

Your passport must be valid at least six months into the future unless your country has entered into an agreement with the US so that it is considered valid for six months beyond the expiration date. If you have any questions about renewing your visa or passport while at Indiana University, contact the Office of International Services. Always carry your passport with you during travel and keep it in a safe and fixed place after arrival. It will cause you a lot of trouble, cost, and inconvenience if you lose your passport.

Visa: A visa is an entry permit that allows you to come into the US. It is affixed to your passport by the visa-issuing officer at the US Consulate in your home country.

If you wish to travel outside of the US after you arrive in Bloomington, we strongly recommend that you contact the Office of International Services before you leave the country. They will give you additional information about visa requirements and any relevant travel restrictions or documentation requirements.

Arrival and Departure Record Form I-94: The I-94 is your admission record and shows that you have been lawfully admitted to the US in F-1 or J-1 status. The I-94 form is distributed on the airplane prior to landing at the airport. Please print clearly on your I-94 card and use the exact name printed in your passport. When you pass through the immigration check station at the US port of entry, the border agent will make a notation of the date of entry and your visa status, and will usually staple the form into your passport. In most cases, a notation of "D/S" (duration of status) will be stamped on the card, indicating that you may stay in the US until you have finished your academic program. If an officer has written a date on the I-94 card, please visit the Office of International Services IMMEDIATELY after your arrival.

DO NOT LOSE THIS FORM. Only one will be issued and you will need it to apply for a Social Security Number (for employment purposes, bank accounts, driver's license), for employment and certain benefits related to your student status, for travel to Canada, Mexico, and the contiguous islands (except Cuba) as well as proof of legal entry into the country. In case of loss you can apply for a new I-94. This application is costly and usually takes at least 180-360 days to process. You will not be able to obtain work authorization during this time.

Travel Documents (I-20 or DS-2019): The school has been authorized by the United States Citizenship and Immigration Service to issue travel documents for foreign nationals who seek entry to the US for educational purposes. A financial certification in an amount determined by the school as enough to cover tuition, fees, books and materials, and maintenance and personal expenses must be provided to school admissions officials before travel documents will be issued. Form I-20, the document associated with F-1 student status, will be issued to most Indiana University students. Form DS-2019 is issued to students on J-1 visas who are sponsored. In some cases, Indiana University may be the sponsor, but many J-1 students are sponsored by governmental agencies and/or contracting agencies. Students whose ending date on their travel documents (DHS Form I-20 or Form DS-2019) is before they complete their degrees must apply for an extension at the Office of International Services no later than 30 days prior to expiration or they will be considered "out of status" (illegal).

Form I-20: For students holding F-1 visa status, this is the form used to obtain the visa stamp at the US Consulate, and to enter the US. When you enter the US, the Immigration Officer will stamp the block labeled "For Immigration Official Use" on page 1 with his or her admission stamp, write F-1, D/S, and fill in the two blocks underneath it. DO NOT LOSE THIS FORM. You will need it to travel and re-enter the US as well as provide proof of your legal status in the country and for work authorization. Item #5 of the I-20 shows the date by which F-1 students are required to enter the US and the date by which they are expected to complete their programs. Extension of the I-20 must be filed at the Office of International Services prior to the expiration date of the form.

Form DS-2019: For students holding J-1 visa status, this is the form used to obtain the visa stamp at the US Consulate, and to enter the US. When you pass through the immigration check station at the US port of entry, the border agent will make the same notations on the DS-2019 as are made on the I-94 card. A copy of the form will be returned to you. DO NOT LOSE THIS FORM. You will need it to travel and reenter the US as well as for proof of your legal status in the country. Item #3 of the DS-2019 shows the date by which J-1 students are required to enter the US and the date by which they are expected to complete their programs. Extension of the DS-2019 must be requested from the sponsor prior to the expiration date of the form. Students in J-1 status enter into a contractual agreement with the sponsor and are therefore obligated to the terms of the agreement. Some

sponsors require that students return home for at least two years following completion of their degrees before adjusting status or embarking on a new program.

You must have your I-20 or DS-2019 signed by your program sponsor (the Office of International Services, if the document was issued by Indiana University, or other appropriate program sponsor if your document was not issued by IU) in order to re-enter the US. Allow at least TWO weeks' processing time. It is necessary to plan ahead!

Dependents: A spouse or an unmarried child under the age of 21 meets the legal definition of a dependent. Each dependent who wants to enter the US will require his/her own I-20 or DS-2019. Dependents should apply for F-2 or J-2 visa stamps and enter the US in F-2 or J-2 status. Special immigration regulations may apply. Please contact the Office of International Services for further information.

Maintaining Legal Immigration Status: It is very important that you maintain legal status while you are in the United States. Students who fall "out of status" are considered illegal aliens and are subject to penalties that could render them ineligible for certain benefits associated with their visas. To maintain legal status you must:

- Have a valid passport.
- Attend the school you are authorized to attend.
- Be enrolled full time each semester; full-time enrollment is 8 credit hours for graduate students. If there is any reason that you will need to be enrolled in fewer than 8 credit hours (for example, your final semester), you must obtain authorization at the Office of International Services PRIOR to dropping below full-time.
- Request an extension of your I-20 or DS-2019 before it expires; for information, contact the Office of International Services.
- Never work off-campus without authorization. Internships of all sorts need work authorization from the Office of International Services.
- Report address changes to your One.IU account (a web-based service for Indiana University students, faculty, and staff that provides secure access to student information). *Ensure that your "local" address is listed and is correct at all times.*
- Follow procedures for school and/or program transfer.

You will jeopardize your legal status if you do not follow proper procedures, so it is always best to consult with the Advisors at the Office of International Services on campus in matters of immigration BEFORE taking any action.

