

INTERNATIONAL STUDENT HANDBOOK 2020-2021



TOURO COLLEGE



TOURO COLLEGE

Where Knowledge and Values Meet

International Student Handbook

2020-2021

IMPORTANT NOTICE

This Handbook contains only general guidelines and information. It is not intended to be comprehensive or to address all the possible applications of, or exceptions to, the policies and procedures of Touro. Some of the subjects described in this Handbook are covered in detail in official policy and procedure documents found online and elsewhere. You should refer to these documents for specific information, since this Handbook only briefly summarizes those policies. For that reason, if you have any questions concerning a particular policy or procedure, you should address your specific questions to the Office of Institutional Compliance. Please note that the terms of the full official policies are controlling in the case of any inconsistency.

This Handbook is neither written nor meant to confer any rights or privileges on students or impose any obligations on Touro. No individual or representative of Touro (except the President) has the authority to enter into any agreement or understanding contrary to the above.

This Handbook is written for informational purposes only and may contain errors. The policies, procedures and practices described herein may be modified, supplemented or discontinued in whole or in part, at any time with or without notice. All changes will be posted on the Touro website. Although we will attempt to inform you of any changes as they occur via the Touro email address assigned to you upon activating your TouroOne portal account, it is nevertheless your responsibility to keep current on all College policies, procedures and practices. Your assigned Touro email address is the official method of contact for all such notices and for all Touro communication.

Students are required to investigate for themselves as to whether the program they enroll in meets their personal, educational and career needs. Different jurisdictions have different licensing requirements and standards. While students may expend significant sums associated with higher education, successful completion of a course, program, or degree is dependent on many factors. The payment of tuition permits a student to register and take the courses and programs available and offered by the Touro school or program in which the student is enrolled. Acceptance in a school or program does not form the basis of a contract. Indeed a student's acceptance may be revoked if it is later learned, among other things, that his or her qualifications have been misstated or overstated, or there is some other omission or misrepresentation. Except as noted in the paragraph below, no contract rights exist or are established in the student- educational institution setting by and between Touro and the student. To this end, you waive and Touro disclaims any contract or liability for promises, assurances, representations, warranties, or other statements made in its marketing or promotional materials, and makes absolutely no promises, assurances, representations, guarantees, warranties or other statements concerning our courses and programs and a student's academic success in them. Thus, you waive and Touro further disclaims any liability in tort in connection with any of the foregoing. In order for a degree to be earned, the required grades and grade point averages must be achieved and maintained, and all other requirements of the school and program must be fulfilled. These disclaimers are, in effect, covenants not to sue binding on students, and are tacitly agreed to by a student's matriculation or continued matriculation in our programs.

Registration and matriculation at Touro after the issuance of this Handbook is consideration for and constitutes a student's knowing acceptance of the binding Alternative Dispute Resolution ("ADR") mechanisms contained herein. Thus, any dispute, claim or controversy arising out of or related to your application, registration, matriculation, graduation or other separation from Touro and/or this Handbook, which is not resolved through Touro's internal mechanism shall be submitted to non-binding mediation with a neutral mediator affiliated with an established and reputable organization engaged in alternative dispute resolution ("ADR Organization"). In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all Disputes remaining after completion of the mediation shall be exclusively conducted and heard by an ADR Organization, designated by Touro in its sole and absolute discretion, before a single arbitrator who shall be an attorney. The location of the arbitration shall be at a convenient office on a Touro campus where the student is (or was last) affiliated. See the "Alternative Dispute Resolution" provision on pp. 17-18 for a more elaborate treatment.

General Disclaimer

The Touro College and University System endeavors to provide ongoing and uninterrupted educational experiences in a safe and effective environment for our students, staff and faculty. Given the dynamic circumstances surrounding COVID-19 and any other future unknown or unforeseen events and the uncertainties that may be attendant thereto, Touro may be obligated or otherwise compelled to change the method of course delivery and other relevant policies at any time. Any changes will be communicated in a timely manner and can be found on Touro's website.

COVID-19

The COVID-19 global pandemic, which has caused a disruption to all higher education institutions and has forced Touro to move temporarily to an online modality, has affected some of our policies and procedures. While we will continue to operate with the same policies that we had prior to the pandemic, slight procedural modifications may be needed. We ask that you please stay in contact with your Program administration, faculty and student services staff and remain current with any guidance issued in response to the COVID-19 pandemic.

COVID-19 Related Clinical Procedures

Certain Touro College programs have clinical/course requirements and sequencing. While each of these programs strives to adhere to its established timing of courses and clinical experiences, unforeseen events may hamper their availability. When such situation occurs, it is possible that the completion of that program may be delayed and the time in the Program extended to meet accreditation requirements. Furthermore, once appropriate clinical experiences have been arranged, it is up to the student, not the affected program, to decide whether to attend the clinical site. Should a student decline to participate, the student understands that their progression in that program may be delayed. Students declining to participate in clinical or other experiential components of such programs should contact their clinical coordinator to ensure graduation requirements are met as well as that other rules and regulations are satisfied.

