



# INTERNATIONAL STUDENT HANDBOOK

Nichols College | International Student Support

Condensed Guide for F-1 Students

[Visit the Hub for in-depth information](#)

## Start here

This handbook helps you understand your responsibilities, stay in F-1 status, and use campus support. When in doubt, contact International Student Support before taking action.

Updated draft for campus use | Fall 2027 policy language included

## Quick Guide

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# 1. Welcome to Nichols

Welcome to Nichols College. We are excited you are here.

This guide is designed to help you navigate your transition to the United States, understand your responsibilities as an international student, and feel confident in daily life at Nichols.

You do not need to memorize everything in this handbook. You do need to know where to find answers, when to ask questions, and which rules are especially important for maintaining your F-1 student status.

Your Principle Designated School Official (PDSO) maintains your SEVIS record. At Nichols College, your PDSO is Kristen Malinowski-Paine, office located in Library/ACES office 306.

Your Designated School Official (DSO) also can maintain your SEVIS record. At Nichols College, your DSO is Maureen Butler, Conant, Office is the first door on the left.

Both the PDSO/DSO can help you with your I-20 and SEVIS record.



*Kristen Malinowski-Paine, M.S., M.A.T*

*Director of ACES and Office for International Engagement*

*PDSO*

*Library, 306*



*Maureen Butler*

*Executive Assistant to the Provost*

*DSO*

*Conant Hall, 204*

## When in doubt...Reach out

Reach out to International Student Support at [iss@nichols.edu](mailto:iss@nichols.edu). It is always better to ask first than to fix a problem later. There is also in-depth information on the [Hub](#).

# 2. Before You Arrive

Before traveling to the United States, make sure your documents, plans, and accounts are ready. Keep important documents in your carry-on bag, not checked luggage.

## Documents to carry with you

- Valid passport
- Valid F-1 visa, unless you are visa exempt, like Canadian citizens
- Nichols College Form I-20
- Admission letter or proof of enrollment
- Financial documents used for your visa application
- Nichols contact information and campus address

## Important reminders

- Review your I-20 for accuracy before travel.
- Plan your arrival around required orientation and check-in dates.
- **Check your Nichols email regularly. Important instructions will be sent there.**
- Do not enter the United States more than 30 days before the program start date listed on your I-20.

## 3. Arrival and Your First 72 Hours

Your first few days matter. You are settling in, but you are also completing steps required for your immigration record and campus enrollment.

### **Required: SEVIS registration**

After you arrive, you must complete SEVIS registration with International Student Support in the Office of International Engagement. This confirms that you arrived, are enrolled, and are beginning your program as expected.

### **First 72 hours checklist**

- Complete your ISS arrival check-in and SEVIS registration by meeting with your P/DSO. Appointments can be made [here](#).
- Submit or confirm copies of your passport, visa, I-20, and I-94 record.
- Confirm your U.S. address, including residence hall or local housing.
- Attend required orientation sessions.
- Activate your Nichols email, student portal, and campus accounts.
- Review your class schedule and confirm full-time enrollment.
- Ask questions early if anything is unclear.

## 4. Why Your ISS Meeting Matters

Your ISS meeting is not just a welcome meeting. It is part of the process that allows Nichols to confirm your arrival and register your SEVIS record. **Per government regulations, your P/DSO MUST see you in person to complete this process.**

### **Why this matters**

SEVIS registration confirms that you arrived in the United States, are attending Nichols, and are maintaining your F-1 status. Without this step, your SEVIS record may remain incomplete, terminated or be placed at risk.

This meeting also gives you a chance to ask questions about immigration rules, work authorization, travel, health insurance, academics, and campus resources. If you are confused, overwhelmed, or unsure what to do next, this is exactly the right place to ask.

## 5. Maintaining F-1 Status

Your ability to remain in the United States depends on maintaining your F-1 student status. SEVIS is the government system used to track your student record. Nichols updates your SEVIS record, **but you are responsible for following the rules that keep your record active.**

### **Your Responsibility**

- Enroll full-time each required semester.
- Attend classes and make normal academic progress.
- Keep your passport valid.
- Maintain a valid I-20.
- Report address changes within 10 days.
- Follow all employment rules.
- Contact International Student Support before making changes that may affect your status.

### **Contact ISS before you**

- Drop below full-time enrollment.
- Withdraw from a course or from the College.
- Change your major, degree level, or program end date.
- Transfer to another school.
- Work off-campus or apply for CPT or OPT.
- Travel outside the United States.
- Move to a new address.
- Change your legal name or personal information.