Things You Need To Know

Identification Documents

In many countries, the law requires every person to carry an identity card at all times. There is no such requirement in the United States. There is no national identity card. However, an identity document of some kind is often needed, especially to pay for purchases of age-restricted goods or to pay with personal checks. A passport may be offered as proof of identity but it is not a good idea to carry your passport around all the time since you may run the risk of losing it.

Persons must be 21 years of age to enter clubs and bars in Indiana and to purchase alcoholic beverages in the United States. Often, clubs and bars will have a person at the door asking to see identification (often two pieces) that contains your photograph and birth date before you will be allowed to enter.

If you or your spouse do not have a driver's license, you can apply for an Indiana State ID from the Bureau of Motor Vehicles in Bloomington. This ID does not require a driving test; it's just an identification document.

Social Security Number (SSN)

The procedures and eligibility for applying for a Social Security number are changing frequently and are increasingly strict. We will provide updated information on eligibility guidelines regarding obtaining a Social Security number during orientation. It is important that you do not try to apply for a Social Security number until we provide you with the information during orientation. Once you receive the Social Security number, it is important that you do not let another person use this number for any reason.

Student Identification

All students are assigned a student identification number during the application process for admission. Indiana University uses this number to identify you and your records.

Student Identification Card: The Crimson Card is your IU Student ID card, that you can use to pay for food on campus, access recreational facilities and sporting events, borrow material from the library, and take any Bloomington Transit or IU Campus bus for free. We recommend that you always carry this card with you. You can also present your student ID card to cashiers at on-campus dining facilities and not be charged tax on your purchase; you must present your student ID before your items are rung up.

To obtain your card, you need to upload a photo and then pick up your preprinted card after 3 business days at the Indiana Memorial Union (room M090) on Monday-Friday, 8am – 5pm.

For pick-up, you will need a photo ID (passport, driver's license) and they are encouraging students to make an appointment for pick-up.

More information about the Crimson Card is available here: <https://crimsoncard.iu.edu/>.

Medical Care and Expenses

Health Insurance

Health insurance is an absolute necessity for anyone spending time in the United States, since there is no national health insurance plan. In the US, health care is based on the private enterprise model. Hospital costs, clinic charges, and doctor fees are determined by market economics.

Indiana University has a mandatory health insurance program for its international students. As an international student, you are automatically enrolled in this plan when you enroll in the university, and the amount to be paid as premium will show up on your bursar bill each semester. Coverage for dependents, however, must be purchased separately within 15 days of their arrival in the country. You can purchase insurance for dependents from IU or from any other insurance company which offers comparable coverage. It is recommended to have regular or travel insurance for the time period before the Indiana University plan is activated.

For more information about health insurance, please visit: <https://ois.iu.edu/living-working/health/index.html>.

Common Misconceptions about Health Insurance

Students from other countries often have difficulty understanding how the American health insurance system works. Here are some common misconceptions people often have about health insurance in the US:

If I have health insurance, all my medical expenses will be paid for by the insurance company.

They will not. Only expenses deemed "covered" by the insurance company will be paid.

An insurance company's job is to help me meet my medical expenses.

Yes and no. The insurance company's job is to fulfill the terms of the contract it has with you. But, insurance is a business and insurance companies operate in order to make a profit (by investing the money people pay for insurance). Insurance companies and insurance policies can vary in quality, but in no case are insurance companies operated like charity organizations. The doctor or hospital considers it to be your responsibility to pay your bills and not the insurance company's responsibility.

If I look carefully, I can find a low-priced, very comprehensive health insurance policy.

No. The more comprehensive the coverage a policy offers, the more costly it will be.

What happens if you become sick?

You should always go to the Health Center on campus first. There are two reasons for doing so. First, you pay a health fee every semester that supports the health center. You should use these services that will cost you far less than going to a hospital or a private doctor. Second, there is no "deductible" on your insurance benefits if you go to the Health Center. The Health Center is located at 600 North Jordan Avenue; the telephone number is 812-855-4011. Hours: 8:00 a.m. to 4:30 p.m., M-F. Web address: <http://healthcenter.indiana.edu>.

Only go to the hospital or a private doctor when you have to (in an urgent situation or you are suffering from something that the Health Center cannot treat). If you have to go to the hospital or see a private doctor, the \$500 or \$750 deductible in your insurance coverage will apply. That means that the insurance company will not reimburse the first \$500 or \$750 you spend on your medical care (doctor's fees, hospital bills, prescription medicines etc.) each year. You will have to pay that amount yourself. The current IU insurance also has what is called a Preferred Care Provider. Preferred Care Providers have contracted to provide medical services and supplies at a negotiated charge. If you need medical services, it is best to use a Preferred Care Provider because it will be less expensive for you.

Make sure you keep all your bills or receipts. You may need to send these to the insurance company along with your name. If you do not have your bills, the company will not pay you back. You should claim all your medical expenses even if they are less than the deductible. The company will begin to pay your claims after you reach the deductible amount.

Remember that claims must be filed with your insurance company promptly; check with your insurer to determine that company's particular filing deadlines.

Additionally, it may be helpful to take a few vaccines from your home country. Also, dental treatment is expensive in the US and it is recommended that you get a dental checkup before you arrive.

Living in the United States

Cultural Adaptation

Culture shock is not quite as shocking or as sudden as most people expect. It is part of the process of learning a new culture that is called "cultural adaptation." You may experience some discomfort before you are able to function well in a new setting. This discomfort is the culture shock stage of the adaptation process. The main thing to remember is that this is a very normal process that nearly everyone goes through.

Before beginning the adaptation process, the culture shock obstacle must be overcome. Culture shock is the name given to the feeling of disorientation or confusion that often occurs when a person leaves a familiar place and moves to an unfamiliar one.