Important COVID-19 Information for International Students Temporary COVID-19 Restrictions on U.S. Visa and Entry

- **General Suspension of Routine Visa Services**

On March 20, 2020, the Department of State suspended routine visa services at all U.S. Embassies and Consulates. More information regarding the suspension of routine visa services can be found at the [U.S. Department of State website](#). Students should contact [the U.S. Embassies and Consulates](#) in their countries to seek guidance regarding future F-1 and J-1 visa appointments.

- **Travel Related Proclamations on Nonimmigrants to the U.S.**

[COVID-19 Presidential Proclamation United States entry bans](#) are currently in effect as of June 2020, until terminated by the President. They affect the entry of international students and other nonimmigrants into the U.S. from certain countries. The current proclamations include China Travel Proclamation, Iran Travel Proclamation, European Schengen Area Proclamation, Ireland and United Kingdom Proclamation, and Brazil (Proclamation 10041 of May 24, 2020).

The Touro College International Students' Office will endeavor to provide updates to international students as the rules and regulations change. Please contact the Office of International and Veteran Student Affairs if you have any questions.

Additionally, it is understood that Touro cannot make any guarantees with regard to a student's eligibility to travel to the United States or obtain a Visa for educational or employment opportunities. Students are exclusively responsible for researching the relevant guidelines for maintaining their Visa status and making appropriate travel arrangements to enter the United States.

ABOUT THE TOURO COLLEGE AND UNIVERSITY SYSTEM

Touro is a system of non-profit institutions of higher and professional education. Touro College was chartered in 1970 primarily to enrich the Jewish heritage, and to serve the larger American and global community. Approximately 19,000 students are currently enrolled in its various schools and divisions. Touro College has 30 campuses and locations in New York, California, Illinois, Berlin, Jerusalem, and Moscow. New York Medical College; Touro University California and its Nevada branch campus; Touro University Worldwide and its Touro College Los Angeles division; as well as Hebrew Theological College in Skokie, Ill. are separately accredited institutions within the Touro College and University System. For further information on Touro College, please go to: <http://www.touro.edu/news/>.

ACCREDITATION

Touro College was chartered by the Board of Regents of the State of New York in June 1970. Touro College is accredited by the Middle States Commission on Higher Education (MSCHE), 3624 Market Street, Philadelphia, PA 19104, 267-284-5000. The Middle States Commission on Higher Education is an institutional accrediting agency recognized by the United States Secretary of Education and the Council for Higher Education Accreditation. This accreditation status covers Touro College and its branch campuses, locations, and instructional sites in the New York area, as well as branch campuses and programs in Illinois, Berlin, Jerusalem, and Moscow.

Touro University California (TUC) and its branch campus Touro University Nevada (TUN), as well as Touro University Worldwide (TUW) and its division Touro College Los Angeles (TCLA), are part of the Touro College and University System, and separately accredited by the Western Association of Schools and Colleges Senior College and University Commission (WSCUC), 985 Atlantic Avenue, Alameda, CA 94501 (Tel: 510-748-9001).

New York Medical College (NYMC) is a separately accredited institution within the Touro College and University System, also accredited by the Middle States Commission on Higher Education (MSCHE).

The Hebrew Theological College (HTC) in Skokie, IL, is also a part of the Touro College and University System. HTC is accredited by the Higher Learning Commission (HLC).

POLICY OF NON-DISCRIMINATION

Touro College is an equal opportunity employer. Touro College treats all employees, job applicants, and students without unlawful consideration of race, religious creed, color, national origin, ancestry, sex (including pregnancy, childbirth or related medical condition), age, disability, medical condition, marital status, genetic information, sexual orientation, gender identity, military service or veteran status, citizenship status, or any other classification protected by applicable federal, state, or local laws. We are committed to ensuring the fulfillment of this policy in all decisions, including but not limited to, recruitment, the administration of educational programs and activities, hiring, compensation, training and apprenticeship, placement, promotion, upgrading, demotion, downgrading, transfer, layoff, suspension, expulsion and termination, and all other terms and conditions of admission, matriculation, and employment.

For the full policy statement see <https://www.touro.edu/non-discrimination/>.

INTRODUCTION

TO THE READER:

This Handbook contains a wealth of valuable information that pertains to you as an international student. In addition, you are responsible for familiarizing yourself with policies, procedures, rules, and regulations that pertain to all Touro College students. These are available on the Touro website at <https://www.touro.edu/students/> under “Policies” and in the catalog and/or handbook of the Touro school or program in which you are enrolled, listed under “College Catalogs” on that page.

[Touro students hail from all over the world](#), from all walks of life, in the pursuit of a common goal: To get a first-rate education, to find a promising professional career, and to do so in an environment that respects and supports their backgrounds and beliefs.

What sets Touro apart is not simply our top-notch programs, engaged faculty members, or experiential learning opportunities. It’s our culture and curriculum that respect your commitments – to your community, your values, and your future.

[Originally established in 1970](#) to focus on higher education for [the Jewish community and underserved populations](#), we’ve grown to serve an extraordinarily diverse student body of over [19, 000, spread across 30 schools in 4 countries](#). We are uniquely attuned to the importance of an education that accommodates students from all backgrounds and circumstances.

Like many students who came before you, knowing what to expect as a Touro international student living in New York City will help you get the most out of your stay. This Touro International Student Handbook is intended to do just that.

The Touro International Student Handbook will provide information that can assist you in making an easy transition into American culture. In general, it will help you adapt to academic and student life in a U.S. college environment and to be mindful of requirements pertinent to international students. More specifically, it will help you understand how to obtain and maintain your student visa and immigration status.