### **ASK FIRST. NOT AFTER.**

Many immigration problems are preventable when students ask before taking action. If you are unsure, contact ISS before making the change at [iss@nichols.edu](mailto:iss@nichols.edu).

### **Common mistakes to avoid**

- Missing ISS check-in or orientation requirements.
- Falling below full-time enrollment without authorization.
- Working without written authorization.
- Forgetting to update your address within 10 days.
- Traveling with an expired travel signature.
- Waiting too long to request a program extension.

## 6. Health Insurance Policy

Healthcare in the United States is expensive. Health insurance is required to help protect you from unexpected medical costs and to ensure you can access care when you need it.

### Current requirement

All students must have health insurance that meets required standards. Nichols offers a student health insurance plan through University Health Plans (UHP).

#### Beginning Fall 2027

All international students will be **required** to enroll in the Nichols College Health Insurance Plan through UHP. No waivers will be accepted for international students beginning Fall 2027.

### Why this policy matters

- It provides consistent, comprehensive coverage for international students.
- It reduces the risk of students selecting plans that appear less expensive but provide limited benefits.
- It helps ensure students have access to care, including routine and unexpected medical needs.
- It supports a clear, consistent institutional process.

Some alternative plans may appear less expensive upfront. However, lower premiums can also mean fewer covered services, higher out-of-pocket costs, or gaps in coverage. Students should not choose health insurance based only on price.

### Understanding U.S. healthcare

- **No universal healthcare:** You need insurance; care is very expensive without it.
- **ACA-compliant vs. ACA-comparable plans:**
  - **ACA-compliant:** More comprehensive, preventive care often covered, no potential tax penalties.
  - **ACA-comparable:** (Some ISO plans): Cheaper upfront, higher out-of-pocket risk, often less coverage, potential tax penalties.

#### Key terms to know

- **Premium:** what you pay monthly/semester
- **Deductible:** What you pay before insurance starts
- **Copay:** fixed fee for visits (e.g., \$25, \$50)
- **Out-of-pocket max:** Most you'll pay in a year
- **In network vs. out-of-network**
  - **In-network** = cheaper or covered
  - **Out-of-network** = much more expensive
- **Primary care:** routine health needs and non-emergency appointments.
- **Urgent care:** medical issues that need attention soon but are not life-threatening.
- **Emergency room:** serious or life-threatening situations.
- **Prescriptions cost extra:** Insurance may reduce cost, but not always fully covered
- **Preventative care matters:** Checkups, vaccines often covered (especially in ACA or UHP plans)

- **Billing is confusing:** You may receive multiple bills (doctor, hospital, labs)
- **Always carry your insurance card**
- **Ask before care:** “Is this covered?” can save you hundreds

## 7. Academics and Campus Support

Academic success in the United States often depends on asking questions, using campus resources, and communicating early. Faculty and staff expect students to take responsibility, but they also want students to seek help before a small issue becomes a larger one.

### Academic expectations

- Attend class regularly.
- Read your syllabus for each course.
- Submit assignments on time.
- Communicate with instructors if you are struggling.
- Understand academic integrity expectations.
- Use tutoring and academic support early.

### ACES and academic support

ACES provides academic support, tutoring, and resources to help students build confidence and succeed in their courses. Students should use ACES early in the semester, not only after they are struggling.

#### **Support is normal**

Using tutoring, advising, office hours, or learning support is a smart academic strategy. It is not a sign of failure.

### Learning Services

If you have received academic accommodations, you can here too. Students with documented disabilities can speak to their advisor about receiving accommodations. Please find additional information on the [Hub](#).

## 8. Employment Basics

Employment rules for F-1 students are strict. **Working without authorization is a serious status violation.** Always check with International Student Support before accepting any job, internship, or paid opportunity. Additional information on CPT, OPT and obtaining a Social Security number is on the [Hub](#).

### On-campus employment

- F-1 students may be eligible to work on campus.
- Work must follow federal limits and campus employment rules.
- Students must complete required hiring paperwork before beginning work.

### Off-campus employment

Off-campus employment requires authorization before the work begins. This may include Curricular Practical Training (CPT) or Optional Practical Training (OPT), depending on your situation and eligibility.

## US Tax Obligations

As an F1 visa holder, you are required to submit forms each year to the US Government. This is a requirement regardless of whether or not you were employed.