Although it can be disconcerting and a little scary, the shock gradually eases as you begin to understand the new culture. It is useful to realize that often the reactions and perceptions of others toward you, and you toward them, are not personal evaluations but are often based on a clash of cultural values. The more skilled you become in recognizing how and when cultural values and behaviors are likely to come in conflict, the easier it becomes to make adjustments that can help you avoid serious difficulties. Do not hesitate to reach out for support from the MBA Office. This is a huge transition and we want to help make it easier for you.

Getting Along at Social Gatherings in the US

In general, you will notice what may seem to be a lack of importance placed on the formalities of a traditional host-guest relationship at social gatherings in the United States. Americans usually want their guests to feel at home, which means to feel as relaxed as they presumably would in their own homes.

Invitations to more formal engagements are usually written and include the date, time, place, and a description of the occasion. If it says, "R.S.V.P", you should contact the host or event organizer to say whether you will or will not be present. If it says, "Regrets Only", reply only if you do not plan to be present. If you are unsure how to dress, you can simply ask, "What should I wear?" When replying to any invitation you should never accept the invitation unless you truly intend to attend the event.

It is essential to arrive on time for a meal or a cocktail party. You may be thought inconsiderate and impolite if you do not arrive at the appointed time. You should notify your host or hostess if you will be late. After the party, an email or a personal comment expressing appreciation for an invitation is appropriate.

Student parties are usually quite casual. Invitations are often given by e-mail or in person. The social rules are more relaxed. It is a good idea to ask your host what you can bring as this is sometimes expected. Guests might bring some portion of the meal after asking the host or hostess what would be appropriate.

If you have visited a home several times for dinner, you may wish to take a small token of appreciation for the host or hostess. Always take a small gift when you are invited as a houseguest for a visit lasting a day or more. Gifts are also given on occasions that are special to the recipient such as birthdays, graduation from school, weddings, and childbirth. Gifts are sometimes given when someone has a new house or is moving away. Generally, an effort is made to select a gift that the giver knows or thinks is one the recipient needs, wants, or would enjoy. The amount spent on the gift should be something the giver can afford; it is not expected that people on limited budgets would spend large amounts on gifts. If a gift is opened in the presence of the giver (as is often done), a verbal expression of thanks is appropriate. If a gift is opened in the absence of a giver, a thank-you note should be sent. The note should make specific mention of the particular gift that was sent. Cards, rather than gifts, are given to acquaintances who are not close friends. This is especially true at Christmas, when it is common for people to send cards to their business or school friends.

Making Friends

International students can sometimes have problems establishing relationships with local residents and domestic students. This can be frustrating for those who want to get to know Americans and learn to better understand them. The following paragraphs explain the difficulties international students can face in getting to know individual Americans, and some suggestions for overcoming them.

Assumptions and values about relationships, whether they are friendships or romantic relationships, differ markedly from culture to culture. As a result, misunderstandings can easily arise. A particular area in which assumptions and values differ between cultures is that of friendship. In the early stage of friendship, Americans usually prefer to talk mostly about superficial topics, such as music, sports, books, television shows, or their social activities. Humor is often used to keep the conversation on a less-personal, non-threatening level. This stage of friendship can last several weeks or months. During this time, both parties are evaluating their interactions to determine whether or not mutual interests exist. The early stage also helps to establish a level of trust that Americans generally need in order to talk about more personal matters.

Once friendships have deepened, Americans usually feel comfortable sharing intimate details about their personal lives and their families as well as the fears and joys they are experiencing in their daily lives. Although Americans lead very busy and mobile lives, once deep friendships are formed they make time for these close friends. Frequent and lengthy telephone conversations between friends who are in distant locations are common.

What can you do in these circumstances? You are strongly encouraged to take the initiative in meeting American students. This can happen on several levels. First, large-scale activities such as clubs or other extracurricular activities serve to acquaint large numbers of people with certain aspects of other cultures. Second, you can invite students you know to parties, picnics, sporting events, etc.

A group of experienced international students offer these suggestions for making friends:

- Be patient with the Americans' lack of knowledge of your country and their stereotypes about you and people from your country. Be prepared to share interesting information about your home country and culture. This makes a nice talking point as most American students are interested to know about your country and background.
- Seek out Americans who are at leisure, eating a meal or sitting in a lounge. Do not try to start conversations with people who are obviously busy.
- Consciously commit yourself to spending some time away from your compatriots and with American students. If you socialize mainly with those from the same region as you, you are indirectly making it more difficult for other students to establish a relationship with you. Avoid speaking your native language in social gatherings or events when other students are around.
- Be persistent. Persevere through the disappointments with superficial interactions.

- Learn what Americans talk about in different situations and learn what they do not talk about. A very common topic in conversation is popular American sports (football, basketball, and baseball).

Consider joining Bloomington Worldwide Friendship, an all-volunteer group that matches international students at IU with members of the community. For more information, visit: <https://bwfbloomington.org/>.

Living in Bloomington

After you arrive in Bloomington, you should take time to become familiar with Bloomington and Indiana University. Also, get settled into your new place of residence. Take the time to get unpacked and to organize your new living space before you are busy with Orientation and the demands of school.

Local Transportation

For additional information, please visit: <https://ois.iu.edu/living-working/transportation/index.html>.

Bus Services

Campus Bus Service (Tel: 812-855-8384) (http://iubus.indiana.edu/campus_bus/): These red and white buses operate daily and with a high frequency during the academic year. Frequency is reduced during Thanksgiving break, semester breaks and spring break. Bus schedules are available on the buses and on their website. Schedules are also available in each bus and at the center desk of any residence halls. These buses are free if you are a student.