The Handbook will also inform you about possible employment options and life in New York City, and help you understand your relationship with various federal agencies. Equally important, it is a useful resource for understanding new terminology.

For detailed information about specific topics, you may check the web links provided throughout various sections of this Handbook. You may also contact the offices of the dean or program director at the Touro College school you plan to attend.

International Student Services (in the Office of the Registrar)

320 W 31st St. Rm. 134, New York, NY 10001

Principal Designated School Official (PDSO): Ms. Sun Hee Choi

Phone: 212-463-0400 ext 55607

Email: sun.choi3@touro.edu

Designated School Official (DSO): Mr. John Martinez

Phone: 212-463-0400 ext 55391

Email: john.martinez@touro.edu

Designated School Official (DSO): Dr. Susan Thompson

Phone: 631-761-7012

Email: susant@tourolaw.edu

Designated School Official (DSO): Ms. Paula Kutch

Phone: 631-761-7040

Email: paulak@tourolaw.edu

International Admissions

For Undergraduate Schools and Professional Schools: Ms. Lita Cabezas

Phone: 212-463-0400 ext 55644

Email: lita.cabezas@touro.edu

For Graduate Schools: Ms. Sharmilee Hoopnarine

Phone: 212-463-0400 ext 55119

Email: sharmilee.hoopnarine@touro.edu

For the Law Center: Dr. Susan Thompson

Phone: 631-761-7012

Email: susant@tourolaw.edu

Registrar's Office

The Office of the Registrar is responsible for maintaining student information and records, such as dates of enrollment, courses taken, and grades earned. If you change your name or local address while studying at Touro, it is important to notify your school's Registrar's Office about the change.

Office of the Registrar

320 W 31st St. Rm 131

New York, NY 10001

All inquiries regarding admissions, registration, and billing can be made to the **TouroOne Nonstop Helpdesk** by calling 844-868-7666 or emailing nonstop@touro.edu

OBTAINING A VISA & IMMIGRATION STATUS

This section covers the information, process and forms needed to obtain the F-1 immigration status; also frequently referred to as F-1 status (F status).

The F-1 visa allows you to legally enter the U.S. as a student. The F immigration status on the other hand allows you to legally stay in the U.S. for the duration of your studies.

Most international students come to the U.S. as F-1 students. They either, financially support themselves, and/or are financially sponsored by family or friends. The U.S. Department of Homeland Security regulates the issuance of all non-immigrant visas, including the F-1.

The U.S. Citizenship and Immigration Service (USCIS) is the agency under the U.S. Department of Homeland Security (DHS) that regulates all immigration laws, standards, practices and procedures, including F-1 immigration status.

Touro College schools, and often individual programs, have specific application criteria. For details on how to apply, please go to www.apply.touro.edu, then sign in and create an account. With your application, you may submit the necessary forms to apply for the F-1 visa and, consequently, obtain your F immigration status.

Step 1: Complete (where applicable) and submit copies of these required documents:

1. **Acceptance Letter**
2. **Immunization form:** Proof of immunization against mumps, measles and rubella (MMR) and Meningitis is needed before you can register for courses. Therefore, you will need to submit this immunization form, along with any other pertinent health records. This information is needed to determine if you have the mandatory health immunizations as required by the U.S. government.
3. **Proof of Financial Support** demonstrating your ability to support yourself during the entire period of study in the U.S. If you have a sponsor who will be providing funds, a notarized "Affidavit of Support" is required.
4. **Proof of English Proficiency:** As an international student, you are required to submit proof of English proficiency that is required by your program.
5. **Copy of ID page of Passport** (including photo)
6. **Permanent address and mailing address information**

When completing the finance forms, remember to remind your bank to convert all figures into U.S. dollars, and attach all necessary documents (e.g. bank letter/statement, sponsor's proof of income, proof of an approved loan or evidence of a scholarship) before returning them to your DSO or international student advisor. Please attach documents that are original and translated into English.

Please submit these documents, either by regular mail or as attachments to an email, to your international student admissions counselor

Step 2: I-20

Form I-20 is a very important document. It is needed to obtain the F visa, and must be duly updated to reflect your F immigration status in the U.S.

In addition, the Designated School Official (DSO) is charged with entering the information listed on these forms in the DHS database known as SEVIS: Student & Exchange Visitor Information System. The information is viewed by Department of State officials at the U.S. Consulate when you go to apply for an F-1 Student Visa.

After the College has determined that you have provided the required information, including evidence of sufficient funds to support your education and living expenses, the DSO will mail your Form I-20 to you.

This Form I-20 will be reviewed and verified by a U.S. Customs and Border Protection (CBP) Officer when you enter the U.S.

Step 3: Letter Accompanying the I-20

You will receive instructions from your DSO on how to apply for your F visa, how to obtain your F immigration status, and what you must do after you arrive. Carefully review this letter upon receipt and before you apply for the F-1 visa.

Step 4: SEVIS Fee & Payment Receipt

As a new applicant, you must pay a one-time I-901 SEVIS fee for the F-1 visa to the U.S. Department of Homeland Security before you can apply for a visa. You will need the SEVIS fee payment receipt in order to apply for your visa at the U.S. Consulate in your home country. This fee is not required for F-2 dependents.