Some facts about tax obligations:

- International students should NOT have Medicare and Social Security taken from their paychecks. You should let an employer know this when you are being hired to prevent complications later.
- Taxes can be complicated. We purchase a service, Sprintax, to help you complete your taxes.
- Taxes are due April 15<sup>th</sup> every year.
- Our office will notify all international students when and how to file taxes.

### ⚠️ Never work first and ask later ⚠️

If the opportunity is paid, unpaid, remote, freelance, internship-based, or connected to your field of study, ask ISS before starting.

## 9. Travel and Re-entry

Before leaving the United States, review your documents. Travel can affect your ability to return if something is expired, missing, or incorrect. You must have the back of your I-20 signed by your P/D SO every year before traveling out of state. For those on OPT, you will need it signed every six months.

### 🚨 Before international travel, check 🚨

**Traveling outside the United States without the correct documents can prevent re-entry.**

- Passport validity.
- F-1 visa validity, unless visa-exempt.
- I-20 with a valid travel signature.
- Enrollment status and academic standing.
- Any country-specific entry or transit requirements.

Carry your immigration documents with you when you travel. Do not pack them in checked luggage.

### Travel signature reminder

Request a travel signature before you leave the United States. Do not wait until the day before travel.

## 10. Life in the United States

Adjusting to a new culture takes time. It is normal to feel excited, confused, homesick, confident, and overwhelmed at different points in the same semester.

### 👏 Helpful cultural notes 👏

- People may communicate directly. This is usually not intended to be rude.
- Being on time is important for classes, appointments, and meetings.

- “How are you?” is often used as a greeting, not a request for a detailed answer.
- Tipping is common in restaurants, usually around 15 to 20 percent.
- It is acceptable to ask questions if expectations are unclear.
- Pronouns and names matter. If you are unsure how to address someone, politely ask.

## Culture shock is normal

Culture shock can include homesickness, frustration, tiredness, loneliness, or feeling disconnected. These feelings are common and usually improve as students build routines and connections.

- Attend campus events.
- Connect with classmates, teammates, staff, and faculty.
- Maintain healthy sleep, meals, and exercise habits.
- Ask for support when you need it.

# 11. Practical Living

## Banking

Most people in the United States use debit cards, credit cards, and mobile payments more often than cash. You do not need a Social Security number to open a basic bank account, though banks may ask for identification and tax forms.

- Bring your passport and student ID.
- Ask about fees, minimum balances, and ATM access.
- Protect your debit card, credit card, and PIN.
- Use secure passwords and avoid sharing banking information.

**Our students usually use the following banks and our office can help you obtain bank accounts:**

[Santander Bank](#)

206 Main Street  
Webster, MA 01570

[Webster 5](#)

208 W Main Street  
Dudley, MA 01571

[Wise Bank](#)

Very popular among international students

## Mail and address updates

Use your correct campus mailing address when receiving mail. If you move, update International Student Support within 10 days so your SEVIS record remains accurate.

## Transportation

Plan ahead for transportation. Options may include rideshare, local taxi services, bus or train connections through Worcester, airport transportation, and rides coordinated through trusted campus or family networks. Students also have access to the Bison Shuttle through Student Life.

# 12. Safety and Emergencies

Your safety matters. Know who to contact and what to do before an emergency happens.

## Call 911 for emergencies

Call 911 for police, fire, or medical emergencies. Examples include serious injury, difficulty breathing, fire, immediate danger, or a crime in progress.

## Use campus resources

- Public Safety can assist with campus safety concerns.
- Health and Counseling Services can support medical and emotional well-being.
- Residence Life can help with housing concerns.
- International Student Support can help connect you to the right office.

### You are not bothering anyone

If something feels unsafe, urgent, or confusing, ask for help. Staff are here to support you.

## 13. Quick Reference: Contact ISS If...

- You arrive in the United States.
- You move or change your address.
- You want to drop a class.
- You are struggling academically and may not pass.
- You want to work on campus or off campus.
- You are offered an internship or practical training opportunity.
- You plan to travel outside the United States.
- Your passport, visa, or I-20 is expiring.
- You need more time to complete your program.
- You are thinking about transferring schools.
- You are unsure whether something affects your immigration status.

## 14. Final Reminder

International Student Support is here to help you succeed and maintain your status. The most important thing you can do is communicate early.

### Simple rule

If a decision involves your classes, address, work, travel, I-20, visa, or ability to stay in the United States, contact ISS first.

Welcome to Nichols. We are glad you are here.

## [International Student Support](#)



**Nichols College**