Bloomington Transit (Tel: 812-336-7433) (<http://www.bloomingtontransit.com/>): These green and white buses make up the city-wide public transit service. Schedules are available in each bus, the center desk of on-campus housing and on their website. Students are eligible to ride Bloomington Transit at no charge by presenting a valid Indiana University Student Identification Card.

Ride Sharing Services

Uber and Lyft services are available in Bloomington. You will need to download the appropriate app on your phone and then can easily access these services.

Taxicabs

Yellow Cab Co. Inc. (Tel: 812-339-9744) and Red Tire Taxi (redtiretaxi.com, 812-269-2690) are local taxi services. Most are available 24 hours per day, 7 days per week. You do need to call to arrange for a taxi. Since Bloomington is a small town, the taxis do not drive around seeking passengers. Many students also utilize the services of Uber through the Uber app.

Bicycling

Bicycle Registration (812) 855-9848: All bicycles should be registered at Parking Operations in the Henderson Parking Garage (310, S. Fess St, open 8 a.m. – 5 p.m., M-F), or online at parking.indiana.edu (follow the link to ASAP online to register). There is a \$10 registration fee, and registration lasts for one year. If you live in on-campus housing, you can also register at the center desk. It is very important to register your bicycle as it will assist the police in locating your bicycle in the event it is stolen. All bicycles should be parked in the designated bicycle parking areas. Otherwise, you may be fined or your bike could be confiscated by the IU Police Department (IUPD) or Parking Enforcement. If your bicycle is lost or stolen, report it to IUPD immediately. Bicycle theft is not uncommon on-campus and within Bloomington. Please purchase a strong lock for your bicycle and make sure to properly lock your bicycle when leaving it unattended.

To purchase a new bicycle:

- Bicycle Garage, Inc. 507 East Kirkwood, Tel: 812-339-3457, www.bikegarage.com
- Bikesmiths, 112 South College Avenue, 812-339-9970, www.bikesmiths.net
- Revolution Bike & Bean, 401 E 10th Street, 812-336-0241, revolutionbikeandbean.com

All three of these shops also do bicycle repairs. You might also want to try Target or WalMart for less expensive bikes.

To purchase a used bicycle:

Look for postings in the residence halls, BUS/SPEA library, main library etc., or check the classified ads in the newspaper. You might also see flyers posted around campus. Parking Services also has an annual auction of unclaimed bicycles early in the fall semester. Call Parking Services (812) 855-9848 for more information.

In addition, Bloomington Community Bike Project (www.btownbikeproject.org) has used bikes for purchase or to earn by volunteering, as well as classes to teach bike repair skills and maintenance.

Automobiles

Documents Required While Driving:

Indiana law requires that you have your license, car registration and proof of car insurance with you at all times while driving. If you are ever stopped by a police officer, stay in your car and have your license and car registration ready to give to the officer, who will come to your car.

Driver's License:

Driving a car without a license is illegal in the United States. An individual who does not intend to become a resident of Indiana may drive in Indiana on an out-of-country license for a period of one year. The individual also must carry an international driving permit with the out-of-country driver license while driving in Indiana.

Any foreign national who is residing in the United States and wants to apply for an identification card, operator license or learner permit should contact a local license branch and ask to apply through the Central Verification Process (CVP) to verify the applicant's immigration status. The identification documents required for receiving an Indiana driver's license can be found at <http://www.in.gov/bmv/>. An out-of-country license is not accepted as identification or proof of driving experience. Therefore, it will not be forfeited upon issuance of an Indiana learner permit, driver license, or identification card.

You will be asked to complete a vision test at the time you apply for the license. In addition, you will be asked to take a written test and a driving test. The Indiana Bureau of Motor Vehicles publishes a "Driver's Manual" that outlines state traffic laws. Be sure to read this manual carefully before driving in Indiana. The manuals are available at the License Branch.

If you have questions about identification requirements, please call 1-888-692-6841. The Bloomington License Branch is located at 1612 Liberty Way, Suite A. You can call the Bloomington branch at 812-336-3018 for office hours or if you have any questions.

Registering your Vehicle: Rules for registering vehicles are frequently changing. It is imperative that you DO NOT purchase an automobile before you determine whether or not you are eligible to register the vehicle. The Bureau of Motor Vehicles has a new system in operation for getting a title and license plate for a car. If the owner of the vehicle cannot get a Social Security number, then the owner can provide his or her I-94 card, and the I-94 card number can be used in place of a Social Security number.

Thus, if you are a foreign student and cannot get a Social Security number, you can get a title and license plate for your car. You must provide all the documentation required by the Indiana Driver Manual. You must take your original passport and I-94 card to the license bureau where they will be photocopied and verified. Up-to-date information can be found on the Indiana Bureau of Motor Vehicles website at: <http://www.in.gov/bmv/index.htm>

Purchasing Auto Insurance: It is mandatory in Indiana to carry insurance for a car. It is ILLEGAL to drive a car without insurance. Therefore, if you purchase a car, the first thing you must do is purchase insurance. Be sure to purchase the insurance BEFORE you take possession of the car. Purchasing auto insurance can be a major hassle and there are many factors to consider.

So how do you determine which insurance company and policy is right for you? Since the rates vary from company to company and policy to policy, we recommend you shop around for the best rates available. Talk to friends and classmates to determine which insurance companies they use. Generally, the least expensive cars to insure are 4-door vehicles with automatic transmissions. Small sports cars with 2-doors and manual transmissions are VERY expensive to insure. Also, the insurance company does not care whether you owned a car in another country. They treat you like this is your first car and your insurance rates will be higher. Age also has a lot to do with your insurance rates. The older you are, the cheaper the insurance, especially for males.