You must pay the SEVIS fee in U.S. dollars, either online (using a credit card) or through the mail (by U.S. check, money order, or bank draft). Once payment is received, it takes three business days to be processed. This means that your payment must be received at least three days before you apply for a visa at the U.S. Consulate in your country (or at least three days before your entry into the U.S. if you are a Canadian citizen).

You must have your I-20 form before you can pay the SEVIS fee. After receiving a Form I-20, you will need to know your SEVIS identification number. The SEVIS identification number is printed in the upper right section of the I-20. **The Touro SEVIS school code can be found on your I-20.** Detailed information and instructions on paying the fee can be accessed at <https://www.fmjfee.com/i901fee/>

Step 5: Consulate Appointment

Once you have received your I-20 and your SEVIS fee payment receipt, make an appointment at the U.S. Consulate or embassy in your home country to apply for the visa: <http://usembassy.state.gov>

While Consulate procedures for the F-1 visa may differ from country to country, the application process usually includes a short interview in English, several forms that you need to complete, and a processing fee. When you go to the U.S. Consulate, **you must bring originals of all required documents for your F-1 visa application.** Your passport must be valid for at least six months from the date of your appointment at the Consulate.

When your application is approved, an F-1 visa stamp will be added to your passport.

Step 6: U.S. Entry

After receiving your F-1 visa, you will be ready to enter the U.S. within 30 days of school start date listed on your Form I-20 and receive your corresponding F 1 immigration status upon arrival in the U.S.

Please note, that when you enter the U.S., you may be subject to various security checks, including, being photographed and electronically fingerprinted. This is a routine procedure for anyone entering the U.S. with a visa and is part of the safety measures taken by the U.S. Department of Homeland Security (DHS).

DHS regulations require that you enter the U.S. based on the Form I-20 from Touro College or any other U.S. college that you plan to attend. If you do not do so, it is a violation of F-1 immigration laws and can result in loss of your student immigration status.

Step 7: Report to Your College

It is extremely important that you safeguard your I-20 form, and do not lose it. Your Form I-20, passport with valid F-1 visa stamp, and Form I-94 are critical to maintaining your status. The I-94 Form is a confirmation of your lawful entry into the U.S. You will be able to download and print a copy of this form by following the instructions at <https://i94.cbp.dhs.gov/I94/>.

Upon arriving in the U.S., you must report to a P/DSO at your local campus or the main campus at 320 W 31st Street, Rm 134, New York, NY 10001.

A P/DSO at your campus will validate your F status in SEVIS. To do so, you must provide him/her with the following original documents: passport, Form I-20, printout of your I-94, and proof of your US address. The P/DSO will make copies of these documents and maintain them for mandatory record-keeping purposes. You are required to begin classes on your official start date on I-20.

Failure to report to the college that issued the I-20 upon your U.S. arrival is a USCIS violation and can also result in loss of your student immigration status.

International Student Orientation/ Information Session: All new international students are required to attend the International Student Information Session. You will learn about important SEVIS regulations, F1 visa laws, and school resources that directly impact your life as an international student in the U.S.

Student Orientation: It is important that you participate in the new-student orientation programs offered by your school or program. The dean or program director will provide you with orientation information pertinent to you. Orientations are held at the start of each semester, and offer valuable information that will help you understand the requirements for maintaining your F status. They also provide you with student life information that will help you adjust to your new environment and learn more about your academic requirements.

MAINTAINING YOUR IMMIGRATION STATUS

One of the most important responsibilities you will have during your studies at Touro College is to maintain your immigration status. This section will assist you in doing that.

Remember, immigration status is often referred to as just “status.” Maintaining your status is often referred to as “being in status,” which means that you have fulfilled all U.S. F-1 requirements and regulations and followed all procedures.

If you fail to adhere to any F regulations, you could lose your status, be required to leave the U.S., and be denied re-entry. Therefore, it’s very important that you meet with your DSO at least once a semester or whenever there’s a qualifying event such as a change of address, international travel, medical emergency, or anything that will cause you to attend classes on less than a full time basis.

Also, keep in mind that immigration laws often change. Your DSO will keep you informed. In addition, you should also check The Department of Homeland Security website <http://www.ice.gov/sevis/index.htm> from time to time for any updates.

RULES FOR MAINTAINING YOUR STATUS:

Rule #1: Remain a Full-Time Student

You must remain a full-time student each fall and spring semester. Failure to enroll as a full-time student – registered for at least 12 credits if an undergraduate or 9 credits if a graduate student – is a violation of your immigration status. **Please note:** If a summer session is to be your first semester at Touro, *you must also be enrolled full-time.*

At Touro College, the number of credits required for a graduate level, doctoral or law student to be full-time can vary depending on the school or program in which the student is enrolled. Please check with the dean or advisor at your school or program to confirm the number of credits you must take each semester to satisfy your full-time status requirement.