Unfortunately, any previous speeding tickets or accidents also affect insurance rates. The company will find out about your driving record whether you tell them about it or not. In any case, it is advisable to work with your insurance company, not against them. They are responsible for you and the bills in case of an accident. So make your payments on time and be sure you understand everything in your policy, including directions on what to do in case of an emergency.

Purchasing a Car: Purchasing a car is a big, expensive decision. Therefore, it is highly recommended to consult with friends, classmates, or students from your home country in order to make a wise purchase decision. Most single international students do not end up buying a car; biking or taking the bus for most purposes is enough. If you are coming with family or living in an area with limited or no access to the bus system, you should consider the decision. You can refer to the local newspaper for dealer information. There are also two useful websites: www.kbb.com and www.edmunds.com.

Parking: To park on campus, you are required to have a University issued parking permit. Please be aware that parking is very strict on campus, and parking in the wrong place will result in a ticket and a fine.

Getting Around Without a Car: You can easily navigate your way around Bloomington without a car. The Bloomington Transit and IU buses are free of charge as long as you have your IU student identification card. Many students choose to purchase bicycles and ride to campus and around Bloomington. This is an easy way to get around in the nice weather.

Also, do not be shy about asking classmates who live near you for a ride. Most will be happy to give you a ride, especially when they are going to the same place. You could ask friends who own a car to go together for grocery shopping. If a classmate does give you rides frequently, you might want to give them a small gift or take them out for a meal to show your appreciation.

Food and Restaurants

Bloomington has a good variety of restaurants that suit the needs of people from different countries. Below is a small sampling of the restaurants Bloomington has to offer:

International Flavor Restaurants:

Anatolia, 405 East 4th Street, Tel: (812) 334-2991 (Turkish)
Grazie!, 106 West 6th, Tel: 323-0303 (Italian)
Lucky Express, 307 East 3rd Street, Tel: (812) 333-5262 (Chinese)
Mama's Restaurant, 2630 East 10th Street, Tel: (812) 333-8071 (Korean)
Siam House, 430 E 4th St, Tel: (812) 331-1233 (Thai)
Taste of India, 316 East 4th Street, Tel: (812) 333-1399 (Indian)
Trojan Horse, 100 East Kirkwood, Tel: (812) 332-1101 (Greek)
Viva Mas, 2550 E 3rd St, Tel: (812) 287-8783 (Mexican)

American Restaurants:

Applebee's Neighborhood Grill and Bar, 2894 East 3rd, Tel.: (812) 336-9147
Bear's Place, 1316 East 3rd, Tel: (812) 339-3460
BuffaLouie's, 114 S Indiana Ave, Tel: (812) 330-3030
Chili's, 2811 East 3rd Street, Tel: (812) 334-0535
Crazy Horse, 214 West Kirkwood, Tel: (812) 336-8877
Lennie's, 514 E Kirkwood Ave, Tel: (812) 323-2112
Nick's English Hut, 423 East Kirkwood, Tel: (812) 332-4040

Formal Dining (The "Better Side" of Bloomington):

Janko's Little Zagreb, 223 West 6th, Tel: (812) 332-0694
Malibu Grill, 106 North Walnut, Tel: (812) 332-4334
Truffles, 1131 South College Mall Road, Tel: (812) 330-1111
Uptown Cafe, 102 East Kirkwood, Tel: (812) 339-0900

Bloomington has many restaurants to be enjoyed and the above list is far from complete. Get out and explore to find your favorite!

Shopping

Grocery and Convenience Stores

Grocery and convenience stores will sell a wide variety of items. Grocery stores will sell a very wide assortment of food items as well as personal care items (toilet paper, shampoo, toothpaste etc.) and household products (laundry detergent, garbage bags, cleaners etc.). Convenience stores, which are usually found at gas stations, will sell a variety of items but the selection is smaller than grocery stores and pricing is typically higher. Bulk stores, like Sam's Club, allow you to purchase items in large quantities; the per-item price is less expensive but you need a lot of storage space.

Grocery shopping in Bloomington is quite different from many areas in the world and the United States. Most shopping is done in large supermarkets, not at specialized vendors. The main grocery store in Bloomington is Kroger and they have multiple locations around Bloomington. In addition, there is a store that is a cross between a supermarket and specialty health food store: Fresh Thyme with two locations, one on the east side and one on the west side of Bloomington. There is also a discounted grocery store, Aldi's, with two locations on both the east and west side of Bloomington; this store does have lower prices but offers fewer brand name goods and is relatively far from campus. Also on the west side is Super Wal-Mart, which is a combination discount and grocery store.

Many grocery stores have free savings cards for their stores and it is a good idea to make sure you sign up for these cards if you shop at these stores. These cards will allow you to purchase items at lower costs. The stores send out sales flyers each Monday or Thursday in the Bloomington paper advertising the sale items for the week.

In determining which store you prefer, you'll need to consider that there are price differences on some products and the quality/type of meats, fish, fruits and vegetables varies. The stores might also stock different brands of some items. Some people will shop at different stores for different items but that is time consuming. You might want to shop at a different store during your first few shopping trips and then decide which store you prefer or take a second year's word on which store is best.

Aldi: 2035 S Liberty Dr. (855) 955-2534; 2813 E 3rd St
Fresh Thyme: 3600 W 3rd St, (812) 522-7208; 2812 E 3rd St, (812) 558-7600
Kroger: 1175 S. College Mall Rd and corner of College and Second St.
Lucky's: 2424 S. Walnut St (812) 822-1081
Sam's Club: 3205 W. SR 45, (812) 331-0003 (Note: membership required)
Wal-Mart: 3313 West State Road 45, (812) 337-0002

There are some specialty markets in Bloomington at which you also might want to shop for certain items. Specialty markets do not stock as many items as grocery stores but often have items not found in the grocery stores. These include:

Apna Bazaar International Market: 2556 E 3rd St, (812) 336-1833
Bloomingfoods: 3220 E. 3rd Street; 316 W. 6th Street,
B-Town International Market: 2901 E Covenant Drive, (812) 323-7718
4th Street International Market: 408 East 4th Street, (812) 333-1396
Sahara Mart: 106 East 2nd Street, (812) 333-0502

Bloomington also has a Saturday morning Farmer's Market with locally grown produce, plants, meat, eggs, and prepared foods for sale. The market is open every Saturday, April through November, at the Showers Plaza at 401 N. Morton Street. From December through March, there is also a smaller Winter Market on Saturday mornings in the Harmony School Gymnasium at 909 E. 2nd Street.

Shopping Areas

These shopping areas contain a variety of stores. Most students will purchase clothing in the College Mall or Whitehall Crossing. Many of stores are geared to selling casual clothing for students.

College Mall: 3rd Street and the 46 bypass (largest indoor shopping center in Bloomington)
Fountain Square Mall: Center of the city near the Court House, between 4th and 7th Street and College and Walnut (specialty stores; higher prices)

Kirkwood Avenue: Between Washington St. and Indiana St. (many establishments are geared toward the university community)

Whitehall Crossing: Corner of Highway 37 & West 3rd Street (many reasonably-priced stores)

Discount Stores

Discount stores offer a wide variety of items ranging from clothing to entertainment to personal care to household to car accessories. Discount stores will also sell a small assortment of food items found in grocery stores. Pricing in discount stores on many items is frequently less expensive than the prices on the same items in grocery stores.

Target: 2966 E 3rd St, (812) 336-3473

Wal-Mart: 3313 West State Road 45, (812) 337-0002

Telephone Services

Most students only use a cell phone and do not install telephone service in their apartment. For cell service, you can either do contract or prepaid service. Contract service in the United States often requires a credit application or a large deposit to obtain service. Signing a one to two-year contract will generally get you a better deal on a phone, but the monthly payment does tend to cost more. Prepaid service allows you a number of minutes, texts, and data available to your cell phone and you pay for those minutes at time of service. You generally need to provide or purchase your own phone. If you have an unlocked phone, however, you only need to buy the SIM card. AT&T and Verizon tend to have the best coverage on campus. For more information on cell phones, please visit: <https://ois.iu.edu/living-working/cell-phones/index.html>.

Internet Access

MBA students spend a lot of time on e-mail and the Internet. You will have high-speed Internet access in the Kelley School and in most campus housing. It is your decision on what type of access you want to have from your off-campus apartment. Some apartment complexes do offer high-speed Internet access to all residents. If your complex does not offer this, depending on where you live in Bloomington, you will have the option to purchase DSL access through Comcast Cable Company and/or broadband access through the telephone company AT&T.

Management of Money

Most students live on limited budgets. It is important to be cautious about spending money until you have become accustomed to the value of the dollar and have developed a thorough understanding of what your living expenses will be. It is recommended that you do not carry large amounts of cash with you or keep it at your residence. Instead, deposit it in a bank. Please notice that all US paper money is the same size and same color. Denominations include \$1, \$5, \$10, \$20, \$50, \$100, and larger amounts.

Bank and Banking Services

Financial institutions in the United States offer many kinds of financial services, including checking and savings accounts, certificate of deposits (CD), foreign currency conversion, bank drafts, money orders, credit cards, loans, inter-bank transfers, travelers checks and safe-deposit boxes for storing valuables. For more information, please visit: <https://ois.iu.edu/living-working/money/index.html>.

Credit unions and banks located on or near campus include:

IU Credit Union: 510 E 17th Street and 410 S Woodcrest Dr, (812) 855-7823

Chase, 100 South College Ave, (812) 331-6229, and 2642 East 3rd Street, (812) 331-4410

First Financial Bank 101 W Kirkwood Ave #116 (812) 558-3684, and 3205 E 3rd St, (812)558-5566

Old National Bank, 2801 Buick-Cadillac Blvd, (812) 349-6000, and 300 E Kirkwood Ave (812) 330-2632

Regions Bank, 965 South College Mall Road, Tel: (812) 323-3320

These are just a few of the financial institutions from which to choose. All financial institutions offer similar services but there are differences in fees charged. Take the time to learn about these differences before choosing a bank or credit union. Be careful to select the account that best meets your financial needs. Another factor you might want to consider is bank location. Many banks have numerous branches around Bloomington, but a bank

with a branch close to your place of residence or where you spend most of your time is convenient. In addition, a popular bank with MBA students is Chase due to their QuickPay option.

Religion

Religion does not play the pervasive role in the United States that it does in some other countries. Though the major religion in America is Christianity, there is no official religion or established church that is supported by the government. Religion is generally considered a private matter. People have their own beliefs, and they may or may not discuss them with others. Americans are generally taught not to raise the subject of religion with people they do not know well, lest they offend or create an argument with someone who has different views.

Visitors from abroad will find a wide range of religious practice in America. International students who are Christian or Jewish and who want to join a church or synagogue can simply look up the appropriate addresses and telephone numbers in the yellow pages of the phone book. There is also a mosque in Bloomington for Muslims. Students of other faiths can seek out fellow nationals who share their beliefs and ask how they go about practicing their religion in Bloomington.

Survival at IU and in the MBA Program

Methods of the Academic System

The most common methods of instruction here are classroom lectures and case studies. These methods are supplemented by classroom discussion, reading assignments in textbooks, periodic written assignments, team projects, and formal presentations to the class and/or a panel of judges.