Rule #2: Keep Your Documents Valid

To maintain your immigration status, you must make sure that your passport, and I-20 remain valid all the time. Your visa needs to be valid each time you enter the U.S. Your I-20 will include an anticipated completion date for your studies in the U.S. This date is listed on the I-20. Most students complete their programs in the period of time noted on their I-20, but occasionally students need an additional semester or more to complete their program. **You must consult your DSO if you need additional time to complete your program, at least 60 days before the completion date listed on your I-20. Once your completion date passes, your I-20 will expire and you may not be able to extend your stay in the U.S.**

To make sure you keep your passport valid at all times, contact your country’s consulate in New York City or your embassy in Washington D.C. for renewal procedures.

Make sure that your passport is valid for at least six months from the day you plan to reenter the U.S. **You cannot (may not) enter the U.S. on the F-1 visa, using a passport that is less than six months from expiration.**

You will always need to maintain a valid F visa in order to re-enter the U.S. Check the expiration date on your visa to see when you will need to renew it. Remember, you can only renew it at the U.S. Consulate in your home country. **You cannot obtain or renew the visa in the U.S.** Know that if your visa expires while you are in the U.S., you do not have to renew it until you leave the U.S. for a vacation in your home country.

If you have a valid visa in an expired passport, always present both, the old and new passport to the U.S. Customs and Border Protection (CBP) Officer when you re-enter the U.S.

Rule #3: Obtain Travel Authorization to Re-Enter the U.S.

Meet with your DSO before you leave the U.S. to obtain travel authorization to re-enter the U.S.

If you plan on traveling outside the U.S. during your studies, **you must have your I-20 signed by your DSO before you leave. The DSO's travel signature is valid only for one year.**

If you do not have a current signature on your I-20, you will have difficulty re-entering the U.S. You should visit your DSO with your passport that has a valid F-1 visa stamp and I-20, at least three weeks before traveling.

Rule #4: Keep Your DSO Informed

- 1. Changes in Personal Information:** Notify your DSO and update the changes under your Touro One account within 10 days of any changes in your:
 - Phone number
 - Address
 - Email address
 - Name
 - Marital status
 - Immigration status

Your DSO will make the necessary updates to your records in SEVIS. **Failure to report changes in your personal information within 10 days of their occurrence can place you in danger of losing your student immigration status.**

- 2. Departure from College:** Contact your DSO if you plan to leave your school or program temporarily or permanently. Whether you plan to study outside the U.S., take a leave of absence, withdraw, graduate early, or transfer to another school, **you must notify your DSO before leaving. There is also a time limit for remaining in the U.S. after you complete your program of study.**
- 3. Missing Documents:** Contact your DSO immediately if any of your documents are lost or stolen. Your DSO will let you know how to obtain replacement documents. **Note: You must always report a lost passport to your local police precinct and obtain a police report with a case number.**

Rule #5: Do Not Work Without Authorization

International students are only permitted to work outside their colleges with permission from either their DSO or the U.S. Citizenship and Immigration Services (USCIS). **Working without authorization is a deportable offense.** Do not accept any employment unless you have written work authorization. For more information on how to obtain legal employment, see “Understanding Employment Options,” below.

UNDERSTANDING EMPLOYMENT OPTIONS

As an international student, federal law limits your options for employment in the U.S. However, you may work, under certain circumstances, after receiving employment authorization. You may work on-campus and off-campus to gain practical training in your academic field or if you are experiencing an economic hardship. You may work while you are attending classes as well as after completing your studies.

Keep in mind that you are not permitted to work without official permission. So, before you begin your job search or begin working, contact your DSO to find out if you are eligible to work, how long you can work, and other procedures for obtaining work authorization.

On-Campus Employment

International students may work on any qualifying on-campus job while study fulltime and maintain valid F-1 status. Student may work up to 20 hours per week while school is in session and work full-time on campus during semester breaks. Students may start working on-campus from their first semester.

Off-Campus Employment

Curricular Practical Training (CPT)

Curricular Practical Training (CPT) may be conducted off campus. This option is available if you are registered for an internship course or enrolled in an academic program that *requires* you to obtain practical training in your field of study for a specified period of time. Internships are considered part of your education and are also a good way to network, develop new skills and gain work experience. Be advised, however, that not all programs offer a CPT internship course.

Most internships through CPT also count as course credits, thereby helping you make steady progress toward completing your studies. Here is the process for obtaining CPT:

1. Find out if your academic department or program requires you to receive training outside the classroom or offers any internship courses.
2. Check with your DSO to make sure you are eligible for an internship or practical training in your field.
3. Ask your prospective employer to write a letter on company letterhead, containing a job description and specifying the length of the internship. Ask your DSO in advance about other requirements.
4. Complete a Departmental Recommendation for CPT form with your program advisor or director.
5. Register for an eligible internship course. (Remember that you must enroll for a full-time course of study.)

6. Bring the job offer or employment letter, proof of course registration, affiliation agreement or internship agreement, and CPT Recommendation form, to your DSO. Upon approval of your CPT application, you will receive a new I-20 with CPT work authorization. You can start the internship only after you receive your CPT I-20.

Off-Campus Employment (Economic Hardship)

In exceptional circumstances, students may pursue off-campus employment that is not directly related to their studies. Such employment is available only to students who experience unexpected economic hardship, and only after the first year of study.

F-1 students should discuss off-campus employment with their DSO, who will instruct them on how to apply for work permission from USCIS.

Optional Practical Training (OPT)

You must be in F-1 status for more than one year to be eligible for Optional Practical Training (OPT). There are two categories of OPT: "Pre-Completion" and "Post-Completion."