It is important for students to contribute to the discussion in the classroom. In some societies, it is disrespectful for students to question or challenge the professor. In the US, by contrast, respectfully questioning or challenging the teacher is viewed as a healthy sign of interest, attention, and independent thinking. In many classes, your grade will be determined in part by your contribution to class discussion. Class participation is critical to the Kelley MBA; however, the quality of class participation is more important than the quantity. When speaking in class, it is important to answer and ask questions or raise issues that are relevant to the class.

In most courses, you will be required to write a term paper or participate in a team project. A term paper is based on study or research you have done in the library or through another source. A professor will usually assign a term paper in the early part of the course. You are expected to work on it during the semester and submit it at a specified date near the end. The grade received on the term paper may constitute a significant portion of your grade for the course.

In addition to papers and projects, many classes have a final examination at the end of the semester. Most also have a midterm examination near the middle of the semester. There may be additional tests or quizzes given with greater frequency. All these tests are given to assure that students are doing the work that is assigned to them and to measure how much they are learning.

Keys to Academic Success

The American academic system differs from all others in the world. To succeed within this system, it is helpful to learn how it is organized and how it works. Listed below are some suggestions that you should keep in mind as you begin your studies.

Understanding the US Academic Evaluation System

In the American educational system, student success is often based on grade-point average (GPA). A high GPA is generally considered very successful. The quality of a student's academic work is measured by means of "grades." There are three passing grades: A, B, and C. This grading system includes "plus" and "minus", and each grade carries a designated number of points.

A=4.0	B+=3.3	B-=2.7	C=2.0	D+=1.3	D-=0.7
A-=3.7	B=3.0	C+=2.3	C-=1.7	D=1.0	F=0.0

A student's GPA is calculated by dividing the number of credit hours earned into the number of grade points earned. For example, if a student has taken three 1.5 credit-hour courses (for a total of 4.5 credit hours) and the grades include one A, one B, and one C, the GPA would be $[(1.5 \times 4) + (1.5 \times 3) + (1.5 \times 2)] / (4.5) = 3.0$.

The cumulative GPA is the GPA a student has earned for all classes taken at Indiana University. Students who have not maintained a cumulative GPA in the MBA program above 2.65 are placed on academic probation. Additionally, students who receive a grade of B- or lower in the MBA Core are placed on probation. Students who receive a grade of C or lower in the MBA Core may be dismissed from the program. Unlike systems where a test is given at the end of the period, academic success in the American system requires consistent, disciplined studying for all assignments, examinations, and courses.

Another peculiarity is that most professors will use what is called "a curve" when grading students in a class. That is, your class work will not necessarily be graded independently on its own merits, but compared to those of your classmates, and graded accordingly. Therefore, you may do quite well in an examination, but if most of your classmates have done better than you, then you might get a lower grade.

Team Environment

The first year core and many of your elective courses are team-based. First year students are placed on a four- or five-person team that is comprised of students from diverse academic and cultural backgrounds. It is extremely important that team members work together on team deliverables. Each team will work together differently but good communication amongst team members is critical to ensure that the team works together effectively. It is important that you share your opinions when your team is working together and also that you listen respectfully to the input of your teammates. The diverse nature of the teams generally translates into diverse viewpoints among members and can help you reach solutions that you wouldn't necessarily reach on your own.

Evaluate Your Expectations

Keep in mind that a period of adjustment to a new educational system is necessary before you will be able to perform to the best of your ability. Sometimes, international students earn lower grades during their first semester in this country. Then, as they become accustomed to the system and as their English skills improve, their grades improve. Don't worry if your initial performance in the program isn't up to your usual expectations. Your performance will likely improve once you've been in the program a few weeks.

Select Your Courses Wisely

Another characteristic of the Kelley educational system is that, beginning in the second semester of the program, you will have to choose the classes you want to take for the semester. You will also have to choose the professor and sections of the classes you want to take. To some extent, each professor has a different teaching style, expectation of students, and course requirements. Therefore you should choose classes and professors that meet your learning objectives. Most courses cannot be taken until the prerequisites have been met. Information about prerequisites can be found on the Current Students website.

The number of courses you can take is controlled so that all students do not take more courses than they can be successful in. Make sure you have a combination of more-demanding and less-demanding courses, rather than only "difficult" ones that require unusually heavy amounts of work. When arranging your course schedule, consult not only your academic adviser, but also experienced students who are familiar with available courses and teachers.

Another possibility students should be aware of is that of "dropping" classes. Students who find that they are in too many demanding classes, or they could not get into the classes they wanted to during registration can "drop" those classes, and perhaps add others to replace them, if they act before the published "drop/add deadlines."

Note: Students on F-1 and J-1 visas must be enrolled full time to maintain legal immigration status. For graduate students, full-time enrollment is 8 credit hours.

Work Hard From the Beginning

It is unwise, in the American system of higher education, to wait until the latter part of the semester to begin studying. If you do not begin studying on the first day of classes, you are likely to get behind and to experience academic difficulty.

Talk With Your Instructors

Professors in the US expect students to ask questions during class or immediately following class. Students are encouraged to visit professors in their offices or make a Zoom appointment if they are having problems in class. If you are not doing well in a class AND you do not see the professor to discuss the situation, the professor is likely to assume that you are not really interested in the class. In other words, most professors will have a negative evaluation of students who never raise questions in the class or who do not visit the teacher outside of the class to discuss any academic difficulties they are experiencing.

Understanding the Assumptions Behind the Educational System

In your home country, you may have been taught that it is important to memorize large quantities of information that are provided by professors and books. Here, by contrast, you may find that being able to memorize material is less important than being able to synthesize (that is, bring together and mix it in a new way) material from many sources, developing your own ideas and viewpoints. It is important for you to realize that differences of this kind exist between the US and other educational systems, and that you will have to adjust your thinking if you are going to succeed academically.