Pre-Completion: F-1 students can obtain OPT prior to graduation. They can work 20 hours a week while classes are in session and fulltime during semester break. The amount of time used under Pre-Completion OPT is deducted from the student's Post Completion OPT.

Post Completion: Following graduation, F-1 international students are allowed to work full-time for up to one year to gain work experience in their field of study before returning to their home country.

STEM OPT: In May 2016, USCIS published a regulation allowing F-1 students in Science, Technology, Engineering, and Mathematics (STEM) fields to apply for an additional 24 months of OPT, beyond their initial 12 months. To qualify for the STEM OPT extension, a student must be engaged in an authorized OPT based on graduation from a program in the acceptable STEM field. The student must also be working for or have a job offer from an employer that is enrolled in the E-Verify system. Detailed information can be found at <https://www.ice.gov/sites/default/files/documents/Document/2016/stem-list.pdf>.

Social Security Number

If you get a job while in the U.S., you will need to obtain a Social Security card from a U.S. Social Security office. This card will contain your Social Security number. You need a Social Security number for tax and employment purposes. Your Social Security Number is permanent, so you only need to apply once.

To obtain a Social Security number, you will need to request a referral letter from your DSO. Take this letter, along with your job offer, passport, I-94, I-20, and Touro identification card to the Social Security office nearest you. Your card should arrive within two to three weeks. For more information or Social Security office locations, go to <http://www.ssa.gov>.

Taxes

International students earning money while in the U.S. are subject to federal and state income taxes, and will need to complete a W-4 form prior to working.

International students must report their annual U.S. income by filing federal (Form 1040 or 1040 EZ) and state income tax returns each year, even if they do not work or receive some other form of U.S. income. Students who do not earn U.S. income in a given year are required to file U.S. Internal Revenue Form 8843, which can be downloaded at <http://www.irs.gov>. For more information and help in filing these, as well as applicable state tax returns, students should consult an accountant or other qualified tax professional.

Students who receive U.S. income (including scholarships and assistantships) will need to file non-resident federal and state forms. Under certain conditions, international students can file as a U.S. resident for tax purposes only. Tax forms for those who earned U.S. income are filed **between January 1 and April 15**; for those who do not receive income during the year, the filing deadline is June 15.

LIVING IN NEW YORK CITY

New York City is an exciting, vibrant city, full of interesting things to see and do. However, moving to the city can require a huge adjustment, and the earlier you begin to think about issues like housing, transportation, and banking, the easier your transition will be. You should expect to find cultural differences, which can be confusing or unsettling, but often are the most rewarding part of moving to a new country. For example, many international students find the fast pace of the city to be the single greatest challenge of studying here. However, it is that very pace that gives New York City its energy and vitality.

Diversity: New York City (NYC) is the most densely populated city in the country, with over 8 million residents, many of whom were born outside of the U.S. With a resident and visitor population as diverse in culture and ethnicity as the world itself, New York City serves as an international gathering place for the nation and the world. Its reputation for opportunity, along with its multicultural and multilingual population, continue to attract students and immigrants from around the world, year after year.

Attractions and Activities: Adding to the NYC's diversity are the visitors who come to "The City" each year to visit its famous attractions, including the United Nations, the Statue of Liberty, Central Park, the Metropolitan Museum of Art, the Empire State Building, Lincoln Center for the Performing Arts, Madison Square Garden, Carnegie Hall, and Rockefeller Center.

Whatever your interests are, you should be able to find opportunities to pursue them at your school and/or around the city. To learn more about life in New York City, go to <http://nyc.gov/visitors>.

Geography

New York City is located in the State of New York. The State of New Jersey borders New York City to the west, across the Hudson River, and to the southwest. Nassau and Suffolk counties, referred to collectively as "Long Island," are to the east, and the City of Yonkers, New York, in Westchester county, is directly to the north.

New York City is divided into five divisions, called "boroughs." Each is also a separate county.

Manhattan

Manhattan is generally considered the heart of New York City. This is where you will find most of the city's skyscrapers and many of its most famous cultural attractions. An island, Manhattan is surrounded by the

Hudson River to the west, the Harlem River to the north, the Narrows to the south, and the East River to the east. Population: more than 1.6 million

Brooklyn

Brooklyn is the most populous borough and is known for its cultural diversity, historic architecture, distinctive neighborhoods, Prospect Park, Coney Island, and its thriving art, music, film, and culinary scenes. Population: more than 2.5 million

Queens

Queens is the most ethnically diverse borough in the city. It is the largest New York borough in land area and the location for the city's two major airports, LaGuardia and John F. Kennedy (JFK), and for CitiField, home of the New York Mets baseball team, and the U.S Tennis Center in Flushing Meadows. Population: ca. 2.3 million

Bronx

The Bronx is the city's northernmost borough. It is home to the Bronx Botanical Gardens, the Bronx Zoo, and Yankee Stadium, home of the New York Yankees baseball team. It is widely recognized as the birthplace of rap and hip-hop culture. Population: ca. 1.4 million

Staten Island

Staten Island is the most "suburban" of the five boroughs and has the smallest population. Notable for the Snug Harbor Cultural Center and Richmondtown, a historic colonial restoration, it is connected to Brooklyn by the Verrazano-Narrows Bridge, the longest suspension bridge in the Western hemisphere, and to Manhattan by the Staten Island Ferry, which transports thousands of riders each day. Population: ca. 0.5 million

Transportation

Flying into New York City: There are three major airports in the New York metropolitan area:

John F. Kennedy (also called "JFK") International Airport

LaGuardia Airport

Newark Liberty International Airport

There are many options for ground transportation to and from the airports, including taxis, car services, buses, shuttle vans, the subway, and commuter rail lines. You can check the airports' websites for prices and other information.