The Importance of Extracurricular Activities

At Kelley, being involved in extracurricular activities, which are activities outside of the classroom, is very important. Students are able to be involved through the MBA Association (MBAA). The MBAA is the student-managed, not-for-profit umbrella organization chartered to enrich the quality of student life and build relationships between students, faculty, administration, alumni, prospective students, and the business community. Through a network that includes professional clubs, networking clubs, support clubs, and committees, the MBAA provides an essential infrastructure that organizes, coordinates, and funds many non-academic student activities including educational, cultural, and social programs that enhance the Kelley MBA experience. Over 99% of the student population voluntarily joins the MBA Association through a one-time membership fee of around \$450.

The MBAA, its committees, and the clubs schedule a variety of activities that will enhance and build upon your classroom learning and also allow you to just have fun. The student organizations provide many opportunities for students to meet and interact with alumni and prospective employers in both formal and informal settings. Students are also provided with the opportunity to strengthen their leadership skills by choosing to run for elected office. There are over 100 leadership opportunities in the MBAA and clubs each year. More information on the MBAA and clubs is provided on the Admitted Students website.

Study Skills

Remember that the US educational system rewards students who can study a large amount of material concerning a broad range of subjects, synthesize from many sources, and take examinations effectively. These activities require skills that can be learned.

Organizing Your Time

You will have a large amount of work to do and a limited amount of time in which to do it. In this situation, you need to use your time effectively. A good way to do that is to make a weekly schedule and allot specified periods of time each day for studying. Look at the course syllabi you get at the beginning of the semester and take note of how much you will need to read and how many assignments you will have for each class during the semester. Fill in your study schedule accordingly and follow it.

Reading Effectively

When you see the length of the reading lists the professors distribute, you will realize that it is not possible to memorize all of your reading materials for the semester, or even to study them in reasonable depth. In general, that is not what you are expected to do. Instead, you are expected to familiarize yourself with the main points from each reading and to be able to relate them to real-life cases. Some students will work with their teammates or others in class to form reading groups where students will work together to divide the readings and provide summaries to each other.

Deriving as Much as Possible From Classes

Since attendance and participation in classes is such an important part of the academic system here, it is prudent to try to gain as much from your classes as you can. Here are some suggestions that will help you:

Read in advance: If you have reading assignments that relate to a lecture you will hear in class, do these readings before the class, so you will understand the lecture better.

Take notes: Write down the main points that the lecturer makes.

Review: Go over your notes soon after the class. Fill in things you left out. Mark things you still have questions about.

Get help if you need it: If you have specific questions or if you are having general difficulty understanding what is happening in class, get help. Talk to the professor or the teaching assistant. Some professors have their teaching assistants assist them in answering students' questions during out-of-class time.

Try not to be discouraged: International students, especially new ones, will inevitably have some difficulties understanding what is happening in at least some of their classes. Many things contribute to this: The professor talks too fast and/or does not give well-organized presentations; fellow students'

comments are incomprehensible because they use so much slang; the entire setting seems strange and confusing. As time passes and you have more experience, these difficulties will mostly diminish. Be patient and don't worry.

Appendix I

Resources for International Students

Office of International Services Provides Services Including:

- Emergency assistance for any matter
- Visa documents for an extension of your stay
- Information for travel to Canada
- Application for a change of your visa status
- Visa documents for your immediate family members to join you at IU
- Transfer to another US college or university
- Certification of your enrollment at IU
- Replacement of lost documents
- Permission for on- or off-campus employment
- Permission for practical or academic training/employment
- Letters to sponsors and to home governments
- Advising students with financial issues
- Withdrawal from all classes

Contact Information:

Poplars 221

400 E. 7th Street

Bloomington, IN 47405

Phone: (812) 855-9086

Fax: (812) 855-4418

E-mail: ois@iu.edu

URL: <http://ois.iu.edu>

Office Hours: Monday-Friday, 9:00 a.m.-12:00 p.m., 1:00-4:00 p.m.

Walk-in Advising Hours: Monday-Friday, 1:00-3:30 p.m.

Appendix II

Additional Resources for International Students

MBA Admitted Students Website: <https://apps.kelley.iu.edu/MBA/Admitted/>

MBA Office: Graduate and Executive Education Center, Suite 2010, (812) 855-8006

MBA Association (MBAA): mbaa@indiana.edu

Orientation Manual: Published by Indiana University, Office of International Services. Information covered includes:

- University life
- Visa/Banking/Tax
- Living in Bloomington
- Arts and Entertainment

How to get it: This is distributed to international students during orientation. The material is covered by the new international student orientation fee.

Bloomington Worldwide Friendship organization: <https://bwfbloomington.org/>.

Appendix III

Emergency and Important Telephone Numbers

Emergency Numbers

Emergencies	9-1-1
I.U. Police (also called IUPD, Indiana University Police Department)	(812) 855-4111

Important Numbers

Bloomington Police	(812) 339-4477
Bloomington Fire Dept.....	(812) 332-9763
I.U. Sexual Assault Crisis Line (open 24 hours).....	(812) 855-8900
I.U. Campus Bus Service.....	(812) 855-8384
Bursar's Office.....	(812) 855-6500
Registrar Office.....	(812) 855-6500
University Inform. Tech. Services.....	(812) 855-6789
Residential Programs and Services	(812) 855-1764
T.I.S. Bookstore.....	(812) 332-3306
MBA Office	(812) 855-8006
I.U. Credit Union	(812) 855-7823
Health Center (Appointment)	(812) 855-7688
International Services.....	(812) 855-9086
Library (Herman B. Wells)	(812) 855-0100