Traveling In and Around New York City: There are four main ways to travel in and around the New York area:

Subways – Most New Yorkers do the majority of their inner-city travel on the city's subway system, which operates 24 hours a day. You will need to purchase a Metrocard (at stations from a ticket machine or booth) to ride the subway.

Buses – Bus routes run throughout the city. Along with those that make local stops, there are express buses which travel longer distances and between boroughs. The Metrocard is also used to ride buses. Buses

traveling to/from New Jersey, Pennsylvania and Connecticut depart from Manhattan via the Port Authority Bus Terminal, at 42nd Street and 8th Avenue, or the George Washington Bridge Bus Terminal, located on Broadway between 178th and 179th Streets.

Taxis – Also known as “cabs,” taxis are generally the most expensive way to travel in the city. However, many people find them a convenient way to travel at night, or when direct access is needed to a specific location (or when carrying heavy packages!). As an alternative, Uber cars are also available throughout New York.

Trains – Four major commuter rail lines serve the New York area: (1) The Long Island Railroad (LIRR), operating out of Pennsylvania Station (33rd Street and 7th Avenue) in Manhattan or Atlantic Terminal (Atlantic and Flatbush Avenues) in Brooklyn, serves Nassau and Suffolk counties to the east. (2) New Jersey Transit trains, serving the northern half of New Jersey, also depart from Penn Station. (3) PATH, a sort of mini-subway system, connects the area of New Jersey relatively close to the Hudson River with Manhattan; trains stop at a limited number of stations where riders can easily connect with the NYC subways. (4) Metro North, operating out of Grand Central Terminal (42nd Street and Vanderbilt Avenue), serves Westchester and counties to the north, as well as Connecticut. Trains serving certain New Jersey transit lines also depart from Grand Central Terminal. Along with these commuter lines, AMTRAK, a national network of trains, serves cities across the U.S. AMTRAK trains arrive and depart from Penn Station.

Information – For information about New York City public transportation, including maps of the subway and bus systems, visit the Metropolitan Transportation Authority (MTA) website, found at <http://www.mta.info/nyct>. For information about the Long Island Railroad (LIRR), visit <http://www.mta.info/lirr>. For information about New Jersey Transit trains, visit <http://www.njtransit.com>. For information about PATH trains, visit <http://www.panynj.gov/path/>. For information about AMTRAK trains, visit <http://www.amtrak.com>.

Housing

Housing is one of the biggest concerns for new students. Because it is expensive, you should try to find a place to live before arriving in New York.

If at all possible, it is a good idea to contact family, friends, or current Touro students to help you find housing. You should also ask people about the different neighborhoods (areas) of New York so that you can decide where to live, based on your comfort level, budget, and commuting time.

Dormitory space is extremely limited at Touro, and the Graduate Division, in particular, does not provide housing for its students. Nevertheless, there are some affordable options. Companies and online listings can be helpful in your search for apartments or temporary housing. Many students find the following resources useful:

Apartment Guide New York City Rent Guidelines Board

<http://www.nycrgb.org>

HI New York City (hostels)

<http://www.hinewyork.org/>

City Data Housing

<http://www.city-data.com/forum/new-york-city/216621-best-option-brooklyn-college-student.html>

De Hirsch Residence

<http://www.92y.org>

Educational Housing Services

<https://www.studenthousing.org/>

International House

<http://www.ihouse-nyc.org/>

One To World

<https://www.one-to-world.org/site/292/International-Students>

Sara's Homestay

<http://www.sarahomestay.com/index.php?action=homestay>

YMCA

<http://www.ymcanyc.org/association/guest-rooms>

Webster Apartments (for women only)

<http://www.websterapartments.org>

These daily and weekly newspapers publish listings for apartments and other types of housing:

New York Daily News

<http://classifieds.nydailynews.com/>

New York Post

<http://nyp.nypost.com/classifieds/>

The New York Times

<http://realestate.nytimes.com/>

Long Island Newsday

<http://www.newsday.com/classifieds/real-estate>

Banking

One of the first things you should do when you come into the country is to open a bank account. Then you can transfer money from your home country and deposit traveler's checks and other money you may have.

Many international banks have branches in the U.S. You should see if your home bank has a branch in New York. Otherwise, you can open an account with an American bank. To open an account, you will need your passport, Form I-20, proof of U.S. address, and other forms of identification.

In the U.S., credit and debit cards are widely used and often preferred over checks or cash. You can pay your tuition bill and make most purchases using these cards. However, most people still use checks to pay for rent.

There is no document from your DSO needed for opening a bank account.

Health Insurance

Health insurance is currently optional for F-1 students; it is highly recommended that you purchase health insurance throughout your stay; especially since health care in the U.S. can be very expensive.

To view various health insurance plans for international students, visit the following websites:

Compass Benefits Group

<http://www.compassbenefits.com/>

International Student Insurance Plans

<http://internationalstudentinsurance.com>

International Student Organization

<http://isoa.org>

Study USA-Health Care

<https://my.travelinsure.com/studyusa/>

If you do not have health insurance, you may go to Community Health Center, an HHC hospital, or a DOHMH Clinic. You can find a list of locations that provide affordable services at:

<http://www.nyhealthandhospitals.org/?redirect>

In a severe or life-threatening medical emergency, you should go immediately to the walk-in emergency room at the hospital nearest to you at the time of the emergency.

Touro College does not endorse any particular health insurance provider for international students.

ALTERNATIVE DISPUTE RESOLUTION

Touro College's Alternative Dispute Resolution ("ADR") policy was created with the intention of providing a program for the quick, fair, and accessible resolution of disputes (see definition below) between Touro College and Touro College's current and former students (as well as applicants) related to or arising out of a current, former or potential academic relationship with Touro College. The policy is intended to provide an exclusive mechanism for the final and binding resolution of all disputes that cannot otherwise be resolved internally through the academic and disciplinary methods described elsewhere in this catalog.

A student's acceptance, registration, enrollment, matriculation, and/or petition for graduation and matriculation at Touro College acts as his or her consideration and consent to these terms. Students agree that he or she will pay for their own fees and expenses related to or arising out of the ADR.

All disputes (as defined below) between Touro College, on the one hand, and any current or former student or applicant on the other, which cannot be resolved internally, shall be submitted to non-binding mediation with a neutral mediator affiliated with an established and reputable organization engaged in alternative dispute resolution ("ADR Organization"). The parties shall select the mediator jointly, or if they cannot agree, the ADR Organization will provide a list of mediators from which one shall be selected pursuant to the ADR Organization's rules or other procedure mutually agreed upon. If upon completion of mediation, all or any part of the dispute is still unresolved, the remaining dispute shall be submitted to final and binding arbitration as set forth below.

In accordance with the Federal Arbitration Act and to the extent not inconsistent with the primacy of federal law, all disputes remaining after completion of the mediation shall be exclusively conducted and heard by an ADR Organization, designated by Touro in its sole and absolute discretion, before a single arbitrator who shall be an attorney. "Dispute" means all legal and equitable claims, demands, and controversies, of whatever nature or kind, whether in contract, tort, under statute or regulation, or some other law or theory; the application, potential enrollment, enrollment, matriculation, continued enrollment and matriculation, and graduation (or denial thereof), suspension, dismissal, expulsion, separation or any other academic, disciplinary or other action or termination of such student by Touro College; any other matter related to or concerning the relationship between the student and Touro College including, by way of example and without limitation, allegations of: discrimination or harassment based on race, religion, national origin, age, veteran status or disability, sex, gender, sexual orientation, retaliation, defamation, infliction of emotional distress, violation of The Americans With Disabilities Act of 1990, Sections 1981 through 1988 of Title 42 of the United States Code, The Immigration Reform and Control Act of 1986, New York State Human Rights Law, New York City Human Rights Law, or any other federal, state or local civil, Family Educational Rights and Privacy Act of 1974 (FERPA), Campus Sex Crimes Prevention Act, Title VI or Title IX of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, as amended, as well as any other law related to students, not-for-profits and higher educational institutions. Disputes do not include collections actions of tuition or other fees payable by the student and owed to Touro College.

ADR Procedures

To initiate Alternative Dispute Resolution, the Touro College student or applicant must send a written demand for ADR to the Office of Institutional Compliance ("OIC"). The demand shall set forth a statement of the facts relating to the dispute, including any alleged act(s) or omission(s) at issue; the names of all person(s) involved in the dispute; the amount in controversy, if any; and the remedy sought. The demand must be received by the OIC within the time period prescribed by the earlier of Touro College policy or the statute of limitations

applicable to the claims(s) alleged in the demand. If a student or applicant fails to file a request for ADR with Touro College and the ADR Organization within the required time frame, the dispute will be conclusively resolved against the student or applicant without any right to appeal same.

Within thirty (30) days of receiving such demand, or as soon as possible thereafter, if Touro and the student/applicant are unable to resolve the dispute informally, Touro College shall file the ADR demand with the appropriate office of the ADR Organization. The parties then shall engage in mediation, and, to the extent that any dispute remains thereafter; the dispute will be referred to final and binding arbitration.

The arbitration of any claims by a student or applicant as part of a dispute shall be limited to his or her individual claims. The student or applicant shall not assert, prosecute, or obtain relief on, and expressly waives, any and all class, collective, or representative claims which purport to seek relief on behalf of other persons. Any judgment upon the award rendered by the arbitrator shall be final and non-appealable, and may be entered in any court of competent jurisdiction.

If any provision of this ADR policy is determined by any arbitrator or court of competent jurisdiction to be invalid or unenforceable, said provision shall be modified to the minimum extent necessary to render it valid and enforceable, or if modification is not possible, the provision shall be severed from the policy, and the remaining provisions shall remain in full force and effect, and shall be liberally construed so as to effectuate the purpose and intent of the policy. This policy prohibits a student or applicant from filing or prosecuting any dispute through a civil action in court before a judge or jury involving any dispute.



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